

***Pacing Guide Course Outline***  
***Commerce***

**Course Description:** Commerce provides students with the skill sets and capacity to evaluate analyze and engage in commercial activities, critically assessing the advantages and disadvantages for the consumer, firm and the nation.

**Prerequisites:** To maximize the potential successes of our students, it is strongly recommended that all persons enrolled in this course possess the following BJC passes or equivalent: English (C) and have a minimum of a 2.50 GPA at the end of Grade 9.

**Exit Competencies:** Commerce BGCSE Examination  
City and Guilds Business Studies Level I-III

In an effort to keep our students on target and permit you to follow their progress and expected outcomes, this document outlines the expected areas of focus for each school year. Please visit the Ministry of Education's website at [ministryofeducationbahamas.com](http://ministryofeducationbahamas.com) for ongoing updates. Together, we will experience academic growth.

**A = Advanced      F= Fundamental      I = Intermediate**

**NATIONAL PACING GUIDE**

**CURRICULUM:** *Commerce*

**GRADE LEVEL:** 10

**TERM:** I

Week	TOPIC	OBJECTIVES	CURRICULUM LINK	TIME SPAN	ASSESSMENT
1-2	<p><b>Organizational Structure of Commerce:</b></p> <ul style="list-style-type: none"> <li>Define the terms within the organizational structure. (Trade vs Aids to Trade)</li> <li>Draw up and complete the organizational structure of commerce.</li> <li>Human Needs vs Wants</li> </ul>	<ul style="list-style-type: none"> <li>Recognize and explain the fundamentals of Commerce.</li> <li>Analyze the fundamental differences between needs and wants / theories of needs vs wants.</li> <li>Distinguish between direct and indirect production.</li> <li>Formulate a listing of local vs global commercial occupations.</li> <li>Construct the hierarchy of commerce (trade, aids to trade).</li> </ul>	<p><b>Textbook:</b></p> <ul style="list-style-type: none"> <li>Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</li> <li>“Comprehensive Business Studies” by Dr. Alan Whitcomb</li> <li>“Commerce Skills (BGCSE requirement)” by Richard Barrett and Marion Gow</li> </ul> <p><b>Online</b></p> <ul style="list-style-type: none"> <li>YouTube Videos</li> <li>Live Chats</li> <li>Economics Nuggets</li> <li>Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>Microsoft Teams</li> </ul>	6 hours	<p><b>Formative Assessment:</b></p> <ul style="list-style-type: none"> <li>Create a concept map in class to represent an understanding of the varying aspects of a topic.</li> <li>Submit a sentence summary identifying the main point of each sub-topic.</li> </ul> <p><b>Summative Assessment:</b></p> <p>Unit test Key Terms quiz (oral/written)/ Individual hierarchy PowerPoint presentations.</p>
3-4	<p><b>Production</b></p> <ul style="list-style-type: none"> <li>Stages of Production</li> <li>Factors of Production</li> <li>Methods of Production</li> <li>Specialization/Division of Labour</li> </ul>	<ul style="list-style-type: none"> <li>Define production and explain how it is essential to trade.</li> <li>Construct the product chart that shows the branches of production (primary, secondary and tertiary).</li> <li>Create products/activities that reflect the branches of production.</li> <li>Distinguish between direct and indirect production: specialization and division of labour.</li> <li>Evaluate the significance of specialization, to commercial activity and assess the associated advantages and disadvantages.</li> <li>Interpret and present representation of factors of production.</li> <li>Examine and determine the effectiveness of specific methods of production (e.g. job batch and mass)</li> </ul>	<p><b>Online</b></p> <ul style="list-style-type: none"> <li>YouTube Videos</li> <li>Live Chats</li> <li>Economics Nuggets</li> <li>Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>Microsoft Teams</li> </ul>	8 hours	

