

## TAP Learning School Curriculum

### Overview

This program offers a structured and holistic learning journey that strengthens a learner's foundation in essential business principles—ranging from organisational structure, legal entities, and strategic planning to project management, operations, HR, motivation, leadership, and organisational design. It deepens financial literacy through focused modules on accounting, financial statements, cashflow management, costing, and investment evaluation, while enhancing operational excellence with training in inventory management, business technology, AI applications, and productivity tools. The curriculum further incorporates renewable energy and modern technological innovations, preparing learners to establish enterprises that are not only profitable and efficient, but also ethical, sustainable, and aligned with the values emphasized within the Dawoodi Bohra community—promoting barakat, responsibility, and long-term prosperity.

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### Who Is It For?

- Aspiring & established entrepreneurs,
  - Professionals,
  - Business students,
  - Women entrepreneurs
  - Individuals seeking structured business knowledge for sustainable growth.
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## Language Differentiation

The course will be offered in Lisan-ud-Dawat, English, and Arabic to make it accessible to learners across linguistic and cultural backgrounds.

### Training Methodology:

These topics shall be designed and implemented in physical learning environment -

To ensure maximum engagement, clarity of instruction, and hands-on learning, **all topics within this program will be delivered in a physical, in-person training setup.** The nature of the subjects—ranging from business fundamentals and financial analysis to digital literacy, AI applications, leadership, marketing, and operational competencies—requires direct interaction, guided practice, and real-time feedback that can best be achieved in a classroom environment.

An in-person setting also allows trainers to:

- Demonstrate practical tools, devices, and techniques effectively
- Conduct interactive activities, group discussions, and case-based learning
- Support learners with varied learning needs through immediate assistance
- Build stronger engagement, confidence, and collaboration among participants
- Provide personalised guidance during hands-on exercises and assessments

**Therefore, the complete program is designed, structured, and intended to be delivered exclusively through physical classroom sessions,** ensuring high-quality learning outcomes and meaningful learner participation.

### Guiding Principles

- Business runs on structure & systems, not personality alone.
- Ethical Fatemi principles anchor every business decision.
- Skills must be *practical*, behaviour-forming & execution-focused.
- Digital + AI integration is mandatory for modern scalability.

- Learning must blend finance, strategy, leadership & sustainability.
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## **Eligibility Criteria for Prospective Trainers**

Trainers should possess:

### **Topic 1: Business Mindedness & Entrepreneurship**

- **Minimum 3 years of experience** as an entrepreneur, business owner, or startup mentor.
  - Strong understanding of **entrepreneurial mindset, opportunity identification, and risk-taking.**
  - Ability to teach **problem-solving and value creation** using real business examples.
  - Experience in **mentoring or coaching aspiring entrepreneurs.**
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### **Topic 2: Business Ethics**

- Sound knowledge of **Islamic principles of trade and ethical business conduct.**
  - Background in **Islamic studies, commerce, law, or ethics-based education.**
  - Ability to contextualize concepts like **riba, amanah, transparency, and accountability.**
  - Proven credibility and experience in **values-based teaching or training.**
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### **Topic 3: Business Growth**

- Experience in **scaling businesses or managing growth phases.**
- Strong understanding of **growth strategies, KPIs, and process standardization.**

- Practical exposure to **team building, delegation, and performance management**.
  - Ability to manage and teach **growth-related risks and challenges**.
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### **Topic 5: Size of the Business**

- Should have foundational knowledge or experience in business analysis, SME operations, or entrepreneurship.
  - Strong understanding of business size measurements, growth stages, and the role of small businesses in the economy.
  - Ability to interpret and explain business growth using practical examples, data, or case studies.
  - Prior experience in training, coaching entrepreneurs, or supporting small businesses is an advantage.
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### **Topic 6: Human Resource Management**

- **Minimum 2-3 years of HR experience** in recruitment, training, or employee relations.
  - Understanding of **HR processes**, labour norms, and workforce planning.
  - Strong interpersonal and communication abilities.
  - Ability to **train adults** with practical, scenario-based examples.
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### **Topic 7: Leadership**

- Proven experience in a **leadership or supervisory role (2+ years)**.
- Strong understanding of **leadership styles and theories**.
- Demonstrated **communication and team management** capabilities.

