

BUSINESS STUDIES JUNIOR SECONDARY SCHOOL CURRICULUM FOR COLLEGES OF EDUCATION

Authors

INTRODUCTION

This Business Studies Teacher Training syllabus for junior secondary has been produced against the background of National Policy on Education Document (1996) **Educating Our Future** and the Zambia Educational Curriculum Framework 2013. In the National Policy on Education Document, Business Subject is stressed as essential for starting and running a business, for work and entrepreneurship. It links the junior secondary school and the teacher training syllabus in the acquisition of both academic and entrepreneurship skills.

RATIONALE

The purpose of Business course is to provide the learner with some basic knowledge, productive skills and positive values and attitudes on financial, commercial and entrepreneurial ideas necessary for making effective economic and social decisions. To meet this need, it is necessary to train more teachers in business studies who can impart such education aspects in secondary school learners. This will assist in developing the learner's interest and talent in business through critical evaluation rather than by just accepting information as facts. It will also assist the learner to appreciate business education as a tool for national development.

TEACHING METHODOLOGIES

The methodologies to be used shall be learner centered in structure and content. These may include:

- a) Group/pair activities (Project work- company formation)
- b) Guided Educational tours (visits to various relevant sites)
- c) Teaching/learning aids to help pupils understand the topics
- d) Role play
- e) Debate
- f) Demonstration
- g) Research
- h) Mentorship

DURATION AND CONTENT

The Business Studies Teacher Training syllabus for junior secondary comprises a three-year diploma course. The programme covers the following courses:

- a) Financial Accounting
- b) Office Management
- c) Entrepreneurship
- d) Micro-Economics
- e) Business and Company Law
- f) Business Teaching Methods
- g) Business Mathematics

COURSE STRUCTURE

YEAR ONE

- a) Financial Accounting
- b) Office Management
- c) Business Teaching Methods
- d) Education courses

YEAR TWO

- a) Entrepreneurship
- b) Business Mathematics
- c) Education courses

YEAR THREE

- a) Micro-Economics
- b) Business and Company Law
- c) Education courses

ASSESSMENT

Carefully selected assignments, tests and/or projects will be the main method of evaluation. The Continuous Assessment (CA) shall be added to the examination (first, second and third year) for each year accumulating into points for the final Diploma classification.

That is, Continuous Assessment/Course Work (CA/CW) is added to Examination (E). The final mark shall be determined by working out the weighted average consisting of two-thirds of the course work mark added to one-third of the examination mark for each year.

The yearly grading: $\frac{2(CA+E)}{3}$ or $2CW + \frac{1}{3} Exam$

- a) A candidate who does not fulfill the above condition is deemed to have failed.
- b) A candidate who qualifies for a referral is given chance to write the referred examination in that subject/component he/she is referred.
- c) A candidate who qualifies for a referral is given two (2) more chances to re-sit the examination. If he/she does not pass the subject or component in the third (3rd) sitting, the candidate fails the subject or component.
- d) The minimum passing mark shall be 40%.

Continuous Assessment	40%
• 2 Assignments/projects – (10 points)	
• 3 Tests – (30 points)	
Examination	60%
Total	100%

GENERAL OBJECTIVES OF BUSINESS STUDIES SYLLABUS

- a) Acquire entrepreneurial knowledge, skills, positive attitudes and values in order to enhance running of business ventures.
- b) Attain knowledge, skills and values in order to competently perform office procedures and financial tasks.

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
FINANCIAL ACCOUNTING – YEAR ONE			
1.1 Branches of Accounting	1.1.1 Cost and management Accounting	1.1.1.1 Define cost and management accounting	For benefit of the Teacher
	1.1.2 Financial Accounting	1.1.1.2 Discuss financial accounting	Demonstration <ul style="list-style-type: none"> Learners should demonstrate how financial accounting is used as a tool for business management
1.2 Terminologies In Financial Accounting	1.2.1 Terminologies	1.2.1.1 compare the old and new terminologies	Group Activity <ul style="list-style-type: none"> learners should show the differences between the old and new terminologies
1.3 Types Of Business Transactions	1.3.1 Business transactions	1.3.1.1 Explain the three types of business transactions	Role Play <ul style="list-style-type: none"> Learners should do a play on buying and selling
1.4 Documents Used In Procurement	1.4.1 Procurement Procedures	1.4.1.1 identify the documents in the correct order of procurement 1.4.1.2 explain the use of each document	Demonstration <ul style="list-style-type: none"> Learners should make a collection and make a stick chart of documents used in procurement Group Work (maximum 5) <ul style="list-style-type: none"> Learners should make a presentation on the flow of documents in the procurement process
1.5 Accounting Concepts	1.5.1 underlying and fundamental concepts	1.5.1.1 explain the underlying and fundamental accounting concepts	For benefit of the teacher
1.6 Recording Business	1.6.1 Classification Of	1.6.1.1 explain classes of accounts	Demonstration

