

REPUBLIC OF RWANDA



MINISTRY OF EDUCATION
P.O.BOX.622 KIGALI

NATIONAL CURRICULUM DEVELOPMENT CENTER

INTRODUCTION TO ENTREPRENEURSHIP
CURRICULUM FOR ORDINARY LEVEL

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GENERAL INTRODUCTION

Rwanda is one of the Countries in the world with limited resources and whose most part of its population lives below poverty line. Consequently, it is worthwhile initiating young Rwandans right from the lower secondary school level to become able citizens to contribute to the development of the country and to fight against poverty.

Thus, they should be actors of their own development in so far as they are able to create their Small and Medium-size enterprises. It is in this context that the introductory course to the entrepreneurship is introduced to lower secondary school level, for the purpose of enabling the future citizens not only to becoming creators of their own employment but also promoters of employment and in respect to laws and regulations related to the creation and management of income generating projects.

This course goes hand in hand with the governmental policy aiming at the country's integral and durable development.

It is articulated within four following modules:

- Commerce
- Taxation, charges and import duties
- Introduction to Accounting.
- Project Development and Management

GENERAL ORIENTATION

This curriculum is conceived in modules, and the latter ones are taught according to their succession order. This means that the second module is to be taught when the first is already completed and so forth and so on up to the final one.

Each module is subdivided into units and within each unit, set objective and duration of the unit is indicated as well as specific objectives that correspond with notional contents and the teaching/learning activities.

In addition, this curriculum puts more emphasis on the active pedagogy that is centered on the learner and proposed learning activities. This curriculum also wakes up the students' practical skills in developing and managing income generating projects and later rises up their motivation. These activities will be carried out in form of practical work, group work, information research as well as exercises under the teacher's guidance. They will have to be adapted to the realities of student environment. Apart from the proposed examples in teaching/learning training conditions,

the teacher is required to come out with other appropriate teaching/learning conditions that are in relation to the realities of the learner's environment.

GENERAL OBJECTIVES

At the end of the lower secondary school level, the student must be able to:

1. Exercise Commerce
2. Pay taxes, charges and import duties in accordance to Rwandan norms
3. Perform small enterprise's accounting
4. Develop and implement an income generating project

FORM ONE

ORDINARY LEVEL INTRODUCTION TO ENTREPRENEURSHIP PROGRAM

MODULE 1: COMMERCE

OBJECTIVE OF THE MODULE

At the end of this module, the learners will be able to run a small size business by respecting the law and rules concerning trade

UNIT 1: GENERAL INTRODUCTON

Unit Objective

At the end of this unit the learners will be able to know the importance of commerce and to differentiate it from other economic activities.

Duration: 4 periods

Specific objectives	Contents	Teaching /Learning Activities
Explain the concepts "commerce and trader"	1.1 Definitions 1.1.1 Commerce	Through concrete examples made on commerce and traders,

<p>Describe the importance of commerce Identify types of trade</p> <p>Explain the advantages and the disadvantages of each type of trade</p> <p>Explain the relationship that exists between trade and aids to trade</p>	<p>1.1.2 Trader</p> <p>1.2 Importance of commerce</p> <p>1.3 Types of commerce</p> <p>1.3.1 Wholesale trade</p> <ul style="list-style-type: none"> • Advantages • Disadvantages <p>1.3.2 Agents/middlemen</p> <ul style="list-style-type: none"> • Advantages • Disadvantages <p>1.3.3 Retail trade</p> <ul style="list-style-type: none"> • Advantages • Disadvantages <p>1. 4 Aids to trade</p> <p>1.4.1 Banks</p> <p>1.4.2 Insurance</p> <p>1.4.3 Transport</p> <p>1.4.4 Marketing</p> <p>1.4.5 Warehousing</p> <p>1.4.6 Communication</p>	<p>learners will give out definitions of " Commerce and Traders" concepts</p> <p>Basing on a documentary research task, learners will show the importance of commerce and identify their different types as well as respective advantages and disadvantages</p> <p>Through brainstorming, learners will identify various aids to trade</p>
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UNIT 2: Consumption of goods and Services

Unit Objective

At the end of this unit the learners will be able to explain the consumption of the goods and services.

Duration: 6 Periods

Specific objectives	Contents	Teaching/Learning Activities
Explain the notions of the needs and goods Identify the various types of needs Explain the importance of shifting from a primary to a secondary need Explain the role of various types of goods in commercial activity	2.2. Needs and Goods 2.2.1. Needs ➤ Definition of a need ➤ Types of needs <ul style="list-style-type: none">● Primary needs● Secondary needs 2.2.2. Goods ➤ Definition of a good ➤ Types of goods: <ul style="list-style-type: none">● Economic goods	With examples drawn from everyday life, the learners will discover the meaning of needs and goods and identify their respective types.

<p>Explain the various types of consumption</p> <p>Explain the factors that influence consumption</p>	<ul style="list-style-type: none"> • Free goods • Complimentary goods • Substitute goods • Durable and perishable goods <p>2.3. Consumption</p> <p>2.3.1. Definition of consumption</p> <p>2.3.2. Types of consumption</p> <ul style="list-style-type: none"> • Free consumption • Commercial consumption <p>2.3.3. Factors influencing Consumption:</p> <ul style="list-style-type: none"> • Price • Income • Social and cultural structure • Fashion • Expectations 	<p>Through information research, learners will in small groups give definition of consumption and discover various factors that influence consumption</p>
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<p>Differentiate various types of commercial discounts</p> <p>Identify an appropriate quality of the product to be offered to the market</p> <p>Explain the requirements for a successful sale</p>	<ul style="list-style-type: none"> ➤ Types of commercial discounts: ➤ Cash discount ➤ Grace period ➤ Trade discount <p>3.4. Quality of the products on the market</p> <p>3 5 Conditions to success in selling</p> <ul style="list-style-type: none"> • Knowing the behaviors of customers and their needs, • Listening to customer's opinions • Satisfying the customer's needs • Treat the customers well. 	<p>the learners will give definition and the types of commercial discount</p> <p>By concrete examples the learners will give out conditions to success in selling</p>
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UNIT 4: Market

Unit Objectives

At the end of this unit the learners will be able to:

- Describe the market.
- Explain economic integration.

