



**COMMONWEALTH OF THE BAHAMAS  
MINISTRY OF EDUCATION**



**ENTREPRENEURSHIP  
CURRICULUM GUIDELINES**

**GRADE 8 & 9**

**2021**

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## **PREFACE**

Entrepreneurship plays a very important role in our society today. The subject therefore serves to address a primary need to ensure that students in Business programmes are exposed to current trends and practices that have significant implications for the Entrepreneurship and general commercial and economic environment in the country. Entrepreneurship addresses the commercial potential for developing, organizing, and managing business ventures. While acknowledging the risks and expenses involved, entrepreneurs seek innovative ways of making a profit by translating inventions or technologies into needed products and services. This course of study will expose students to important entrepreneurship principles, which should adequately prepare them to become successful entrepreneurs in the near future.

## **ACKNOWLEDGEMENTS**

In our efforts to prepare globally competitive and productive entrepreneurs within our society, such preparation must be guided by consistent, relevant, and critically challenging content. It was with this mandate in mind that the subject was originally introduced to our Junior High students and teachers by Mrs. Anita Wilmott and Mrs. Syan Rahming, who also created workbooks for varied grade levels for Entrepreneurship. After assuming responsibility as Education Officer for Junior High Business Studies, Ms. Aldeka Colebrooke too shared the passion for training and educating future entrepreneurs at the earliest age possible. She quickly formed a team of teachers also dedicated to officially making this vision a reality. Due to the diligence and collaborative efforts of E.O. Aldeka Colebrooke, Mrs. Anita Wilmott, Mrs. Syan Rahming, Ms. Kendia Barr, Mrs. Shantell Miller, and Mrs. Desiree Edgecombe-Wilson, this curriculum came to fruition.



## **MINISTRY OF EDUCATION**

### **MISSION STATEMENT**

The mission of the Department and Ministry of Education is to provide all persons in The Bahamas an opportunity to receive a quality education that will equip them with the necessary beliefs, knowledge, attitudes and skills required for life, both in a democratic society guided by Christian values and in an inter-dependent changing world”.

### **VISION**

Our vision is for a Bahamian education system that will foster academic excellence and equip students with multiple literacies that will enable them to make meaningful contributions as nation builders who are globally competitive.

### **PHILOSOPHY**

Education in the Commonwealth of The Bahamas is the principle vehicle for promoting the development of individuals and the nation as a whole. It is essential to enhancing the quality of life of our people. It reflects our nation’s ideals, values, beliefs and customs. It affirms that all human beings have an undeniable right to an education, one that will enable them to understand their privileges and responsibilities in the community. Its specific focus is to prepare the youth to become active citizens, caring and compassionate people, and life-long learners who will continue to improve the quality of life for themselves and others.

## **BELIEF STATEMENT**

We believe that:

1. The learning environment should be student centered;
2. At each grade level students should acquire specific skills to prepare them for the succeeding grade level;
3. All students should have equal opportunity to learn based on their needs, interests and abilities;
4. Students should have opportunities to question, analyze, reason and make decisions as well as to develop self-confidence and greater freedom of expression;
5. All students should acquire essential survival skills enabling them to function well in society;
6. Technology should be integrated into content and instruction;
7. Content should be culturally relevant while still allowing a global perspective;
8. The methods used for assessing achievement should reflect the teaching and learning strategies employed in the curriculum;
9. Student success is integrally linked to parental involvement and community support;

## **PROFILE OF THE IDEAL GRADUATE**

The **principal objective of the Bahamian education system is to develop productive citizens capable of caring for themselves and contributing positively to the national development process.** Based on its consultation with stakeholders, the Ministry of Education has developed a profile for the ideal graduate. Among other qualities, the ideal graduate should:

- ✓ Possess relevant knowledge in core disciplines/learning areas to be functionally literate;
- ✓ Think critically, be an innovative problem solver and show initiative;
- ✓ Demonstrate creativity and innovation;
- ✓ Communicate effectively and collaborate willingly;
- ✓ Demonstrate flexibility and adaptability;
- ✓ Utilize social skills effectively;
- ✓ Appreciate bahamian culture and utilize the appropriate cultural skills;
- ✓ Work productively and diligently with high level competency;
- ✓ Guide and inspire others to do their best;
- ✓ Have an appropriate awareness of the forces that shape and influence his/her life and surroundings;
- ✓ Exhibit civic responsibility and display behaviours that benefit the wider community;
- ✓ Appreciate his/her role in and responsibility to the local community, the bahamas, the caribbean region, the commonwealth of nations and the world;
- ✓ Demonstrate integrity and ethical behaviour at all times;
- ✓ Possess digital literacy, appreciate the role of technology and innovation in national development;
- ✓ Display skills and competencies that reflect career and college readiness;
- ✓ Possess ability to work effectively in teams; and
- ✓ Embrace his/her role as an environmental steward.