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Transaction up to Trial Balance	Accounts		<ul style="list-style-type: none"> Learners are given an activity to group accounts using a chart
	1.6.2 Types of Books of Original entry	1.6.2.1 define the books of original entry 1.6.2.2 relate to the source documents (original or duplicate) for recording in each book of original entry 1.6.2.3 demonstrate the recording of business transaction	Demonstration <ul style="list-style-type: none"> Learners to explore by chart fill using participatory method of learner activity
	1.6.3 Ledger	1.6.3.1 Define the ledger 1.6.3.2 explain the cash book as part of the ledger 1.6.3.3 demonstrate the posting to the ledger	Demonstration <ul style="list-style-type: none"> Learners to explore by chart fill using participatory method of learner activity
	1.6.4 Trial Balance	1.6.4.1 explain the importance of Trial Balance 1.6.4.2 identify Errors affecting and not affecting the Trial Balance 1.6.4.3 demonstrate the making of Journal Entries	Group Activity <ul style="list-style-type: none"> Learners to identify gaps that may arise if records are not tested for errors
1.7 Bank Reconciliation Statements	1.7.1 Reasons for differences between cash book and bank statement.	1.7.1.1 account for the differences between the cash book and bank statement	For the benefit of the Teacher
	1.7.2 Reconciliation of cash book balance	1.7.2.1 demonstrate the reconciliation of a favourable cash book balance	
		1.7.2.2 demonstrate the reconciliation of unfavourable cash book balance	
1.8 Financial Statements	1.8.1 Income Statements	1.8.1.1 explain the use of the income statements 1.8.1.2 prepare the income statement	Demonstration

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	1.8.2 Statements of Financial position	1.8.2.1 explain the use of statements of financial position 1.8.2.2 prepare the statement of financial position	<ul style="list-style-type: none"> Learners illustrate the preparation of financial statements
	1.8.3 Adjustments to Statements	1.8.3.1 interpret adjustments to statements 1.8.3.2 prepare financial statements with adjustments	
	1.8.4 Cash flow Statements	1.8.4.1 explain the cash flow statements 1.8.4.2 prepare a cash flow statement	
1.9 Interpretation Of Financial Statements	1.9.1 Accounting Ratios	1.9.1.1 interpret accounting ratios 1.9.1.2 relate accounting ratios to financial statements	For the benefit of the Teacher
	1.9.2 Computation and interpretation (profitability, liquidity and gearing ratios)	1.9.2.1 demonstrate the computation of accounting ratios 1.9.2.2 evaluate the outcome	

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1.1 Introduction to Teaching Methods	1.1.2 Teaching Approaches	1.1.2.1 Discuss: <ul style="list-style-type: none"> i. Teacher-Centred, and learner-centred Approaches ii. Known to unknown and Simple to Complex Approaches iii. Inductive and Deductive Approach iv. Group Teaching and Individualized teaching Approaches 	For the benefit of the Teacher
1.2 METHODS OF TEACHING BUSINESS STUDIES	1.2.1 Types of Teaching methods (Demonstration, Problem solving, Case study Role play)	1.2.1.1 Discuss various methods of teaching and learning	For the benefit of the Teacher
1.3 INSTRUCTIONAL	1.3.1 Types of instructional	1.3.1.1 Demonstrate different types of	For the benefit of the Teacher

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STRATEGIES	strategies (Pyramid Learning Strategy, Fishbowl Strategy, Speed Dating Strategy, Rally Table Strategy)	instructional strategies.	
1.4 Teaching And Learning Materials And Resources	1.4.1 Design of Teaching and Learning Materials	1.4.1.1 Discuss Teaching and Learning Materials and their value 1.4.1.2 Explain types of teaching and Learning Materials–(Audio, Visual, Tactile)	For the benefit of the Teacher
	1.4.2 Production of Teaching and learning Materials	1.4.2.1 Distinguish Teaching and Learning Materials (TLM) 1.4.2.2 Discuss the importance of improvisation of Teaching and Learning Materials (TLM) 1.4.3 Demonstrate designing, production and use of teaching and learning materials (<i>Practical Project</i>)	
1.5 Introduction To Teaching	1.5.1 Planning to Teach	1.5.1.1 Explain planning in teaching, and its significance 1.5.1.2 Describe the stages in preparation to teach-(Schemes of Work, Lesson Plan, Records of Work) 1.5.1.3 Identify resources for planning–(The Curriculum, Approved Syllabus, Text Books, Reference Materials)	For the benefit of the Teacher
	1.5.2 Schemes of Work	1.5.2.1 Explain scheme of work and their importance 1.5.2.2 Illustrate the format and content of	

