

Business Studies

Lower Secondary

Syllabus



Papua New Guinea
Department of Education

Issued free to schools by the Department of Education

Published in 2006 by the Department of Education, Papua New Guinea

© Copyright 2006 Department of Education, Papua New Guinea

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted by any form or by any means electronic, mechanical, photocopying, recording or otherwise without the prior written permission of the publisher.

ISBN xxxx-xxx-xx-x

Acknowledgements

The Business Studies Syllabus was written, edited and formatted by the Curriculum Development Division of the Department of Education. The development of the syllabus was coordinated by Jennifer Sangga.

Teachers, inspectors, tertiary educators, community members, representatives from non-government organisations, other resource people and the Lower Secondary Business Studies Subject Advisory Committee have developed this syllabus through meetings, workshops and consultations. Special acknowledgement is paid to the Business Studies writing team for their effort and commitment during the development of this syllabus.

This document was developed with the support of the Australian Government through the Curriculum Reform Implementation Project.

Contents

Secretary's message	iv
Introduction	1
Rationale	3
Curriculum principles	4
Content overview	11
Units	13
Grade 9 units	18
Grade 10 units	34
Assessment, examinations and certification	61

Secretary's message

This Business Studies Syllabus is to be used by teachers to teach Lower Secondary students (Grades 9 and 10) throughout Papua New Guinea. This syllabus builds upon concepts, skills and attitudes from Upper Primary and links to concepts, skills and attitudes in Upper Secondary. It provides a sound foundation for further learning.

The Lower Secondary Business Studies Syllabus contributes to Integral Human Development as it is based on the students' physical environments, societies and cultures. It links to the National Education Plan's vision which is that secondary education enables students to achieve their individual potential to lead productive lives as members of the local, national and international community as they will undertake a broad range of subjects and work related activities at school that can be used in everyday life.

By studying Business Studies, Students acquire the knowledge to participate in Papua New Guinea's changing economic and business environment, and enterprise activities and interact using appropriate communication and information technologies. They will acquire skills for their future roles as citizens, workers, employers, entrepreneurs and consumers.

In this subject students will develop business management and entrepreneurial knowledge and skills that will enable them to make use of their immediate resources in starting small businesses and/or income generating projects and activities. This subject will further encourage students to be enterprising, innovative, creative and use ethical business practices. They will learn to become responsible producers and wise consumers in their own communities whether formal or informal.

Business Studies is a practical oriented subject in which students will be provided opportunities to apply entrepreneurial skills in all practical projects and activities.

I commend and approve this syllabus as the official curriculum for Business Studies to be used in all schools with Grades 9 and 10 students throughout Papua New Guinea.

DR. JOSEPH PAGELIO
Secretary for Education

Introduction

The National Curriculum Statement states that education in Papua New Guinea is outcomes based. All Lower Secondary Syllabuses use an outcomes based approach. This Business Studies Syllabus has been designed using learning outcomes which identify the knowledge, skills, attitudes and values that all students achieve or demonstrate by the end of Grade 10. It selects the essential knowledge and skills from syllabuses teachers have used in the past, and incorporates this with developments in Business Studies to ensure that the syllabus provides relevant skills and knowledge for students. Business Studies is part of the national curriculum learning area Culture and Community and builds on the knowledge and skills students have learnt in primary school.

Upper Primary Making a Living Strands	Lower Secondary Business Studies Strands	Lower Secondary Business Studies Units
<ul style="list-style-type: none"> • Managing Resources • Better Living • Community Development 	<ul style="list-style-type: none"> • The Economic and Business Environment • Enterprise • Business Communication 	<ul style="list-style-type: none"> • Satisfying Needs and Wants • Being a Wise and Responsible Consumer • Business Communication • My Small Business Project • Marketing and Distribution • Starting a Small Business Enterprise – Mind Your Own Business • Keeping Accounts for My Business • Preparing for the Workplace • Laws and Business Regulations in PNG • Business Mathematics • Taxation • Fundamental Computer Skills

Assessment is an important component of teaching for learning and is integrated into the teaching and learning activities of Business Studies. Continuous assessment in Business Studies provides feedback to students and the teacher on students' progress towards achievement of the learning outcomes. It helps students improve their standards of achievement by knowing what they need to do well and where they need to improve. In Business Studies, teachers will gather evidence from students' work during the course of the term and use those continuous assessments to improve their teaching and students' learning.

The Business Studies Syllabus has been designed to be relevant by providing topics that include knowledge, skills, attitudes and values that are useful for all students. The syllabus is flexible as optional units are provided to allow students to study areas of interest. Units have academic and practical components, with some units emphasising the development of skills. School developed units can be written to suit

local community needs and can be taught as part of the syllabus. The practical focus units use the following process skills – investigation, planning, construction/making, marketing and evaluating which have been introduced in the Making a Living subject at Upper Primary. This subject also links to the Upper Primary subject Social Science.

Within the National Curriculum Statement, Business Studies is under the Culture and Community learning area. Business Studies is the only subject in the subject field Business Studies. This subject has three strands – Economic and Business Environment, Enterprise and Business Communication. Students will study topics on production and trade and the marketing and distribution of goods and services. They will further learn about the government, financial institutions and businesses and the impact of these organisations activities and decisions to both the producers and consumers. Topics on consumerism will enable the students to develop responsible attitudes and make wise decisions in the production and the use of goods and services. They will learn about and develop entrepreneurial skills to make use of and manage their resources from their immediate communities. They will further learn to develop communication skills which are essential for business and as consumers. The context for learning is mostly PNG.

The important attitudes students will develop in Business Studies are ethical business practices, working cooperatively and being enterprising and using initiative, innovation and creativity to improve their standard of living for themselves and their community.

Business Studies content integrates with skills and content from the subjects: Mathematics, Social Science, Arts, Design and Technology, Personal Development and Agriculture. Schools can develop their own units which complements the core units of this subject.

Students studying Business Studies will be able to continue further studies in Business Studies, Economics and Social Science in upper secondary. Students can also continue onto an accounting or business management course in the technical colleges. The skills learnt and developed in this subject will also enable students to start their own income generating activities or assist their families or relatives in their own businesses.

Business Studies is to be timetabled for five periods per week in Grades 9 and 10.

Rationale

Each day, everywhere, in cities, towns, villages and in the homes of many people, there are countless commercial transactions taking place. In Papua New Guinea, these commercial transactions take place in two different types of societies; the traditional subsistence society and the modern consumer society.

In the traditional subsistence society, many people live a way of life where goods and services may be produced by the consumers themselves or obtained and exchanged through their own traditional commercial systems using its own simple marketing and distribution network. These societies have also managed their resources sustainably based on commercial cultural knowledge, skills, attitudes and values. In the modern consumer society, many individuals work to earn an income that is then spent to obtain the goods and services they need or want from businesses that produce them.

Business is a dynamic activity that operates in a constantly changing global environment. Although its decision-making processes and operations are subject to various internal and external influences, business also acts as an initiator and agent of change in society. Therefore, this course will give students an understanding of how businesses influence and are influenced by the local, regional, national and global economic and social environments.

The Business Studies subject will provide a means whereby young people, through guidance, experience and action while at school can face the realities of the marketplace, the world of work and leisure and the changes to technology and of government decisions and actions.

Through the acquisition of knowledge and understanding, the development of skills, attitudes and values, this course should guide students to become competent citizens and develop their confidence to participate responsibly and ethically in a commercial environment.

Among the specific skills that may be developed is the ability to investigate, analyse, evaluate communicate and use technology.

Students will further develop the ability to use communication and information technologies in a variety of situations and contexts. Through their studies, students are encouraged to be enterprising, and to interact with business and the community.

This subject will also prepare students to participate and be aware of the changing social and business environments both locally and globally. It will prepare students for their future roles as citizens, workers, employers, entrepreneurs, and consumers by taking into account the student's present and future needs and learning styles.

Curriculum principles

The national curriculum principles should influence what students learn and how teachers teach. These principles are related to Our Way of Life, Integral Human Development and Teaching and Learning. (NCS, 2002, p.22)

Our way of life

The lower secondary Business Studies Syllabus is based on the following curriculum principles taken from the National Curriculum Statement for Papua New Guinea – 2002. These curriculum principles should influence what teachers teach and how students learn Arts.

Cultural relevance

Cultural relevance focuses on the richness and diversity of Papua New Guinean cultures and languages. These cultures and languages are examined within their own unique contexts and within historical, contemporary and future realities. Our traditional life is based on a holistic perspective that integrates the past, present and future. Papua New Guineans are the original inhabitants of Papua New Guinea and live in sophisticated, organised and self-sufficient societies. Our customs and traditions constitute a cultural mosaic: rich and diverse, including different cultural groups. Our customs and traditions are unique. Therefore, the subject Business Studies will enable students to:

- demonstrate an understanding and appreciation of the values, customs and traditions of Papua New Guinea
- demonstrate an understanding of and appreciation for unique Papua New Guinean commercial and communication systems
- give examples of the diversity and functioning of the social, economic and political systems of Papua New Guineans in traditional and contemporary societies.

Maintenance of vernacular language

The Department of Education's *Language Policy in all Schools* states that at the secondary level, lessons will be conducted in English, but teachers can use opportunities to further develop the students oral and written vernacular (or lingua franca) skills, for example when a concept is better explained using the vernacular or lingua franca. Students must be encouraged to learn and use English, but secondary school should not discourage free communication in vernacular languages that the students speak in and out of the school grounds.

