**WEEK 1**

**TOPIC: CONSUMER, MARKET AND SOCIETY.**

**Meaning of consumer or who is a consumer?**

A consumer is a person who buys a product or service for personal use. Or a person who purchases goods and services for his personal use.

A consumer is the end user of a product.

**MEANING OF MARKET**

A market is a place where buyers and sellers meet to exchange goods and services. Or a place where people gather regularly to purchase or sell commodities.

**MEANING OF SOCIETY**

Society can be defined as the collection of people living together to share common interest. Society can also be defined as a group of individuals who lives together in the same place and have many things in common.

**CONSUMER EDUCATION**

**Need for consumer education**

Consumer education refers to the act of providing information to consumer on the products and services that are available in the market.

**NEED FOR CONSUMER EDUCATION**

**Consumers need this information for the following reasons**

1. The society is filled with fake products.

2. Many consumers are usually denied their rights

3. Some sellers in the market defraud the buyers.

4. The society is filled with misleading advertisement.

5. Some of the products in the market can lead to the untimely death of innocent people.

**IMPORTANCE OF CONSUMER EDUCATION**

**Some of the importance of consumer education are stated below**

1. Consumer education is used to improve the quality of products and services.

2. It help business organization to get feedback from consumers.

3. Help consumer to know their rights

4. It help consumer to identify fake, banned, illegal and hazardous products.

5. It provides full information on marketing conditions.

**CONSEQUENCES OF LACK OF CONSUMER EDUCATION**

**Lack of consumer education can**

1. Lead to consumer exploitation

2. Expose consumers to harmful products.

3. Cause consumer to be denied their right.

4. Make it impossible for consumers to identify quality products.

5. Lead to consumers marking wrong decisions when buying goods and services.

**WEEK 2**

**TOPIC: NEED FOR MONITORING AND CONTROL OF CHEMICALS**

**Meaning Of Chemicals**

A chemical is any substance that has a defined composition. e.g water, oxygen, gold.

Chemical can be any substance prepared which can be solid, liquid or gas that can be converted from one form to another.

e.g of solid chemicals are ice and gold

e.g of liquid chemicals are water and petrol

e.g gaseous chemicals are air and cooking gas.

**EXAMPLES OF CHEMICALS**

1. Cooking gas

2. Crude oil

3. Alum

4. Limestone

5. Mineral oil

6. Acid.

7. White glue

8. Water

9. Salt

10 Sugar

11. Iodine

12.fluorine

**CHEMICALS SUITABLE FOR USE**

Chemicals suitable for use are chemicals that are harmless and non - hazardous or dangerous to use. Such chemicals cannot be harmful to the user and the environment where they are stored. They can be used at school, home, office, laboratory etc.

**Examples of chemicals suitable for use are:**

\* Iodine

\* Detergent

\* Sugar

\* Water

\* White glue

\* Calcium chloride

\* Salt

\* Food coloring

\* Alum

\* Mineral oil

**CHEMICALS NOT SUITABLE FOR USE**

Chemicals not suitable for use are harmful and constitute a threat to the health of user and people in the environment where they stored and used. Some of these chemical substances pollute the air and water, as a result they cannot be used at home school or laboratory for experiences.

**EXAMPLES OF CHEMICALS NOT SUITABLE FOR USE ARE**

1. Mercury

2. Fluorine

3. Monylphenol

4. Lead

5. Arsenic

6.pyrene

**CHARACTERISTICS OF CHEMICALS SUITABLE FOR USE AND NOT SUITABLE FOR USE**.

|  |  |
| --- | --- |
| **Characteristics of Chemicals suitable for use** | **Characteristics of chemicals not suitable for use** |
| Safe | Dangerous |
| Harmless | Harmful |
| Non- toxic. | Toxic |
| Non- irritant. | Irritant |
| Non- corrosive. | Corrosive |
| Non- radioactive. | Radioactive |
| Non- flammable. | Flammable |
| Can be inhaled and injected | cannot be inhaled or injected |

**NEED FOR MONITORING AND CONTROLLING FOODS, DRUGS AND CHEMICALS**

1. To ensure that fake and expired foods, drugs and chemicals are not sold to consumers by the sellers

2. To ensure that foods, drugs and chemicals not registered by appropriate government agencies are sold to consumers.

3. To ensure that foods, drugs and chemicals in the market are of high qualities.

4. To ensure that adulterated products are not sold to consumers by the sellers.

5. To ensure that foods, drugs and chemicals are handled safely by the sellers and buyers to prevent harm or any adverse effect of mishandling them.