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
		Schemes of work 1.5.2.3 Prepareschemes of work(<i>Practical</i>)	
	1.5.3 Lesson Planning	1.5.3.1 Explain lesson plan and its importance 1.5.3.2 Illustrate the format and content of a Lesson Plan 1.5.3.3 Prepare a Lesson Plan(<i>Practical</i>)	
	1.5.4 Records of Work	1.5.4.1 Explain record of work and their importance 1.5.4.2 Illustrate the format of and content of records of work 1.5.4.3 Prepare records of work(<i>Practical</i>)	
	1.5.5 Preparation for Teaching Practice	1.5.5.1 Conduct Peer Teaching(<i>Practical</i>) 1.5.5.2 Demonstrate Preparation of Teaching File	
1.6 Introduction to Assessment And Evaluation	1.6.1 Assessment and evaluation	1.6.1.1 Describe Assessment and its importance 1.6.1.2 Explain types of assessment(Formative assessment, Summative assessment) 1.6.1.3 Explain types of testing(Objective Testing, Subjective Testing)	For the benefit of the Teacher
	1.6.2 Marking	1.6.1.4 Explain Marking and its procedure 1.6.1.5 Prepare records of assessment	
1.7 Organising A Subject Department	1.7.1 Subject Department	1.7.1.1 Describe Functions of a Department 1.7.1.2 Explain the roles of Head of Department and subject teacher 1.7.1.3 Explain care and handling of departmental facilities and resources	For the benefit of the Teacher
OFFICE MANAGEMENT – YEAR ONE			

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
1.1 An Office	1.1.1 Defining an office	1.1.1.1 Describe an office	Education Tours <ul style="list-style-type: none"> Learners Visit various offices
	1.1.2 Functions of an Office	1.1.2.1 State the functions of an office	Group Activity <ul style="list-style-type: none"> Learners to explore in groups of not more than five, identify careers and relate to functions of an office
	1.1.3 Types of Offices	1.1.3.1 Identify the types of offices	Group Activity <ul style="list-style-type: none"> learners Review their findings during the visit to offices
	1.1.4 Organisational Chart	1.1.4.1 Interpret an organisational Chart 1.1.4.2 prepare an organisational chart 1.1.4.3 state the functions of each department	Research <ul style="list-style-type: none"> learners are given home assignment to do a research on different organisational charts
	1.1.5 Span of control	1.1.5.1 Explain the reporting levels in an organisation.	For the benefit of the Teacher
	1.1.6 Advantages for studying Business Studies	1.1.6.1 identify job opportunities available	Outsourcing <ul style="list-style-type: none"> learners to have an interactive session with different professionals invited to the school to give talks on career paths
	1.1.7 Office Etiquette	1.1.7.1 Describe acceptable office etiquette	Role Play <ul style="list-style-type: none"> learners do a play depicting acceptable office etiquettes

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			Debate <ul style="list-style-type: none"> learners debate the unacceptable mannerisms
1.2 Office Stationery And Equipment	1.2.1 Stationery and uses	1.2.1.1 Identify the different types of stationery 1.2.1.2 use office stationery appropriately 1.2.1.3 Store office stationery safely	Demonstration, <ul style="list-style-type: none"> Learners to make a collection of different types of stationery and explain their use. Guided Educational Tours <ul style="list-style-type: none"> learners to visit an office and see how stationery is stored
	1.2.2 Office Equipment and uses	1.2.2.1 Identify the different types of office equipment 1.2.2.2 State the proper use of each office equipment 1.2.2.3 Store office equipment appropriately 1.2.2.4 Operate/use office Equipment correctly	Demonstration, <ul style="list-style-type: none"> learners to make a collection of different types of office equipment with the help of a teacher and do demonstrations in class Guided Educational Tours <ul style="list-style-type: none"> Learners to visit offices where office equipment's are found which cannot be taken to class and a demonstration is done to show how they operate and are stored.
1.3 Safety And Security	1.3.1 Safety of Equipment and information	1.3.1.1 identify the safety precautions related to different equipment	For the benefit of the teacher