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5-6	<b>Nature of the Economy:</b> <ul style="list-style-type: none"> <li>Types of Economies</li> <li>Advantages vs Disadvantages</li> </ul>	<ul style="list-style-type: none"> <li>Distinguish between the types of economics systems.</li> <li>Highlight advantages and disadvantages of each economic system.</li> <li>Classify, compare and justify using examples the major economic systems.</li> </ul>	<b>Textbook:</b> <ul style="list-style-type: none"> <li>Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</li> <li>“Comprehensive Business Studies” by Dr. Alan Whitcomb</li> <li>“Commerce Skills (<b>BGCSE requirement</b>)” by Richard Barrett and Marion Gow</li> </ul> <b>Online</b> <ul style="list-style-type: none"> <li>YouTube Videos</li> <li>Live Chats</li> <li>Economics Nuggets</li> <li>Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>Microsoft Teams</li> </ul>	6 hours	<b>Formative Assessment:</b> <ul style="list-style-type: none"> <li>Create a concept map in class to represent an understanding of the varying aspects of a topic.</li> <li>Submit a sentence summary identifying the main point of each sub-topic.</li> </ul> <b>Summative Assessment:</b> <ul style="list-style-type: none"> <li>Unit test Key</li> <li>Terms quiz (oral/written)/ Individual hierarchy</li> <li>PowerPoint presentations</li> </ul>
7	<b>The Evolution of Trade:</b> <ul style="list-style-type: none"> <li>Money vs Barter</li> </ul>	<ul style="list-style-type: none"> <li>Assess the implications of the evolution of money on the trading process.</li> <li>Discuss Barter and evaluate associated advantages and disadvantages.</li> <li>Assess the characteristics of money.</li> <li>Examine the development of money with focus on forms and functions of money from inception.</li> <li>Evaluate the functions of money in commercial</li> </ul>		4 hours	
8-9	<b>Buying and Selling:</b> <ul style="list-style-type: none"> <li>Local Trade Documents</li> <li>Flow of documents</li> <li>Compare and Contrast each document</li> <li>Identify and Complete Invoice</li> </ul>	<ul style="list-style-type: none"> <li>Defend trends that influence consumer demand for a good or service.</li> <li>Recognize and complete documents used in the purchasing process.</li> <li>Identify and explain the relevance of the eleven (11) types of business documents.</li> <li>Construct /map the flow of business documents from the buyer to the seller.</li> </ul>		6 hours	

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10	<b>Buying and Selling</b> <ul style="list-style-type: none"> <li>Local Trade Documents</li> <li>Flow of documents</li> <li>Compare and Contrast each document</li> <li>Identify and Complete Invoice</li> </ul>	<ul style="list-style-type: none"> <li>Defend trends that influence consumer demand for a good or service.</li> <li>Recognize and complete documents used in the purchasing process.</li> <li>Identify and explain the relevance of the eleven (11) types of business documents.</li> <li>Construct /map the flow of business documents from the buyer to the seller. Complete business documents relevant to the buying and selling process.</li> <li>Discuss terms of sale and the individual concessions that are made between buyers &amp; sellers (eg. discounts).</li> <li>Calculate costs associated with buying and selling.</li> <li>Evaluate the evolution of E-Commerce and engage in trading activities.</li> </ul>	<b>Textbook:</b> <ul style="list-style-type: none"> <li>Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</li> <li>“Comprehensive Business Studies” by Dr. Alan Whitcomb</li> <li>“Commerce Skills <b>(BGCSE requirement)</b>” by Richard Barrett and Marion Gow</li> </ul>	6 hours	<b>Formative Assessment:</b> <ul style="list-style-type: none"> <li>Oral report of the impact of E-Commerce on product availability and access.</li> <li>Report on the use of and validity of business documents in corporate Bahamas.</li> </ul> <b>Summative Assessment:</b> <ul style="list-style-type: none"> <li>Simulate the trading process using the distribution process, from manufacturer to consumer ensuring correct use of associated trading documents.</li> <li>End of chapter test.</li> </ul>
11-12	<b>Buying and Selling</b> <ul style="list-style-type: none"> <li>Consumer Rights and Responsibilities</li> <li>Consumer Legislation</li> </ul>	<ul style="list-style-type: none"> <li>Define and explain the terms consumer and consumerism.</li> <li>Prepare and explain a listing of consumer rights and responsibilities from the perspectives of the individual and the law.</li> <li>Characterize a typical consumer (Eg. satisfaction of needs/wants, purchasing power).</li> <li>Assess the role and rights of the consumer as a component of the commercial process.</li> <li>Create and explain a list of consumer protection legislature and expectations (Eg. quality). Evaluate the Price Control Act, the Consumer Protection Act and Provisions for the protection of the consumer in the Bahamas.</li> <li>Provide examples of organizations in The Bahamas that protect consumers.</li> <li>Compare local consumer protection legislation with similar legislation in surrounding countries.</li> </ul>	<b>Online</b> <ul style="list-style-type: none"> <li>YouTube Videos</li> <li>Live Chats</li> <li>Economics Nuggets</li> <li>Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>Microsoft Teams</li> </ul>	6 hours	