Agencies established to minimize hazards that could be caused by chemicals usage are

1. National agency for food and drug administration and control (NAFDAC)

2. Standards organization of Nigeria ( SON)

3. Consumer protection council (C P C)

**WEEK 3**

**TOPIC: INTRODUCTION TO BOOK- KEEPING**

**Meaning of book- keeping**

Book-keeping is the act of recording financial transactions, in order to determine the financial position of a business in a certain period of time. A person who keeps records or financial transaction of a business is called a book-keeper. A book- keeper is different from an accountant, an accountant keeps records of transactions but classifies, analyses, and prepares financial reports for the organization. A book-keeper do not do that.

**IMPORTANCE OF BOOK- KEEPING**

1. It helps business owners to manager their businesses better.

2. It help business owners to understand the problems of the business and how to solve them.

3. It helps a business owner to make useful decisions/ plans that will make the business grow.

4. It makes it possible for people to be employed as book-keepers.

5. It helps business owners and book-keepers to detect fraud by workers.

6. It helps business owners to know whether they are making profit or at loss.

**QUALITIES OF A BOOK-KEEPER**

A book-keeper should be

1. Accurate and careful when recording transaction.

2. Able to write legibly.

3. Able to operate any equipment in his office e.g computer

4. Trust worthy

5. Honest and sincere.

**COMMON BOOK-KEEPING PRACTICES**.

Booking practices are steps taken to record transactions that involve the receipt and payment of cash and credit, these are:

1. Every account or record of transactions is usually given a heading such as purchases account.

2. Each account has four columns that are ruled.

3. The rows ruled are for the information provided for the four columns.

4. The naira (#) and kobo sign (k) is written under amount.

5. Two zero are written for kobo when the transactions are in naira only.

6. An account is divided into two with double vertical lines.

Example

**WEEK 4**

**TOPIC: SOURCE DOCUMENTS**

**Meaning of source documents**

Source documents are those document that contains all information on the goods and services bought, sold or paid for by a business.

Source document are internal document that act as tangible evidence of a business deal.

They are official papers that provide information needed to prepare a ledger or journal.

**USES OF SOURCE DOCUMENTS**

The following are the uses of source document.

1. It assist the book-keeper in preparation of financial statements accurately.

2. They are used for record purposes

3. It is use to analyze business activity.

4. They provide evidence that a financial transaction has occurred

5.they are used for the reconciliation of accounts

6. They are used for auditing purposes.

**TYPES OF SOURCES DOCUMENT**

1. Invoice

2. Receipts

3. Cash register tape

4. Credit notes

5. Debit notes

6. Cheques

7. Purchase orders

8. Bank statement

9. Pay roll reports

\* **Invoice:** an invoice is a document that is issued by the seller to the buyer to show the quantity and the cost of the products or services provided by the seller.it can also be used to serve the purpose of a bill.

It contains the

1 Name and addresses of the buyer and the seller

2. Date of sale

3. Description of the goods, including quantity and unit price

4. Terms on which the goods are sold.

\* **Receipt**: A receipt is a document that is issued to buyer by the seller that a sum of money has been paid in respect of goods bought. It is a legal proof of payment.

\* **Cash register tape**; is a machine that is used to calculate and record the amount people pay for goods bought.

\* **Credit note:** is a document prepared by the seller for goods returned by the buyer. It is used to correct an overcharge made in an invoice. e.g if Mr. Ali bought goods worth of#500,000 but the sum of #700,000 was recorded on the invoice, there is an overcharge of # 200,000, this error can be corrected through the use of credit note.

**The contents of a credit note include**

i. Name of the seller

ii. Description of goods

iii. Amount

iv. Date

V. Name and address of the buyer.

\* **Debit note**: is a document that is used to correct an undercharge. e.g Musa bought goods# 65,000 and # 60,000 was recorded on an invoice given to him, there be a need to correct the difference of # 5,000 by issuing a debit note

**Contents of a debit note are**

i. Name of the seller

ii. Date

iii. Name and address of the buyer

iv description of goods

v. Amount

\* **Cheque:** A cheque is a written order to a bank to pay the bearer a specific amount of money written on it. The parties to a cheque are

i. Drawer---- the person who writes and signs the cheque.

ii. Drawee----- the bank on which the cheque is drawn

iii. Payee------ the person named on the cheque (that is the person whose named appears on the cheque)

\* **Purchase order**: is a document that is used to make a request for the supply of goods.