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		1.3.1.2 describe methods of securing information	
	1.3.2 Safety Procedures	1.3.2.1 identify established Safety Procedures	
	1.3.3 Health and Safety Act of 1974	1.3.3.1 interpret the legal provisions of the Act of 1974	
	1.3.4 Shops, Offices and Railways Act of 1963	1.3.4.1 interpret the legal provisions of the Act of 1963	
1.4 Front Office Management	1.4.1 Introduction to Front Office	1.4.1.1 identify the location of the Front Office	For the benefit of the teacher
	1.4.2 Duties, Responsibilities and attributes of a Front Office Manager	1.4.2.1 identify and describe the duties of a Front Office Manager 1.4.2.2 explain the responsibilities of a Front Office Manager 1.4.2.3 identify the attributes of a Front Office Manager	
	1.4.3 Handling of Clients	1.4.3.1 state the procedures for handling of clients	
	1.4.4 Hotels and Lodges Act	1.4.4.1 interpret the legal provisions of the Act in relation to Front Office	
1.5 Meetings	1.5.1 Types of Meetings	1.5.1.1 identify different types of meetings 1.5.1.2 explain the different types of documents related to meetings 1.5.1.3 describe the procedures used in meetings	For the benefit of teacher
	1.5.2 Terminologies in Meetings	1.5.2.1 explain the terminologies used in meetings	
1.6 Postal Services	1.6.1 Types of Postal Agencies	1.6.1.1 identify agencies providing Postal services	For the benefit of the teacher
	1.6.2 Services Offered	1.6.2.1 list services offered by postal agencies	Demonstration

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
		1.6.2.2 explain use of postal services	<ul style="list-style-type: none"> learners to demonstrate the use of postal services
1.7 Telecommunication Services	1.7.1 phone services	1.7.1.1 explain the use of Mobile phone services 1.7.1.2 describe Land Phone Services	Demonstration <ul style="list-style-type: none"> learners to demonstrate the use of phone services Debate. <ul style="list-style-type: none"> Learners to be in teams of not more than five and given motions to debate the phone services
	1.7.2 Internet Services	1.7.2.1 describe Internet Services	Guided Education Tours. (computer lab, internet café) <ul style="list-style-type: none"> Learners to visit computer lab/internet cafe and explore the internet services Research <ul style="list-style-type: none"> Learners to research on the academic and social use of the internet e.g. email
1.8 Business Abbreviations	1.8.1 Business Abbreviations	1.8.1.1 identify the business abbreviations 1.8.1.2 interpret the Business Abbreviations	Group activities <ul style="list-style-type: none"> Learners in groups
1.9 Travel Arrangements	1.9.1 Planning for Travel	1.9.1.1 explain how to plan for a business trip	For the benefit of the Teacher
	1.9.2 Documentation in Travel	1.9.2.1 identify the different documents used for a business trip	
1.10 Interviews	1.10.1 Sources of Information	1.10.1.1 identify the sources of information for jobs	For the benefit of the Teacher
	1.10.2 Application Letter	1.10.2.1 describe the layout of an application letter	

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	1.10.3 Curriculum Vitae writing	1.10.3.1 prepare the layout of a C.V.	
	1.10.4 Preparation and attending job Interviews	1.10.4.1 explain the preparations required for a job interview 1.10.4.2 demonstrate job interview	
BUSINESS MATHEMATICS – YEAR TWO			

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
2.1 Simple And Compound Interest	2.1.1 Simple and Compound interest	2.1.1.1 compute simple and compound interest 2.1.1.2 relate compound interest with growth of funds interest computation	For the benefit of the Teacher
	2.1.2 Interest charged over different periods of time	2.1.2.1 compute interest 2.1.2.2 relate interest to the period using the cash flows	
2.2 Depreciation And Discount	2.2.1 The discount formula	2.2.1.1 calculate depreciation and discount using the discount formula	For the benefit of the Teacher
	2.2.2 Discount and depreciation	2.2.2.1 explain the relationship between discount and depreciation	
	2.2.3 Discounting factors and tables	2.2.3.1 explain the discounting factors and tables 2.2.3.2 demonstrate the use of the tables	
2.3 Ratio And Proportion	2.3.1 Ratios	2.3.1.1 demonstrate the computation of ratios 2.3.1.2 explain the comparison of ratios and qualities	For the benefit of the Teacher
	2.3.2 Direct and inverse proportion	2.3.2.1 discuss direct and inverse proportion 2.3.2.2 calculate working rates using direct and inverse proportion 2.3.2.3 solve problems involving simple direct and inverse proportions	
	2.3.3 Calculate working capital	2.3.3.1 calculate rate of working capital using proportions	
2.4 Investment Appraisal	2.4.1 Net present value (NPV)	2.4.1.1 explain the meaning of NPV 2.4.1.2 solve problems relating to NPV	For the benefit of the Teacher
	2.4.2 Annuities	2.4.2.1 explain Annuity	