- Ability to guide learners through **practical leadership scenarios**.
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### **Topic 8: Nature of Marketing**

- **Minimum 2 years of marketing or sales experience.**
  - **Understanding of market analysis, segmentation, and customer behaviour.**
  - **Familiarity with B2B and B2C marketing concepts.**
  - **Ability to teach marketing in a practical, business-relevant manner.**
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### **Topic 9: Marketing Mix**

- **Experience in marketing strategy, product development, or brand management.**
  - **Strong knowledge of the 4Ps and product portfolio analysis.**
  - **Ability to translate marketing concepts into real business applications.**
  - **Prior experience in marketing training or consulting preferred.**
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### **Topic 10: Digital Marketing**

- **Hands-on experience with SEO, SEM, social media, content creation, or email marketing.**
  - **Familiarity with digital marketing tools (Meta Ads, Google Ads, Mailchimp, etc.).**
  - **Ability to teach beginners with step-by-step digital demos.**
  - **Strong understanding of online consumer behaviour.**
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### **Topic 11: Use of AI in Business**

- **Working knowledge of AI tools, generative AI, and prompt engineering.**

- Ability to teach safe, ethical, and practical AI usage.
  - Experience using AI for **content, productivity, data, or business tasks**.
  - Ability to help learners **evaluate, verify, and apply AI outputs**.
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### **Topic 12: Use of Technology in Business**

- Strong understanding of **basic digital tools, cloud services, cybersecurity, and business apps**.
  - Experience training non-technical users or entrepreneurs.
  - Ability to **demystify technology** using simple language and analogies.
  - Competence in demonstrating tools hands-on.
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### **Topic 13: Analysis of Published Accounts**

- Background in **finance, accounting, or auditing**.
  - Ability to **analyse financial statements and ratios** confidently.
  - Familiarity with **financial software** or reporting tools preferred.
  - Experience explaining finance to **non-finance learners** is an advantage.
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### **Topic 14: Costing**

- Background in **accounting, costing, or business finance**.
  - Understanding of **costing methods and break-even analysis**.
  - Experience applying costing in **real business scenarios**.
  - Ability to translate cost concepts into **practical pricing decisions**.
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### **Topic 15: Finance for Non-Finance**

- Background in finance, accounting, commerce, or business management.
  - Ability to explain financial statements, ratios, and cash flow in simple, non-technical language.
  - Practical experience using financial data for business or managerial decision-making.
  - Prior experience in training non-finance learners or business owners.
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### **Topic 16: Understanding of Financial Practices**

- Sound understanding of basic accounting, finance, and investment terminology.
  - Familiarity with risk, return, liquidity, and market concepts.
  - Knowledge of Shariah-compliant financial principles and ethical finance.
  - Ability to simplify complex terms and create financial awareness among beginners.
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### **Topic 17: Technology & Digital Confidence for the Elderly**

- High level of **patience, empathy, and clear communication.**
  - Ability to explain technology using **analogies and simple language.**
  - Experience working with **elderly learners or beginners** preferred.
  - Familiarity with basic smartphone functions, messaging, video calls, and safety settings.
  - Ability to **slow down teaching pace** and offer hands-on support.
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### **Topic 18: Basic Principles of Partnership Deed**

- Background in **commerce, law, accounting, or business advisory.**

- Clear understanding of **partnership structures, rights, profit-sharing, and dissolution clauses.**
- Familiarity with **Shariah-compliant partnership principles.**
- Ability to explain legal concepts in **practical, business-friendly terms.**

### Topic 19: Household Budgeting

- Background in **personal finance, accounting, financial education, or advisory services.**
- Ability to teach **budget planning, tracking, and review** in simple terms.
- Experience working with **households, families, or community financial programs.**
- Strong communication skills to promote **financial discipline and awareness.**