Duration: 5 Periods

Specific objectives	Contents	Teaching/Learning Activities
Define the concepts "Product, Demand and Supply"	4.1. Definition of the concepts: <ul style="list-style-type: none">• Product• Supply• Demand	By means of questions and answers, the learners will define the term Product, Demand and Supply and give the relationship that exists between Demand and Supply
Explain the relationship that exists between Demand and Supply	4 2. Relationship between Demand and Supply	By means of questions and answers, the learners will give definition of the market and their different types, as well as
Define the market	4.3. The market 4.3 1. Market Definition	

<p>Identify various types of markets</p> <p>Explain the advantages and the disadvantages for each type of markets</p> <p>Explain the concept of economic integration</p> <p>Explain the process of shifting from a domestic market to a regional market</p> <p>Give the advantages and disadvantages of economic integration</p> <p>Identify certain regional trading blocs</p>	<p>4.3 2. Types of markets</p> <ul style="list-style-type: none"> ➤ Domestic or local market <ul style="list-style-type: none"> ▪ Advantages ▪ Disadvantages ➤ Regional market <ul style="list-style-type: none"> ▪ Advantages ▪ Disadvantages <p>4.4. Economic integration</p> <p>4.4 1. Definition</p> <p>4.4 2. Shifting from domestic market to a regional market</p> <p>4.4 3. Advantages and disadvantages of Economic integration</p> <p>4.4 4. Some regional trading blocs EAC, COMESA, CEPGL</p>	<p>giving advantages and the disadvantages of each type of the market</p> <p>Through group work, the learners will define the concept of economic integration, give advantages and disadvantages and quote some examples of regional organizations to which Rwanda is affiliated.</p>
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<p>Explain the concepts of marketing</p> <p>Identify the components of marketing</p> <p>Give the importance of marketing within a commercial activity</p>	<p>4.5. Notion of marketing in a commercial activity</p> <p>4.5 1. Definition of marketing</p> <p>4.5.2. Components of marketing/4Ps:</p> <ul style="list-style-type: none"> • Price • Place • Product • Promotion <p>4.5. 3. Importance of the four "P" of marketing in a commercial activity</p>	<p>By a documentary research task, the learners will identify the 4 variables of marketing ("4 P") and give their importance.</p>
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UNIT 5: BANKING SYSTEM

Unit Objective

At the end of this unit the learners will be able to explain the operation of the Rwandan banking system.

Duration: 10 Periods

Specific objectives	Contents	Teaching /Learning Activities
Explain a bank Present the Rwandan banking system Identify various types of bank accounts	5.1. Bank 5.1.1. Definition 5.1.2. Rwandan banking system <ul style="list-style-type: none">• Central Bank (National Bank of Rwanda)• Commercial banks• Development Bank• Micro finance Institutions 5.1.3. Types of bank accounts	Through discussions the learners will give the definition of a bank and enumerate all banks known to them.

<p>Identify the requirements necessary for the opening of an account, the deposit and cash withdrawal</p> <p>Describe various services offered by the banks</p>	<ul style="list-style-type: none"> • Current account • Savings account <p>5.1.4. Opening up of a bank account</p> <p>5.1.5. Bank services</p> <ul style="list-style-type: none"> • Receiving deposit • Keeping a current account • Keeping a savings account • Keeping fixed account • Providing safe custody of valuable assets • Provision of credit facilities • Giving advice in financial matters 	<p>By a documentary research task and into small groups, learners will identify requirements necessary for opening a bank account, types of bank accounts and the procedure of opening of a bank account, the services offered by the banks and the way of filling in different banking documents</p> <p>With concrete cases, the learners will fill in banking documents</p>
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<p>Fill in various banking documents correctly</p>	<ul style="list-style-type: none"> • Money transfer <p>5.1.6. Banking documents</p> <ul style="list-style-type: none"> • Bank checks • Withdrawal and deposit slip • Money transfer slip • Bank statement • Bankers card 	<p>With checks from different banks, the learners will exercise the filling in of various banking documents</p>
<p>Explain the advantages and disadvantages of a bank check</p>	<p>5.1.7. Bank check</p> <ul style="list-style-type: none"> • Definition • Types • Use • Endorsing • Validity • Advantages and disadvantages 	
<p>Endorse a check</p>		
<p>Read an account's bank statement</p>	<p>5.1.8. Bank statement</p> <ul style="list-style-type: none"> • Definition • Importance of a 	

Determine the paying amount on each installment	<p>for the credit application</p> <p>5.2.3. Credit management</p> <ul style="list-style-type: none"> • Involving the credit into relevant (ad hoc) activities • Credit Refund 	Through debates and discussions, the learners will explain how a credit is obtained and its refunding procedure
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UNIT 6: TRADER

Unit Objective

At the end of this unit the learner will be able to understand commercial laws.

Durations: 10 Periods

Specific objectives	Contents	Teaching /Learning Activities
<p>Define a trader according to the law</p> <p>Explain the obligations of a trader</p>	<p>6.1. Definition of a trader</p> <p>6.2 Obligations of a trader</p> <p>6.2.1. Registering at the trade registrar</p>	Through research findings in small group, learners will give definition of a trader, his rights and obligation.

