

## **Syllabus**

### **ENT 212 - Start-up Funding (unit:2)**

Department of Entrepreneurship and Business Innovation  
Faculty of Management and Social Sciences  
University of Delta, Agbor, Nigeria

|                                |   |
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| <b>Lecturer:</b>               | Dr. Agbele George   |
| <b>Instructor:</b>             | Dr. Agbele George   |
| <b>Office Location:</b>        | FMSS  |
| <b>Email:</b>                  |   |
| <b>Phone:</b>                  | 08024641155   |
| <b>Office Hours:</b>           | Monday, Tuesday, Wednesday, Thursday and Friday 8am -4pm  |
| <b>Meeting Time and place:</b> | Monday, 1pm- 4pm, FMSS; Tuesday, 9am -11am and 2pm-4pm, FOA, Block 2, Hall A1; Wednesday, 10am-2pm, FMSS(ENT. DEPT) |

#### **Attendance:**

Every student is expected to attend every class. For any reason you are going to be absent your instructor must be notified in advance. Again, you must make-up for the missed lecture/ class.

#### **Methods of instruction:**

The syllabus contains all that will be covered in the semester and the students are referred to the class web page maintained on the university website. Assignment will be given to the students in class and should be submitted in class or through the university LMS. Attendance will be taken in every class, doing all your required practical and home work will help the borderline cases.

#### **Overview:**

Business funding by entrepreneurs is very critical in the sense that it has become a challenge to so many individuals that have the business idea and opportunity to set-up enterprise. This course focuses on Bank lending and administration of the credit facilities granted to customer. This is fundamental because money that Bank lend out to customers is from depositor and the recoveries of funds from loan and advances granted out to customer by Bank, must be managed to safe guide Bank liquidity position. The course will expose customers to lending processes in the Bank and how their deposit is also being managed by the commercial Bank and other Banks in the process of their financial intermediation in the Economy.

**Objectives:**

The objectives of this course are stated below:

-To identify rationale for credit administration, procedures for credit administration and credit investigation.ii.highlight decisions criteria credit administration.iii.identify loan workout, the responsibility of loanworkout personnel,ratio of analysis of financial statement.iv.understand asset and liability management in the bank. v. Analysing investment in securities by the Banks and investment in loans by the Banks.

**Learning outcomes:**

Upon the completion of this course students should be able to identify rational for credit administration and procedures ii.understand asset and liability management of the bank. iii.explain investment in loans by the banks and investment in securities by banks iv.Also, they should be able to understand the responsibility of loan workout personnel in the Bank.

**Course contents:**

Rational for credit administration,procedures for credit administration,credit investigation.decision in credit administration,criteria for lending decision.Loan workout situation,responsibilities of loan workout personnel,responsibilities of bank lending officer,ratio analysis of financial statement.Asset and liability management in Bank,investment securities in bank and investment in loan by bank.

**Lecture schedule:**

| week  | Content  | Lecture note/slide |
|-------|--|--------------------|
| 1&2   | Rationale for credit administration,reason for credit administration and procedures for credit administration. |                    |
| 3&4   | Credit investigation, and decision criteria for credit administration.   |                    |
| 5     | Criteria for lending decision—critical issues in lending decision.   |                    |
| 6     | Loan workout situation   |                    |
| 7     | Mid semester break   |                    |
| 8     | Responsibilities of loan workout personnel,and responsibilities of Bank lending officer.                       |                    |
| 9     | Test   |                    |
| 10    | Ratio analysis of financial statement and  |                    |
| 11    | Asset and liability management in Bank   |                    |
| 12&13 | Investment securities of Bank and investment in loan by Bank   |                    |
| 14    | Revision   |                    |
| 15    | Final Examination  |                    |

**Examination schedule:**

- Attendance
- Homework
- Class test
- End of semester exam.

**Grading:**

- Home work:** 10% of grading
- Attendance:** 10% of grading
- Class test:** 10% of grading
- Final exam:** 70% of grading

**Reference:**

- Anyanwu,A &Onuoha,B.C (1999).Introduction tobusiness administration; owerri,Alvan Global Publications.
- Elkington,J &Hatigan, P.(2007).The power of unreasonable people .How social entrepreneurs create market that change the world.Boston,MA.Harvad Business School Press.
- Martin,R&Osberg,S (2007).Social entrepreneurship:the case for definition.standard social innovation review, Spring:28-39.

**Student conduct:**

All unidel student shall follow the tenets of common decency and acceptable behaviour conducive to a positive learning environment. Again, code of students conduct is described in detail in the student handbook or university website.

**Academic Honesty:**

All student enrolled at the university shall follow the tenets of common decency and acceptable behaviour conducive to a positive learning environment. The policy of the university is against plagiarism and cheating of any form. This is the deliberate use of another's work and claiming it as one's own in form of text or code ,whether paraphrased or presented verbatim(word-to –word).While cheating is defined as obtaining unauthorized assistance on any assignment. Therefore, proper citation of sources is advised. If you are caught sharing or using other people's work, you will receive a O grade and a warning on the first instance. A subsequent instance will result in receiving an F grade for the course, and possible disciplinary proceeding. If you are unclear about what constitutes academic dishonesty, ask.