Ethics, morals and values

Papua New Guinea is striving to create a society in line with democratic, liberal traditions. The citizens of Papua New Guinea should recognise appropriate social relationships based on sound human and religious ethics, morals and values. These are required for interaction

with families, villages, wantoks and other economic groups and people from other provinces and nations. The process of socialisation requires a belief in the ethics, morals and values of the Melanesian extended family, dialogue with and respect for others and a willingness to conserve and promote those aspects of our traditions, which are consistent with integral human development. Socialisation also requires an awareness of the interdependence of individuals, societies and nations in the modern world. It requires involvement with family, church, school, community and the world beyond.

This syllabus will place emphasis on:

- teaching ethics, morals and values
- the integration of subjects to enable students to experience real-life situations.

Integral human development

Facilitating integral human development

The Philosophy of Education for Papua New Guinea as described in the Matane Report acknowledges the National Goals and Directive Principles in the National Constitution and is based on integral human development as follows:

- *integral* in the sense that all aspects of a person are important
- *human* in the sense that social relationships are basic
- *development* in the sense that every individual has the potential to grow in knowledge, wisdom, understanding, skills and goodness.

Business Studies will address Integral human development as it is based on an awareness of human potential and the willingness to develop this potential so that each individual can solve his or her own problems, contribute to the common good of society and maintain, promote and improve earning and living opportunities.

Nation building and national unity

Our nation is young and there is still a great deal of nation building to be done. Students need to be given the skills to undertake this task and participate in nationally organised events. The Business Studies Syllabus should enable students to understand how Papua New Guinea societies work and how they can be a useful part of these societies. Students learn that they have a place in Papua New Guinea and that Papua New Guinea has a place in the world as a whole. They will become more able to help Papua New Guinea develop a national identity as one nation if they learn to:

- work together with tolerance
- respect one another, their traditional ways and resolve problems peacefully
- respect and act in the spirit of the National Constitution

- recognise their capabilities and develop their own talents
- participate in the development of their own community and that of the national community
- protect and safeguard the national wealth and resources and consider how they will contribute to national revenues.

Citizenship

The Business Studies Syllabuses will provide students with the opportunity to learn about:

- problems associated with inhumane treatment, forced labour and the need for the freedom of employment
- the importance of the freedom of conscience, of expression and of information
- freedom of movement and protection of privacy
- meaningful participation in and access to representation in all levels of government
- how benefits and services can be equally distributed
- how to take part in nation building
- the need and importance of equal participation by women in all areas of life
- maximising their participation in every aspect of national development.

The students will use this knowledge in many different ways as useful, active and law abiding citizens.

Sustainability

The Business Studies Syllabuses will guide students to appreciate, respect and value their natural environment, cultures, customs and traditions. Unfortunately our diverse cultures are under threat from over exploitation and commercialisation of sacred cultural practices. Business Studies will give students the skills and knowledge to identify problems and issues and to take action to sustain these aspects of life in Papua New Guinea.

Catering for Diversity

Gender

All Lower Secondary Syllabuses are designed to cater for the educational needs and interests of both girls and boys. The Department of Education *Gender Equity in Education Policy (2003)* recommends that no student in the education system of Papua New Guinea will be disadvantaged on the basis of gender. The policy aims to prepare students for a satisfying life beyond school where:

- equal, non-violent relationships exist between females and male
- rights to personal respect and safety are reflected in everyday life
- positive cultural values and individual differences are acknowledged and respected.

To implement the policy, teachers have responsibility to use and promote gender equity practices in their classrooms and with the wider community. This means they:

- use teaching and learning strategies that meet the needs and rights of all female and male students
- use gender inclusive language, content, methodology and assessment
- skill male and female students to participate fully in work, both paid and unpaid
- respect positive cultural values and challenge unfair cultural practices
- respect the contributions of men and women to society
- promote positive attitudes and behaviours of social responsibility, empathy and sensitivity.

In Papua New Guinea, there is a need for sensitivity to local cultural practices and values, with respect to traditional roles for males and females, but a willingness to challenge traditional roles where they may be harmful to either girls or boys. In Business Studies students will be given equal opportunities to participate in all class and assessment activities regardless of their gender. The Business Studies subject will enable students to develop positive attitudes towards sensitive cultural issues about gender.

In gender sensitive classrooms:

- there is a safe, challenging learning environment which is socially and culturally supportive
- boys and girls have the right to equal power
- students take turns in being the leader and reporter
- students share and participate in activities involving different students
- students show respect for other students and their contributions.

Students with special needs

Many students have special needs. This includes students who are gifted and those who are disadvantaged. Gifted students should be given opportunities to extend their learning. Students with physical impairments need special support in the classroom. Teachers have a responsibility to ensure that the learning needs of these students are met. All students are individuals and all have the right to quality education in order to reach their full potential.

Teaching and learning

Business Studies is a practical subject and teaching and learning must reflect this. Learning will be done through practical activities; students will learn by creative thinking and doing.

Student-centred learning

The Business Studies Syllabus uses a student-centred approach as a vehicle to guide and facilitate students' learning. A student-centred approach provides students with the opportunity to practice and develop critical and creative thinking, problem solving, decision-making as well as a range of practical skills and knowledge.

A student centred approach means that teaching and learning approaches need to be flexible to cater for the individual differences and learning should be relevant and meaningful to the experiences and needs of the students. A student-centred approach allows teachers to be more flexible in determining the most effective ways to help all students achieve the Business Studies learning outcomes. Students learn best through active involvement in their learning through observation, participation and taking opportunities to be enterprising.

In Business Studies, students are encouraged to think critically about what they are learning and to take responsibility for their learning. They learn to teach each other and to learn from each other: to work cooperatively and to

work individually. They know that learning has a serious purpose. They enjoy using a wide range of resources and developing a wide variety of skills and techniques in business activities. Students learn how to communicate well with others, how to work things out for themselves and how to get the information they need. They become confident through being given the opportunity to use their knowledge and skills in undertaking real life business enterprises.

Inclusive curriculum

All students are individuals and all have the right to quality education in order to reach their full potential. An inclusive curriculum uses content, language and teaching methods that take account of all students. All Lower Secondary Syllabuses value the experiences and knowledge of all students, regardless of gender, ability, geographic location, religious and cultural background, or socio-economic status.

Teachers must ensure that the teaching, learning and assessment activities are inclusive of all students when interpreting (implementing) syllabus learning outcomes. The following statements identify important requirements of an inclusive curriculum.

- All students have fair access to resources such as time spent with teacher, space in the classroom, books and equipment, outside space.
- All students have an equal opportunity to participate fully in teaching, learning and assessment activities.
- The curriculum includes and addresses the needs and interests of all students; girls as well as boys, gifted students, students with

disabilities and students from different cultural and religious backgrounds.

- The experiences and knowledge of all students are valued by teachers and are reflected in classroom practice.
- Teaching and learning methods cater for different learning styles by allowing students opportunities to learn in different ways.
- Teachers use a variety of assessment methods that give students opportunities to demonstrate achievement of learning outcomes.
- Teachers have a responsibility to ensure that the curriculum they teach, and the classroom practices they use, give all students the opportunity to reach their full potential.

Relevance

The Lower Secondary Syllabuses should be relevant to the social, spiritual and resource development needs of a community. This can be achieved by integrating teaching and learning situations that reflect the knowledge, skills, attitudes and spiritual values needed for integral human development. A relevant Lower Secondary curriculum will prepare students for productive community living; integrate academic and practical education; and will provide ways to paid and unpaid employment.

Most people in Papua New Guinea work in the informal economy. Students who leave at the end of Grade 10 may need to find work in the informal economy. These students, however, will not only need to be skilled to work in the informal economy, but they will also need to be prepared to work in the formal economy and undertake formal education if there are opportunities. All students will need applied and academic skills and knowledge. All students will need to know how to adapt new technologies and knowledge appropriately to their environment.

The Lower Secondary curriculum will enable teachers to support students' learning by encouraging teaching in real-life contexts. This means relating the skills and knowledge of subjects to real life situations. People from the community could be brought into the classroom to help teach a topic and support students undertaking useful projects in the community.

Language development across the curriculum

Language development across the curriculum should be encouraged because all subject areas provide meaningful contexts for real purpose learning. Business Studies has language requirements such as vocabulary and language features which must be explicitly taught in relevant contexts across the curriculum.

Lifelong learning

Business Studies is an important part of a student's education but learning continues throughout life. The experiences that students have in Business Studies are critical in encouraging them to continue

learning throughout their lives. Students know many things when they come to school. They will learn many things outside school and continue to learn after they leave school. The curriculum builds on what students already know. Learning about business and enterprise opportunities will continue throughout life.

Integration

Relevant and meaningful teaching and learning of Business Studies can be provided by integrating knowledge and skills from a range of subjects such as Arts, Design and Technology and Agriculture so that practical activities or projects mimic real life situations.

Safety

The Department of Education requires all teachers to have a duty of care. All students have a duty to act responsibly and safely at all times. Teachers and students must follow safety instructions and procedures at all times.

The school must observe all safety requirements as instructed by the Secretary for Education.

Content overview

Broad learning outcomes

The Business Studies broad learning outcomes are statements that identify the knowledge, skills, attitudes and values all students should achieve or demonstrate at the end of Grade 10. The broad learning outcomes for Business Studies are listed below.

Students can:

1. demonstrate an understanding of the role of government, finance and other organizations in economic activity both locally and globally
2. develop an understanding and awareness of ethical entrepreneurial skills
3. develop the ability to identify and manage resources in a variety of contexts
4. communicate ideas and information in a variety of ways using appropriate communication and information technologies for the business environment
5. work independently and in teams to develop creative and innovative solutions
6. demonstrate knowledge and apply appropriate business practices and skills in a variety of work related situations

Strands

The strands describe the dimensions of the subject. They are broad, organising structures that define ways of approaching learning in Business Studies. They incorporate cross-curriculum learnings and skills and are 'woven' through the units within Business Studies.