<p>Explain the rights of a trader</p>	<p>6.2.2. Regularly and correctly be in possession of obligatory trade documents</p> <p>6.2.3. Paying due taxes</p> <p>6.2.4. Declaring legal marriage and divorce or separation contracts</p> <p>6.2.5. Use of legal measures and weights</p> <p>6.2.6. Declaring oneself legally bankrupt</p> <p>6.3. Rights of a trader</p> <p>6.3.1. To ester at the competent courts of law in case of the disagreements</p> <p>6.3.2. Be affiliated to the Chamber of Commerce and Industry</p>	
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<p>Identify the documents necessary for exercising trade</p>	<p>6.3.3. Have the rights to advertise ones trade and product</p> <p>6.3.4. Have rights to the grace period in case of failure to repay the debt and should be given legal notice before auctioning ones goods.</p> <p>6.3.5. Have rights to re-operate the business after settling the bankruptcy case</p> <p>6.4. Necessary documents to exercise Trade:</p> <ul style="list-style-type: none"> • Statutes • Trade license • Tax Identification number (TIN) 	<p>Through brainstorming and by the teacher’s guidance, the learners will give the definition of the trade license; identify institutions that are sought while registering at the trade registrar and explaining the procedure to</p>
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<p>Explain the trade license</p> <p>Identify institutions that are to be sought in order to carry out registration at the trade registry</p> <p>Identify the procedure to be followed in order to obtain a trade license</p>	<p>6.5. Trade license</p> <p>6.5.1. Institutions concerned (Notary, RRA, Banks, Rwandan Commercial Registration Services Agency (RCRSA), MINICOM</p> <p>6.5.2. Requirements prior to the registration at the trade registry:</p> <ul style="list-style-type: none"> • Developing a statutes • Notifying the statutes • Seeking for non credit certificates from banks and Rwandan Revenue Authority • Registering at Rwanda 	<p>be followed while registering at the trade registry.</p> <p>Through a documentary research task, learners will identify documents necessary to carry out trade registration</p>
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<p>Identify necessary documents for registering at the trade registrar</p> <p>Enumerate the reasons for cancellation of a trade license</p> <p>Clearly identify activities considered commercial by law</p>	<p>Commercial Registration Service Agency (RCRSA)</p> <p>6.5.3. Documents necessary to register at the trade registry:</p> <ul style="list-style-type: none"> • Statutes • Certificate of noncredit (Banks, RRA) <p>6.5.4. Reason for cancellation of a trade license</p> <p>6.6. Activities considered commercial by law:</p> <ul style="list-style-type: none"> • Purchase of business goodwill • Purchase of food products and goods 	<p>From the examples of the commercial acts, the learners will identify the acts considered commercial by the law</p>
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	<p>for selling</p> <ul style="list-style-type: none">• Premises and furniture for sub-renting• Manufacturing company or factory, public or private works, commission, transport• Service company• Agency, office businesses, Public event bodies,• Insurance company• Banking operations, brokerage• Exploration and mining	
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UNIT 7: SOME COMMERCIAL CONTRACTS

Unit objective

At the end of this unit the learners will be able to describe some commercial contracts

Duration: 10 Periods

Specific objectives	Contents	Teaching/ Learning Activities
Define the sale contract Explain essential elements of a sale contract Identify obligations of the sale contract	7.1 Sales contract 7.1.1. Definition of the sale contract 7.1.2. Essential elements of a sale contract <ul style="list-style-type: none">• Parties' agreements• Objective of the sale (quality and quantity)• Price 7.1.3. Obligations of the sale contract <ul style="list-style-type: none">✓ Seller's obligations<ul style="list-style-type: none">• Obligation to deliver• Obligation to guarantee	Through concrete incidents in everyday life, learners will discover the definition of the sale contract and determine essential elements and identify obligations binding the parties in agreement

<p>Explain different types of transaction rules or means of payment</p> <p>Identify different judicial bodies that require to be contacted in case of disagreement</p>	<ul style="list-style-type: none"> ✓ Buyer's obligation <ul style="list-style-type: none"> ● Obligation to receive delivery of the ordered goods ● Obligation to pay the agreed price on the agreed date <p>7.1.4. Payment</p> <ul style="list-style-type: none"> ➤ Definition ➤ Types of payment <ul style="list-style-type: none"> ● Payment in cash ● Payment by bank ● Electronic payment ● Prepayment <p>7.1.5. Commercial Judicial courts</p> <ul style="list-style-type: none"> ● Trade Tribunal ● Commercial court 	<p>Through concrete cases of payment, learners will give the definition of payment and discover different types of payments</p> <p>Through discussions and debates, learners will identify competent judicial courts in commercial matters</p>
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<p>Explain the concept of transport contract</p>	<p>7.2 Transport contract</p>	<p>By an example, learners will give out the concepts on transport contract, the means of transport as well as the advantages and disadvantage of each means of transport.</p>
<p>Identify different means of transport</p>	<p>7.2.1 Definition of transport contract</p>	
<p>Give the advantages and disadvantages of each means of transport</p>	<p>7.2.2 Means of transport</p>	<p>By means of question and answers, learners will identify factors influencing the cost of transport</p>
<p>Identify factors influencing the cost of transport</p>	<p>7.2.3. Advantages and disadvantages of each means of transport</p>	
	<p>7.2.4. Factors influencing the cost of transport</p> <ul style="list-style-type: none"> ● Weight ● Distance ● Time ● Volume 	

UNIT 8: CUSTOMS PROCEDURE

Unit objective

At the end of this unit learners will be able to explain the Rwandan customs system

Duration: 6 Periods

Specific objectives	Contents	Teaching /Learning Activities
Explain the customs and the customs declaration	8.1 Definitions: <ul style="list-style-type: none">• Customs• Customs declaration	Through brain-storming, learners will give the definition of customs and customs declaration
Distinguish different types of customs declaration	8.2. Some types of customs declaration <ul style="list-style-type: none">• Export• Import• Temporary importation• Warehousing• Transit	Out of customs declarations forms, learners will identify some types of customs declarations and will exercise themselves with the filling of those forms, as a sample of the learning aids
Identify partners in the process of customs declaration	8.3. Partners in the customs declaration:	By means of questions and answers and the teacher guided

