



AMREF INTERNATIONAL TRAINING CENTER
HEALTH RECORDS AND INFORMATION TECHNOLOGY LEVEL 5 / CLINICAL
COUNSELLING PSYCHOLOGY LEVEL 5
HE/CU/HR/BC/03/5/C
ENTREPRENEURIAL SKILLS

WRITTEN ASSESSMENT

DATE: 12TH AUGUST 2026

Time: 2 HOURS START: 2PM FINISH: 4PM

INSTRUCTIONS TO CANDIDATE

1. You have **TWO** hour to answer all the questions.
2. Marks for each question are indicated in the brackets.
3. The paper consists of **TWO** sections: A and B.
4. Do not write on the question paper.
5. A separate answer booklet will be provided.

This paper consists of FOUR (4) printed pages

Candidates should check the question paper to ascertain that all the pages are printed as indicated and that no questions are missing

SECTION A: SHORT STRUCTURED QUESTIONS**(40 MARKS)**

Instructions: Answer *ALL* questions. Each question is worth **4 marks**.

1. A Pharmacy Assistant earns a small salary but often borrows money from "loan apps" to buy fancy meals, resulting in high interest payments every month.
 - a. Define the term interest as used in debt management (2 MARKS).
 - b. State TWO (2) reasons why it is important to have an emergency fund (2 MARKS).
2. A Hospital Intern wants to save KES 5,000 every month for their future business and is deciding between a Sacco and a Commercial Bank.
 - a. Differentiate between a Sacco and a Commercial Bank (2 MARKS).
 - b. List TWO (2) things the intern should check before picking a place to save (2 MARKS).
3. In a medical center, one person manages a standard ambulance transport service while another Medical Engineer invents a new low-cost oxygen concentrator for small clinics.
 - a. Differentiate between a business person and an entrepreneur using the examples provided (2 MARKS).
 - b. Identify TWO (2) ways an individual can become an entrepreneur (2 MARKS).
4. Success in a medical business often depends on the owner's mindset and daily habits.
 - a. Name TWO (2) personal qualities of a successful entrepreneur (2 MARKS).
 - b. Outline TWO (2) roles an entrepreneur performs within a medical lab (2 MARKS).
5. A Nutritionist wants to open a private practice and is choosing between a Partnership and a Limited Liability Company (LLC).
 - a. Define the term Limited Liability Company (2 MARKS).
 - b. List TWO (2) documents needed to register a business in Kenya (2 MARKS).
6. Medical businesses now use technology to grow and handle patient data more efficiently.
 - a. State TWO (2) examples of ICT tools that help a clinic grow (2 MARKS).
 - b. Identify TWO (2) benefits of using computers to manage hospital records (2 MARKS).
7. A Dentist observes that their clinic is losing patients because there is no dental service available on weekends in the entire town.
 - a. Define the term business idea (2 MARKS).
 - b. State TWO (2) sources of business ideas found in a hospital environment (2 MARKS).

8. Every medical business goes through different stages, from the day it opens until it becomes a large organization.
 - a. Name the first two stages of the business life cycle (2 MARKS).
 - b. State TWO (2) characteristics of a business that is in the maturity stage (2 MARKS).
9. A Laboratory Manager wants to use "Free Association" to come up with new ways to market their diagnostic services.
 - a. Explain the creative process step called insight (2 MARKS).
 - b. Identify TWO (2) methods for generating a list of many business ideas (2 MARKS).
10. Working for a hospital (salaried) and running your own clinic (self-employment) have different risks and rewards.
 - a. Differentiate between salaried employment and self-employment (2 MARKS).
 - b. Mention TWO (2) ways a small clinic helps the Kenyan economy (2 MARKS).

SECTION B: EXTENDED ANSWER QUESTIONS

(60 MARKS)

Question **ELEVEN (11)** is **COMPULSORY**. Answer any other **TWO (2)** questions from this section.

11. Samuel is a Clinician earning KES 50,000 monthly. His wife, Jane, is a Nurse earning KES 30,000. They have a small poultry project that brings in KES 5,000 monthly. Their family rent, school fees, and SHIF/Insurance cost KES 45,000, while Netflix, new clothes, & eating out cost KES 20,000.
 - a. Analyze Samuel and Jane's total income and determine their monthly surplus or deficit using the provided figures (5 MARKS).
 - b. Apply the 50-30-20 Rule to their total income to show Samuel exactly how much money (in KES) they should be spending on Needs, Wants, and Savings (10 MARKS).
 - c. Explain FIVE (5) things a bank will look for if Samuel decides to take a loan to build a family home (5 MARKS).

12. A group of three medical students has noticed that local clinics throw away many plastic medicine bottles. They have used their creativity to turn these bottles into low-cost "Kidney-Dish" trays for rural dispensaries.
- a. Appraise the FIVE (5) stages of the creative process this group used to develop their product (10 MARKS).
 - b. Discuss FIVE (5) traits of an entrepreneur that this group is showing by starting this project (10 MARKS).
13. A private clinic has been running as a Sole Proprietorship for two years. The owner now wants to bring in TWO (2) partners to help expand the business and needs to handle KRA tax compliance.
- a. Compare a Sole Proprietorship and a Partnership in terms of who makes decisions and how profit is shared (10 MARKS).
 - b. Explain FIVE (5) types of taxes that this clinic must remit to the government to remain compliant (10 MARKS).
14. You have identified a gap in "Mental Health Services" for youth in your sub-county. Before you start the business, you need to conduct a study to see if it will succeed.
- a. Synthesize a Feasibility Study by describing FOUR (4) factors that must be checked for this mental health venture (10 MARKS).
 - b. Formulate a list of FIVE (5) sources of personal or business finance you can use to start this business (5 MARKS).
 - c. Explain THREE (3) strategies for a successful Business Plan Presentation to convince a panel of investors to fund your idea (5 MARKS).