### Topic-wise Objectives & Skills

By the end of each topic, learners will be able to:

Topics	Objectives	Skills
1-Business Mindedness & Entrepreneurship	<ul style="list-style-type: none"> <li>• Develop an entrepreneurial and opportunity-oriented mindset</li> <li>• Enable identification of viable business opportunities</li> <li>• Encourage ethical and value-driven enterprise creation</li> <li>• Build confidence for self-employment and initiative</li> </ul>	<ul style="list-style-type: none"> <li>• Understand core concepts of entrepreneurship and value creation.</li> <li>• Identify business opportunities arising from real-life problems.</li> <li>• Apply entrepreneurial thinking to develop viable solutions.</li> </ul>

	<ul style="list-style-type: none"> <li>• Promote problem-solving as a foundation for business success.</li> </ul>	<ul style="list-style-type: none"> <li>• Analyze risks and opportunities before making business decisions.</li> <li>• Create ethically aligned business ideas with long-term vision.</li> </ul>
2-Business Ethics	<ul style="list-style-type: none"> <li>• <b>Apply Islamic principles of trade and earnings</b> to real-world business situations.</li> <li>• <b>Differentiate ethical and unethical business practices</b>, including riba, fraud, and exploitation.</li> <li>• <b>Demonstrate fair pricing, transparency, and honesty</b> in commercial transactions.</li> <li>• <b>Integrate social responsibility and accountability (Amanah)</b> into business decision-making.</li> <li>• <b>Evaluate business actions and policies</b> for ethical and Shariah compliance.</li> </ul>	<ul style="list-style-type: none"> <li>• Understand ethical and Shariah principles governing business.</li> <li>• Identify unethical and non-compliant business practices.</li> <li>• Apply ethical principles in day-to-day business decisions.</li> <li>• Analyze ethical dilemmas in commercial situations.</li> <li>• Evaluate business practices for Shariah compliance.</li> </ul>
3-Business Growth	<ul style="list-style-type: none"> <li>• Enable sustainable scaling of business operations.</li> <li>• Improve efficiency during expansion phases.</li> <li>• Strengthen leadership and delegation capabilities.</li> <li>• Introduce systems for managing growth-related risks.</li> <li>• Support long-term business sustainability.</li> </ul>	<ul style="list-style-type: none"> <li>• Understand the principles of business scaling and growth.</li> <li>• Identify growth opportunities within existing businesses.</li> <li>• Apply strategies to expand operations efficiently.</li> <li>• Analyze risks associated with rapid growth.</li> </ul>

		<ul style="list-style-type: none"> <li>• Develop sustainable growth plans for long-term success.</li> </ul>
4-Business Structure	<ul style="list-style-type: none"> <li>• Identify and explain the <b>three economic sectors</b> and their changing roles.</li> <li>• Distinguish between <b>public and private sector</b> organizations.</li> <li>• Describe key features of major <b>business ownership models</b>.</li> <li>• Compare advantages and disadvantages of each structure.</li> <li>• Select suitable business structures based on purpose, size, and risks.</li> </ul>	<ul style="list-style-type: none"> <li>• Analyze different economic sectors and understand their business implications.</li> <li>• Evaluate various business ownership models based on advantages, risks, and suitability.</li> <li>• Apply structural concepts to real business scenarios, including family and community enterprises.</li> <li>• Make informed decisions regarding the most appropriate business structure for new or existing ventures.</li> <li>• Think strategically about long-term sustainability, succession, and growth through proper structuring.</li> </ul>
5 - Size of the Business	<ul style="list-style-type: none"> <li>• Identify different <b>measures used to determine business size</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Analyze</b> business size using key quantitative indicators.</li> </ul>