<p>Differentiate documents necessary for goods declaration in customs</p>	<ul style="list-style-type: none"> • Customs administration • Warehouse • Rwanda Bureau of Standards • Transport companies <p>8.4. Necessary documents in the declaration of the goods in customs</p> <ul style="list-style-type: none"> • Transaction invoices • Transport documents • Transport invoice • Import license • Certificate of origin • Certificate of analysis • Arrival declaration 	<p>method, learners will identify partners in customs declaration on using customs declaration forms.</p> <p>In small groups, and by means of teaching aid on customs declaration documents, learners will be able distinguish those documents.</p>
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<p>Correctly and honestly fill declaration forms for goods in customs</p> <p>Identify administrative practices in the withdrawing of goods from the warehouse</p>	<p>8.5. Declaration forms of goods in customs</p> <p>8.7. Administrative practices in taking goods out of customs</p>	<p>In small group, learners will exercise themselves in filling goods declaration forms in the customs</p> <p>Through brain-storming, learners will identify different administrative practices in taking goods out of customs warehouse</p>
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FORM TWO

ORDINARY LEVEL INTRODUCTION TO ENTREPRENEURSHIP PROGRAM

MODULE 2: INTRODUCTION TO ACCOUNTING

MODULE OBJECTIVE

At the end of the this module, learners must be able to explain basic accounting of a small enterprise

Unit 1: WHY STUDY ACCOUNTING?

Unit Objective

At the end of this unit, learners must be capable of explaining the meaning and the importance of accounting

Duration: 4 Periods

Specific objectives	Contents	Teaching /Learning Activities
Define accounting	1.1. Definition of accounting	By means of a documentary research task learners will define accounting and give its importance
Identify the importance of the accounting in an enterprise	1.2. Importance of accounting	
Record entries of an enterprise	1.3. Enterprise operations (flow)	

Unit 2: INITIAL BALANCE SHEET

Unit Objective

At the end of this unit, learners must be able to establish an initial balance sheet of a small enterprise

Durations: 4 Periods

Specific objectives	Contents	Teaching /learning Activities
Define the balance sheet Establish the balance sheet Interpret the initial balance sheet Explain the functions of the fixed asset account	2.1. Notion on the balance sheet • Definition • Assets and Liabilities • Elements (parts) of assets and liabilities • Interpretation 2.2. Asset account • Definition • Account • Asset account • Functions	By means of a documentary research task, learners will give the definition, and assets and liabilities constituting the initial balance sheet. The learners will do different exercises suggested by the teacher on the interpretation of the balance sheet, define an account, fixed asset and with the help of various exercises, explain the functions of these accounts

Unit 3: PRIME ENTRY BOOKS

Unit Objective

At the end of this unit, learners must be able to fill up the journals correctly

Duration: 6 Periods

Specific objectives	Contents	Teaching / Learning Activities
Make data entries of functions within the journal	3 1. Journal <ul style="list-style-type: none">• Definition• Functions• Recording (Accounting data entries)	From examples given by the teacher, learners will give the definition of journal, ledger, trial balance and the cash and bankbooks. Basing on practical exercises, learners will explain the functions of the above mentioned documents and carry out accounting operations
Draw up a ledger	3 2. Ledger <ul style="list-style-type: none">• Definition• Functions• Accounting data entries	
Establish trial balance	3.3. Trial balance <ul style="list-style-type: none">• Definition	

Fill the cash books	<ul style="list-style-type: none"> • Functions • Accounting data entries <p>3 4. Cash book</p> <ul style="list-style-type: none"> • Definition • Functions (Cash, bank) • Accounting data entries 	
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Unit 4: FINAL BALANCE SHEET

Unit Objective

At the end of this unit, learners must thoroughly be able to draw up financial statements

Duration: 4 Periods

Specific objectives	Contents	Teaching / Learning Activities
To establish final balance sheet	<p>4 1. Definition of the final balance sheet</p> <p>4.2. Final balance sheet</p>	Through a documentary research task, learners the definition and functions balance sheet.

Unit 5: STOCK MANAGEMENT

Unit Objective

At the end of this unit, learners must efficiently be conversant with stock management

Duration 5 Periods

Specific objectives	Contents	Teaching /Learning Activities
Define the stock	5 1. Meaning of stock <ul style="list-style-type: none">• Definition	By means of brain-storming, learners will give out the meaning of stock and its role and visit the school's store in order to see for themselves documents related to stock management and be able to exercise the filling in printed paper form
Fill in documents in relation to stock management	5 2.Necessary documents for stock management <ul style="list-style-type: none">• Receipt note• Material requisition note• Return-outward note• Return-inward note• Stock sheet (Inventory form)	
Explain the procedures of stock supply	5 3. Procurement procedures <ul style="list-style-type: none">• Determining minimum stock level	

<p>Identify different ways of storage</p> <p>Make permanent and periodical inventory</p> <p>Apply evaluation methods on supplied goods</p>	<ul style="list-style-type: none"> • Placing an order • Invoice receipt • Invoice payment • Goods' transport • Goods' receipt • Goods' value <p>5 4. Means of storage</p> <p>5.5. Perpetual/Permanent and periodical inventory</p> <ul style="list-style-type: none"> ➤ Perpetual inventory ➤ Periodical inventory ➤ Evaluation methods on supplied stock: <ul style="list-style-type: none"> • LIFO (Last in, First out) • FIFO (First in, first out) 	<p>By use of a case study of a supplying company, learners will explain the methods used in stock supply and storage.</p> <p>In using documentary research work, learners will explain the permanent and periodic inventory and identify the evaluation methods on supplied stock; then make different exercises on the stock value and the evaluation of stock supply</p>
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MODULE 3: TAXES AND CHARGES IN RWANDA

Module Objective

At the end of this module, learners must be able pay taxes and other charges in respect to Rwandan law.