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2.5 Indices And Logarithms	2.5.1 Algebraic expressions	2.4.2.2 solve problems relating to Annuity 2.5.1.1 interpret application of indices to algebraic expressions	For the benefit of the Teacher
	2.5.2 Logarithms	2.5.2.1 Interpret application of logarithms 2.5.2.2 compute logarithm expressions using logarithms	
TEACHING PRACTICE			
2.6 Equations	2.6.1 Simple equations	2.6.1.1 calculate simple linear equations 2.6.1.2 calculate simple linear equations with fractions	For the benefit of the Teacher
	2.6.2 Simultaneous equations	2.6.2.1 Solve Simultaneous Equations using substitution, elimination and graphic methods. 2.6.2.2 Apply simultaneous equations to solve Demand and Supply problems.	
	2.6.3 quadratic equations	2.6.3.1 Solve quadratic equations using factor, completing of square and formula methods. 2.6.3.2 Calculate the maximum and minimum values of a Quadratic function. 2.6.3.3 Determine maximum or minimum profit from profit equations using quadratic methods stated in 2.6.3.2	
	2.6.4 Equations of a Straight line	2.6.4.1 Solve Equation of a straight line 1.6.4.2 Plot the graph of a straight line on the X-Y plane 1.6.4.3 Represent, solution set of graphs of straight lines on the X-Y plane	

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2.7 Inequalities	2.7.1 Application of Inequalities	2.7.1.1 plot solution set of inequalities on the X-Y plane 2.7.1.2 Apply graphical solutions to linear programming problems. 2.7.1.3 relate linear programming to production scheduling and Trim loss	For the benefit of the Teacher
2.8 Series	2.8.1 Arithmetic Series	2.8.1.1 Analyse Arithmetic Series. 2.8.1.2 Illustrate Sigma notation 2.8.1.3 Apply Arithmetic progressions in Business	For the benefit of the Teacher
	2.8.2 Geometric Series	2.8.2.1 Discuss Geometric series 2.8.2.2 Apply Geometric progressions in Business	
	2.8.3 Time Series	2.8.3.1 Analyse Graphs of Time Series	
2.9 Economic Statistics	2.9.1 Interpreting Economics Statistics.	2.9.1.1 Explain Economic Statistics. 2.9.1.2 Calculate statistics using Economic data 2.9.1.3 Relate results to decision making	For the benefit of the Teacher
2.10 Introduction To Differentiation	2.10.1 Differentiation	2.10.1.1 Differentiate simple expressions by use of formula 2.10.1.2 calculate maximum and minimum values of a function using differentiation 2.10.1.3 compute the rate of change of Economic variation 2.10.1.4 Apply principles of differentiation to Economics	For the benefit of the Teacher
2.11 Introduction To Statistics	2.11.1 Statistics	2.11.1.1 Explain Statistics	For the benefit of the Teacher
	2.11.2 Collection And Classification Of Data	2.11.2.1 Classify economic data 2.11.2.2 Analyse primary and secondary	

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
		data	
ENTREPRENEURSHIP – YEAR TWO			
2.1 Introduction To Entrepreneurship	2.1.1 Entrepreneurship	2.1.1.1 define entrepreneurship 2.1.1.2 distinguish between entrepreneurship and intrapreneurship 2.1.1.3 discuss the historical background of entrepreneurship in Zambia	Role play <ul style="list-style-type: none"> Learners showcase a play depicting the difference between entrepreneurship and intrapreneurship

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			Guided educational tour <ul style="list-style-type: none"> Learners visit an upcoming or established entrepreneur
	2.1.2 Factors motivating Entrepreneurs	2.1.2.1 discuss the factors motivating entrepreneurship	Mentorship <ul style="list-style-type: none"> Learners interact with invited mentors and explore the factors motivating entrepreneurship Debate <ul style="list-style-type: none"> Learners are put in teams of not more than five members to debate factors motivating entrepreneurship
	2.1.3 Entrepreneurial Concepts	2.1.3.1 outline the entrepreneurial concepts 2.1.3.2 discuss the views of entrepreneurial concepts	For the benefit of the Teacher
	2.1.4 Theories of Entrepreneurship	2.1.4.1 discuss the four theories of entrepreneurship	
2.2 Theory And Practice Of Entrepreneurship	2.2.1 Reasons for Entrepreneurship	2.2.1.1 account for the reasons for entrepreneurship	Group work <ul style="list-style-type: none"> Learners are given group activities to analyse reasons for entrepreneurship
	2.2.2 Types of Businesses	2.2.2.1 list the different types of businesses	Research <ul style="list-style-type: none"> Individual learners are given an assignment to research on different types