	<ul style="list-style-type: none"> <li>• Explain the <b>importance and contributions</b> of small businesses.</li> <li>• Understand different <b>methods of business growth</b>, both internal and external.</li> <li>• Assess the benefits and risks of growth strategies.</li> <li>• Apply size and growth concepts to real and community business examples.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Recognize</b> the strengths and challenges of small enterprises.</li> <li>• <b>Evaluate</b> growth options and choose suitable strategies.</li> <li>• <b>Plan</b> for sustainable expansion aligned with resources and market conditions.</li> <li>• <b>Apply</b> size and growth knowledge to improve decision-making in personal, family, and community businesses.</li> </ul>
6 - Human Resource Management	<ul style="list-style-type: none"> <li>• Explain the purpose and role of HRM.</li> <li>• Understand workforce planning and recruitment processes.</li> <li>• Describe employee training, development, and welfare practices.</li> <li>• Recognize issues related to dismissal, redundancy, and morale.</li> <li>• Analyze HR challenges in business contexts.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Conduct</b> effective recruitment and interviews.</li> <li>• <b>Plan</b> workforce requirements based on business needs.</li> <li>• <b>Support</b> employee morale through targeted initiatives.</li> <li>• <b>Resolve</b> workplace conflicts constructively.</li> <li>• <b>Design</b> training and development interventions.</li> </ul>
7 - Leadership	<ul style="list-style-type: none"> <li>• Explain the purpose and key qualities of leadership.</li> <li>• Compare major leadership theories.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Demonstrate</b> strong communication and interpersonal behaviours.</li> </ul>

	<ul style="list-style-type: none"> <li>• Understand emotional intelligence and its role.</li> <li>• Analyze leadership behavior in real scenarios.</li> <li>• Apply leadership concepts to personal and business situations.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Apply</b> leadership theories in business scenarios.</li> <li>• <b>Use</b> emotional intelligence to manage team dynamics.</li> <li>• <b>Make</b> informed leadership decisions under pressure.</li> <li>• <b>Guide</b> and <b>inspire</b> teams toward shared goals.</li> </ul>
8 - The Nature of Marketing	<ul style="list-style-type: none"> <li>• Explain marketing's role in business.</li> <li>• Understand markets, demand, and supply interactions.</li> <li>• Distinguish B2C vs. B2B marketing.</li> <li>• Apply segmentation and positioning concepts.</li> <li>• Recognize the importance of customer relationship marketing.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Analyse</b> market conditions and customer needs.</li> <li>• <b>Segment</b> target audiences using clear criteria.</li> <li>• <b>Interpret</b> buyer behaviour patterns.</li> <li>• <b>Apply</b> CRM principles to strengthen relationships.</li> <li>• <b>Identify</b> emerging market opportunities.</li> </ul>
9 - Marketing Mix	<ul style="list-style-type: none"> <li>• Define the elements of the marketing mix.</li> <li>• Explain the importance of product strategy.</li> <li>• Understand pricing methods and decisions.</li> <li>• Apply product portfolio analysis tools.</li> <li>• Evaluate the mix for different market situations.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Plan</b> product strategies aligned with customer needs.</li> <li>• <b>Determine</b> pricing using structured methods.</li> <li>• <b>Evaluate</b> product portfolios using analytical tools.</li> <li>• <b>Integrate</b> all elements of the marketing mix effectively.</li> </ul>

		<ul style="list-style-type: none"> <li>• <b>Create</b> value-driven market offerings.</li> </ul>
10 - Digital Marketing	<ul style="list-style-type: none"> <li>• Identify major digital marketing channels.</li> <li>• Understand SEO, SEM, and content marketing basics.</li> <li>• Explain social media and email automation strategies.</li> <li>• Describe e-commerce and online sales funnels.</li> <li>• Evaluate digital tools for different business goals.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Manage</b> social media platforms for business presence.</li> <li>• <b>Apply</b> basic SEO and SEM principles.</li> <li>• <b>Create</b> simple digital content for engagement.</li> <li>• <b>Implement</b> email marketing and automation workflows.</li> <li>• <b>Analyse</b> e-commerce funnels to improve conversions.</li> </ul>
12 - Use of A.I in Business	<ul style="list-style-type: none"> <li>• Understand AI, machine learning, and generative AI in simple, practical terms.</li> <li>• Identify high-value AI applications for small businesses and retail setups.</li> <li>• Learn the fundamentals of prompt engineering and verification.</li> <li>• Recognize data requirements, risks, and ethical considerations in AI use.</li> <li>• Develop a practical roadmap for safe, effective AI adoption.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Craft</b> precise and effective AI prompts.</li> <li>• <b>Evaluate</b> AI tools for practical business use.</li> <li>• <b>Verify</b> AI outputs for accuracy and reliability.</li> <li>• <b>Apply</b> ethical and responsible AI principles.</li> <li>• <b>Use</b> AI insights to solve operational and strategic problems.</li> </ul>