UNIT 1: GENERAL INTRODUCTION TO TAXATION

Unit objectives

At the end of this unit, learners must be able to:

1. Explain the importance of the tax in the socio-economic development of the country
2. Exercise the Rights and the Obligations of a taxpayer

Duration: 6 Periods

Specific objectives	Contents	Teaching/Training Activities
<p>Define the tax and tax charges</p> <p>Show the importance of tax</p> <p>Identify the rights and the obligations of the taxpayer</p> <p>Identify conditions of subscription within the tax system</p> <p>Identify documents required at the subscription within</p>	<p>1.1. Definition tax and tax charges</p> <p>1. 2. Tax importance (objective):</p> <ul style="list-style-type: none"> • Financial function • Economic function • Social function <p>1. 3. Rights and obligations of the taxpayer</p> <ul style="list-style-type: none"> • Rights of the taxpayer • Obligation o the taxpayer <p>1. 4. Subscribing within the tax system</p> <ul style="list-style-type: none"> ✓ Conditions ✓ Documents required ✓ Advantages ✓ Sanctions or Penalties in 	<p>With RRA advertising posts, learners will discover tax importance</p> <p>Through debates and discussions in small group, learners will identify the rights and the obligations of the taxpayer</p> <p>With the help of a case study, learners will give advantages of subscribing within the tax system, conditions and the required documents for the</p>

<p>the tax system Give advantages of subscribing with in the tax system</p> <p>Identify penalties in case of not subscribing within the tax system</p> <p>Identify the period of keeping the books of accounts</p>	<p>case of not subscribing</p> <p>1. 5. Period of keeping the books of accounts</p>	<p>subscription as well as penalties in case of failing to register</p> <p>With guided research work, learners will identify the period of keeping the books of accounts.</p>
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UNIT 2: DIRECT TAX

Unit Objective

At the end of this unit, learners must be able to calculate and pay direct taxes in respect to the existing rules.

Duration: 10 Periods

Specific objectives	Contents	Teaching/Training Activities
Define different types of direct taxes Determine the tax base and apply the rate according to each type of tax	2.1. License <ul style="list-style-type: none">✓ Definition✓ Determining License✓ Tax rate✓ Declaration and paying period✓ Declaration Forms✓ Penalties or Sanctions 2.2. Personal income tax <ul style="list-style-type: none">✓ Definition✓ Tax base✓ Tax rate	Through a documentary research task, students will give different types of direct taxes, the import duties to Rwanda and identify the goods exempted for each type of tax and exercise themselves in calculation of different taxes while identifying paying period

<p>Correctly calculate tax and the import duties</p> <p>Identify the paying period for each type of tax</p> <p>Identify penalties in case of delay, absence or false declaration</p>	<ul style="list-style-type: none"> ✓ Declaration and paying period ✓ Declaration forms ✓ Exoneration or Exemption ✓ Penalties or Sanctions <p>2.3. Corporate income taxes</p> <ul style="list-style-type: none"> ✓ Definition ✓ Tax base ✓ Tax rate ✓ Declaration and paying period ✓ Declaration forms ✓ Exoneration or Exemption ✓ Penalties <p>2.4. Personal (professional) tax on salaries</p> <ul style="list-style-type: none"> ✓ Definition ✓ Tax base ✓ Tax rate 	<p>Basing on the above prerequisites, learners will exercise the filling in of forms for income tax returns</p>
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	<ul style="list-style-type: none">✓ Forms of declaration✓ Exoneration or Exemption✓ Penalties or Sanctions <p>2.7. Rental tax</p> <ul style="list-style-type: none">✓ Definition✓ Tax base✓ Tax rate✓ Declaration and paying period✓ Declaration form✓ Penalties <p>2.8. Import duties</p> <ul style="list-style-type: none">✓ Definition✓ Tax rate✓ Exoneration of the import duties✓ Penalties or Sanctions	
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UNIT 3: INDIRECT TAXES

Unit Objective

At the end of this unit, learners must be able to calculate and pay indirect taxes in respect to the existing rules.

Duration: 6 Periods

Specific objectives	Contents	Teaching/ Learning Activities
Define different types of indirect taxes	3. Value-added tax ✓ Definition ✓ Tax base ✓ Tax rate ✓ Declaration and paying period ✓ Declaration forms ✓ Exoneration or Exemption	Through a documentary research task, learners will give different types of indirect taxes, import duties to Rwanda and identify goods exempted for each indirect type of tax and exercise themselves with calculations of different indirect tax while identifying the paying periods
Determine the tax base and to apply it in relation to each type of tax		
Correctly calculate tax		
Identify the paying period for each type of tax		
Identify penalties in case of delay, absence or false		
	3.2. Tax on consumption ✓ Definition	Basing on the prerequisites

declaration Identify different types of forms for tax declaration Correctly fill in forms for tax declaration	✓ Products and services included on consumption tax ✓ Declaration and paying Period ✓ Penalties or Sanctions	above, learners will exercise themselves in the filling indirect tax declaration forms
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UNIT 4: Special and non fiscal tax collections

Unit Objective

At the end of this unit, the learners must be able to identify special and non-fiscal tax collections.

