**MINISTRY OF GENERAL EDUCATION**

**NORTHERN PROVINCE**

**BUSINESS STUDIES AND COMMERCIAL DEPARTMENT**

**COMMERCE GRADE 10 COMMON SCHEMES OF WORK; TERM 1. 20\_\_\_**

**NAME OF TEACHER……………………………. …….. NAME OF SCHOOL…………………………….. …………….**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| WEEK | TOPIC | SUB TOPIC | LEARNING OUTCOMES | REFERENCES |
| 1-3 |  | PUPILS REPORTING |  |  |
| 4 | COMMERCE | TRADE | * Explain importance of commerce | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 5 |  | AIDS TO TRADE | * explain meaning   of trade and aids to trade   * Draw aids to trade | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
|  | CAREER PROSPECTS | * Identify career prospects * Entrepreneurship * Marketing/ Banking * Secretary/ Lawyer | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 6 | PRODUCTION | DESCRIBE PRODUCTION   * Needs and Want * GOODS: * Original * Counterfeit   Substandard  Quality | Describe production, needs, goods, services | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 7 |  | METHODS OF PRODUCTION   * Direct and indirect methods of Production | Describe methods of production | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 8 |  | FACTORS OF PRODUCTION   * Factors of Production   + Capital   + Enterprise   + Land   + Labour | Explain the factors of production | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 9 |  | TYPES OF PRODUCTION   * Primary * Secondary * Tertiary | Explain the types of production | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 10 |  | BRANCHES OF PRODUCTION   * Commerce * Direct services | Describe the branches of production. | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 11 |  | INDUSTRY | Explain the classes of industry | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 12&13 | Revision /End of term tests | | |  |

**MINISTRY OF GENERAL EDUCATION**

**NORTHERN PROVINCE**

**BUSINESS STUDIES AND COMMERCIAL DEPARTMENT**

**GRADE 10 COMMERCE COMMON SCHEMES OF WORK: Term 2 20\_\_\_**

**NAME OF TEACHER……………………………. NAME OF SCHOOL……………………………………………**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| week | Topic | Subtopic | Learning outcomes | references |
| 1 | Contracts | * Elements of a Valid Simple Contract | Explain contracts | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 2 | Retail Trade | * Small scale and large scale retailers. | * Mention small and large scale retailers * Explain characteristics of small and large retailers | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 3 |  | Small scale and large scale retailers. | * Explain advantages and disadvantages of a retailer | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 4 |  | Documents used Home Trade   * Enquiry Note * Quotation/catalogue etc * Order Form * Invoice * Debit Note * Credit Note | * Identify documents used in home trade * Explain documents used in home trade * Drawing documents used in home trade. * Filling documents used in home trade | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 5 |  | * Advice Note * Dispatch Note * Delivery Note * Cash sale slip * Statement of Account * Performa Invoice * Cheque * Receipt | * Identify documents used in home trade * Explain documents used in home trade * Drawing documents used in home trade. * Filling documents used in home trade | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 6 | MID-TERM | TEST |  |  |
| 7 | Wholesale Trade | * Types of * wholesalers Functions of a wholesaler * advantages and disadvantages of a wholesaler | * Identifying function of the whole saler * Explain the functions of a wholesaler * Explain the advantages and disadvantages of a wholesaler | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 8 |  | cash and trade discounts in home trade  Differences between cash and trade discount  Calculate trade and cash discounts | * Explain cash and trade discounts in home trade * Explain the differences between cash and trade discounts * Calculating trade and Cash discounts | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 9 | Buying and selling on Credit | Methods of buying and selling on credit | * state the methods of buying and selling on credit * Distinguish between hire purchase and credit sale | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 10 |  | Consumer Protection | * Explain reasons for protecting * consumers * Identify organizations that protect consumers | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 11 | Foreign Trade (International Trade) | Importance of foreign trade.  Problems experienced in foreign | Explain documents used in Foreign trade | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Richard Hamakoko |
| 12&13 | END OF | TERM TEST |  |  |