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13	<b>Buying and Selling:</b> <ul style="list-style-type: none"> <li>Consumer Rights and Responsibilities</li> <li>Consumer Legislation</li> </ul>	<ul style="list-style-type: none"> <li>Define and explain the terms consumer and consumerism.</li> <li>Prepare and explain a listing of consumer rights and responsibilities from the perspectives of the individual and the law.</li> <li>Characterize a typical consumer (Eg. satisfaction of needs/wants, purchasing power).</li> <li>Assess the role and rights of the consumer as a component of the commercial process.</li> <li>Create and explain a list of consumer protection legislature and expectations (Eg. quality). Evaluate the Price Control Act, the Consumer Protection Act and Provisions for the protection of the consumer in the Bahamas.</li> <li>Provide examples of organizations in The Bahamas that protect consumers.</li> <li>Compare local consumer protection legislation with similar legislation in surrounding countries.</li> </ul>	<b>Textbook:</b> <ul style="list-style-type: none"> <li>Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</li> <li>“Comprehensive Business Studies” by Dr. Alan Whitcomb</li> <li>“Commerce Skills (<b>BGCSE requirement</b>)” by Richard Barrett and Marion Gow</li> </ul> <b>Online</b> <ul style="list-style-type: none"> <li>YouTube Videos</li> <li>Live Chats</li> <li>Economics Nuggets</li> <li>Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>Microsoft Teams</li> </ul>	6 hours	<b>Formative Assessment:</b> <ul style="list-style-type: none"> <li>Simulate the process of identifying and purchasing an automobile on credit. Complete relevant documents; calculate total purchase price, required down payment, interest, discounts, payback figure etc.</li> <li>Make a recommendation to a customer in need of financial assistance to the type of financial institution that offers the required services with best customer services, highlighting rates, hours and other benefits.</li> </ul>
14	Consumer Credit	<ul style="list-style-type: none"> <li>Classify the types of credit available to the consumer.</li> <li>Evaluate the advantages / disadvantages associated with buying on credit.</li> <li>Compare the multifaceted credit agreements offered to consumers (Eg. conditional sales agreement, hire purchase).</li> </ul>		6 hours	<b>Summative Assessment:</b> Calculations/Unit test

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1-2	<p><b>Distribution and Trade:</b> Patterns of Distribution Wholesaling:</p> <ul style="list-style-type: none"> <li>▪ Functions of wholesaling; types of wholesalers</li> <li>▪ Services to the retailer and manufacturer</li> <li>▪ Trends in wholesaling</li> <li>▪ Reasons for omission of wholesaling in distribution</li> <li>▪ Exchanges and commodity markets</li> <li>▪ Types of warehouses</li> </ul>	<ul style="list-style-type: none"> <li>• Develop an awareness of the need of marketing.</li> <li>• Explain the term marketing.</li> <li>• Outline the elements of the markets.</li> <li>• Discuss market segmentation.</li> <li>• Examine the marketing mix (4P's of marketing)</li> <li>• Differentiate between the various pricing strategies used by businesses.</li> <li>• Drawn and label the product life cycle.</li> <li>• Critique arguments that supports or detract from marketing campaigns.</li> <li>• Formulate an instrument/model to be used in the marketing research process. (example: Questionnaire)</li> <li>• Design a marketing campaign using integrated audio/visual technology.</li> <li>• Discuss retaining, recruitment and irretrievability related to market research.</li> </ul>	<p><b>Textbook:</b></p> <ul style="list-style-type: none"> <li>• Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</li> <li>• “Comprehensive Business Studies” by Dr. Alan Whitcomb</li> <li>• “Commerce Skills (<b>BGCSE requirement</b>)” by Richard Barrett and Marion Gow</li> </ul> <p><b>Online</b></p> <ul style="list-style-type: none"> <li>• YouTube Videos</li> <li>• Live Chats</li> <li>• Economics Nuggets</li> <li>• Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>• Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>• Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>• Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>• Microsoft Teams</li> </ul>	4 hours	<p><b>Formative Assessment:</b> Report/Interpret feedback received from survey as analyzed from the perspective of the students.</p> <p><b>Summative Assessment:</b> Unit / Key Terms quiz (oral/written)</p>
3-4	<p><b>Distribution and Trade:</b> Retailing:</p> <ul style="list-style-type: none"> <li>▪ Retail functions</li> <li>▪ Types of Retail outlets</li> <li>▪ Changes in retailing: franchising, direct selling etc.</li> <li>▪ Advantages and disadvantages of large scale retailing</li> <li>▪ Margin vs Markup</li> </ul>	<ul style="list-style-type: none"> <li>• Develop an awareness of the need for advertising</li> <li>• Define the term advertising.</li> <li>• Examine the purpose and function of advertising</li> <li>• Discuss the types of advertisement and the advantages and disadvantages associated with each.</li> <li>• Compile a list of mediums/tools used to make advertisements effectively.</li> </ul>	<ul style="list-style-type: none"> <li>• YouTube Videos</li> <li>• Live Chats</li> <li>• Economics Nuggets</li> <li>• Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>• Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>• Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>• Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>• Microsoft Teams</li> </ul>	4 hours	

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5	<b>Commodity Markets</b>	<ul style="list-style-type: none"> <li>Explain the two main types of commodity market.</li> <li>Examine varied market structures and the multiple methods of transacting business via commodity markets.</li> <li>Compare and contrast types of commodity markets and functions associated with each - Eg. Agriculture, manufacturing, import, export.</li> </ul>	<p><b>Textbook:</b></p> <ul style="list-style-type: none"> <li>Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</li> <li>“Comprehensive Business Studies” by Dr. Alan Whitcomb</li> <li>“Commerce Skills (<b>BGCSE requirement</b>)” by Richard Barrett and Marion Gow</li> </ul> <p><b>Online</b></p> <ul style="list-style-type: none"> <li>YouTube Videos</li> <li>Live Chats</li> <li>Economics Nuggets</li> <li>Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>Microsoft Teams</li> </ul>	3 hours	<p><b>Formative Assessment:</b> Report/Interpret feedback received from survey as analyzed from the perspective of the students.</p> <p><b>Summative Assessment:</b> Unit / Key Terms quiz (oral/written)</p>