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			of businesses.
	2.2.3 Business ideas/Innovation	2.2.3.1 formulate business ideas/innovation	For the benefit of the Teacher
	2.2.4 Business Environment Analysis	2.2.4.1 analyse the business environment tools	
2.3 Business Risks	2.3.1 Entrepreneurship and innovation	2.3.1.1 Differentiate risks associated with entrepreneurship with those associated with innovation	For the benefit of the Teacher
2.4 Financial Institutions	2.4.1 Financial Institutions	2.4.1.1 discuss the types of financial institutions 2.4.1.2 Outline the services offered by financial institutions	Guided Educational Tour <ul style="list-style-type: none"> Learners to visit financial institutions in their locality Research <ul style="list-style-type: none"> Learners are given individual assignments to identify services offered by financial institutions
	2.4.2 Banking	2.4.2.1 explain banking 2.4.2.2 differentiate banking from other financial institutions	Guided Educational Tour <ul style="list-style-type: none"> Learners to review and report on the differences between banking and other financial institutions Research <ul style="list-style-type: none"> Learners to explore in pairs the difference between banking and financial institutions
	2.4.3 Bank Accounts	2.4.3.1 name the different bank accounts	Research <ul style="list-style-type: none"> Learners to explore the

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			<p>different bank accounts</p> <p>Group work</p> <ul style="list-style-type: none"> Learners to visit local financial institutions as individuals and report on the different types of accounts
	2.4.4 Documents used in Banking	2.4.4.1 identify the documents used in banking	<p>Guided Educational tours</p> <ul style="list-style-type: none"> Learners to review and report on the documents used in banking from the educational tour <p>Research</p> <ul style="list-style-type: none"> Learners to research in pairs on the documents used in banking <p>Group work</p> <ul style="list-style-type: none"> Learners in groups of not more than five to identify the documents used in banking
TEACHING PRACTICE			
2.5 Business Formation /Registration	2.5.1 Formation/Registration	2.5.1.1 demonstrate the business formation procedures	For the benefit of the Teacher
	2.5.2 Business Plan	2.5.2.1 generate a business plan	<p>Group activity</p> <ul style="list-style-type: none"> Learners to prepare a

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			business plan from a guided format Research <ul style="list-style-type: none"> Learners in groups explore how to write a simple business plan
	2.5.3 Financing Business	2.5.3.1 outline the various sources of financing a business	Research <ul style="list-style-type: none"> Learners to research in pairs on the various sources of financing a business
	2.5.4 Corporate Governance	2.5.4.1 explain desirable business ethics	For the benefit of the Teacher
	2.5.5 Money Laundering	2.5.5.1 define money laundering 2.5.5.2 discuss fraudulent situations 2.5.5.3 debate the causes of money laundering 2.5.5.4 identify the effects of money laundering	Debate <ul style="list-style-type: none"> Learners to debate in teams of not more than five members on topics to do with money laundering Out Sourcing: Talks from institutions which deal with cases of fraud <ul style="list-style-type: none"> Learners to interact with invited facilitators (DEC, Anti corruption, police anti fraud unit) on the subject of money laundering
	2.5.6 Entrepreneurship Project	2.5.6.1 develop a business project	Research <ul style="list-style-type: none"> Learners to research and develop a business project to be implemented

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			Group activity <ul style="list-style-type: none"> Learners implement the project from formulation to operation
2.6 Business Plan Review	2.6.1 Business Plan	2.6.1.1 evaluate the implementation of a business plan	For the benefit of the Teacher
2.7 Business Management	2.7.1 Business Management Sheet	2.7.1.1 Describe a business management sheet 2.7.1.2 Prepare the business management sheet.	Demonstration <ul style="list-style-type: none"> Learners to participate in the filling in of the business management sheet Research <ul style="list-style-type: none"> Learners are given a guided research on different business management sheets
	2.7.2 Managing Business Finances	2.7.2.1 Explain ways of Managing Business Finances	Demonstration <ul style="list-style-type: none"> Learners to participate in the filling in of the business finance sheet Research <ul style="list-style-type: none"> Learners are given a guided research on different business financesheets
	2.7.3 Business Financial Record Keeping	2.7.3.1 Explain basic financial records 2.7.3.2 Prepare basic financial records	For the benefit of the Teacher
	2.7.4 Business Failure	2.7.4.1 discuss the causes of business failure	Debate