**MINISTRY OF GENERAL EDUCATION**

**NORTHERN PROVINCE**

**BUSINESS STUDIES AND COMMERCIAL DEPARTMENT**

**COMMERCE Grade 10 COMMON SCHEMES OF WORK; Term 3: 20\_\_\_**

**NAME OF TEACHER………………………………………….. NAME OF SCHOOL…………… ……………………..**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Week | Topic | Sub topic | Learning outcomes | reference |
| 1 | Foreign Trade | * Documents used in Foreign Trade. * Documentary credit * letter of credit * Bill of Exchange * Bill of lading * Charter Party * Consular invoice | Explain documents used in Foreign trade | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 2 |  | * Certificate of origin * letter of hypothecation * Indent * Bonded Warehouses | Explain documents used in Foreign trade  State the importance of bonded warehouses | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 3 |  | * Means of payment * Balance of Trade and * Balance of Payment | Describe the means of payment  Explain the balances of trade and payment | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 4 |  | * Zambia Revenue Authority, Customs Authority and Port Authority | Explain the function of ZRA | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 5 | Organization of business unit | Types of Business Units  Sole Trader | Identify different types of business units  Explain advantages and disadvantages | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 6 | MID – TERM TEST | | |  |
| 7 |  | * Partnerships * Formation * Partnership Deed or Articles of partnership | * Explain the * Features, advantages and disadvantages of private limited company * Explain partnership * Identify characteristics * Explain formation of partnership | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 8 |  | Private limited company. | Explain the  Features, advantages and disadvantages of private limited company | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 9 |  | Formation of companies | * Describe the documents needed for the formation of a company   + - Articles of Association   + -Memorandum of Association as obtaining in the Companies (Act | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 10 |  | Similarities and differences between private and public company | State the similarities and differences between private and public limited company | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 11 | Public Sector | Public corporations (Parastatal)  Advantages and disadvantages of public utility corporations | Describe the features of public Corporation(s)  Explain the advantages and disadvantages of public utility corporations | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 12-13 | End of term test | | |  |

**MINISTRY OF GENERAL EDUCATION**

**NORTHERN PROVINCE**

**BUSINESS STUDIES AND COMMERCIAL DEPARTMENT**

**COMMERCE GRADE 11 COMMON SCHEMES OF WORK: TERM 1 20 \_\_\_**

**NAME OF TEACHER……………………………………. NAME OF SCHOOL…………………………………………….**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Week** | **Topic** | **Sub Topic** | **Learning Out Come** | **Reference** |
| 1 | Stock exchange | Definition  Purpose of the stock exchange  Trading on the stock exchange | Describe stock Exchange | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 2 |  | Types of shares   * Securities * Shares * Stocks * Bonds * Debentures | Explain types of shares | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 3 | Lusaka Stock Exchange (LuSE) | Purpose and functions of LuSE | Explain the establishment, purpose and functions of LuSE | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 4 |  | Main player on LuSE   * Brokers, Dealers, listed companies on LuSE * Quoted companies * Institutional investors * Private Investors * Underwriters * Merchant Banks * Government * Foreign Investors | Identify the main players on LuSE | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 5 | Banking | Banking Institutions   * Commercial Banks * Building Society * Credit Union and Savings Associations * National Savings and Credit Bank (NATSAVE | Identify types of banking institutions | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 6 | MID-TERM TEST | | |  |
| 7 |  | Non-banking Institutions   * Micro Finance Companies * Bureau De-change * Insurance companies * Clearing Houses | Identify non-banking  institutions | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 8 |  | * Credit transfers * Standing orders * Other branches of banking e.g mobile banking | Explain the services offered by banking institutions | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 9 |  | Accounts Offered   * Current Account * Savings Account | Explain types of accounts offered by financial institutions | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 10 |  | * Deposit Account * Save as you earn * Investments Account   (Building Societies) | Explain types of accounts offered by financial institutions | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 11 |  | Documents used in banking   * Bank Statement * Pay-in-slip * Withdrawal slip * Deposit slip * Cheque book   ATM card | Identify types of documents used in banking | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 12-13 | Revision And Test | | |  |