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1-2	<p><b>Money and Banking</b> Banking:</p> <ul style="list-style-type: none"> <li>• Legal vs Non-legal tender</li> <li>• Commercial Bank Services</li> <li>• Role of the Central Bank</li> <li>▪ Types of Accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Define the term money</li> <li>• Discuss the characteristics and functions of money.</li> <li>• Distinguish between legal and non-legal tender</li> <li>• Determine the factors that contribute to monetary value.</li> <li>• Demonstrate an appreciation for and awareness of financial services and institutions and its significance on commercial activity.</li> <li>• Determine the factors that contribute to monetary value.</li> <li>• Analyze the implications of foreign currency on local commercial activity and currency.</li> <li>• Create a list of and evaluate present and potential banking / financial services.</li> <li>• Evaluate the role of financial services on productive commercial activity in the local economy.</li> <li>• Scrutinize the role and functions of the Central Bank as relative to financial services and the money supply (Eg. regulatory board, reserve requirements).</li> <li>• Examine the nature of local consumer credit and propose recommendations to strengthen the relationship between lending institutions.</li> <li>• Scrutinize the impact of technology on the efficiency and effectiveness of banking processes.</li> </ul>	<p><b>Textbook:</b></p> <ul style="list-style-type: none"> <li>• Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</li> <li>• “Comprehensive Business Studies” by Dr. Alan Whitcomb</li> <li>• “Commerce Skills (<b>BGCSE requirement</b>)” by Richard Barrett and Marion Gow</li> </ul> <p><b>Online</b></p> <ul style="list-style-type: none"> <li>• YouTube Videos</li> <li>• Live Chats</li> <li>• Economics Nuggets</li> <li>• Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>• Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>• Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>• Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>• Microsoft Teams</li> </ul>	6 hours	<p><b>Formative Assessment:</b> PowerPoint presentations on functions and characteristics of money.</p> <p><b>Summative Assessment:</b> Unit test/quizzes/multiple choice/Group Presentation on banking services.</p>



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3	<b>Private Savings:</b> <ul style="list-style-type: none"> <li>• Methods of Savings</li> <li>• Savings Institutions</li> </ul>	<ul style="list-style-type: none"> <li>• Design a personal saving plan which factors in wealth, income and expenditure.</li> <li>• Assess personal decisions which influence savings trends and practices (eg. upbringing, return on saving, specific objectives).</li> <li>• Compare and contrast traditional vs non traditional methods of saving (eg Asues, checking/saving account, demand deposit).</li> <li>• Categorize saving institutions based on services offered, country of origin and customer access).</li> <li>• Assess saving institutions and returns on savings to customers.</li> </ul>	<b>Textbook:</b> <ul style="list-style-type: none"> <li>• Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</li> <li>• “Comprehensive Business Studies” by Dr. Alan Whitcomb</li> <li>• “Commerce Skills <b>(BGCSE requirement)</b>” by Richard Barrett and Marion Gow</li> </ul>	4 hours	<b>Formative Assessment:</b> <ul style="list-style-type: none"> <li>• Calculate insurance premiums factoring in discounts, claims, etc.</li> <li>• Recommend with justification, basic coverage to a customer.</li> </ul>
4-5	<b>Insurance and National Insurance:</b> <ul style="list-style-type: none"> <li>• Pooling of risk</li> <li>• Insurable vs Uninsurable</li> <li>• Principles of Insurance</li> <li>• Types of Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• Outline the various terms associated with insurance</li> <li>• Explain the principles of insurance</li> <li>• Formulate a guide of recommendations that will assist families in determining the nature and types of insurance coverage needed by the average household.</li> <li>• Uncover the differences between insurance, assurance and national insurance.</li> <li>• Compare and contrast categories of insurance (life, health, motor, business) and factors that affect the cost associated with acquisition of such coverage.</li> <li>• Assess the economic benefit of insurance to protect individuals against economic and commercial loss.</li> <li>• Examine risks associated with insurance for the insurer and the insured.</li> <li>• Assess the benefits on “pooling” and the implications on premium rates.</li> <li>• Complete the process of applying for insurance.</li> </ul>	<b>Online</b> <ul style="list-style-type: none"> <li>• YouTube Videos</li> <li>• Live Chats</li> <li>• Economics Nuggets</li> <li>• Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>• Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>• Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>• Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>• Microsoft Teams</li> </ul>	6 hours	<b>Summative Assessment:</b> Unit /Key Terms quiz (oral/written)/Individual hierarchy PowerPoint presentations.