## DEFINITION OF TERMS

This document comprises several components: Below is a brief description of each

<b>Overarching Goal:</b>	defines the ultimate outcome of learning, and outlines the intended purpose of the curriculum document.
<b>Sub-Goals:</b>	form the major contextual framework for instruction.
<b>Standards:</b>	show what students should be able to do at the end of schooling at a particular grade level.
<b>Benchmarks:</b>	show the level of progression for students at each grade level upon the completion of the year of instruction.
<b>Scope and Sequence:</b>	shows the content to be covered for each grade level and the order in which it should be covered. It also provides an indication of the level of proficiency at which students should be performing for each grade level.
<b>Pacing Guide:</b>	shows the sequence of topics and estimated length of time that should be spent on each topic.
<b>Scope of Work:</b>	provides the basic content that should be included in lessons along with suggested activities, assessments and resources.



## **RATIONALE**

- Develop an awareness of the importance of Entrepreneurship in The Bahamas.
- Develop an awareness of interests, strengths, and weaknesses of Entrepreneurs.
- Acquire skills and knowledge of Entrepreneurship.
- Perform simple mathematical calculations.
- Express opinions and make reasoned judgments about possible solutions to problems.
- Acquire skills and knowledge gained to create future Entrepreneurs for the local economy.
- Apply skills and knowledge gained to create future Entrepreneurs for the local economy.
- Assimilate the growth of The Bahamas' Gross National Product and Gross Domestic Product.

## **OVERARCHING GOAL**

Efforts will be made to ensure that the approach taken to understand entrepreneurial activity creates a holistic perspective, where students will be exposed to dynamic and multifaceted content based on current entrepreneurial trends and best practices.

## **SUB-GOALS**

The finance component of this curriculum seeks to cause students to recognize and appreciate financial literacy as it relates to the relationship between startup cost and operating expenses of entrepreneurial activities and the financial transactions that make the finalization of such activity possible.

Students will be expected to demonstrate competence relative to procedures and practices, as well as their ability to communicate their individual entrepreneurship ideas confidently while using appropriate terms.

## **GENERAL COURSE OBJECTIVES**

### **STUDENTS WILL:**

- Develop an awareness of the importance of Entrepreneurship in The Bahamas.
- Develop an awareness of interests, strengths, and weaknesses of Entrepreneurs.
- Acquire skills and knowledge of Entrepreneurship.
- Perform simple mathematical calculations.
- Express opinions and make reasoned judgments about possible solutions to problems.
- Apply skills and knowledge gained to create future Entrepreneurs for the local economy.

## **STRANDS**

### **Grade 8 – Term 1**

#### **The Purpose of Business**

- Concept of needs, wants, scarcity and opportunity cost ?
- Factors of Production
- Specialisation and Division of Labour
- Types of Production
- What is Entrepreneur?
- Characteristics of Successful Entrepreneurs
- Types of Business Organisations
- Economic Decisions are made
- Functions of a Business

### **Grade 8 – Term 2**

#### **Business Development**

- Developing a Business Plan
- Expected Cost to Start Your Business
- Reason Why Businesses Fail
- The Importance of Teamwork
- Internal, Informal, Formal and External Communication
- Verbal, Written and Visual Communication
- Developing Listening Skills
- Developing Telephone Skills
- Hard and Soft Skills

## **Grade 9 – Term 1**

### **Marketing and Advertising Management**

- Marketing
- Market Research
- Product Branding
- Product Pricing
- Advertising
- Advertising Mediums
- Distribution