**MINISTRY OF GENERAL EDUCATION**

**NORTHERN PROVINCE**

**BUSINESS STUDIES AND COMMERCIAL DEPARTMENT**

**COMMERCE COMMON SCHEMES OF WORK; GRADE 11 TERM 2 20\_\_\_\_**

**NAME OF TEACHER………………………………………… NAME OF SCHOOL………………………………………..**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Week | Topic | Sub-Topic | Learning Out Comes | Reference |
| 1-2 | Banking | Means of Payments   * Cheque * Standing order * Credit transfer | Explain the means of payment through the bank | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 3 |  | * Direct Debiting * Bankers draft * Cash dispensers(ATM) | Explain the means of payment through the bank | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 4 |  | The Central Bank   * Supervising the financial institutions * Regulating the financial market * Printing and minting of money * Government banker   Protection against counterfeit money | List the functions of  the Central Bank | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 5 |  | Electronic cheque clearing System.   * The cheque clearing system * Interbank depositing   Interbank withdrawing | Outline the electronic cheque clearing system | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 6 | Mid-term test | | |  |
| 7 | Insurance | Purpose of insurance   * Meaning of Insurance * Purpose of Insurance | Explain the purpose of Insurance | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 8 |  | Insurable Risks:   * Motor Vehicle * Accidents   + Fires   + Life | Explain the  Insurable risks | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 9 |  | Non Insurable Risks:  Neighbors home or property   * Natural * calamities e.g. floods, earth quakes etc | Explain the non  Insurable risks | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 10 |  | Principles of Insurance   * Insurable Interest * Utmost good faith | Explain the principles of Insurance | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 11 |  | Indemnity  Subrogation | Explain the principles of Insurance | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 12&13 | Revision and Test | | |  |

**MINISTRY OF GENERAL EDUCATION**

**NORTHERN PROVINCE**

**BUSINESS STUDIES AND COMMERCIAL DEPARTMENT**

**COMMERCE COMMON SCHEMES OF WORK: GRADE 11 TERM 3; 20\_\_\_**

**NAME OF TEACHER……………………………………….. NAME OF SCHOOL…………………………………………**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Week** | **Topic** | **Sub topic** | **Learning outcomes** | **Reference** |
| 1 | INSURANCE | Insurance covers   * Life Assurance * Fire Insurance | Explain types  of Insurance covers | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 2 |  | * Marine Aviation | Explain types  of Insurance covers | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 3 |  | * Accident * Injury * Burglary or theft | Explain types  of Insurance covers | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 4 |  | * Insurance brokers * looking for clients * selling policies | Explain the work of Insurance brokers | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 5 | communication | * Reasons for Communication | State different reasons for Communication | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 6 | Mid Term Test | | |  |
| 7 |  | Postal Services   * Mail, circulars, printed matters, registered mail, articles and parcels, | Identify postal services  Explain the postal services | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 8 |  | * Reply coupon * Business reply services * Poste restante | Identify postal services  Explain the postal services | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 9 |  | Postal Services   * Express mail * Express post * Data post * Post cards | Identify postal services  Explain the postal services | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 10 |  | * Cash on Delivery (COD) * Post Boxes * Private Bags * Recorded Delivery | Identify postal services  Explain the postal services | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 11 |  | Postal Services   * Free Post * Postage forward parcel services * Postal Orders * Money Orders | Identify postal services  Explain the postal services | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 12&13 | END OF TERM TEST | | |  |