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Week	TOPIC	OBJECTIVES	CURRICULUM LINK	TIME SPAN	ASSESSMENT
1-2	<b>National Insurance:</b> <ul style="list-style-type: none"> <li>National insurance act</li> <li>Benefits of national insurance</li> <li>Documents of national insurance</li> </ul>	<ul style="list-style-type: none"> <li>Examine the evolution of the National Insurance Act and assess reasons for such a national plan.</li> <li>Assess the nature of National Insurance, highlighting the consistencies between National Insurance and personal insurance.</li> <li>Categorize benefits offered by National Insurance, relative to the contribution requirements.</li> <li>Complete National Insurance forms and calculate associated benefits.</li> <li>Model the National Insurance claims process.</li> <li>Assess the affects of recent changes in the NIB scheme on both employers and employees.</li> <li>Compare National Insurance to similar regional national health platforms.</li> </ul>	<b>Textbook:</b> <ul style="list-style-type: none"> <li>Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</li> <li>“Comprehensive Business Studies” <i>by Dr. Alan Whitcomb</i></li> <li>“Commerce Skills (<b>BGCSE requirement</b>)” <i>by Richard Barrett and Marion Gow</i></li> </ul> <b>Online</b>	4 hours	<b>Formative Assessment:</b> <ul style="list-style-type: none"> <li>Create an online survey of “Various Modes of Transportation” using social networks to determine which mode of transportation, public or private is most common based on region, age, gender etc.</li> <li>Prepare a PowerPoint Presentation on the post office, highlighting the evolution of services and the impact of courier services on postal services.</li> </ul>
3-5	<b>Transport</b> <ul style="list-style-type: none"> <li>Types of Transport</li> <li>Factors that influence types of transport</li> <li>Advantages and Disadvantages</li> <li>Importance of transport to The Bahamas</li> </ul>	<ul style="list-style-type: none"> <li>Draw and label the transportation chart.</li> <li>Evaluate the need for and importance of transportation in commercial activity.</li> <li>Evaluate the importance of variety in transportation methods &amp; factors that affect transportation choices.</li> <li>Analyze advantages and disadvantages of associated with types of transportation available to businesses.</li> </ul>	<ul style="list-style-type: none"> <li>YouTube Videos</li> <li>Live Chats</li> <li>Economics Nuggets</li> <li>Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>Microsoft Teams</li> </ul>	4 hours	<b>Summative Assessment:</b> <ul style="list-style-type: none"> <li>Unit /key terms quiz (oral/written)/ Oral Presentations</li> </ul>

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6-8	<b>Communication</b> <ul style="list-style-type: none"> <li>• Types of Communication</li> <li>• Services offered by the Post office</li> <li>• Telecommunication services</li> <li>• Importance of Computers/Devices for communication</li> <li>• Services offered by courier services</li> </ul>	<ul style="list-style-type: none"> <li>• Assess the services offered by the Post Offices and other package delivery companies.</li> <li>• Review services offered by telecommunication companies and create a listing of active and potential services.</li> <li>• Demonstrate and recommend justification for use of oral vs written communication.</li> <li>• Demonstrate the efficiency &amp; effectiveness of computers on trade in the 21st century.</li> <li>• Evaluate the impact of electronic communication on commercial activity.</li> <li>• Demonstrate competence sending and receiving electronic communication.</li> <li>• Critique electronic communication.</li> <li>• Recommend and justify the use of courier services for the movement of specific items.</li> <li>• Identify and briefly assess international time zones.</li> </ul>	<b>Textbook:</b> <ul style="list-style-type: none"> <li>• Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</li> <li>• “Comprehensive Business Studies” by Dr. Alan Whitcomb</li> <li>• “Commerce Skills <b>(BGCSE requirement)</b>” by Richard Barrett and Marion Gow</li> </ul>	6 hours	<b>Formative Assessment:</b> <ul style="list-style-type: none"> <li>• Create an online survey of “Various Modes of Transportation” using social networks to determine which mode of transportation, public or private is most common based on region, age, gender etc.</li> </ul>
9-10	<b>Business Units</b> <ul style="list-style-type: none"> <li>• Types of Business Units</li> <li>• Advantages and Disadvantages</li> <li>• Organizational Structure</li> </ul>	<ul style="list-style-type: none"> <li>• Distinguish between business organizations in terms of formation, capital and operation.</li> <li>• Classify the forms of business organizations in the private and public sectors.</li> <li>• Recognize and be conversant about the functions of business documents.</li> <li>• Classify prerequisites in the formation of public vs private sector organizations.</li> <li>• Illustrate the basic organizational structure of business units in the public vs. private sectors.</li> <li>• Document potential advantages and disadvantages associated with private vs. public enterprises</li> </ul>	<b>Online</b> <ul style="list-style-type: none"> <li>• YouTube Videos</li> <li>• Live Chats</li> <li>• Economics Nuggets</li> <li>• Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>• Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>• Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>• Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>• Microsoft Teams</li> </ul>	8 hours	<ul style="list-style-type: none"> <li>• Prepare a PowerPoint Presentation on the post office, highlighting the evolution of services and the impact of courier services on postal services.</li> </ul> <b>Summative Assessment:</b> <ul style="list-style-type: none"> <li>• Unit /key terms quiz (oral/written)/ Oral Presentations</li> </ul>