## **Grade 9 – Term 2**

### **Fundamentals of Managing a Business**

- Documentation for Business Registration
- Budgeting & Record Keeping
- Business Documents
- Banking
- Cheque Writing
- Types of Insurance
- National Insurance
- Transportation

## **SUGGESTED PROGRAMME RESOURCES**

- Television
- Internet
- Sample Trading/Business Documents
- Cheques / Cheque stubs
- Computer Lab
- Entrepreneurship Textbooks
- General Business Textbooks
- Interview Questions Templates
- Guest Speakers (Local Entrepreneurs, Financial Services Representatives, etc.)
- Portfolio/Project

## **Cross-Curricular Integration**

The CTE curriculum is designed to create relevant and authentic learning opportunities for students while reinforcing their basic skills in Numeracy, Literacy and Science. Opportunities for cross-curricular linkages exist within all documents.

### **21<sup>st</sup> Century Competencies**

The curriculum is also designed for students to demonstrate competency in the 21<sup>st</sup> Century Skills as defined by the Organization for Economic Cooperation and Development (OECD). They are as follows:

- Critical thinking and problem solving
- Teamwork
- Adaptability and capacity for lifelong learning
- Initiative and entrepreneurialism
- Effective oral and written communication
- Accessing and analyzing information

### **Bloom's Taxonomy**

The curriculum outcomes are written to define the level of knowledge or skill required to meet the outcomes as identified in Bloom's Taxonomy of Learning:

- 1 Remembering - recalling previously learned material
- 2 Understanding - demonstrating knowledge of previously learned material
- 3 Applying - solving problems by using previously acquired knowledge
- 4 Analyzing - examining and finding evidence to support choices or decisions
- 5 Evaluating - using a set of criteria to defend opinions
- 6 Creating - using learned information to create alternative solutions

<b>REMEMBERING</b>	Arrange	Find	List	Name	Select	When
	Choose	How	Locate	Recall	Show	Where
	Define	Identify	Match	Recite	What	Write
<b>UNDERSTANDING</b>	Calculate	Convert	Explain	Interpret	Propose	Summarize
	Change	Demonstrate	Extrapolate	Outline	Relate	Transform
	Classify	Define	Illustrate	Project	Reword	Translate
<b>APPLYING</b>	Apply	Construct	Identify	Manipulate	Plan	Solve
	Build	Develop	Illustrate	Operate	Practice	Start
	Choose	Employ	Maintain	Organize	Relate	Utilize
<b>ANALYZING</b>	Analyze	Classify	Differentiate	Examine	Scrutinize	Survey
	Appraise	Compare	Discover	Infer	Simplify	Test for
	Categorize	Contrast	Distinguish	Inspect	Study	Uncover
<b>EVALUATING</b>	Accept	Award	Conclude	Defend	Judge	Rate
	Appraise	Choose	Classify	Determine	Prioritize	Recommend
	Assess	Compare	Criticize	Grade	Rank	Reject
<b>CREATING</b>	Assemble	Construct	Design	Formulate	Originate	Reorder
	Build	Compile	Develop	Make up	Produce	Solve
	Create	Compose	Evolve	Modify	Propose	Structure

A list of the verbs matched to the level on the Taxonomy is shown in the following table:

**Sample questions at each level of the taxonomy:**

<b>REMEMBERING</b>	Can you choose....? How would you show....? Can you name....?	Can you match.....? Can you select...? Can you list....?	How do you show...? When was....? What did.....?
<b>UNDERSTANDING</b>	Will you state in your own words...? Can you demonstrate how.....? Can you illustrate the meaning of.....?	Can you retell how.....? How would you classify...? Can you transform the .... to.....?	
<b>APPLYING</b>	What facts would you select to show....? How would you organize.....to show.....? How is....an example of.....?	How would you use.....? What would happen if...? Can you illustrate how....?	
<b>ANALYZING</b>	How would you classify....? What is the difference between.....? What evidence can you list for.....?	Why do you think.....? How does.... compare to....? How is a .... related to .....?	
<b>EVALUATING</b>	Do you agree....? What would you change to.....? How could determine if.....?	Would it be better if.....? How would you prioritize.....? What do you think about....?	
<b>CREATING</b>	Can you propose an alternative to.....? Can you construct a model to change the .....? Can you predict the outcome if.....?	How would you test.....? Can you invent....? What would happened if.....?	