Duration: 4 Periods

Specific objectives	Contents	Teaching /Learning Activities
To define special tax To distinguish different types of special tax from non fiscal tax collection	4.1. Definition of special tax 4.2. List of special taxes and imposition rate 4.3. List non fiscal tax collection 4.4. Tax Payment	With the help of question and answers, learners will distinguish different types of special tax from non fiscal tax collections

UNIT 5: TAX AND FEE RECEIVED AT CUSTOMS

Unit Objectives

At the end of this unit, learners must be able to:

1. Tackle the documents related to the declaration of goods in customs
2. Describe the procedure of payment and withdrawal of goods in customs

Duration: 4 Periods

Specific objectives	Contents	Teaching /Learning Activities
Explain the process of withdrawing goods from customs Calculate tax and various fees within the customs	5.1. Process customs exercise 5.2. Calculation of tax and various fee for goods clearance <ul style="list-style-type: none">• At the level of customs• At the warehouses• At the level of Rwanda Bureau of Standard	Through discussions in small group, learners will describe the customs exercise process

FORM THREE

ORDINARY LEVEL INTRODUCTION TO ENTREPRENEURSHIP PROGRAM

MODULE IV: PROJECT DEVELOPMENT AND MANAGEMENT

Module Objective: Project Development and Management

At the end of this module, learners must be able to rationally develop and manage an income-generating project.

Unit 1: Enterprise study

Objective of the unit

At the end of this unit, learners must be able to distinguish different types of enterprises

Duration: 3 Periods

Specific objectives	Contents	Teaching /Learning Activities
Distinguish different types of enterprises.	1. 1. Definition of an enterprise 1. 2. Classification of enterprise 1. 2.1. According to sector of activity: <ul style="list-style-type: none">• Industrial enterprise• Commercial enterprises• Agricultural enterprises 1. 2.2. According to their size: <ul style="list-style-type: none">• Small and medium-sized enterprises• Large enterprises	With a text on different types of enterprise, learners will discuss and discover their various types.

<p>Explain the roles of an enterprise</p>	<p>1. 2.3. According to their legal status</p> <ul style="list-style-type: none"> ➤ Public enterprise ➤ Private enterprise <ul style="list-style-type: none"> • Sole trader (Individual enterprise) • Group Companies: <ul style="list-style-type: none"> ○ Public Limited Company (PLC) ○ Joint stock Company ○ Co-operative <p>3. Roles of an enterprise</p>	<p>Through y brain-storming, learners will explain the roles of an enterprise</p>
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Unit 2: An Entrepreneur

Unit objective

At the end of this unit, learners must be able to give the characteristics of a good entrepreneur

Duration: 4 Periods

Specific objectives	Contents	Teaching /Learning Activities
Establish the characteristics of a good entrepreneur	2. 1. Definition of an entrepreneur and entrepreneurship 2. 2. Profile of a good entrepreneur 2.2.1. Follow up of objectives <ul style="list-style-type: none">• Capacity to find opportunities,• Capacity to seek information,• Persistence and	With questions and answers, learners will give their personal characteristics and those of the known entrepreneurs. Basing on their answers, learners will identify the characteristics of a good entrepreneur

	<p>determination;</p> <ul style="list-style-type: none">• Engagement;• Perseverance;• Creativity and originality. <p>2.2.2. Innovation</p> <ul style="list-style-type: none">• Initiative;• Independence;• Problem resolution;• Risk taking;• Love of work. <p>2.2.3. Planning</p> <ul style="list-style-type: none">• Setting objectives;• Systematic planning and control;• Competitive spirit• Flexibility• Time consciousness <p>2.2.4. Sense of authority</p> <ul style="list-style-type: none">• Strong character;• Self-confidence and	
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<p>Explain the role a of an entrepreneur in the enterprise</p> <p>Show the positive and negative beliefs in business</p>	<p>self- determination; <ul style="list-style-type: none"> • Capacity to convince <p>2.3. The role of an entrepreneur in a company</p> <p>2.4. Beliefs and values in business</p> <ul style="list-style-type: none"> • Positive beliefs and values • Negative beliefs • Success in businesses • Indicators of success • Factors of success </p>	<p>Through research and in small group, learners will explain the role of entrepreneur in an enterprise</p> <p>Through discussions, learners will identify local beliefs regarding business and categorize them in positive and negative beliefs</p>
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Unit 3: Sectors of production

Unit objectives

At the end of this unit, learners must be able to show the importance of various sectors of production in Rwanda's economy

Duration: 4 Periods

Specific objectives	Contents	Teaching /Learning Activities
<p>Show the importance of different sectors of production in Rwanda's economy</p> <p>Give the components of the Rwandan primary sector</p> <p>Give the characteristics of each component of the primary sector in Rwanda</p>	<p>3.1.The Primary sector</p> <p>3.1.1. Importance</p> <p>3.1.2. Agricultural farming:</p> <ul style="list-style-type: none">• Food crops farming• Cash crops farming• Plantation farming• Forestry plantation (Silviculture)	<p>Guided by the teacher, learners will visit an agricultural activity, a farm and fishery pond in order to differentiate various categories of agriculture, animal husbandry and fishing and will at the same time show the importance of this sector of economy.</p> <p>(In the absence of a real case, pictures can be used)</p>

<p>Explain the production process of goods and services</p>	<p>3.1.3. Fishing and fish breeding (Pisciculture)</p> <ul style="list-style-type: none"> • Fish breeding • Artisan fishing (Traditional fishing) • Industrial fishing (Modern Fishing) <p>3.1.4. Livestock farming</p> <ul style="list-style-type: none"> • Traditional rearing • Modern rearing • Bee-keeping (Apiculture) <p>3.1.5. Mining and quarrying</p> <p>3 2. The Secondary industry</p> <p>3.2.1. Handcraft industry</p>	<p>With concrete examples of existing industries in Rwanda, learners will discover their different types and importance</p>
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	<p>3.2.2. Industry</p> <ul style="list-style-type: none"> ➤ Definition ➤ Types of industry: <ul style="list-style-type: none"> • Agro pastoral • Agro-food processing • Manufacturing industry <p>3.2.3. Importance of secondary industry</p> <p>3.3 Tertiary sector</p> <p>3.3.1. Commerce</p> <p>3.3.2. Transport</p> <p>3.3.3. Banks</p> <p>3.3.4. Insurance companies</p>	<p>Through brainstorming, learners will list down service companies that they know and go on grouping them.</p>
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Unit 4: Resources of an Enterprise.