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Week	TOPIC	OBJECTIVES	CURRICULUM LINK	TIME SPAN	ASSESSMENT
11-12	<b>Business Units</b> <ul style="list-style-type: none"> <li>Types of Business Units</li> <li>Advantages and Disadvantages</li> <li>Organizational Structure</li> </ul>	<ul style="list-style-type: none"> <li>Identify the role &amp; functions of public Corporations in The Bahamas - Bahamas Agricultural &amp; Industrial Corporation.</li> <li>Assess the role of the Registrar General on commercial activity.</li> <li>Evaluate the characteristics of Non- Governmental agencies.</li> </ul>	<b>Textbook:</b> <ul style="list-style-type: none"> <li>Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</li> <li>“Comprehensive Business Studies” by Dr. Alan Whitcomb</li> <li>“Commerce Skills <b>(BGCSE requirement)</b>” by Richard Barrett and Marion Gow</li> </ul> <b>Online</b>	12 hours	<b>Formative Assessment:</b> <ul style="list-style-type: none"> <li>Project on comparing and contrasting various business units.</li> <li>Select a business unit and seek to explain to a person with a non business background, the rationale and prerequisites involved in starting such a business.</li> </ul> <b>Summative Assessment:</b> Unit test / Key Terms quiz (oral/written)
13-14	<b>Government Departments</b>	<ul style="list-style-type: none"> <li>Demonstrate knowledge of the role of government departments and agencies in facilitating trade.</li> <li>Evaluate the role of the Bahamas Chamber of Commerce on business formation, growth and development.</li> <li>Assess the roles and functions of the Ministry of Finance relative to the national budget, taxation and the encouragement of small businesses.</li> <li>Outline the roles, functions and work of Treasury Department in National Commerce.</li> </ul>	<b>Online</b> <ul style="list-style-type: none"> <li>YouTube Videos</li> <li>Live Chats</li> <li>Economics Nuggets</li> <li>Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> <li>Microsoft Teams</li> </ul>	6 hours	<b>Formative Assessment:</b> Interview on the roles/functions of government agencies. <b>Summative Assessment:</b> Unit test / Comparative analysis of Government Ministries/Agencies to assess overlapping functions.

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<b>Week</b>	<b>TOPIC</b>	<b>OBJECTIVES</b>	<b>CURRICULUM LINK</b>	<b>TIME SPAN</b>	<b>ASSESSMENT</b>
1-3	<b>Government Departments</b>	<ul style="list-style-type: none"> <li>• Explore methods employed by governments to collect taxes.</li> <li>• Justify government’s expenditure on national development.</li> <li>• Create a list of potential programmes that can be used by governments to satisfy expenditure items in the budget expenses.</li> <li>• Evaluate the role and function of The Bahamas Development Bank in promoting local commercial activity.</li> <li>• Classify the responsibilities of School Boards and discuss their impact as government agencies, on decentralization and financial concern.</li> <li>• Evaluate the impact of local governments on local, national and international trade.</li> <li>• Identify and explain roles and functions of the:               <ul style="list-style-type: none"> <li>▪ Port Authority</li> <li>▪ Customs Department</li> <li>▪ The Department of Statistics</li> <li>▪ The Bahamas Mortgage Corporation</li> </ul> </li> </ul>	Essential Principles of Business for CSEC” – 3 <sup>rd</sup> edition by Dr. Alan Whitcomb  <ul style="list-style-type: none"> <li>• YouTube Videos</li> <li>• Live Chats</li> <li>• Economics Nuggets</li> <li>• Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>• Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>• Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>• Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> </ul>	6 hours	<b>Formative Assessment:</b> Interview on the roles/functions of government agencies. <b>Summative Assessment:</b> Unit test / Comparative analysis of Government Ministries/Agencies to assess overlapping functions.
4-5	<b>Technology</b>	<ul style="list-style-type: none"> <li>• Demonstrate an appreciation for and use of technology in Commerce.</li> <li>• Identify types of technological devices used in Commerce.</li> <li>• Evaluate the advantages/ disadvantages associated with technology in Commerce.</li> <li>• Evaluate the potential growth of technology in Commerce.</li> </ul>	Microsoft Teams	4 hours	<b>Formative Assessment:</b> Multimedia Presentation <b>Summative Assessment:</b> Unit test