The strands for Business Studies are the economic and business environment, enterprise, and business communication.

Strand descriptions

The economic and business environment

This strand will focus on developing an understanding of the interaction between producers, consumers, government, financial institutions and other organizations as they conduct their business both locally and globally. Government regulates the operations of businesses. This

strand will raise awareness of students to social and ethical issues arising out of business activities locally, nationally and globally.

Enterprise

This strand will enable students to develop an understanding of entrepreneurial skills and an appreciation of business culture so that they can improve their standard of living, become independent and contribute to their own community development. This strand will enable students to be creative and explore opportunities that focus on skills of production, management of resources and finance.

Business communication

This strand deals with effective communication, both verbal and non-verbal, which is essential in all business transactions. It enhances the business's profile and contributes to its success. The ability to utilize effective listening and questioning techniques assists in the communication process, complimenting good customer relations and fostering positive staff morale.

Students need to be aware of the formalities of business communications and be able to use this formal language so that they will be successful participants in a commercial environment.

Advances in communication technologies are improving the way organizations conduct business both locally and globally and this is impacting on the speed with which businesses communicate on a daily basis. This allows businesses to be organized and operated in a more efficient manner for their clients/customers and staff.

Units

The content for this syllabus is organised into units. Each unit has specific learning outcomes which link with the broad learning outcomes of the subject, topics, indications of what must be studied in each topic, assessment tasks and assessment criteria.

There are four core units and three optional units in Grade 9 and five core units and three optional units in Grade 10. All students in Grade 9 must complete the four (4) core units and choose two (2) units from the options available. All students in Grade 10 must complete the five (5) core units and study one (1) option unit.

Teachers must teach 9.1 in Grade 9 term 1 and 10.1 in Grade 10 term 1. Teachers are allowed the flexibility to teach Grade 9 core units 2, 3, and 4 and Grade 10 core units 2, 3, 4 and 5 in any order during the year. Schools have the flexibility to sequence the units in any way that best suits their needs.

School developed units

If particular topics or contexts are not available within the syllabus units, then school developed units can be developed to meet local requirements. Units are developed within the nationally accredited curriculum framework and use the broad learning outcomes of this subject. Once accredited by the Secondary Board of Studies, school developed units can be studied in place of one or more of the optional units.

Unit learning outcomes mapped against broad learning outcomes

Broad Learning Outcomes	1. Demonstrate an understanding of the role of government, finance and other organizations in economic activity both locally and globally	2. Develop an understanding and awareness of entrepreneurial skills	3. Develop the ability to identify and manage resources in a variety of contexts	4. Communicate ideas and information in a variety of ways using appropriate communication and information technologies for the business environment	5. Work independently and in teams to develop creative and innovative solutions	6. Demonstrate knowledge and apply appropriate skills and practices in a variety of work related situations
Grade 9 9.1 Satisfying needs and wants	Demonstrate an understanding of the production and trading of goods and services that assist economic growth in their local area and communities		Describe factors that contribute and enable the production of goods and services for both producers and consumers			
9.2 Being a wise and responsible consumer		Demonstrate an understanding of maintaining budgets and keeping accurate personal financial records	Demonstrate an understanding of maintaining budgets and keeping accurate personal financial records Use a decision making process for the purchase of goods and services		Design and implement an action plan for positive consumer behaviour Use a decision making process for the purchase of goods and services	
9.3 Business Communication				Use a variety of communication skills in any daily business activity Demonstrate the use of communication technologies for effective business communication		Demonstrate the use of communication technologies for effective business communication
9.4 My small business project		Implement and manage a small business enterprise applying ethical business practices		Design and write a small business enterprise plan	Design and write a small business enterprise plan	
Grade 10 Core unit 1 Marketing	Describe the different stages of the marketing and distribution process Demonstrate an understanding of the need and importance of marketing and distribution in a business environment					

Lower Secondary Syllabus

Broad Learning Outcomes	1. Demonstrate an understanding of the role of government, finance and other organizations in economic activity both locally and globally	2. Develop an understanding and awareness of entrepreneurial skills	3. Develop the ability to identify and manage resources in a variety of contexts	4. Communicate ideas and information in a variety of ways using appropriate communication and information technologies for the business environment	5. Work independently and in teams to develop creative and innovative solutions	6. Demonstrate knowledge and apply appropriate skills and practices in a variety of work related situations
10.2 Starting a small business enterprise – Mind your own business	Run a small business enterprise applying ethical business practices				Write, implement and manage a small business plan individually or in teams	Evaluate the business project to determine its viability
10.3 Keeping accounts for my business			Keep accurate records of any small business activity Apply bookkeeping skills in a range of small business situations			Keep accurate records of any small business activity
10.4 Preparing for the workplace			Develop a job application portfolio and record of achievement	Demonstrate appropriate interview skills and techniques Develop a job application portfolio and record of achievement		Apply research and communication skills for job search and interviews
10.5 Laws and business regulations in PNG	Demonstrate an understanding that businesses operate within a legal environment Explain the functions of registration and licensing					Describe laws affecting business operations
Option Business Mathematics						Use mathematical skills to perform business calculations
Option Taxation	Demonstrate an understanding of taxation and its importance to the government and the country			Gather, use and present information about taxation documents used by businesses and consumers		
Option Fundamental computer skills	Describe a range of computer applications used in business	Describe ethical practices when dealing with data and information			Produce appropriate solutions using computer applications to a business problem	Identify and demonstrate appropriate use of a range of hardware components and peripheral devices

Unit sequence and content

Grade 9 core units	Grade 10 core units
<p>9.1: Satisfying Needs and Wants 10 weeks</p> <ul style="list-style-type: none"> • Production • Trade • The government & business • Financial institutions 	<p>10.1: Marketing 5 weeks</p> <ul style="list-style-type: none"> • The main elements of marketing • Distribution • Pricing
<p>9.2: Being a Wise and Responsible Consumer 5 weeks</p> <ul style="list-style-type: none"> • What is a wise consumer? • Goods and services • Personal finance • Consumer rights and responsibilities 	<p>10.2: Starting a Small Business Enterprise – Mind your own business 10 weeks</p> <ul style="list-style-type: none"> • The business idea • Setting up a small business • Insuring the business • My small business project
<p>9.3: Business Communication 5 weeks</p> <ul style="list-style-type: none"> • What is business communication? • Business communication skills • Oral communication • Written communication • Business communication services 	<p>10.3: Keeping Accounts for my Business 5 weeks</p> <ul style="list-style-type: none"> • Bookkeeping in a small business • Taking stock • Calculating profit – cash and credit transactions • Banking
<p>9.4: My Small Business Project 10 weeks</p> <ul style="list-style-type: none"> • Being an entrepreneur • My simple business plan • Implementing my business plan • Keeping the records • Reporting on the project 	<p>10.4: Preparing for the Workplace 5 weeks</p> <ul style="list-style-type: none"> • About me • Selling yourself • Organising your documents • The job interview
	<p>10.5: Law and Business 5 weeks</p> <ul style="list-style-type: none"> • Business laws and regulations • Basic laws • Laws and employment • Legal agreements
<p>Option units All units – 5 weeks each</p>	
<p>Grade 9 or 10</p> <p>Option unit 1: Business Mathematics Core</p> <ul style="list-style-type: none"> • Calculating selling price of goods • Discounts • Calculating fixed income <p>Option One</p> <ul style="list-style-type: none"> • Calculating depreciation • Calculating interest <p>Option Two</p> <ul style="list-style-type: none"> • Insurance 	<p>Option unit 2: Taxation</p> <ul style="list-style-type: none"> • Paying tax • Income tax by consumers • Income tax by businesses <p>Option unit 3: Fundamental Computer Skills</p> <ul style="list-style-type: none"> • Basic hardware components • Computer applications

Grade 9

Core units

9.1	Satisfying needs and wants	One term
9.2	Being a wise and responsible consumer	Half term
9.3	Business communication	Half term
9.4	My small business project	One term

Grade 10

Core units

10.1	Marketing	Half term
10.2	Starting a small business enterprise	One term
10.3	Keeping accounts for my business	Half term
10.4	Preparing for the workplace	Half term
10.5	Laws and business regulations in PNG	Half term

Grade 9 or 10

Option units

Business mathematics	Half term
Taxation	Half term
Fundamental computer skills	Half term

School developed units such as:

SYB/IYB
Rural technology and enterprise course
Integrated teaching projects
Tourism studies.

Grade 9 units

9.1 Satisfying needs and wants

Term1: 10 weeks

In this unit, students are introduced to the concept of the economic and business environment in PNG. This unit enables students to study and develop an understanding of why and how people and organisations produce and obtain goods and services to satisfy needs and wants of consumers. The essential focus of the unit is on production and trade including foreign trade, government, business and financial institutions. Students will learn about the significant contributions that these factors make towards enhancing and encouraging development in their local area and in PNG. This will enable students to take part responsibly in the changing commercial environment.

This unit emphasises the strand economic and business environment and is related to core unit 2 *Being a wise and responsible consumer* and option units 1 and 2 *Business mathematics* and *Taxation*. The learning outcomes have a major focus on, and are emphasised through, broad learning outcome 1. This unit has a theory and practical focus and will be assessed by the use of tests and a presentation.

Unit learning outcomes

Students are able to:

- 9.1.1 demonstrate an understanding of the production and trading of goods and services that assist economic growth in their local area and communities
- 9.1.2 describe factors that contribute and enable the production of goods and services for both producers and consumers.

Content

Students acquire knowledge and skills through the teaching and learning of this content.

Production

What is production?