## **HOW TO USE THIS DOCUMENT**

The Entrepreneurship Curriculum 2021 is an original document to be produced for the country. As information changes rapidly educators must stay on the cutting edge in being efficient in the information shared with our students. While using this document ensure that you use recommended resources in terms of textbooks and websites that are included throughout the document.

It is also imperative that the pacing guide included is used as your map to guide you through the curriculum. If for some reason an extended time is needed to ensure that students grasp the information, it is recommended that the use of formative and extension activities can be used to assist your students and keep them on track.

Information is all around and as you navigate through the curriculum engage your students by fieldtrips, virtual fieldtrips and inviting guests who are concerned with the content of discussion. These elements help our students to connect with the subject not only through theoretical practice but also from a practical environment.

# STANDARDS AND BENCHMARKS

## Standard: Grade 8

1. Define needs, wants, scarcity and opportunity cost.
2. Explain the factors of production (Land, Labour, Capital and Enterprise)
3. Discuss specialisation and division of labor.
4. Distinguish the types of production; primary, secondary and tertiary.
5. Recognize and explain the fundamentals of Entrepreneurship.
6. Demonstrate an understanding of the advantages and disadvantages of being an Entrepreneur.
7. Distinguish the types of Entrepreneurial Businesses.
8. Describe the functions of a business.

## Benchmarks for Grade 8

- Create a chart displaying examples of needs and wants.
- Write a paragraph explaining why opportunity cost can be hard for an individual.
- Unit / Key Terms quiz (oral/written)
- Use images that represent various types of business and have students indicate the type of business.
- Create a visual display on the functions of a business.  
( <https://website.simplshow.com> )



# STANDARDS AND BENCHMARKS

## Standard: Grade 9

1. Define what is marketing
2. Discuss the four P's of the marketing mix; Product, Price, Place and Promotion.
3. Explain market research.
4. Identify types of market research.
5. Distinguish how to brand your business or service.
6. Define advertising.
7. Discuss methods of advertising.
8. Identify types of advertising media.
9. Discover the channels of distribution.
10. Explain the term Business License.
11. Discuss the importance of registering a business.
12. Define Value Added Tax.
13. Explain the types of business documents; Letter of Enquiry, Quotation, Order, Delivery note and Invoice.
14. Differentiate between the functions of business documents.
15. Differentiate the following types of Banks: Central Bank, Commercial Bank Offshore Bank and the Central Bank
16. State the importance of insurance.
17. List and explain the types of insurance.
18. Explain the methods of transportation: Land – Road, Rail, Pipeline  
Water – River and Sea

## Benchmarks for Grade 9

- Research, in groups, the services offered by commercial banks, create a presentation to the class using (pamphlets, flyer, brochure).
- Discussion- students will be led into a discussion of the importance of marketing products or services.
- Using a trifold board students can display the use of the 4P's on a particular product.
- Create a video presentation displaying the importance of the 4 P's.
- Students will complete a project on the benefits of National Insurance.
- Students have a choice in creating a PowerPoint Presentation a Video Presentation or on a display board.
- Complete a report on a Virtual Field Trip or a face to face field trip visiting the Sir Lynden Pindling International Airport or the Potters Cay Docking Facilities.
- Write an essay on the importance of transportation as it relates to The Bahamas.

## Entrepreneurship - Scope and Sequence

**COURSE DESCRIPTION:** This course affords students the opportunity to explore entrepreneurship and be challenged to create their own small businesses through the external partnerships with stakeholders which would afford students the hands-on needed, through mentoring programmes, seminars/workshops, and actual internship experiences.

**GOAL:** Students will demonstrate a fundamental understanding of and appreciation for entrepreneurship and the principles that must be applied to create and operate their own business in the future. They will be able to competently discuss an entrepreneurial perspective through the application of content, ability to interpret information, compare the information and thus allow allowing students to make sound reasoned judgment. Based on the implications of Entrepreneurship, the impact will be felt by students, families, businesses, the government and internationally, as they will be equipped to apply theoretical principals to practical, life learning experiences.