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Week	TOPIC	OBJECTIVES	CURRICULUM LINK	TIME SPAN	ASSESSMENT
1-2	Coursework Preparation	<ul style="list-style-type: none"> <li>Refine topic presentation.</li> <li>Review coursework grading process.</li> <li>Collect, evaluate and categorize data collected.</li> <li>Complete acknowledgements, Table of Content.</li> <li>Complete and submit draft one of the final coursework including the segments referenced, Introduction &amp; data appropriate to be included in chapter one (1).</li> </ul>	<p>Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</p> <ul style="list-style-type: none"> <li>YouTube Videos</li> <li>Live Chats</li> <li>Economics Nuggets</li> <li>Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> </ul> <p>Microsoft Teams</p>	4 hours	<ul style="list-style-type: none"> <li>Identify possible topics.</li> <li>Discuss methods of data collection.</li> <li>Evaluate the presentation of sample projects completed in accordance with BGCSE standards.</li> <li>Prepare questionnaires/ Interview Format.</li> <li>Define coursework specific terminology.</li> <li>Format Action Plan</li> </ul>
3-5	International Trade	<ul style="list-style-type: none"> <li>Examine imports and exports; assess the impact on local commercial activity.</li> <li>Justify the importance of international trade.</li> <li>Defend the importance of a favorable balance of payments.</li> <li>Assess the components of the balance payments.</li> <li>Calculate the balance of payments.</li> <li>Justify the use of trade restrictions and the impact on the balance of payments and trade.</li> <li>Evaluate the significance / nature of and the objectives of international cartels.</li> <li>Discuss and illustrate use of documents used in international trade.</li> <li>Assess international trade agreements and the implication on commercial activity.</li> </ul>	<p>Microsoft Teams</p>	8 hours	<p><b>Formative Assessment:</b></p> <ul style="list-style-type: none"> <li>Oral interpretation of trade agreements.</li> <li>Calculation of Balance of Payments.</li> <li>Articulation of country’s financial position based in balance of payment calculation.</li> </ul> <p><b>Summative Assessment:</b></p> <ul style="list-style-type: none"> <li>Unit test</li> </ul>



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Week	TOPIC	OBJECTIVES	CURRICULUM LINK	TIME SPAN	ASSESSMENT
6-7	Sources of Revenue and Expenditure	<ul style="list-style-type: none"> <li>• Discuss government spending and sources of revenue.</li> <li>• Discover, assess and justify the reasons for government expenditure.</li> <li>• Compile items that comprise government expenditure.</li> <li>• Assess sources of government revenue in The Bahamas (tax/non-tax).</li> <li>• Compare government revenue to expenditure and discuss balances.</li> <li>• Defend positions to improve revenue and reduce expenditure.</li> </ul>	<p>Essential Principles of Business for CSEC” – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</p> <ul style="list-style-type: none"> <li>• YouTube Videos</li> <li>• Live Chats</li> <li>• Economics Nuggets</li> <li>• Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>• Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>• Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>• Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> </ul> <p>Microsoft Teams</p>	4 hours	<p><b>Formative Assessment:</b> Create a justified national budget, demonstrating a balance between revenue and expenditure. Highlight /specify budget line item components of the budget with justification for the amounts allocated. Compare to a family’s personal budget.</p> <p><b>Summative Assessment:</b> Unit test / Budget preparation and report.</p>
8-9	The Role of Trade Unions	<ul style="list-style-type: none"> <li>• Evaluate the role and functions of Trade Unions in Commerce.</li> <li>• Trace the history of the trade unions in The Bahamas.</li> <li>• Classify the roles of and types of Trade Unions.</li> <li>• Compile a listing of local trade unions based on affiliations.</li> <li>• Evaluate the contributions of former trade unionists on unionism in the Bahamas.</li> <li>• Explain the collective bargaining process</li> <li>• Examine the role of Industrial Tribunal in the collective bargaining process.</li> <li>• Discuss forms of industrial action.</li> <li>• Distinguish between Fair Labor Standards Act, Industrial Relations Act and union contracts</li> <li>• Differentiate between agency shop and open membership.</li> <li>• Evaluate the implications of labour relations on commercial activity and prices.</li> </ul>	<ul style="list-style-type: none"> <li>• YouTube Videos</li> <li>• Live Chats</li> <li>• Economics Nuggets</li> <li>• Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>• Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>• Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>• Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> </ul> <p>Microsoft Teams</p>		<p><b>Formative Assessment:</b></p> <ul style="list-style-type: none"> <li>• Discuss newspaper articles reflecting union activity with students promoting the support and/or defense of a perspective.</li> <li>• Speak to union membership to ascertain opinions on union leadership and the process of negotiating.</li> <li>• Conduct a peaceful protest at your school as would be conducted by a union. Ensure that the appropriate permission is secured from school authorities, similar to the requirements that would have to be carried out by a union.</li> </ul> <p><b>Summative Assessment:</b></p> <ul style="list-style-type: none"> <li>• Unit / key terms quiz (oral / written) / Individual presentations defending an issue in compliance with required union protocols.</li> </ul>