- introduction: definition - business studies, relationship of production and trade, commercial activities.

Factors of production

- land – natural resources (raw materials) on the land and in the sea or water and land itself, eg. fish, minerals, oil, food crops, etc.
- labour - human effort used in producing goods and services

- capital – goods such as machinery, buildings, money, technology
- enterprise – work done by people
- specialisation (division of labour) in the traditional and the modern consumer society.

Issues affecting production

- health (HIV/AIDS and STIs) – an economy can suffer when its health status is low (part of its population is not active enough or too sick to produce the much needed goods and services)
- unemployment – poverty, crime (law and order)
- natural and man-made disasters eg. pollutions, droughts, floods, volcanic eruptions.

Trade

What is trade?

- traditional trade - simple barter system
- modern trade – use of modern money (legal currency) as a medium of exchange
- assisting and enabling trading of goods and services to take place - the finance industry, communication and transportation.

Trade and money

- functions of money – a medium of exchange, measure of value, store of wealth and means of settling debts. Compare these functions in the barter and modern trading systems.
- supply of money – who supplies it and where is it stored?
- trade and prices – changes in the supply and demand of goods and services. Identifying differences in the traditional and the modern consumer society.

Domestic trade

Foreign trade

- introduction: what is foreign trade?
- reasons for foreign trade – buying products not produced in the country, geographic position, satisfying needs of other consumers – having a choice and variety
- Papua New Guinea's trading partners – whom do we trade with?
- conduct of the export and import trade - PNG's main exports and imports
- trade promotion – what do we promote and sell our products overseas and how do we do that?

The Government and business

Types of businesses

- sole trader, partnership, companies-private and public, business groups/associations
- informal businesses, non-profit organisations eg. charities and other NGOs assisting in the development and sustaining of resources for communities.

Government as a business

- government dept and statutory bodies
- joint ventures
- privatisation – reasons.

Government aids to business

- providing infrastructure, tax exemptions, protection to industry – tariffs and quotas, loan guarantee schemes – SBDC, micro finance, RDB
- government regulates private sectors
- other – assistance from politicians and outside grants and donors.

Financial institutions

The role of financial institutions

- providing finance – provision of money to businesses, individuals and the government, investment advice
- store and lend money.

Types of financial institutions

- banks – banking systems – offers a range of bank accounts and credit facilities to its customers
- non-banking financial institutions - NasFund, POSF, Savings and Loan Societies, Welfare funds, Investment Corp, AGC, Nambawan Finance, life insurance companies.

Skills taught and learned

Research skills include for example: writing appropriate survey/interview questions, interviewing/questioning, collecting, collating, analysing and reporting/presenting data, problem solving.

Mathematical skills include for example: comparison of prices, , interpretation and construction of graphs and diagrams.

Mapping skills requires: reading, understanding and interpreting keys on maps and drawing/constructing maps.

Communication skills include for example: oral and written reporting/presentation, viewing, speaking, listening, reading, note taking, summarising, role playing.

Assessment for 9.1 Satisfying needs and wants

Assessment Task One

Two tests - range of multiple choice and short answer questions including flow charts and tables

Assessment criteria

Assessment task one will be assessed on the extent to which students can:

- describe production of goods and services that assist economic growth in their local area and communities.
- list and explain factors that contribute and enable the production and distribution of goods and services for both producers and consumers.

40 marks

Assessment Task Two

Presentation describing the production and trading of locally produced goods. Students present their work using charts/posters, maps and/or flow charts.

Assessment criteria

Assessment task two will be assessed on the extent to which students can:

- identify and describe locally produced goods
- describe the distribution process from producer to consumer.

60 marks

Total: 100 marks

9.2 Being a wise and responsible consumer

Time: 5 weeks

In this unit, students learn about making wise and responsible decisions as consumers of goods and services. They learn about the importance of managing and accounting for their personal finances and preparing personal budgets. They will relate the skills learnt to the future use of income as consumers and/or providers of goods and services, and understand the benefits of comparative shopping and being a careful consumer. As consumers, students will learn to act responsibly by identifying and implementing ways of using and disposing of consumer products to ensure a safe environment for all in and around their immediate communities.

This unit emphasises the strands economic and business environment and business communication and is related to core unit 1 *The economic and business environment of PNG* and option unit 1 *Business mathematics*. The learning outcomes have a major focus on, and are emphasised through, broad learning outcomes 2, 3 and 5. This unit has a theory and practical focus and will be assessed through written responses.

Unit learning outcomes

Students are able to:

- 9.2.1 use a decision making process for the purchase of goods and services;
- 9.2.2 demonstrate an understanding of maintaining budgets and keeping accurate personal financial records;
- 9.2.3 design and implement an action plan for positive consumer behaviour.

Content

Students acquire knowledge and skills through the teaching and learning of this content.

What is a wise consumer?

Introduction

- wise consumer – making decisions in the use of goods and services to satisfy needs and wants, consuming goods in a responsible way
- making commercial decisions – financial, business, employment, legal and environmental
- consumer education – providing consumer information, enabling regulation of marketplace by the government, development of knowledge, skills, attitudes and values for life in a consumer society.

Goods and services

Consumer choice and decisions

- buying wisely – categorize needs and wants, identify types of goods and services available, choose what to buy (wise decision making)
- making legal decisions when purchasing goods and services (faulty goods, careful selection, being aware of rights and responsibilities)
- recognizing selling techniques by retailers and other entrepreneurs – use of persuasive language both oral and written
- effects of advertising to the consumer and for the producer.

Keeping personal records

- shopping lists – why do I need a shopping list?
- receipts and invoices - why are they important to keep?
- quotations and notes for services rendered from mechanics, electricians, fuel bowsers, hardware shops, etc.
- keeping accurate and up-to-date records of purchases of payments (invoices, bills,) and receipts of purchases (cash register receipts, other receipts).

Method of payments for goods and services

- cash payments
- other forms of payments - cheque, lay-by, hire purchase, use of credit and debit cards (bank cards), internet transactions, booking/book-up (dinau/abitorehai).

Personal finance

Budgeting, spending and saving income

- what is an income? definition
- types of income - earning an income in many different ways including pocket money (regular and irregular)
- managing and organizing your personal income/finances wisely and responsibly - budgeting and saving income, spending wisely (avoiding impulsive purchases) - calculating, recording and comparing total income and expenses, assessing financial position - avoiding over commitments
- budgeting - strategy, responsible spending and saving, parts of a budget
- preparing a budget - personal and family, modifying budgets and why.
- expenditure – fixed expenses (eg. bus/PMV fares, lunch money)
- other expenses – rent, loan repayments, fees, utilities (water, electricity, telephone), educational (school fees, stationery, textbooks, uniforms), entertainment

- factors that influence the need for saving - why save money? future use eg. school fees, retirement, housing, health reasons (HIV/AIDS).

Banking

- bank accounts – use of and types of accounts: banking by phone, use of EPTPOS, credit and debit cards and internet banking
- banking procedures – opening bank accounts, depositing and withdrawing money, writing cheques and reconciling a bank statement with the cheque butt.

Borrowing money

- reasons for borrowing money – emergencies, educational
- type of loan - personal loan, mortgage
- lending institution - commercial bank, life insurance companies, finance companies, easy money lending schemes
- obtaining personal loans - filling in application forms
- making wise decisions about borrowing money – where to borrow and the ability to repay
- debts affect the quality of life.

Consumer rights and responsibilities

What are consumer rights and responsibilities?

- role of consumers - the need for consumer protection, knowing and understanding basic rights and responsibilities
- identifying organisations and their roles in providing assistance for consumers – ICCC, IRC, town council
- case studies and action plans.

Environmental decisions

- impact of consumer goods on environment and people - affects physical quality of life
- protection of environment in the use and disposal of consumer goods, eg. plastics, cans, glass containers and other material.
- case studies and action plans.

Skills taught and learnt

Organisation skills require: making plans/budget, shopping lists, keeping records of purchases and other documents.

Marketing skills include for example: interpreting and analysing advertisements, making appropriate decisions about advertisements on goods and services, comparing and wise buying.

Mathematical skills include for example: calculating income and expenses, budgeting, reconciling bank statements, interpretation and construction of graphs and diagrams.

Problem solving skills require: analysing, negotiating, wise decision making.

Research skills include for example: writing appropriate survey/interview questions, interviewing/questioning, collecting, collating and analysing data.

Communication skills include for example: oral and written reporting/presentation, speaking, listening, viewing, reading, note taking, summarising, role playing, filling in forms, etc.

Assessment for unit 9.2 Being a wise and responsible consumer

Assessment Task One

Written assignment - Draw up a personal budget – record the actual amounts and variations

Assessment criteria

Assessment task one will be assessed on the extent to which students can:

- apply relevant mathematical techniques to prepare a personal budget
- demonstrate organisational skills and the ability to keep accurate personal financial records.

25 marks

Assessment Task Two

Design an action plan for positive consumer behaviour

Assessment criteria

Assessment task two will be assessed on the extent to which students can:

- describe ways in which consumers can have an impact on the environment
- describe awareness strategies for making responsible decisions about behaving responsibly as a consumer
- compare and contrast the price of goods and services.

25 marks

Total: 50 marks

9.3 Business communication

Time: 5 weeks

In this unit students discover and develop an understanding of Melanesian cultural communication practices and modern business communication. They learn about the principles and importance of good communication and how to be effective communicators. Students learn how to use office equipment, modern technology and business communication systems for effective communication. The knowledge, skills, attitudes and values acquired in this unit will help students to understand the modern world of business communication within their communities, the nation and globally.