**The basic contents are**

i. Descriptions of the goods needed

ii. quantity

iii. Delivery date

iv. Address of delivery

v. Name and address of the potential buyers.

**WEEK 5**

**TOPIC: JOURNAL**

**Meaning of journal**

A journal is a subsidiary book of account that records monetary transactions according to accounting standards. Journal is a prime book where entries of transaction are first recorded before they are posted to the ledger. It is a book of original entry. Each record in a journal is called an entry, because entries are made first in it before being transferred to other book of account. Journal is classified into two

i. General journal

ii. Special journals.

e.g of journals

Medical journals, News- Letter, gazette

News --Papers etc.

**TYPES OF JOURNALS**

The following are the types of journals

1. Purchases journal
2. Sales journals
3. Returns inward journal
4. Returns outward journals

* **Purchases journal:** is used for recording mainly credit purchases. It is also known as day book.
* **Sales journal**: it used for recording daily sales on credit.
* **Returns inward journal**: it is usually kept by the seller of goods returned. When a buyer returned damaged goods to the seller, he/she will then record them in the returned inwards journal. It is also known as sales returns book.
* **Returns outwards journal**: this is used to record returned goods by the buyers. Is known as purchases returns book.

**FORMS OF JOURNAL**

**Journals can take various forms, including**

1. **Print journals**: physical publications distributed in hardcopy format.
2. **Digital journals**: online publications available on websites, databases, or e-readers.
3. **Hybrid journals**; combine print and digital formats, offering both physical copies and online access.
4. **E-journals:** electronic journals accessible online.
5. **Online first journals:** publish articles online before print

**WEEK 6**

**TOPIC: DOUBLE-ENTRY BOOK-KEEPING**

MEANING OF DOUBLE-ENTRY BOOK-KEEPING

Double -entry book-keeping is a system of book -keeping in which transactions are recorded twice.one item is debited to an account while the other item is credited to the other account. This means that for every debit entry, there must be a corresponding credit entry of items of transaction.

The double-entry rules states that debit the receiver account and credit the giver account

**DOUBLE -ENTRY TREATMENT OF ASSETS**

Assets are the property or belongings of an organization which it uses to run business, such property is land, buildings, machinery, motor, furniture and fittings etc.

Example: Mr Ademola bought a motor car for #20,000 by cash on 30th march 2025

In this case the cash account is the giver and is credited while the car account is the receiver account and is debited.

Dr cash account Cr

2025 # ; k

March 30th motor car 20,000. 00

Dr Motor car account Cr

2025 # ; K

March 30th cash 20,000.00

**DOUBLE- ENTRY SYSTEM OF LIABILITIES.**

Liabilities are the debits a business or an organization is Owes, liabilities arise when goods or sets are bought on credit or loan from the lender, the amount involved is a liability to the person who receives the assets or loan.

Example Emmanuel bought goods on credit from Gabriel amounting to # 80,000 0n 24th Jan 2025. In this case two account will be open which is Gabriel account ( the giver) and Goods account the (receiver)

Solution.

Dr Gabriel account Cr

2025 **# ; k**

Jan 24 purchases 80,000.00

Dr Goods account Cr

2025 # ; k

Jan 24 Gabriel 80,000. 00

**DOUBLE -ENTRY SYSTEM OF EXPENSES**

Expenses are money spent on items such as rent, wages and salaries, telephones, postage, stationary, and motor repairs, that are deducted from the gross profit earned by an organization.

Example Aboki paid cheque of # 1,200 for the repair of his motor vehicle on 18 feb 2025

Solutions

Dr Bank account Cr

2025 # ; k

Feb 18 motor vehicle repair 1.200.00

Dr motor vehicles repair Cr

2025 # ; k

Feb 18 bank 1,200. 00

**WEEK 7**

**TOPIC; LEDGER**

**MEANING OF LEDGER**

The Ledger is the principal book of account in which transactions are recorded using the principal of double-entry.

A ledger is a principal book of accounts permanent records of a all business transactions in a classified and summarized form.