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Week	TOPIC	OBJECTIVES	CURRICULUM LINK	TIME SPAN	ASSESSMENT
1-2	Financing Business	<ul style="list-style-type: none"> <li>Assess the importance of sound financial practices and record keeping in Commerce.</li> <li>Identify and explain institutions available from which to secure financial assistance for a business.</li> <li>Calculate the break-even point.</li> <li>Assess a company's multifaceted account structure.</li> <li>Calculate and discuss the importance of a company's turnover rate.</li> <li>Recognize a balance sheet and highlight the components. Define balance sheet?</li> <li>Complete a balance sheet.</li> <li>Interpret the data gathered in the completion of the balance sheet.</li> </ul>	<p>Essential Principles of Business for CSEC" – 3<sup>rd</sup> edition by Dr. Alan Whitcomb</p> <ul style="list-style-type: none"> <li>YouTube Videos</li> <li>Live Chats</li> <li>Economics Nuggets</li> </ul>	6 hours	<p><b>Formative Assessment:</b></p> <ul style="list-style-type: none"> <li>Use word problems to calculate financial ratios. Interpret findings.</li> </ul> <p><b>Summative Assessment:</b></p> <ul style="list-style-type: none"> <li>Unit test / Financial Data Interpretation</li> </ul>
3-4	Coursework	<ul style="list-style-type: none"> <li>Review the data collected assessing validity, reliability for inclusion in the final coursework report.</li> <li>Analyze data collected and complete report on historical data, findings and projections.</li> <li>Offer justifiable recommendations to findings and projections.</li> <li>Complete final chapters for the coursework.</li> <li>Complete draft one.</li> </ul>	<ul style="list-style-type: none"> <li>Quizlet - <a href="https://quizlet.com/">https://quizlet.com/</a></li> <li>Kahoot - <a href="https://kahoot.com/">https://kahoot.com/</a></li> <li>Explee - <a href="https://explee.com/">https://explee.com/</a></li> <li>Flipgrid - <a href="https://info.flipgrid.com/">https://info.flipgrid.com/</a></li> </ul>	4 hours	<p><b>Formative Assessment:</b></p> <p>Periodic submission in accordance with established deadlines for review and guidance.</p> <p><b>Summative Assessment:</b></p> <p>Submitted final draft one in accordance with established guidelines.</p>
5-6	Finalize coursework	<ul style="list-style-type: none"> <li>Secure standardize submission materials Eg. clear cover, for 3 hole paper folders.</li> <li>Submit Final Coursework Piece. Ensure that pages are numbered; the parts of the report are included (cover page, table of contents, introduction, body (minimum of 3 chapters), bibliography, appendices) and that document is neatly completed and legible.</li> </ul>	<p>Microsoft Teams</p>	3 hours	<ul style="list-style-type: none"> <li>Reiterate established BGCSE coursework standards for submission.</li> <li>Correct final coursework pieces.</li> </ul>

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<b>Week</b>	<b>TOPIC</b>	<b>OBJECTIVES</b>	<b>CURRICULUM LINK</b>	<b>TIME SPAN</b>	<b>ASSESSMENT</b>
7	<b>Understand Interview Techniques</b>	<ul style="list-style-type: none"> <li>Engage members of the business community in discussions about current commercial issues, in a formal interview.</li> <li>Prepare multimedia presentations on topics discussed during the interview.</li> </ul>	<ul style="list-style-type: none"> <li>Essential Principles of Business for CSEC”, by Dr. Alan Whitcomb</li> <li>“Comprehensive Business Studies” by Dr. Alan Whitcomb</li> <li>“Commerce Skills <b>(BGCSE requirement)</b>” by Richard Barrett and Marion Gow</li> </ul>	4 hours	<b>Summative Assessment:</b> <ul style="list-style-type: none"> <li>Unit test Key</li> <li>Terms quiz (oral/written)/ Individual hierarchy PowerPoint presentations</li> </ul>
8	<b>Appreciate personal marketability</b>	<ul style="list-style-type: none"> <li>Discuss personal branding as fundamental to the interview process / personal marketability.</li> <li>Assess effective interview techniques.</li> <li>Simulate the employment interview process.</li> </ul>		4 hours	
9	<b>Content Review</b> <ul style="list-style-type: none"> <li>Formulating Chapters</li> <li>Analysis of data</li> <li>Coursework Format</li> <li>Making Recommendations</li> </ul>	<ul style="list-style-type: none"> <li>Review all notes and review subject content covered from grades 10 to present.</li> <li>Practice BGCSE format questions structure from past BGCSE topics.</li> <li>Reflect and discuss current events of the past three years to heighten understanding and ability to discuss and justify positions.</li> </ul>		20 hours	