<p>13 - Use of Technology in Business</p>	<ul style="list-style-type: none"> <li>• Understand the evolution and importance of technology in business operations.</li> <li>• Learn key concepts such as software, hardware, cloud, data, cybersecurity, and integrations.</li> <li>• Identify the business benefits of adopting technology for efficiency and growth.</li> <li>• Explore industry-specific technology use cases and practical digital tools.</li> <li>• Apply a technology adoption roadmap to digitize real business processes.</li> </ul>	<ul style="list-style-type: none"> <li>• Explain essential digital concepts clearly.</li> <li>• Select appropriate digital tools for business needs.</li> <li>• Apply cybersecurity best practices.</li> <li>• Map processes to identify digital gaps.</li> <li>• Implement digital tools for productivity and automation.</li> </ul>
<p>14 - Analysis of Published Accounts</p>	<ul style="list-style-type: none"> <li>• Understand the key ratios used to assess business performance.</li> <li>• Analyse liquidity, profitability, efficiency, gearing, and investment data effectively.</li> <li>• Interpret published accounts to evaluate organisational financial health.</li> <li>• Apply ratio analysis to guide business, budgeting, and investment decisions.</li> <li>• Improve the ability to compare companies across sectors using financial indicators.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Interpret</b> key financial statements with accuracy.</li> <li>• <b>Calculate</b> liquidity, profitability, and efficiency ratios.</li> <li>• <b>Evaluate</b> overall business performance using data.</li> <li>• <b>Decide</b> financial actions based on ratio analysis.</li> <li>• <b>Compare</b> companies using standard financial indicators.</li> </ul>

<p>15 - Costing</p>	<ul style="list-style-type: none"> <li>• Understand the importance of accurate cost information in business operations.</li> <li>• Learn different costing methods and when to use them.</li> <li>• Use cost information for pricing, budgeting, and financial control.</li> <li>• Conduct break-even analysis to assess viability of business decisions.</li> <li>• Improve decision-making through cost-based evaluation.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Calculate</b> business costs using appropriate methods.</li> <li>• <b>Apply</b> costing approaches to real scenarios.</li> <li>• <b>Conduct</b> break-even analysis for decision-making.</li> <li>• <b>Determine</b> pricing and budget decisions based on cost data.</li> <li>• <b>Control</b> operational costs through informed adjustments.</li> </ul>
<p>16 - Finance for Non-finance</p>	<ul style="list-style-type: none"> <li>• Simplify financial concepts for non-finance professionals.</li> <li>• Improve understanding of business financial statements.</li> <li>• Enable effective budgeting and cost control.</li> <li>• Support informed financial decision-making.</li> <li>• Increase confidence in managing business finances.</li> </ul>	<ul style="list-style-type: none"> <li>• Understand basic financial statements and concepts.</li> <li>• Identify key financial indicators affecting business health.</li> <li>• Apply budgeting and costing techniques.</li> <li>• Analyze financial data for decision-making.</li> <li>• Evaluate business performance using financial information.</li> </ul>
<p>17 - Understanding of Financial Practices</p>	<ul style="list-style-type: none"> <li>• Build basic understanding of commonly used financial terms.</li> </ul>	<ul style="list-style-type: none"> <li>• Understand commonly used financial and business terms.</li> <li>• Identify financial concepts used in</li> </ul>