This unit emphasises the strand business communication and is related to core units 2 and 3 *Being a wise and responsible consumer* and *My small business project*. The learning outcomes have a major focus on communication and are emphasised through broad learning outcomes 4 and 6. This unit has a theory and practical focus and will be assessed by the use of written responses and observation of performance.

Unit learning outcomes:

Students are able to:

- 9.3.1 use a variety of communication skills in any daily business activity
- 9.3.2 demonstrate the use of communication technologies for effective business communication.

Content

Students acquire knowledge and skills through the teaching and learning of this content.

What is business communication?

Introduction

- definition- Melanesian traditional response, today's modern response.

Business communication skills

Principles of good communication

- communicating with people: use of written and spoken language
- reading and interpreting correspondence
- listening and speaking.

Barriers to effective communication

- people – attitudes, racial differences, cultural differences, bureaucracy
- language - cultural differences, dialects, syntax, pronunciations
- listening and interpreting body language, attitudes and emotions
- systems – technological eg. inappropriate hardware, people eg. lack of communication processes
- cultural traditional practices – conflicting methods of communication
- conflicts.

Communication processes

- top/down, horizontal, bottom up.

Oral Communication

Importance of the principles of good communication

- interpersonal - formal and informal, meetings, group discussions, briefings, etc.
- use of electronic media - emailing and other correspondence methods
- telephone etiquette - greeting, identifying, introducing and responding, listening and responding, concentrating, taking notes, interjecting, clarifying and taking charge.

Written communication

Business documents used in communication

- common documents used by businesses in the buying and selling of goods and services: letter of enquiry, quotation and price list, order form, acknowledgement of order, delivery note of consignment note, invoice, credit note, statement of account and receipt
- business letters: types, format, description of parts
- circulars and memorandums – inter-office communication
- meetings and documentation: notice of meeting (memo), agenda, supporting documents if any eg. business reports, and minutes
- meeting proceedings: who is attending? - officers (eg. chairperson, secretary), when? – date, time and venue.

Use of technologies for business documents

- introduction – why are these technologies important to businesses? reasons
- facsimile machines – sending mail and other documents electronically
- computers (desktops, laptops, palmtops) - electronic mailing, intranet, internet
- photocopiers – making copies of business documents
- word processors – recording, organising and communicating information.

Filing business documents

- storing data and documents in an orderly and systematic way
- importance of filing and the methods used.

Business communication services

Postal services

- introduction: what is a postal service?
- importance of postal services to businesses - advantages and disadvantages.

Telecommunication services

- introduction: what is a telecommunication?
- importance of telecommunication services to businesses - advantages and disadvantages.

Skills taught and learnt

Communication skills include for example: oral and written reporting/presentation, listening, viewing, speaking, writing, note taking, summarising, role playing, decision making.

Office and IT skills require: using and operating office technologies eg. fax machines, computers, telephones, etc., searching/finding, filing managing and retrieving information.

Interpersonal skills require working co-operatively and collaboratively and using appropriate communication skills when working in partners/pairs or in a team.

Assessment for unit 9.3 Business communication

Assessment Task One

Written response – Students write a letter of enquiry about a new product advertised in the media

Assessment criteria

Assessment task one will be assessed on the extent to which students can:

- demonstrate correct layout of a business letter
- demonstrate an understanding of the correct use of language for a business communication.

25 marks

Assessment Task Two

Oral performance, such as:

- mock telephone calls in a simulated work environment
- class meetings on school issues using correct meeting procedures.

Assessment criteria

Assessment task two will be assessed on the extent to which students can:

- apply effective oral communication skills in the business environment
- demonstrate knowledge of effective business language.

25 marks

Total: 50 marks

9.4: My small business project

Time: 10 weeks

In this unit, students plan, organise and run a small business project of their own. They learn to identify their own strengths and weaknesses and utilise their potential knowledge and skills in the use of their immediate resources. They demonstrate basic skills in using and managing a small sum of money, and presenting and reporting their activities on a daily basis. They demonstrate the ability and skills to be creative and to negotiate bargain and sell their products and/or their services. Students use the following process skills in order to carry out their projects: investigation, planning/designing, construction/making, marketing and evaluation.

This unit emphasises the enterprise strand and is related to all core units. The learning outcomes have a major focus on business enterprise and are emphasised through broad learning outcomes 2, 4, 5 and 6. This unit has a practical focus and will be assessed by the use of written and oral responses, observation of performance and analysis of process and product.

Unit learning outcomes

Students are able to:

- 9.4.1 design and write a small business enterprise plan
- 9.4.2 implement and manage a small business enterprise applying ethical business practices.

Content

Students acquire knowledge and skills through the teaching and learning of this content.

Being an entrepreneur

Reasons for being self-employed

- making more money – increasing personal wealth
- be your own boss - independence, making use of own skills and/or skills that are learned
- tapping into market gaps - challenge reward and satisfaction, contribute and assist in the development of society
- unemployment – no jobs available, create own employment.

Personal characteristics

- courage and determination in setting own goals
- having energy and a wide range of skills - recognising personal qualities (strengths and weaknesses), self assessment and decision making
- selecting business opportunities (market gaps) that suits personality and builds strengths for the present and future
- assessing financial position and making future decisions.

Be a successful salesperson

- customers – knowing their needs and how to treat them
- products – knowing the type of product and how to sell them
- communicate – how to deal with all types customers (eg. needs and moods).

Applying good and ethical business practices

- honesty - keeping promises to customers/clients,
- debts - pay money owed as agreed,
- ethical business practice - be loyal to all partners for the smooth running of the business and treat partners equally in all dealings for and of the business
- treat complaints seriously from customers/clients – attend to them immediately
- impact of unethical business practices by clients/customers and business persons.

My simple business plan

Writing the business plan

- what is in my plan? name, structure and type of business – individual, in partners or in groups.
- market research - using survey techniques - types of oral/written questions, possible products to offer, a good or a service?, who? consumer target group, buying capabilities of the type of good or service to be offered
- resources – capital? (using own resource, loan from school, loan from parents, relatives or others)
- sharing of skills – identifying partners with varying skills eg. making products, marketing (advertising and selling), bookkeeping, etc.
- length of project - will this project take 3 weeks, a month?

Marketing

- advertising – what method(s) will I use to advertise my product or service – oral, written, visual, or demonstrations (trying of products), word of mouth and peer pressure.

Financial plan

- costing the good or service – calculate costing, pricing and mark-up
- calculating direct costs (materials, labour) and indirect costs (overheads/expenses eg. transport, stationery, etc.) to find out profit and loss
- drawing up a simple sales and expenses budget
- the cash flow statement

Implementing my business plan

Student will implement their simple business plan by running and managing a small business activity for a certain period of time. They will do this either as individuals, in partners or in groups depending on the availability of resources.

Keeping the records

Reasons for keeping records

- obtaining information for profit calculation
- accounting for owners of business, taxation department, banks and others, evaluation of business performance and a guide for future decisions.

Recording - the cash book/journal

- recording methods - identify and choose to use a simple record keeping method for your activity.
- recording purchases and sales of the project activity
- settling of debts – pay debts if any owed to individuals, family, school, etc.

Reporting on the project

My financial reports

- a simple statement of income and expenditure
- a simple balance sheet

My simple formal business report

- style and of formal business reports using a simple format
- methods of evaluation – using an appropriate method
- what next?

Skills taught and learnt

Work/employability skills requires: planning, advertising, making and selling the products and finding the profit or loss of the business.

Marketing skills include for example: interpreting and analysing advertisements, identifying appropriate method of advertising, selling products.

Mathematical skills include for example: calculating profit and loss, budgets/cash flow plans, reconciling bank statements, costing, pricing, mark-up.

Research skills include for example: writing appropriate survey/interview questions, interviewing/questioning, collecting, collating and analysing data.

Interpersonal skills require working co-operatively and collaboratively with others.

Assessment for 9.4 My small business project

Assessment Task

Design and write a simple small business plan and implement, run and manage this small business activity. Present parts of these activities using chart/posters, or flow charts, or power point and/or other visuals.

Assessment criteria

This assessment task will be assessed on the extent to which students can:

- demonstrate understanding and show evidence of planning a small business activity
- demonstrate mathematical skills of costing, pricing, mark-up percentages
- ethically obtain, develop or make a product and/or provide a service in response to market research
- demonstrate appropriate marketing skills
- keep, organise and present financial records
- prepare and present simple financial reports
- prepare and present a simple formal business report
- apply appropriate business codes and practices.

Total: 100 marks

Grade 10 core units

10.1: Marketing

Term 1: 5 weeks

In this unit students learn about the concept of marketing and distribution as an important aspect of any business organisation. Students learn the different stages of manufacturing, marketing and the distribution processes for goods, selling of goods and getting paid for goods. Students further learn that before marketing any product it has to be manufactured or obtained.

This unit emphasises the strand economic and business environment and is related to core unit 1 *Starting a small business enterprise*. The learning outcomes have a major focus on, and are emphasised through, broad learning outcome 1. This unit has a theory and practical focus and will be assessed by the use of written responses and observation of practical activities.

Unit learning outcomes

Students are able to:

- 10.1.1 describe the different stages of the marketing and distribution process
- 10.1.2 demonstrate an understanding of the need and importance of marketing and distribution in a business environment.

Content

Students acquire knowledge and skills through the teaching and learning of this content.

The main elements of marketing

Introduction

- identify and define marketing
- differentiate between marketing and selling
- the marketing environment: cultural practices, competition, government policies, use of technologies
- importance of market research – data presentation for businesses.

Marketing of products

- distribution of goods and services - direct and indirect selling
- identifying consumer behaviour, habits and needs and wants.

Responsible marketing

- providing of information – giving consumers choice for the type of products and services available

- ensuring health and safety - thinking about and enforcing basic rights and responsibilities.