**THE DIFFERENCES BETWEEN JOURNALS AND LEDGERS**

|  |  |
| --- | --- |
| JOURNALS | LEDGERS |
| 1. 1. Journals are subsidiary books of account | The ledger is the principal book of account |
| 1. Journal do not follow the rules of double -entry system | Ledger follows the rules of double-entry system |
| 1. Journals are temporary books for recording transactions | Ledger is a permanent book for recording transaction |
| 1. Journals contain details of transactions | Ledger does not contain details of transactions |
| 1. Journals are not ruled in T format | Ledger are ruled in T format |
| 1. Journals are prepared from source document | Ledger is prepared from the journals |
|  |  |

**CLASSES OF LEDGERS**

1. **Personal ledger**: is a ledger where all purchases, sales as well as creditors and debtors accounts of an organization are recorded. Personal ledger is made up of
2. Sales ledger; Is a ledger where the cash and credit sales of the business are recorded.
3. Purchases ledger: is a ledger where all cash and credit purchases of the business are recorded.
4. **Private ledger:** this is where the capital and drawings accounts are recorded in order to ensure privacy of the account.
5. **General ledger:** is used to record small business, it is used for recording expenses, returns inwards, returns outwards and asset.

**CLASSIFICATION OF ACCOUNTS**

Accounts are classified into

1. Personal account: is divided into debtors and creditors
2. Impersonal accounts: is divided into real account and nominal account
3. Personal account: is the class of account that shows business dealing with persons such as debtors and creditors.

A debtor is a person that buys goods on credit form the seller while a creditor is a person who gives credit to a buyer.

1. Impersonal account: is an account that does not deals with persons. It is divided in to
2. Real account; Is an account used for recording the tangible assets of the business, such as land, machinery, motor vehicles furniture and fittings.
3. Nominal account: is an account where income and expenses of the business, income such as profit, interest received, dividend received, and discount received are recorded in it.

**WEEK 8**

**TOPIC: INTRODUCTION TO KEYBOARDING**

**MEANING OF KEYBOARDING**

Keyboarding is the act of typing information into the computer through the use of a keyboard. A keyboard is an input device that has a set of keys, arranged in tires for operating a computer. It consist of numbers, letters and special signs and symbols.

**IMPORTANCE OF KEYBOARDING**

1. **It Provide job opportunity or source of income:** the work of a secretary, an accountant requires a computer, a candidate who is good at keyboarding can have an advantage over others that applied for the same job.
2. **It is used for computer -based examination:** student who are very good at keyboarding will not have problems while writing computer -based examination.
3. **For Personal use:** the knowledge of keyboarding can be used to type personal work such projects, letters etc.
4. **For Effective communication:** keyboarding helps students to communicate effectively with their friends.
5. **For Educational games:** keyboarding helps students to play educational games on the computer.

**CORRECT SITTING POSTURE FOR KEYBOARDING**

Correct sitting posture refers to how to sit a computer.

The following are some of the correct sitting Posture.

1. Sit up straight
2. Keep your feet flat on the floor
3. Relax your shoulder
4. Position the keyboard directly in front of your body.
5. Keep your elbows naturally by side.
6. Ensure that your wrist and hand are straight
7. Ensure that only the tips of your fingers touch the keys.
8. Keep your eyes on manuscript and not on keyboards.

**WEEK 9**

**TOPIC: PARTS OF THE COMPUTER KEYBOARDS**

The keyboard is an input device used to enter date in the computer

The computer keyboard has the following parts.

1. Typing keypad
2. Function keys
3. Numeric/ directional keypad
4. Cursor or screen control
5. Escape keys
6. Status light

* **Typing keypad**: is a set of keys arranged like the typewriter keyboard where the operator presses alphabetic keys. This area is used while typing.
* **Function keys**: they are located at the top of the keyboard and are grouped in to four (4) there are twelve (12) function keys, starting from F1, F2 etc.
* **Numeric and directional keypad:** these are keys located at the right side of a keyboard, they are arrange like on a calculator used to enter numerical date.
* **Cursor and screen control**: these keys are found between the typing keypad and numeric keypad they have two groups of keys, arranged top and bottom. the top keys hold insert, home, page up, page down, delete and end keys. The bottom keys help to move the cursor left, right, up and down on the computer.
* **Escape keys**: it helps to move to the next stage of a function or command.
* **Status light**: these are light that indicate whether the keyboard is correctly connected to the system unit.

**SIMILARITIES BETWEEN THE TYPEWRITER AND COMPUTER KEYBOARDS**

The following make the typewriter and computer keyboards similar in functions.