**MINISTRY OF GENERAL EDUCATION**

**NORTHERN PROVINCE**

**BUSINESS STUDIES AND COMMERCIAL DEPARTMENT**

**COMMERCE GRADE 12 COMMON SCHEMES OF WORK; TERM 1 20\_\_\_**

**NAME OF TEACHER……………………………………. NAME OF SCHOOL………………………………………**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Week** | **Topic** | **Sub Topic** | **Learning Out Come** | **Reference** |
| 1 | Communication | Telecommunication Services   * Types of telecommunication services: * Telegram * Telex * Phonogram(Short Message Service)   Fax  telephone | Use of telephone services  Operate telephone systems | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 2 |  | * Types of telecommunication services: * Radio message * Cellular phone * E-mail * Internet | Use of telephone services  Operate telephone systems | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 3 |  | * Local and trunk * Alarm * Emergency * Free phone | Use of telephone services  Operate telephone systems | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 4 | Transport | Importance of transport   * Meaning of transport | Explain the importance of Transport | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 5 |  | Factors involved in choosing mode of transport   * Cost * Efficiency * Accessibility * Urgency * Dependability * Type of goods | State the factors to consider when choosing the mode of  transport | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 6 | Mid-term | test |  |  |
| 7 |  | Modes of transport   * Sea * Road | Identify the modes of transport | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 8 |  | Modes of transport   * Air * Rail * Pipeline | Identify the modes of transport | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 9 | Transport | Documents used in transport   * Bill of lading * Tickets (air, sea, rail, bus) * Consignment Note | 1 Explain types of Documents in Transport | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 10 | Warehousing | Types of warehouses   * Manufacturer’s * Wholesaler’s * Retailer’s | Explain types of Warehouses | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 11 |  | Functions of different warehouses | State the functions of the different warehouses | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
|  |  |  |  |  |
| 12&13 | revision | And end of term | test |  |

**MINISTRY OF GENERAL EDUCATION**

**NORTHERN PROVINCE**

**BUSINESS STUDIES AND COMMERCIAL DEPARTMENT**

**COMMERCE GRADE 12 COMMON SCHEMES OF WORK; TERM 2. 20\_\_\_**

**NAME OF TEACHER……………………………. …….. NAME OF SCHOOL…………………………….. …………….**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Week** | **Topic** | **Sub-topic** | **Learning outcomes** | **Reference** |
| 1 | Advertising | Modes of Advertising   * TV * Radio * Newspaper * Posters | Identify the modes of advertising  Explain the modes of Advertising | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 2 |  | * Flyers * Magazines * Trade Fairs * Agricultural Shows   Exhibits | Identify the modes of advertising  Explain the modes of Advertising | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 3 |  | Types of Advertising   * Informative * Persuasive | Explain the types  of advertising | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 4 |  | Types of Advertising   * Collective (generic) * Competitive | Explain the types  of advertising |  |
| 5 |  | * Advantages and Disadvantages of Advertising * Advantages of * Advertising * Disadvantages of Advertising | Explain the advantages and disadvantages of advertising | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 6 | Production and commerce versus Environment | Effect of production and commerce on the environment Effects:   * Littering * Pollution * Degradation Diseases * Displacement * Deforestation * Culture/tradition | Identify the effects  of production on the  environment  Explain the effects of production on the environment | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 7 |  | Explain possible solutions to the environmental effects   * civic education * Provision of dust bins * Planting of trees * Government intervention | Explain possible solutions to the environmental effects | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 8 |  | * Community involvement * Corporate social responsibility * Recycling | Explain possible solutions to the environmental effects | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach |
| 9 | Production and commerce versus Environment | production on the environment   * Civic education * Provision of dust bins * Planting of trees * Government intervention * Community involvement * Corporate social responsibility * Recycling | Explain possible solutions to the environmental effects  Identify possible solution to the environmental effects.  Explain possible solutions to the environmental effects | Distinction in Commerce by Matimba  Commerce a Complete course by Workorach  Senior Secondary commerce BY Richard Hamakoko |
| 10-13 | Mock exam | | |  |

**MINISTRY OF GENERAL EDUCATION**

**NORTHERN PROVINCE**

**BUSINESS STUDIES AND COMMERCIAL DEPARTMENT**

**COMMERCE GRADE 12 COMMON SCHEMES OF WORK; TERM 3. 20\_\_\_**

**NAME OF TEACHER……………………………. …….. NAME OF SCHOOL…………………………….. …………….**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Week** | **Topic** | **Sub topic** | **Learning outcome** | **Reference** |
| 1-3 | revision | And preparation | Of final exams |  |