Packaging

- introduction – why must goods be packaged?
- importance of packaging information – identifying different packaging information on manufactured goods
- packaging materials: comparison of the uses of traditional and modern materials.

Labelling

- information on content including use of language, date and suggested use
- laws about labelling goods – Goods Acts, health regulations.

Brands / branding

- what is branding? Importance of consumer goods and services
- use of brands - same with different prices
- impact of consumer demand on types of brands eg. Diana tuna
- comparing quality and quantity.

Advertising and promotion

- introduction: definition, advantages and disadvantages, sales promotion and price reduction
- types of advertising: for consumer goods and services, business promotions on industrial products, air travel, sports equipment, etc.
- use of advertising media: oral and written eg newspapers, magazines, TV, commercials, leaflets, on clothing, coupons-free gifts, etc
- advertising costs and agencies – how to advertise your business activity at a low cost (using available resources)
- responsible advertising – learn to advertise your business activity truthfully, honestly and using relevant information
- advertising laws – how does this affect businesses?

Distribution

Wholesaler and retailer

- what are their roles in the distribution of goods and services? examples and types of wholesalers, distributors and retailers
- the distribution chain – producer to consumer
- use of transportation methods – air, water and land
- compare transportation methods and costs of perishable and non-perishable goods – advantages and disadvantages

Pricing

Costing and Pricing

- introduction: reasons and need for costing and pricing
- pricing of goods - how are goods priced by producers/manufacturers, wholesalers and retailers
- calculation of mark-up – applying mark-up
- increasing profits.

Costing

- classification of costs
- calculating costs - costing different products.

Pricing

- trade margin and mark up
- profit margin
- applying discounts - trade discounts, sales discounts, etc.

Skills taught and learnt

Communication skills include for example: oral and written reporting/presentation, note taking, summarising, role playing, decision making, interpretation and construction of graphs, diagrams and maps.

Mathematical skills include for example: calculating trade and sales discounts, retail and wholesale costing, profit margins.

Research skills include for example: written survey/interview questions, interviewing, collecting, collating and analysing data and retrieving information.

Problem solving skills require analysing, negotiating and decision making.

Assessment for 10.1 Marketing

Assessment Task One

Research assignment

Research marketing and distribution processes and costs of an imported and a locally produced product sold by local businesses.

Assessment criteria

Assessment task one will be assessed on the extent to which students can:

- research and present a report demonstrating an understanding of the process of marketing and distribution
- construct and describe the stages of the marketing and distribution processes for an imported and a locally produced product using, for example a flow chart
- compare and explain difference in costs and prices of both products.

35 marks

Assessment Task Two

Practical Task - Market your own product. Create an advertisement for the product and report orally the type of marketing technique used. The product must be something the student has made or is in the process of making in the Arts, Design and Technology or Agriculture lessons. It could also be a product the student has made as a hobby or obtained from other sources.

Assessment criteria

Assessment task two will be assessed on the extent to which students can:

- compare and contrast the advantages and disadvantages of different marketing techniques
- produce and present an advertisement of a product
- use effective oral and written communication skills.

15 marks

Total: 50 marks

10.2: Starting a small business enterprise – Mind your own business

Time: 10 weeks

This is a core unit that must be taught in a practical project. In this unit students will use knowledge and skills from other subjects to plan, lead, organise and manage a business activity. They learn to forecast business opportunities, strengths and weaknesses and areas in which to improve. Students learn about different types of business structures.

They gain further practice in the basic skills of managing finances, recording, reporting, presenting and evaluating their business activities on a daily basis. They learn to promote their business activity to the community using verbal, written and visual communication. Students will further use their knowledge and skills to carry out the following processes of investigation, planning/designing, constructing, manufacturing and/or making, marketing and evaluation.

This unit emphasises the strands enterprise and business communication and is related to core units 2 and 3 *Marketing and distribution* and *Keeping accounts for my business*. The learning outcomes have a major focus on running a small business and are emphasised through broad learning outcomes 2, 4, 5 and 6. This unit has a theory and practical focus and will be assessed by the use of analysis of process and product and observation of performance.

Unit learning outcomes

Students are able to:

- 10.2.1 write, implement and manage a small business plan individually or in teams
- 10.2.2 run a small business enterprise applying ethical business practices
- 10.2.3 evaluate the business project to determine its viability.

Content

Students acquire knowledge and skills through the teaching and learning of this content.

The business idea

A new business idea

- assessing personal skills and ideas
- brainstorming possible business ideas
- case studies – small business entrepreneurs.

Setting up a small business

Ways of getting into small business

- starting a new small business
- purchasing an existing business - method of valuation of a small business, the purchase contract, advantages and disadvantages of purchasing an existing business
- franchising - types of franchising (dealership/distribution/manufacturing/retail store/ service), franchise agreement, franchise promotion, advantages/disadvantages of franchising.

Starting a new small business

- advantages and disadvantages of a small business
- start up capital
- market research - will your business be viable?
- choose a legal form/structure - areas of responsibility and organisation of people
- plan how to use the profit.

Location

- factors to consider – selection and cost of site.

Finance for small business

- identifying sources of finance – personal loans, retained profits (owner's funds), leasing finance, hire purchase, external equity, trade credit, bank loans, etc.
- filling application forms for personal loans, hire purchases, etc.
- borrowing money to start a business - commercial banks, finance companies, others.

Reasons for success and failure

- what makes a business successful? - characteristics of an entrepreneur, a successful businessperson
- factors of business failures – poor management, planning and keeping of records, etc.

Insuring the business

Introduction

- what is insurance?
- purpose of insurance - why do I need insurance for my business?

Types of insurance

- what type of insurance is appropriate for my business?

- compulsory insurance – workers compensation, third party motor vehicle
- voluntary insurance- household, liability, accident, motor, marine, life insurance eg. consider HIV/AIDS
- identifying and using insurance documents - proposal form, cover note, policy, claim form, renewal notice.

How to obtain and claim for insurance

- buying insurance - proposal form, premium, cover note, policy, policy renewal, claims
- cost of insurance - dependent on type of risk i.e. higher the risk, the higher the premium paid
- policies and claims - premium payments and renewal notices, making a claim.

My small business project

Self assessment

- assessing your attitudes to business
- assessing your business and management skills
- assessing your personal financial situation
- the challenge of starting your business
- business and wantoks – making wise decisions.

Writing my business plan – making improvements

- identifying other components of the business plan – introduction (type of business activity), aims/objectives, business description (eg detailed descriptions of activities, market, competition, location, finance, business promotion, types of customers, budgets), timeframe for completion of business activity, business rationale, business benefits, problems and constraints, evaluation of business activity and appendix
- presenting the plan and starting the project.

Keeping the records

- identifying other records - types of business documents (cash /credit journal, cash book, debit/credit notes, receipts/payment vouchers, accounts payable record, stock record, asset register, staff record, petty cash book, daily sales record book)
- importance of business documents in record keeping.

Reporting on my project

- writing a simple business report – making improvements using the first report
- declaring and reporting of the simple business profit and loss statement
- business evaluation – success or failure? What I do next?

Skills taught and learnt

Work/employability skills requires: planning, advertising, making and selling the products and finding the profit or loss of the business.

Marketing skills include for example: interpreting and analysing advertisements, identifying appropriate method of advertising, selling products.

Mathematical skills include for example: calculating profit and loss, budgets/cash flow plans, reconciling bank statements, costing, pricing, mark-up.

Communication skills include for example: oral and written reporting/presentation, note taking, summarising, role playing, decision making, interpretation and construction of graphs, diagrams and maps.

Interpersonal skills requires: working co-operatively and collaboratively.

Assessment for 10.2 Starting a small business enterprise - Mind your own business

Assessment Task

Written and oral presentation and observation of practical work: the small business project using, for example, chart/poster, flow charts, visuals or power point.

Assessment criteria

This assessment task will be assessed on the extent to which students can:

- obtain, develop or make a product and/or provide a service
- demonstrate effective and appropriate marketing skills
- keep, organise, prepare and present financial records
- prepare and present a simple formal business report
- prepare and present an evaluation report
- apply appropriate business codes and practices
- show evidence of working co-operatively
- demonstrate effective oral and written communication skills.

Total: 100 marks

10.3: Keeping accounts for my business

Time: 5 weeks

In this unit students learn the importance of bookkeeping in a business. They learn to identify documents and statements that are relevant for bookkeeping. They will keep records of both cash and credit transactions using relevant accounting books and further understand the significance of keeping source documents and appropriate statements for reconciliation purposes. Students acquire skills in calculating profit, taking stock correctly, completing appropriate bank documents and using cheque accounts.

This unit emphasises the strand enterprise and is related to core unit 2 *Starting a small business enterprise*. The learning outcomes have a major focus on bookkeeping and are emphasised through the broad learning outcomes 3 and 6. This unit has a theory and practical focus and will be assessed by compiling a small portfolio of financial records.

Unit learning outcomes

Students are able to:

- 10.3.1 keep accurate records of any small business activity
- 10.3.2 apply bookkeeping skills in a range of small business situations.

Content

Students acquire knowledge and skills through the teaching and learning of this content.

Bookkeeping in small business

Introduction

- importance - reasons for proper book keeping and recording for any form of business
- financial recording and reporting - accountability of the business
- decision-making for owners, managers and others who have an interest in the business.

Buying and selling goods

Ordering goods - paying cash

- use of the cash sales book
- documents used - receipt-cheque-cash sales docket.

Taking money out of the cash box

- reasons – why do owners take money out of the cash box?
- recording owner's wage, drawings, transfer to savings, etc.