GENERAL OBJECTIVE	GRADE 8 - Term 1	GENERAL OBJECTIVE	GRADE 8 - Term 2
<p><b>Students will be able to:</b></p> <p>1. <b>Define needs, wants, scarcity and opportunity cost.</b></p>	<ul style="list-style-type: none"> <li>• Define the following terms:               <ul style="list-style-type: none"> <li>• Needs</li> <li>• Wants</li> <li>• Economic Problems</li> <li>• Scarcity</li> </ul> </li> </ul>	<p><b>Students will be able to:</b></p> <p>1. <b>Explain how to create a Business Plan.</b></p>	<ul style="list-style-type: none"> <li>• Define the term business plan.</li> <li>• State the purposes of a business plan.</li> <li>• Explain the importance of a business plan.</li> <li>• Identify and explain the basic elements of a business plan.</li> <li>• List common mistakes to avoid when creating an effective business plan.</li> <li>• Create a business plan</li> </ul>
<p>2. <b>Distinguish the difference between needs and wants.</b></p>	<ul style="list-style-type: none"> <li>• Distinguish between needs and wants.</li> </ul>	<p>2. <b>Identify the types of expected costs that can be experienced by Entrepreneurs.</b></p>	<ol style="list-style-type: none"> <li>1. Define the terms start-up costs and operating expenses.</li> <li>2. Identify the types of start-up costs and operating expenses.</li> <li>3. Describe the types of start-up costs and operating expenses.</li> <li>4. Explain way of obtaining Capital</li> </ol>

			<ol style="list-style-type: none"> <li>1. Define the term capital.</li> <li>2. List the types of capital. <ol style="list-style-type: none"> <li>1. Personal savings</li> <li>2. Friends and family</li> <li>3. Financial institution</li> <li>4. Outside the box</li> </ol> </li> <li>• Explain the types of capital</li> </ol>
3. Describe the advantages and disadvantages of scarcity.	<p>6. Explain what is meant by scarcity. List examples of scarcity</p> <ul style="list-style-type: none"> <li>• Describe opportunity costs.</li> </ul>	3. Describe why businesses fail.	<ol style="list-style-type: none"> <li>1. Explain reasons why businesses fail <ol style="list-style-type: none"> <li>a. Poor Management</li> <li>b. Failure to plan for change</li> <li>c. Poor financial management</li> <li>d. Over-expansion</li> <li>e. Risks of new business start-ups</li> </ol> </li> <li>2. Differentiate between the reasons why businesses fail.</li> </ol> <p>Discuss how to overcome problems of operating a business.</p>
4. Explain the factors of production (Land, Labour, Capital and Enterprise)	<ul style="list-style-type: none"> <li>• Define the factors of production</li> <li>• Explain each component of the factors of production : Land, Labour, Capital and Enterprise</li> <li>• Categorize examples of each area of the factors of production.</li> </ul>	4. Discuss the importance of teamwork within the workplace.	<ul style="list-style-type: none"> <li>• Explain what is meant by Teamwork.</li> <li>• List the traits that are necessary to become a good team member.</li> <li>• Explain the traits of a good team member.</li> <li>• Demonstrate the traits displayed by a good team member.</li> </ul>
5. Discuss specialization and division of labor.	<ul style="list-style-type: none"> <li>• Define the term labour and specialization.</li> </ul>	5. Demonstrate effective communication.	<ul style="list-style-type: none"> <li>• Define the word communication.</li> <li>• Describe the process of effective communication.</li> </ul>