Unit objectives

At the end of this unit, learners must be able to:

- Analyze labor force necessary for his/her project
- Identify the importance of capital in production

Durations: 3 Periods

Specific objectives	Contents	Teaching/ Learning Activities
Analyze labour force necessary for his/her project	4.1. Labour force <ul style="list-style-type: none">• Labour force analysis• Definition of labor force• Required labour force analysis• Required competence analysis• Type of work contract• Labour obstacles	With a documentary research, learners will discover different enterprise resources
Identify the importance of capital in production	4.2. The capital 4. 2.1. Definition	

	<p>4. 2.2. Type of capital</p> <ul style="list-style-type: none">• Financial capital• Technical capital• Human capital <p>4.2.3. Land</p>	
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Unit 5: Business Planning

Unit objective

At the end of this unit, learners must be able to establish a business plan

Durations: 3 Periods

Specific objectives	Contents	Activities of Learning Training
Define planning Describe the steps to be followed in the development of a project plan Explain the concept of Goals in business Explain the characteristics of an objective	5. 1. Meaning of planning 5. 2. Goals in business 5.2 1. Meaning of goals 5. 2.2. Examples of goals in businesses 5. 2.3. Characteristics of a goal (i .e SMART) <ul style="list-style-type: none">● Specific● Measurable● Attainable● Realistic	Divided into small groups, learners will do an exercise of a business plan with the topic suggested by the teacher.

<p>Establish a working calendar of different tasks</p> <p>Make an agenda of priorities</p>	<ul style="list-style-type: none"> • Time bound <p>5. 2.4. Importance of a goal</p> <p>5. 3. Programming</p> <p>5. 3.1. Time framing of activities</p> <p>4. 3.2. The concept of priority</p> <ul style="list-style-type: none"> • Meaning of priority • Importance of priorities • Identifying priorities 	
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Unit 6: Choice of activity to be undertaken

Unit objective

At the end of this unit, learners must be able to choose an activity to be undertaken

Durations: 3 Periods

Specific objectives	Contents	Teaching/ Learning Activities
Explain the fundamental economic questions that each entrepreneur must bear in mind before producing	6.1.Fundamental Economic questions 6.1 1. What to produce? Choice of the products to be produced 6.1 2. How to produce? Production process of goods or services, i.e Choice of technology 6.1 3. Why produce? The needs that the goods will satisfy 6.1. 4. When to produce? Choice of the period	In small groups, learners will answer the fundamental economic questions

<p>Explain various sources of ideas for the project.</p> <p>Correctly explain different techniques of collecting information</p> <p>Give factors influencing the location of an enterprise in an area</p>	<p>favorable for production</p> <p>6.1. 5. Where to produce? Choice of area to locate the enterprise.</p> <p>6.2. Community ideas regarding the project</p> <p>6.3. 6.3. Techniques of collecting information</p> <ul style="list-style-type: none"> • Questionnaire • Interview • Observation • Documentation <p>6.4. Factors influencing the location of an enterprise:</p> <ul style="list-style-type: none"> • Raw materials • Capital, • Market, 	<p>Basing on information research, learners will identify economic activities undertaken in the area, how community needs in the area can decide on the activity to be undertaken</p> <p>Through discussion in small groups, learners will give factors that influence taxation of an enterprise</p>
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	<ul style="list-style-type: none"> • Labor, • Technology, • Political and economic stability, • Means of transport and communication 	
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Unit 7: Market Study

Unit objective

At the end of this unit, learners must be able to analyze markets

Durations: 3 Periods

Specific objectives	Contents	Teaching/ Learning Activities
Determine the criteria for a product to be offered to the market	7. 1. Criteria for a product to be offered on the market <ul style="list-style-type: none"> • Quality • Price • Brand • Utility 	Through brain-storming, learners will give the criteria for a product to be offered to the market, identifying those appropriate for their projects

<p>Identify competitors</p> <p>Analyze strength, weaknesses, opportunities and threats i.e. SWOT analysis</p> <p>Elaborate a market plan on the basis of 4P in marketing</p>	<p>7. 2. Competition</p> <ul style="list-style-type: none"> • Definition of competition • Identification of competitors • Competition techniques <p>7.3. Analyzing (SWOT)</p> <ul style="list-style-type: none"> • Strength • Weaknesses • Opportunities • Threats <p>7.4. Four variables of marketing (4P^s)</p> <ul style="list-style-type: none"> • Product • Price • Place • Promotion 	<p>and finally describe on paper the characteristics of the products in relation to the identified criteria</p> <p>Basing on their project, learners will identify competitors for each group's project; then will take it up as their respective projects As a case study, learners will analyze the strength, weaknesses, opportunities and threats (SWOT)</p>
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Unit 8: Budget development

General objective:

At the end of this unit, learners must be able to develop a budget

Durations: 3 Periods

Specific objectives	Contents	Teaching /Learning Activities
Define the budget	8. 1. The Budget 8. 1.1. Definition	Through of brainstorming exercise, learners will define the budget, give its importance and identify its parts. Using varied exercises, learners will elaborate a budget in their own way.
Explain the importance of the budget	8. 1.2. Importance of the budget	
Describe the principal parts of the budget	8. 1.3. Parts of the budget	
Development of a provisional (estimative) budget	8. 1.4. Steps in developing the budget 8. 1.5. Presentation of a budget	
Explain different steps in the implementation of the budget	8.2. Implementation of the budget	

	<ul style="list-style-type: none">• Identifying needs• Identifying suppliers and• Products to be purchased• Purchases <p>8.3. Budget revision</p>	
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Unit 9: Production plan