	<ul style="list-style-type: none"> <li>• Improve confidence in financial discussions and documents.</li> <li>• Enable informed evaluation of financial products and schemes.</li> <li>• Reduce vulnerability to misleading or risky investments.</li> <li>• Support better financial decision-making.</li> </ul>	<p>investments and markets.</p> <ul style="list-style-type: none"> <li>• Apply financial terminology in practical discussions.</li> <li>• Analyze financial information to assess risks.</li> <li>• Evaluate financial schemes using informed judgment.</li> </ul>
<p>18 -Technology &amp; Digital Confidence for the Elderly</p>	<ul style="list-style-type: none"> <li>• <b>Understand</b> basic device functions such as power, volume, brightness, home button and simple gestures.</li> <li>• <b>Perform</b> essential communication tasks including making calls, sending messages and adjusting basic phone settings.</li> <li>• <b>Use</b> video calling tools, voice assistants, and browsing features with comfort and confidence.</li> <li>• <b>Navigate</b> common applications including email, WhatsApp, web browser, and basic app downloads.</li> <li>• <b>Recognize</b> digital safety basics such as password importance, scam red flags, and safe online behaviour.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Operate</b> essential device controls such as power, volume, screen brightness, and gestures.</li> <li>• <b>Perform</b> basic communication actions including voice calls, texts, and video calls..</li> <li>• <b>Navigate</b> Wi-Fi settings, messaging apps, browsers, and email interfaces.</li> <li>• <b>Search</b> for information safely using browsers and voice assistants.</li> <li>• <b>Install</b> simple applications using the app store responsibly.</li> <li>• <b>Identify</b> common digital risks, suspicious messages, and scam indicators.</li> </ul>

		<ul style="list-style-type: none"> <li>• <b>Use</b> AI assistants for simple queries in a safe, guided way.</li> </ul>
Topic 19 - Basic Principle of Partnership Deed	<ul style="list-style-type: none"> <li>• Provide clarity on roles, responsibilities, and rights of partners.</li> <li>• Prevent disputes through structured partnership agreements.</li> <li>• Promote fair profit and loss sharing arrangements.</li> <li>• Ensure Shariah-compliant partnership practices.</li> <li>• Strengthen trust and accountability among partners.</li> </ul>	<ul style="list-style-type: none"> <li>• Understand the structure and purpose of partnership deeds.</li> <li>• Identify roles, rights, and responsibilities of partners.</li> <li>• Apply partnership principles in drafting agreements.</li> <li>• Analyze risks and dispute scenarios in partnerships.</li> <li>• Evaluate partnership agreements for fairness and compliance.</li> </ul>
Topic 20 - Household Budgeting	<ul style="list-style-type: none"> <li>• Improve personal financial discipline and control.</li> <li>• Enable effective management of income and expenses.</li> <li>• Promote regular savings and emergency preparedness.</li> <li>• Reduce financial stress through planned budgeting.</li> <li>• Encourage responsible and goal-oriented spending habits.</li> </ul>	<ul style="list-style-type: none"> <li>• Understand the fundamentals of household financial management.</li> <li>• Identify income sources and expense categories.</li> <li>• Apply budgeting techniques to manage finances effectively.</li> <li>• Analyze spending patterns and financial gaps.</li> <li>• Develop a practical household budget plan.</li> </ul>

## **I. Feedback for each Module:**

- Receiving feedback from learners at various points during the course is crucial to improve the course and benefit learners' learning experience.
- Feedback during the modules, at the end of each module, and finally, at the end of the course must be included.
- The feedback shall consist of feedback on the trainers, course material, learning environment, grievances, improvements, technology, course delivery etc.

## **II. Assessments:**

- Baseline assessment at the beginning of every module to understand learners starting points and readiness to tailor instructions accordingly.
- 1 Pre - assessment each module to check their understanding and progress.
- Post assessment at the end of the training to measure how much the learners have gained from the module.