	<ul style="list-style-type: none"> <li>• Discuss examples of specialization.</li> <li>• Explain division of labour.</li> <li>• Describe the advantages and disadvantages of division of labour.</li> </ul>		<ul style="list-style-type: none"> <li>• Explain the different forms of communication; internal, external, formal and informal</li> <li>• Differentiate between the forms of communication.</li> <li>• Demonstrate the advantage of two-way communication.</li> <li>• Express the reason for communication Barriers.</li> </ul>
6. <b>Distinguish the types of production; primary, secondary and tertiary.</b>	<ul style="list-style-type: none"> <li>• Define production.</li> <li>• Explain Primary, secondary and tertiary production.</li> <li>• List examples of primary, secondary and tertiary production.</li> <li>• Differentiate between primary, secondary and tertiary production.</li> </ul>	6. <b>Compare and contrast the importance of verbal and nonverbal communication.</b>	<ul style="list-style-type: none"> <li>• Define verbal, written and visual communication.</li> <li>• Differentiate between verbal, written and visual communication.</li> <li>• Describe the advantages and disadvantages of verbal, written and visual communication.</li> </ul>
7. <b>Recognize and explain the fundamentals of Entrepreneurship.</b>	<ul style="list-style-type: none"> <li>• Entrepreneur</li> <li>• Entrepreneurship</li> <li>• Consumer</li> <li>• Product</li> <li>• Service</li> </ul> <ol style="list-style-type: none"> <li>1. Distinguish between the terms Employees and Entrepreneurs.</li> <li>2. State reasons to support becoming an</li> <li>3. Entrepreneur.</li> </ol>	7. <b>Explain the importance of practicing listening skills.</b>	<ul style="list-style-type: none"> <li>• Define the term listening.</li> <li>• State the importance of having good listening skills.</li> <li>• List the ways to improve your listening skills.</li> <li>• Explain the difference between listening and hearing.</li> <li>• Describe ways to improve your listening skills.</li> </ul>

	4. Identify and explain advantages and disadvantages associated with being an Entrepreneur.		<ul style="list-style-type: none"> <li>• Differentiate between active and passive listeners.</li> <li>• Discuss the implications of effective listening for entrepreneurial success.</li> </ul>
8. <b>Describe the functions of a business.</b>	<ol style="list-style-type: none"> <li>1. Discuss the main aim of a business.</li> <li>2. Explain the functions of a business. <ul style="list-style-type: none"> <li>• Production</li> <li>• Finance</li> <li>• Marketing</li> <li>• Personnel</li> </ul> </li> <li>3. Differentiate the functions of a business.</li> </ol>	8. <b>Demonstrate effective telephone conversation</b>	<ul style="list-style-type: none"> <li>• Define the term telephone.</li> <li>• Identify proper telephone skills.</li> <li>• (3 P's – politeness, promptness, professionalism).</li> <li>• List the steps for effective telephone conversations.</li> <li>• Explain the steps for effective telephone conversations.</li> </ul>
		9. <b>Differentiate between hard skills and soft skills.</b>	<ul style="list-style-type: none"> <li>• Define the terms hard and soft skills.</li> <li>• State the importance of hard and soft skills on the job.</li> <li>• List and explain the key hard and soft skills.</li> <li>• Differentiate between hard skills and soft skills</li> </ul>

GENERAL OBJECTIVE	GRADE 9 - Term 1	*GENERAL OBJECTIVE	GRADE 9 - Term 2
<p><b>Students will be able to:</b> → <b>Define what is marketing</b></p>	<ul style="list-style-type: none"> <li>• Define what is market, marketing and market research.</li> <li>• Discuss the four P's of the marketing mix; Product, Price, Place and Promotion.</li> <li>• Explain the types of products that businesses can produce.</li> </ul>	<p><b>Students will be able to:</b> → <b>Explain the term Business License.</b></p>	<ul style="list-style-type: none"> <li>• Explain the term Business License.</li> <li>• Discuss the importance of registering a business.</li> <li>• List the steps in registering for a business license.</li> <li>• Identify the purpose of Department of Inland Revenue and Small Business Development Center.</li> <li>• List documents needed to register a business. (Business License, VAT Certificate, Letter of Good Standing (NIB), Passport, NIB Card, Voter's Card).</li> <li>• Define Value Added Tax (VAT).</li> <li>• State the current percentage of VAT in The Bahamas.</li> <li>• Review the history of VAT in The Bahamas.</li> <li>• Calculate VAT.</li> </ul>
<p>→ <b>Explain the role of marketing</b></p>	<ul style="list-style-type: none"> <li>• Explain why market research is needed.</li> <li>• Identify methods of conducting market research.</li> </ul>	<p><b>10. Discuss the importance of registering a business.</b></p>	