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
			<ul style="list-style-type: none"> Learners to debate in teams of not more than five members the causes of business failure <p>Group Activity</p> <ul style="list-style-type: none"> Learners in groups to explore and report on the causes of business failure
2.8 Basic Principles Of Marketing	2.8.1 Principles of Marketing	2.8.1.1 discuss the basic principles of marketing	For the benefit of the Teacher
2.8.2 Product or Service	2.8.2.1 list the characteristics of products/services		
2.8.3 Salesmanship	2.8.3.1 describe good qualities of salesmanship		
2.8.4 Market Research	2.8.4.1 conduct a simple market research		
MICRO-ECONOMICS – YEAR THREE			
3.1 Introduction to Economics	3.1.1 Economic Systems	3.1.1.1 Explain basic concepts in Economics (Opportunity Cost, Production possibility Frontier) 3.1.1.2 Discuss Economic systems (Public and merit goods)	For the benefit of the Teacher

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
		3.1.1.3 Identify Economic challenges in relation to each Economic System	
3.2 Production	3.2.1 Elements of Production	3.2.1.1 Discuss Production in the short and long run 3.2.1.2 Explain the laws of increasing and diminishing marginal returns 3.2.1.3 Examine Economies and diseconomies of scale	
3.3 Demand	3.3.1 Elements of Demand	3.3.1.1 Explain demand 3.3.1.2 Relate Consumer behaviour to the law of diminishing marginal utility 3.3.1.3 Interpret the law of demand and the inverse relationship between the price of a product and the demand for it 3.3.1.4 Explain the factors which cause change in demand other than price (population, tastes, fashion, income, price of other commodities, climate and government policy). 3.3.1.5 Interpret exceptional demand curve 3.3.1.6 Compute Elasticity of demand	
3.4 Supply	3.4.1 Elements of Supply	3.4.1.1 Explain Supply 3.4.1.2 Illustrate extension and contraction of supply 3.4.1.3 Discuss the law of supply and converse relationship between the price of a product and the supply for it	

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
		3.4.1.4 Identify other factors which affect supply	
3.5 Market Equilibrium	3.5.1 Characteristics of Market Equilibrium	3.5.1.1 Describe market equilibrium 3.5.1.2 illustrate market equilibrium 3.5.1.3 Analyse factors of price determination 3.5.1.4 Interpret the effects of excess supply and demand	For the benefit of the Teacher
3.6 Market Structures	3.6.1 Types of Market Structures	3.6.1.1 Discuss the market structures 3.6.1.2 Identify the characteristics of each market structure 3.6.1.3 Discuss Government's role in the markets	For the benefit of the Teacher
3.7 Money And Banking	3.7.1 Money	3.7.1.1 Define money 3.7.1.2 Explain History of Money 3.7.1.3 Discuss the functions/abilities of money 3.7.1.4 Discuss characteristics and measurement of money	For the benefit of the Teacher
	3.7.2 Banking	3.7.2.1 Discuss Financial intermediaries 3.7.2.2 Identify the creation of money by commercial banks 3.7.2.3 Explain the role of the Central Bank 3.7.2.4 Discuss Monetary and fiscal policies	
TEACHING PRACTICE			
3.8 Inflation	3.8.1 Inflation	3.8.1.1 Define inflation 3.8.1.2 Outline types and causes of inflation	For the benefit of the Teacher

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
		3.8.1.3 Identify effects of inflation 3.8.1.4 Illustrate Measurement of inflation	
3.9 Unemployment	3.9.1 Elements of Unemployment	3.9.1.1 Define unemployment 3.9.1.2 Identify types of unemployment classified cyclical structure, demand, deficiency, frictional, seasonal and voluntary. 3.9.1.3 Discuss characteristics of unemployment among different classes of societies, 3.9.1.4 Identify remedies to unemployment	For the benefit of the Teacher
3.10 National Income	3.10.1 Elements of National Income	3.10.1.1 Define of National Income 3.10.1.2 Explain the circular flow of income 3.10.1.3 Discuss Gross Domestic Product (GDP) and Gross National Product (GNP) 3.10.1.4 Calculate National Income (NI) 3.10.1.5 Interpret National Income statistics by the government	For the benefit of the Teacher
3.11 Trade	3.11.1 International Trade	3.11.1.1 Explain International Trade 3.11.1.2 Outline reasons for International Trade 3.11.1.3 Discuss benefits and barriers of International Trade 3.11.1.4 Calculate balance of Payment	For the benefit of the Teacher
3.12 Introduction to Economic Growth	3.12.1 economic growth	3.12.1.1 Account for economic growth 3.12.1.2 Discuss causes of economic growth 3.12.1.3 Explain benefits of economic	For the benefit of the Teacher