1. Both keyboards serve as input devices
2. Both keys have keys for the alphabet, numbers, symbols and special characters.
3. Bothe keys are pressed by the fingers when typing.
4. Both have special keys for special functions
5. The moving of fingers on both keys are similar.

**THE DIFFERENCES BETWEEN THE TYPREWRITER AND COMPUTER KEYBOARDS.**

1. There are few keys present on the computer keyboard that are not on the electronic typewriter
2. The computer keyboard has three main sections, typing area, function keys the number pad cursor controls and other special keys. The electronic typewriter does not have.

**WEEK 10**

**TOPIC: CARE OF THE COMPUTER**

1. Place the desktop computer on a desk designed for it.
2. Dust all it parts daily whether it is being used or not
3. Put in on for at least some minutes daily, this will help to warm the system.
4. Cover it with nylon or sack cloth to prevent dust from entering
5. Install-anti-virus software on the computer
6. Call a repairer or engineer to repair it when faults develop.

**ITEMS USED FOR THE CARE OF COMPUTER**

1. A duster or a piece of clean cloth
2. A soft brush with a long handle
3. Anti-virus software
4. Soft cleaning cloth such as cotton
5. Cleaning solution

**The keyboard rows**

The keyboard contains four major rows of the keys, these are

1. Top row: consist of numerical keys (that is, 1,2,3,4,5,6,7,8,9,0)
2. Upper row: consist of keys found above the home row keys. They include the Q, W, E, R and T keys for the left hand and Y, U, I, O, and P keys for the right hand.
3. Home row: contains the home keys, the keys on the home row are A, S, D, F, J ,K, L.
4. Nottem or bottom row: contains the keys that can be found below the home keys, the keys are Z, X, C, V, B, N, M comma, period and forward slash.

**DIVISION OF THE KEYBOARD**

The keyboard can be divided into two parts. these are

1.Left hand side

2. Right hand side.

* . Left hand side: this side of the keyboard shows the number and letters that are expected to be to be typed with fingers on the left hand. The keys include 1,2,3,4,5, Q, W, E, R, T, A, S, D, F, G, Z , X, C, V and B.
* . Right hand side: this side of the keyboard shows the number and letters that are expected to be typed with right hand. The keys are 6,7,8,9,0 U,I,P,K,J,L,N,M, comma, etc.

**CORRECT FINGER POSITION**

When typing, fingers are expected to be placed on the home keys. The left hand should be on A,S,D, F while the right fingers should be on J, K,L,; the thumbs should either be on in the air or touch the space bar key slightly.

**WEEK 11**

**TOPIC: THE RECEPTION OFFICE**

**MEANING OF RECEPTION OFFICE**

A reception is a placeinan organization that is set up to receive and assist visitors or guests .it is expected to be well furnished to enable the visitors feel comfortable while they are waiting to be attended to. The reception office is usually located immediately after the gatekeeper’s office.

**MEANING OF RECEPTIONIST**

The receptionist is a person employed by the organization to receive and assist visitors.

**IMPORTANCE OF A RECEPTIONIST**

1. He/ she can help project a positive image of an organization
2. They provide valuable information to visitors who are new in the organization
3. He/ she helps the employees to get their needs such as essential document, phone numbers and addresses.
4. He/she can arrange for a visit at the appropriate time.

**QUALITIES OF A RECEPTIONIST**

1. Good listening skills: a good receptionist listens attentively to visitors as the talk.
2. Positive attitude: a receptionist should polite and courteous.
3. Communication skill: should be able to speak English fluently.
4. Technology sills: should be able to operate a variety of equipment and machines.
5. Good appearance: must always dress neatly and smartly.

**DUTIES OF A RECEPTIONIST**

1. He/she receives visitors
2. He/she answer phones calls
3. Sorts and distributes mail.
4. He/she files and make photocopies of documents
5. He/she assists and directs visitors.

**HOW TO RECEIVED AND TREAT VISITORS**

The receptionist should

1. Great the visitors appropriately
2. Offers the visitor a seat in the reception office
3. Offer the visitor refreshment when necessary
4. Direct the visitor to the appropriate office place.
5. Maintain a visitors register.

**APPROPRIATE OFFICE DRESS CODE**

**T**he proper dress code for a receptionist is

Official dress, female receptionist should ensure that her dress does not reveal any of her private parts. She should keep her hair neat, wear clothes that are of good quality, wear good quality shoes, and be moderate with make-up.

A male receptionist could wear a suit of good quality and well-polished shoes.