	<ul style="list-style-type: none"> <li>• Demonstrate how to create a questionnaire and interview questions.</li> <li>• Define the market mix</li> <li>• Types of marketing: Mass marketing, Niche market.</li> <li>• Discuss the advantages and disadvantages of the types of</li> </ul>		
<b>11. Explain market research</b>	<ul style="list-style-type: none"> <li>• Explain why market research is needed.</li> <li>• Identify methods of conducting market research.</li> <li>• Demonstrate how to create a questionnaire and interview questions.</li> </ul>	→ <b>List the steps in registering for a business license.</b>	•
→ <b>Demonstrate the use of Marketing mix: Pricing</b>	<ul style="list-style-type: none"> <li>• Define Cost-plus pricing, penetration pricing, price skimming, promotional pricing, psychological pricing, dynamic pricing and competitive pricing.</li> <li>• Differentiate between the types of pricing strategies.</li> <li>• Distinguish how to select suitable pricing strategies for a particular business.</li> <li>• Explain price elasticity of demand.</li> </ul>	→ <b>Discuss the importance of budgeting.</b>	<ol style="list-style-type: none"> <li>1. Define the terms: <ul style="list-style-type: none"> <li>• Budget</li> <li>• Income</li> <li>• Expenses</li> <li>• Profit</li> <li>• Loss</li> </ul> </li> <li>2. List the components that should be included in a budget.</li> <li>3. State the advantages and disadvantages of budgeting.</li> <li>4. Discuss the importance of budgeting.</li> <li>5. Prepare a simple budget.</li> <li>6. Explain the importance of keeping accurate financial records. (budget, income, expenses, profit, loss)</li> </ol>

<p><b>12. Distinguish how to brand your business or service</b></p>	<ul style="list-style-type: none"> <li>• Explain the terms brand name, packaging, brand loyalty and brand image.</li> <li>• Discuss the importance of a brand image.</li> <li>• Identify ways of branding a good or service.</li> </ul>	<p>→ <b>List the components that should be included in a budget</b></p>	
<p>→ <b>Define advertising.</b></p>	<ol style="list-style-type: none"> <li>1. Define the term advertising.</li> <li>2. List the functions of advertising.</li> <li>3. State the purpose of advertising.</li> <li>4. Identify and explain the types of advertising.</li> </ol>	<p>→ <b>Define Value Added Tax.</b></p>	<ul style="list-style-type: none"> <li>• Calculate Value Added Tax.</li> <li>• Describe goods and services that VAT is attached to or exempted from.</li> </ul>
<p>→ <b>Identify types of advertising media.</b></p>	<ol style="list-style-type: none"> <li>1. Define the term advertising media.</li> <li>2. State the purpose of advertising media.</li> <li>3. List and explain the types of advertising medium.</li> <li>4. Differentiate between types of advertising media's</li> <li>5. Create an advertising using any form media.</li> </ol>	<p>→ <b>Explain the types of business documents; Letter of Enquiry, Quotation, Order, Delivery note and Invoice.</b></p>	<ol style="list-style-type: none"> <li>1. Explain the types of business documents; Letter of Enquiry, Quotation, Order, Delivery note and Invoice.</li> <li>2. Identify the templates of Letter of Enquiry, Bill of Lading, Order, Delivery note, Freight Note and Invoice.</li> <li>3. Calculate discounts that can be offered to buyers; Trade discount, Quantity Discount and Cash Discount.</li> <li>4. Describe transportation costs.</li> <li>5. Differentiate between the functions of business documents.</li> </ol>



			<ol style="list-style-type: none"> <li>6. Explain the types of cheques; open cheque, crossed cheque, post-dated cheque, dishonored cheque.</li> <li>7. Identify the parts of the cheque.</li> <li>8. Label the parts of the cheque.</li> <li>9. Prepare a cheque.</li> <li>10. Discuss the advantages and disadvantages of cheques.</li> </ol>
→ <b>Discover the channels of distribution.</b>	<ol style="list-style-type: none"> <li>1. Define the terms: <ul style="list-style-type: none"> <li>• Distribution</li> <li>• Channel of distribution</li> <li>• Producer</li> <li>• Wholesaler</li> <li>• Retailer</li> <li>• Consumer</li> </ul> </li> <li>2. Differentiate direct and indirect channel.</li> <li>3. Describe the channels of distribution.</li> <li>4. Explain the advantages and disadvantages of the different channels of distribution.</li> <li>5. List examples of retailers and wholesalers.</li> </ol>	→ <b>Differentiate between the functions of business documents.</b>	
→	•	→ <b>Differentiate the following types of Banks: Central Bank, Commercial Bank Offshore Bank and the Central Bank.</b>	<ol style="list-style-type: none"> <li>1. Define the terms: <ul style="list-style-type: none"> <li>• Money</li> <li>• Legal Tender</li> <li>• Banking</li> </ul> </li> <li>2. Explain the functions of money.</li> <li>3. Identify the qualities of money.</li> </ol>