Unit objective

At the end of this unit, learners must be able to develop a production plan

Durations: 3 Periods

Specific objectives	Contents	Teaching/Learning Activities
Explain the production plan	9. 1. Contents of a production plan 9. 1.1. Forecasts 9. 1.2. Developing an optimal production program: <ul style="list-style-type: none">• Procedure• Equipments/tools• Establishment and organization• Technical documents 9. 2. Production standard plan	In a small groups and under the supervision of the teacher, learners will elaborate a production plan
Identify materials and	9. 3. Materials and equipments necessary for the	

equipments /tools necessary for a project	project: <ul style="list-style-type: none">• Production equipments• Office equipments• Means of transport	
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Unit 10: Financial Plan

Unit objective

At the end of this unit, learners must be able to develop a financial plan

Durations: 3 Periods

Specific objectives	Contents	Teaching/ Learning Activities
Define a financial plan	10.1. Definition of a financial plan	Through brainstorming, supported by a concrete case study, learners will discover the definition of a financing plan, determine the components of financial plan, identify the sources of finance and develop a financial plan in respect to the respective projects.
Determine the components of a financial plan	10.2. Elements of a financing plan	
Identify different possible sources of finance.	10.3. Sources of finance	
Establish a financial plan	10.4. Development of a financial plan	

Unit 11: Developing operating statement

Unit objective

At the end of this unit, a learner must be able to prepare an operating statement for his project

Durations: 3 Periods

Specific objectives	Contents	Teaching/ Learning Activities
Correctly identify the expenditure and the income (revenue) of the project	11. 1. Expenditure and revenue (income) of the project <ul style="list-style-type: none">• Definition of expenditure and revenue• Determining various revenues and expenditure	With a guided research, learners will define an operating statement and apply it to their projects
Differentiate the fixed and variable cost	11. 2. Fixed and variable cost <ul style="list-style-type: none">• Definition of fixed and variable cost• Determining fixed and variable cost	
Elaborate an estimative operating statement	11. 3. An operating	

	statement: •Definition •Developing an operating statement	
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Unit 12: Developing a cash flow statement and a forecasted balance sheet.

Unit objective

At the end of this unit, a learner must be able to draw up a cash flow statement and a forecasted balance sheet

Duration: 3 Periods

Specific objectives	Contents	Teaching /Learning Activities
Draw up a provisional cash flow statement Develop a forecasted balance sheet	12.1. Provisional cash flow statement 12.1.1. Definition 12.1.2. Developing a cash flow statement 12. 2. Provisional balance sheet	With questions and answers, learners will define the cash flow statement and apply it on their projects

	12.2.1. Definition 12.2.2 Developing a forecasted balance sheet	
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Unit 13: Determining the break-even point and pay back period of the invested capital

Unit objective

At the end of this unit, a student must be able to:

- Determine the break-even point
- Calculate the pay back period of the invested capital

Duration: 3 Periods

Specific objectives	Contents	Teaching /Learning Activities
Determine the break-even point Calculate the pay back (recovery) period of the	13. 1. A project's break-even point <ul style="list-style-type: none"> • Definition • Calculating the break-even point 13. 2. Pay back period of the invested capital	With concrete examples, learners will define the break-even point and while under the teacher's guidance will carry out its calculation, and apply it in their projects

invested capital	<ul style="list-style-type: none"> • Definition • Pay back period of the invested capital 	
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Unit 14: Practical case study: Developing an agri-business project

Unit objective

At the end of this unit, a learner must be able to elaborate an agro- business project plan

Duration: 3 Periods

Specific objectives	Contents	Teaching/ Learning Activities
Define agri- business Identify various types of agri- business	14.1. Definition of agri- business 14.2.. Types of agri- business <ul style="list-style-type: none"> • Agricultural production • Livestock production • Poultry/Poultry • Porcine /Piggery • Small ruminants • Bovines and Ovine rearing (Identify profitable agricultural projects that exist in the area and from these projects, learners will draw up an agricultural project plan

<p>Identify conditions necessary for the success of agri-business project</p> <p>Elaborate an agri-business project</p>	<p>cattle and sheep/goat rearing)</p> <p>14.3. Requirements for Agri-business</p> <ul style="list-style-type: none"> • Arable land • Capital • Labor • Fertilizers <p>14.3. A model in developing a project plan:</p> <ul style="list-style-type: none"> • Collect information related to the project • Choose and describe the activity to be undertaken • Establish the calendar of the activities undertaken • Analyze the project market • Elaborate project production plan • Establish a financial plan 	
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	<ul style="list-style-type: none">• Elaborate an operational statement• Develop a cash flow statement and a provisional budget• Establish a forecasted balance sheet• Calculate the project's break-even point• Determine the pay back period for the invested capital.	
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Unit 15: Projects management

Unit objective

At the end of this unit, a learner must be able to manage a project

Duration: 3 Periods

Specific objectives	Contents	Teaching /Learning Activities
Explain Fayol functions	15. 1. Fayol Functions <ul style="list-style-type: none">• Planning• Organizing• Ordering• Coordinating• Controlling	Through information research, learners will determine the applicability of five Fayol functions in order to carry out monitoring and evaluation on their projects
Ensure the project's monitoring and evaluation	15. 2. Project's monitoring and evaluation	

Unit 16: Relationship between business, natural environment and the society.

Unit objective

At the end of this unit, a learner must be able to explain the relationship between business and natural environment

Duration: 3 Periods

Specific objectives	Contents	Teaching /Learning Activities
Identify the project's impacts on environment	16. 1. Business impacts on natural environment	During a debate, learners will show the impact of business on natural environment and vice versa
Identify the project's impact on the society	16. 1.2. Water and land, air pollution 16. 1.3. Deforestation 16. 1.4. Soil degradation 16. 1.5. Exhaustion of natural resources	
	16. 2. Business contribution to the society	

	<p>16. 2.1. Development of infrastructure and urbanization, etc.</p> <p>16. 2.2. Production of goods and services</p> <p>16.2.3. Jobs creation</p> <p>16. 2.4. Payment of tax and duties</p> <p>16.2.5. Contribution in community programs</p>	
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