Buying and selling goods on credit

- credit buying – importance of keeping relevant records
- documents used - order form, invoice, credit note, statements, journals.

Taking stock

- reasons for stock take
- keeping relevant records – what are they?
- how to take stock – use of an appropriate method
- drawings of goods.

Calculating profit – cash and credit transactions

Cash transactions

- cost of goods sold (COGS)
- gross profit from cash book and stock records
- profit with other expenses (net profit)
- effects of refund, surpluses and shortages.

Credit transactions

- gross profit using credit sales journal and stock records
- writing the journals and the profit statement.

Banking

Use of cheque accounts

- identify receipts and payments
- using relevant information to complete cheque butts and deposit slips
- reading and understanding a bank statement
- a bank reconciliation statement – identifying relevant information and understanding its importance.

Skills taught and learnt

Mathematical skills include for example: calculating cost of goods sold (COGS), gross and net profits, cash and credit transactions, reconciling bank statements.

Problem solving skills require: analysing, negotiating, decision making.

Communication skills include for example: oral and written reports/presentations, note taking, summarising, decision making.

Research skills include for example: written survey/interview questions, interviewing, collecting, collating and analysing data, retrieving information.

Assessment for unit 10.3 Keeping accounts for my business

Assessment Task

Produce financial records and reports for a small business

For example:

- students own small business project
- a small business using a case study
- a project undertaken in the Arts, Design and Technology and Agriculture subjects.

Assessment criteria

This assessment task will be assessed on the extent to which students can:

- understand the importance of the bookkeeping process
- follow an appropriate recording process for cash and credit transactions
- produce a profit and loss statement
- use banking documents
- produce a bank reconciliation statement.

Total: 50 marks

10.4: Preparing for the workplace

Time: 5 weeks

This unit prepares students for a formal and an informal job interview either in the public or private sector or in the community. This unit enables students to acquire and market their skills to become either potential employees or useful participants in active community participation.

This unit emphasises the strand enterprise and business communication is related to core unit 3 *Establishing a small business enterprise*. The learning outcomes have a major focus on job application skills and are emphasised through broad learning outcomes 3, 4 and 6. This unit has a practical focus and will be assessed by the use of observation of performance and portfolios.

Unit learning outcomes

Students are able to:

- 10.4.1 develop a job application portfolio and record of achievement
 - 10.4.2 apply research and communications skills for job search and interviews
 - 10.4.3 demonstrate appropriate interview skills and techniques.
-

Content

Students acquire knowledge and skills through the teaching and learning of this content.

About me

What is your background?

- are you a school leaver/graduate? – keeping a journal or record of achievements and experiences
- self evaluation – choosing a lifestyle and direction, goals and priorities
- what are your qualifications and skills?

Selling yourself

Applying for a job

- a formal situation - letter of application: solicited and unsolicited
 - an informal setting in a rural community – marketing your knowledge and skills to the community
 - identifying types of application forms – vary according to organisations
 - curriculum vitae(CVs) and resumes - being aware of the impact of HIV/AIDS and the confidentiality of presenting information.
-

Organising your documents

Compiling the job file folder

- contents – certificates, CVs, references, application letters, project proposals and other documents
- understanding the confidentiality of information
- presentation of documents - importance of folder for future prospects in any situation.

The job interview

What is a job interview?

- definition in different contexts – formal and informal
- identify, practise and understand job interview skills and techniques

The interview

- types of interviews – one to one, panel, etc.
- the do's and don'ts of an interview – honesty, facial expressions, other body movements, etc.
- presenting and marketing yourself – dressing, language use, manner, etc.
- presenting project models – understanding and explaining the practicality of the activity.

Skills taught and learnt

Work/employability skills requires: planning, advertising, making and selling the products and finding the profit or loss of the business.

Communication skills include for example: oral and written reporting/presentation, note taking, summarising, role playing.

Marketing skills include for example: presentation of knowledge and skills of a job prospect to a particular audience.

Research skills include for example: written survey/interview questions, interviewing, collecting, collating and analysing data, retrieving information.

Problem solving skills require: analysing, negotiating, decision making.

Interpersonal skills requires: working co-operatively and collaboratively.

Assessment for 10.4 Preparing for the workplace

Assessment Task One

Portfolio, to include for example:

- letters of application
- project proposals
- CVs
- business plans (from their projects)
- references
- school reports
- certificates.

Assessment criteria

Assessment task one will be assessed on the extent to which students can:

- identify and compile personal documents.

15 marks

Assessment Task Two

Practice interview, for example as a role play, in groups or peer to peer.

Assessment criteria

Assessment task two will be assessed on the extent to which students can:

- demonstrate appropriate interview skills and techniques
- communicate ideas and information effectively
- demonstrate knowledge gained through research undertaken for the interview.

35 marks

Total: 50 marks

10.5: Laws and business regulations in PNG

Time: 5 weeks

This unit provides a general outline of government laws and regulations affecting businesses. In studying this unit, students take into consideration particular laws and regulations when planning and operating a business.

This unit emphasises the strand economic and business environment and is related to all core units (1- 4). The learning outcomes have a major focus on business operations and law and are emphasised through the broad learning outcomes 1 and 6. This unit has a theory and practical focus and will be assessed by the use of written responses and a portfolio.

Unit learning outcomes

Students are able to:

- demonstrate an understanding that businesses operate within a legal environment
 - explain the functions of registration and licensing
 - describe laws affecting business operations.
-

Content

Students acquire knowledge and skills through the teaching and learning of this content.

Business laws and regulations

Introduction

- importance of laws to businesses
- environmental Planning Act - town planning regulation, zoning laws, pollution act, land titles and rights.

Building regulations

- why are they important? fire precaution, electricity and gas connection, water supply and sewage disposal.

Basic laws

Licensing regulation

- the purpose of licensing regulation
- the business names act and its purposes - filling in forms, procedure in obtaining the licence.

Partnership and business group

- the reason and understanding the purpose of the Partnership Ordinance
-

- the business group act and how it operates.

Other special licences

- types of licences – sale of chemicals, liquor, medicine, electronic equipment, etc.
- why are they issued?

Laws and employment

Employment conditions

- conditions - employment of young people and women, others
- discrimination – age, pregnancy, HIV/AIDS
- functions of the Labour Office.

Minimum wages legislation

- annual wage increase CPI
- overtime rates
- leave entitlements - sick leave, long service.

Business restriction and regulation

Guidelines on trading hours

- time factors
- restrictions on businesses.

Health regulations

- standard procedures in business
- regulations for business premises – town council
- role and responsibilities of a health officer/inspector.

Standard measurement

- methods and standard practice – description, weight, expiry dates, refunds, trade mark.

Laws to protect consumers

The Goods Act

- how does it work?
- price control- reasons
- functions of the price control office – what does the price controller do?

Legal agreements

The purchase contract

- components and uses.

The franchise agreement

- clause and implication of agreement.

The lease agreement

- legal aspect on rental, selling, permitted and sharing lease.

The articles of association and memorandum of understanding

- purpose and parties involved
- legal aspects of the agreements.

The partnership deed

- what is a partnership deed?
- importance of the deed.

Investment Promotion Authority

- what is the Investment Promotion Authority (IPA)?
- roles and functions of the IPA.

Skills taught and learnt

Communication skills include for example: oral and written reporting/presentation, note taking, summarising, role playing, decision making.

Research skills include for example: written survey/interview questions, interviewing, collecting, collating and analysing data, retrieving information.

Problem solving skills require: analysing, negotiating, decision making.

Assessment for 10.5 Law and business regulations in PNG

Assessment Task

Two short tests – range of multiple choice and short answer questions.

Assessment criteria

This assessment task will be assessed on the extent to which students can:

- demonstrate an understanding of the laws governing business operations
- identify and describe types of registration and licensing
- identify legal agreement documents for business operations.

Total: 50 marks

Option units

Option unit 1: Business mathematics

Term 4 Grade 9/10

Time: 5 weeks

In this unit, students are given further opportunity to improve their knowledge and skills in business calculations. It is anticipated that the skills acquired in this unit will assist both the consumer and the business person to make informed decisions about costs and prices of goods and services. These decisions have implications for the accuracy of calculation and may well cause success or failure in business. Calculators and spreadsheets can be used if these technologies are available in the school.

There are two parts to this unit: core and two options. The duration of the core content is three weeks and each of the option is two weeks. Teachers choose to teach one of the options.

This unit emphasises the enterprise strand and is related to core unit 4 *My small business project* and the unit *Managing your money* in Mathematics. The learning outcomes have a major focus on mathematical skills and are emphasised through broad learning outcome 6. This unit has a practical focus and will be assessed by the use of written responses.

Unit learning outcomes

Students are able to:

- use mathematical skills to perform business calculations.

Content

Students acquire knowledge and skills through the teaching and learning of this content.

Core

Calculating selling price of goods

What is the selling price?

- definition - price of goods at which retailers charge consumers
- total cost of goods (CIS) - cost of getting goods into the store which includes cost of goods, freight and insurance.

What is a mark-up?

- definition – an extra amount added to cost into store for goods to determine its selling price
- mark up calculated should pay for the running cost of the business and profit - formula to calculate mark-up:
running cost divided by total cost of goods x 100

- expand to include profit mark-up
running cost + profit divided by total cost of goods x 100
- using formula to calculate selling price
Selling Price = cost + mark up.

Discounts

What are discounts?

- types of discounts – trade, sales and cash
- when does the business decide to apply a particular discount and why?
- case study examples and exercises.

Calculating fixed incomes

Earning a salary or wage

- identifying annual gross and net income
- calculating hourly rates based on an annual incomes
- overtime rate on extra working hours
- what is a net income after tax and other deductions?
- budgeting net income – total expenses and savings
- leave entitlements – sick leave, long service.