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
		growth 3.12.1.4 Calculate economic growth	
3.13 Introduction to Public Finance	3.13.1 Basics of finance	3.13.1.1 Discuss public finance 3.13.1.2 State sources of income 3.13.1.3 Explain reasons for public expenditure (public goods, economic efficiency, and relief of poverty and merit goods).	For the benefit of the Teacher
	3.13.2 Taxation	3.13.2.1 Outline aims and principles of taxation. 3.13.2.2 Identify types of taxation 3.13.2.3 Illustrate taxes on income, expenditure and capital 3.13.2.4 List public sector borrowing requirements (PSBR) 3.13.2.5 Discuss Fiscal policy in relation to taxation	
3.14 Economic Trends	3.14.1 Current Economic Trends	3.14.1.1 Discuss Globalisation 3.14.1.2 Explain Foreign Direct Investment (FDI) 3.14.1.3 Outline Activities of international and regional groupings. 3.14.1.4 Discuss Privatisation	For the benefit of the Teacher
BUSINESS AND COMPANY LAW – YEAR THREE			

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
3.1 Zambian Law	3.1.1 Introduction to law	3.1.1.1 Explain Business law 3.1.1.2 Identify different branches and sources of Law 3.1.1.3 Differentiate Case Law and judicial precedent and legislation 3.1.1.4 Discuss Customary Law	For the benefit of the Teacher
3.2 Liability	3.2.1 Forms of Liability	3.2.1.1 Differentiate between Civil and Criminal liability 3.2.1.2 Discuss liability in contract and tort 3.2.1.3 Explain basic principles of liability and the concept of vicarious liability	For the benefit of the Teacher
3.3 The Legal System	3.3.1 Aspects of the legal system	3.3.1.1 Outline the court system 3.3.1.2 Describe the legal profession 3.3.1.3 Discuss the doctrine of separation of powers	For the benefit of the Teacher
3.4 Law of Contract	3.4.1 Elements of Law Of Contract	3.4.1.1 Distinguish between an Agreement and a Contract 3.4.1.2 Discuss essential elements and capacity of a valid Contract 3.4.1.3 Explain Consideration, Offer and Acceptance 3.4.1.4 Explain terms and exclusion clauses 3.4.1.5 Analyze vitiating factors: (Mistake, Misrepresentation, Undue influence) 3.4.1.6 Discuss contracts in restraint of trade 3.4.1.7 Outline remedies for breach of contract	For the benefit of the Teacher
3.5 Law Of Tort	3.5.1 Principles of the law of tort	3.5.1.1 Discuss Negligence, Defamation, remedies and defenses	For the benefit of the Teacher

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
TEACHING PRACTICE			
3.6 Sale Of Goods And Services	3.6.1 Sale Of Goods Act	3.6.1.1 Explain the sale of goods Act 3.6.1.2 Discuss Conditions and warranties 3.6.1.3 Describe Transfer of property and risk 3.6.1.4 Explain Title to goods, acceptance and remedies 3.6.1.5 Discuss General provisions relating to Hire Purchase Agreements	For the benefit of the Teacher
3.7 The Contract Of Employment	3.7.1 Elements of a contract of employment	3.7.1.1 Explain Nature and formation of a contract of employment 3.7.1.2 Differentiate expressed and implied terms 3.7.1.3 Discuss Termination	For the benefit of the Teacher
3.8 Law Of Agency	3.8.1 Principles of the law of agency	3.8.1.1 Explain Creation of Agency 3.8.1.2 Discuss authority, rights and duties of principal and agent	For the benefit of the Teacher
3.9 Partnerships	3.9.1 Partnerships	3.9.1.1 Outline the creation and essential elements of a partnership 3.9.1.2 Explain the Relationship of partners to each other and to third parties 3.9.1.3 Discuss apparent authority, and dissolution of partnership 3.9.1.4 Explain Fiduciary obligation	For the benefit of the Teacher

TOPIC	SUB-TOPIC	SPECIFIC OUTCOME	SUGGESTED INSTRUCTIONAL PEDAGOGY FOR J.S. SCHOOL LEVEL
3.10 Negotiable Instruments	3.10.1 Types of negotiable instruments	3.10.1.1 Describe Concept of Negotiability 3.10.1.2 Discuss Bills of Exchange/Letters of Credit/Cheques 3.10.1.3 Explain Relationship of parties to a bill 3.10.1.4 Explain Protection of banker 3.10.1.5 Discuss the Defects in a bill	For the benefit of the Teacher
3.11 Company Law	3.11.1 Elements of company law	3.11.1.1 Explain the Classes of registered companies. 3.11.1.2 Discuss Incorporation of a company and its implications 3.11.1.3 Analyze memorandum and articles of association, effects and alteration of articles of association 3.11.1.4 Critique the powers and duties of directors 3.11.1.5 Account for the winding up of companies	For the benefit of the Teacher