Option one

Calculating depreciation

What is depreciation?

- definition - depreciation
- when does the business determine and apply depreciation on its goods?

Methods

- methods of calculating depreciation- reducing balance and straight line
- case study examples and exercises.

Calculating interest

What is an interest and when is it earned?

- types of interest - simple interest and compound interest
- formula – $I = \frac{P \times R \times T}{100}$
- calculation of interest
- case study examples and exercises.

Option two

Insurance

Types of insurance

- insurance policies for individuals and businesses
- premiums and claims – what happens when insurance companies refuse to pay claims.

Workers compensation

- insuring workers and benefits
- premium and claim calculations.

Cost of insurance

- paying premiums - calculation of premium dependent on type of risk (low or high)
- case study examples and exercises.

Compensation

- calculation of compensation – premium paid depends on value of loss
- case study examples and exercises.

Skills taught and learnt

Mathematical skills includes all calculations in the content.

Problem solving skills requires the use of mathematical operations.

Communication skills include for example: oral and written reporting/presentation.

Interpersonal skills require working co-operatively and collaboratively in partners/pairs or in a team.

Assessment for Option unit 1 9/10 Business mathematics

Assessment Task

Two short tests – range of multiple choice and short answer questions

Assessment criteria

This assessment task will be assessed on the extent to which students can:

- calculate selling price, mark-up, discount, salaries and wages
- calculate depreciation, interest or insurance premiums and claims.

Total: 50 marks

Option unit 2: Taxation

Term 4 Grade 9/10

Time: 5 weeks

In this unit, students learn about taxation and its importance to both the consumer and producer. They examine the different taxation systems in use. They further learn about tax requirements of the Internal Revenue Commission (collector of taxes) for income earners and businesses. They will recognise the importance of the payment of taxes to the government as a source of revenue to assist in economic development.

This unit emphasises the economic and business environment strand and is related to grade 9 core units 1 and 2 *The economic and business environment of PNG* and *Being a wise and responsible consumer*. The learning outcomes have a major focus on taxation and are emphasised through broad learning outcomes 1 and 4. This unit has a theory and practical focus and will be assessed by the use of written responses and portfolios.

Unit learning outcomes

Students are able to:

- demonstrate an understanding of taxation and its importance to the government and the country
 - gather, use and present information about taxation documents used by consumers and businesses.
-

Content

Students acquire knowledge and skills through the teaching and learning of this content.

Paying tax

Introduction

- what is tax and why pay tax to the government?
- source of revenue – examples of the distribution of revenue.

Types of tax

- value added tax (goods and services tax) VAT/GST
- import tax - customs duties
- personal income tax
- head tax
- provincial government head tax
- others – direct effect on businesses.

Methods used in taxation

- understanding percentage deductions and tax returns
-

- applying tax rebates
- dividend withholding tax – what is it, who pays it, how is it applied?

Income tax paid by workers

Tax requirements - formalities

- salaries and wages (PAYE)
- tax declaration
- tax return form
- deduction form
- case study examples and exercises.

Dependent tax rebates

- What is a dependent tax rebates?
- How does it work?
- case study examples and exercises.

Income tax paid by businesses

Types of taxes paid by businesses

- who pays and how is it organised?
- sole traders and partnerships
- companies and business groups
- allowable and not allowable business expenses and deductions

Skills taught and learnt

Mathematical skills include for example: calculation of taxes and rebates.

Research skills include for example: written survey/interview questions, interviewing, collecting, collating and analysing data, retrieving information.

Communication skills include for example: oral and written reporting/presentation, reading and listening, note taking, summarising and decision making.

Problem solving skills require: analysing, negotiating, decision making.

Assessment for 9/10 Taxation

Assessment Task One

One short test – range of multiple choice and short answer questions.

Assessment criteria

Assessment task one will be assessed on the extent to which students can:

- demonstrate knowledge of the types of taxes
- demonstrate knowledge of taxation processes.

15 marks

Assessment Task Two

Research and create a portfolio - information about taxes, regulations and Acts

Assessment criteria

Assessment task two will be assessed on the extent to which students can:

- gather, collate and present information about taxation documents used by consumers and businesses.

35 marks

Total: 50 marks

Option unit 3: Fundamental computer skills

Term 4 Grade 9/10

Time: 5 weeks

This unit can only be taught if resources are available.

The unit introduces students to a computer. It assumes that students have no previous computing experience. It is a practical unit that enables students to acquire basic computing skills that can be used to organise and present information from other areas of study.

This unit emphasises the strand business communication and is related to core units 2 and 3 *Being a wise and responsible consumer* and *My small business project*. The learning outcomes have a major focus on computer skills and are emphasised through broad learning outcomes 1, 2, 5 and 6. This unit has a theory and practical focus and will be assessed by the use of written responses and observation of performance.

This unit is also offered in the Design and Technology subject field under the subject Computing. Therefore, students who choose to study this unit in Business Studies are given further opportunities to improve their skills.. Access to a computer word processing, spreadsheet and presentation graphics applications is required.

Unit learning outcomes

Students are able to:

- identify and demonstrate appropriate use of a range of hardware components and peripheral devices
- describe ethical practices used when dealing with data and information
- describe a range of computer applications used in business
- produce appropriate solutions to a business problem using computer applications.

Content

Basic computer hardware components

What is a computer and what is it made up of?

- components and peripheral devices: keyboard and mouse, monitor, printer, CD-ROM, hard drive, floppy drive, disk, file server, headphones/speakers
- basic computer related terms: login (log-in), cursor, icon, scroll bar, hour glass/busy, word processor, internet,

minimize, maximize, network, directory, open file and folder, edit, hardware, software, copyright, software piracy, license agreement

- care and appropriate use of hardware.

Computer applications

Introduction

- create and save a new document
- open, view, and print documents
- format documents.

Multimedia Skills

- using electronic presentation – use, create and edit slides/screens, use of background
- changing presentation on the slide/screen, graphics and/or clip art.

Spreadsheet Skills

- creating spreadsheets - intended use, columns and rows, simple calculation formulas, data.

File management

- basic computer management skills - access and exit software
- file management - organize (renaming, deleting), saving and retrieving, copying, moving (folder creation), disk utilities (formatting, copying, deleting, creating backup, saving).

Assessment for Option unit 3 9/10 Fundamental computer skills

Assessment Task

A business document produced using a computer.

Assessment criteria

This assessment task will be assessed on the extent to which students can:

- identify and demonstrate appropriate use of a range of hardware
- use a range of applications and skills for business purposes.

Total: 50 marks

Assessment, examinations and certification

Assessment and reporting practices described here are detailed further in the National Assessment and Reporting Policy for Papua New Guinea (2003) and in other support materials produced by the Department of Education.

Assessment

The main purpose of assessment is to improve student learning.

Assessment needs to be *for* learning as well as *of* learning. It is used to evaluate and improve teaching and learning, report achievement and provide feedback to students on their progress.

Assessment measures students' achievement of learning outcomes as described in the syllabus. It is the ongoing process of identifying, gathering and interpreting information about students' achievement of the learning outcomes.

For teaching and learning to be outcomes-based, teachers need to plan their teaching and assess learner performance in relation to outcomes using criteria derived from those outcomes.

Assessing in an outcomes-based way involves focusing less on whether a learner has "passed" or "failed" and more on what outcomes a learner has achieved and in which areas further support is required.

Assessment in Business Studies

A student's achievement in Business Studies at the end of Grade 10 will be assessed against the broad learning outcomes. Assessment of student progress towards achieving these broad outcomes is cumulative throughout Grade 9 and 10 using specific outcomes for each unit. The matrix on pages 15 - 17 of the syllabus shows how the unit outcomes are linked to the broad learning outcomes.

During the course of each unit students must complete the tasks specified for the unit. Teachers will expand each task and provide clear guidelines to students for how the task will be completed and how the criteria will be applied.

The assessment tasks and criteria in each unit ensure that there is a common focus for internal assessment in the subject across schools while allowing for flexibility in the design of tasks. A variety of tasks are specified to give students the opportunity to demonstrate all the broad learning outcomes in different ways and to improve the validity and reliability of the assessment.

It is important that teachers plan the teaching and learning sequence so that there is a balanced spread of assessment during the unit. Some tasks, such as investigations or case studies can be

designed so that they are completed over a period of time rather than at the end of the unit. Other tasks can be done immediately the relevant section of the unit has been covered.

Assessment for the School Certificate

A student's overall achievement in Business Studies will be both internally and externally assessed. The mark awarded to each student for the School Certificate will be a combination of the internal assessment mark provided by the school and the examination mark.

Internal assessment

Internal assessment provides a measure of a student's achievement based on a wider range of syllabus content and outcomes than may be covered by the external examination alone.

For Business Studies the internal assessment marks will provide a summation of each student's achievements in Grades 9 and 10. The assessment tasks used to determine the internal assessment mark must comply with the types of tasks and assessment criteria specified in each of the units.

All schools must meet the requirements for internal assessment as specified in the Grade 10 Assessment, Examination and Certification Handbook.

External examination

The external examination provides a measure of student achievement of those aspects of the broad learning outcomes that can be reliably measured in an examination setting. Questions for the external examination in Business Studies will be developed using the outcomes, knowledge and skills in the core units.

Recording

All schools must meet the requirements for maintaining and submitting student records as specified in the Grade 10 Assessment, Examination and Certification Handbook.

Certification

Candidates will be awarded a School Certificate only if they meet all requirements for internal and external assessment. Eligibility rules for the award of the School certificate are specified in Grade 10 Assessment, Examination and Certification Handbook.

tt