			<ol style="list-style-type: none"><li>4. State the types of money.</li><li>5. Differentiate the following types of Banks:<ul style="list-style-type: none"><li>• Central Bank</li><li>• Commercial Bank</li><li>• Offshore Bank</li></ul></li><li>6. Discuss various banking services provided by commercial banks.<ul style="list-style-type: none"><li>• Deposit Account</li><li>• Checking Account</li><li>• Credit Card</li><li>• Debit Card</li><li>• Direct Deposit</li><li>• Online Banking</li><li>• Income Statement</li></ul></li><li>7. Differentiate between banking services.</li><li>8. Explain the functions of the Central Bank.</li><li>9. Name the Commercial Banks in The Bahamas.</li><li>10. Define the words cheque, drawer, drawee, payee, endorsed</li><li>11. Explain the types of cheques; open cheque, crossed cheque, post-dated cheque, dishonored cheque.</li><li>12. Identify the parts of the cheque.</li><li>13. Label the parts of the cheque.</li><li>14. Prepare a cheque.</li></ol>
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			15. Discuss the advantages and disadvantages of cheques.
	•	→ <b>List and explain the types of insurance.</b>	<ol style="list-style-type: none"> <li>1. Define the terms: <ul style="list-style-type: none"> <li>• Insurance</li> <li>• Premium</li> <li>• Policy</li> <li>• Claim</li> </ul> </li> <li>2. State the importance of insurance.</li> <li>3. Discuss the principles of insurance; insurable interest, utmost good faith and indemnity.</li> <li>4. List and explain the types of insurance. <ul style="list-style-type: none"> <li>• Life Assurance</li> <li>• Marine Insurance</li> <li>• Fire Insurance</li> <li>• Accident Insurance (Motor, Personal accident and sickness)</li> </ul> </li> <li>5. List examples of insurance companies in The Bahamas.</li> <li>6. State the purpose of National Insurance.</li> <li>7. List and discuss the benefits offered by National Insurance.</li> <li>8. State the current rates of National Insurance. (Employer and Employee)</li> <li>9. Calculate National Insurance.</li> </ol>

			10. State the consequences of not paying the National Insurance contribution.
	•	<p>→ <b>Explain the methods of transportation: Land - Road, Rail, Pipeline</b></p> <p><b>Water - River and Sea</b></p> <p><b>Air - Freight and Passenger</b></p>	<ul style="list-style-type: none"> <li>• Define the term "Transportation".</li> <li>• Discuss the factors of the types of transportation.</li> <li>• Explain the methods of transportation Land - Road, Rail, Pipeline Water - River and Sea Air - Freight and Passenger</li> <li>• List advantages and disadvantages of each method of transport.</li> <li>• Distinguish requirements of an airport</li> </ul>

## NATIONAL PACING GUIDE

Grade 8 TERM 1					
WEEK	TOPIC/CONCEPT	OBJECTIVE(S) Students will:	CURRICULUM LINK	No. of Periods	Resources
1	The Purpose of Business	1. Define the following terms: <ul style="list-style-type: none"> <li>• Needs</li> <li>• Wants</li> <li>• Economic Problems</li> <li>• Scarcity</li> </ul> 2. Distinguish between needs and wants. 3. Explain what is meant by scarcity. 4. List examples of scarcity. 5. Describe opportunity costs.		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes  <a href="https://byjus.com/commerce/what-is-entrepreneurship/">https://byjus.com/commerce/what-is-entrepreneurship/</a> </li> </ul>
2	Factors of Production	1. Define the factors of production 2. Explain each component of the factors of production : Land, Labour, Capital and Enterprise 3. Categorize examples of each area of the Factors of production.		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>

3	Specialization and Division of Labour	<p>1. Define the term labour and specialization.</p> <p>2. Discuss examples of specialization.</p> <p>3. Explain division of labour.</p> <p>4. Describe the advantages and disadvantages Of division of labour.</p>		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
4	Production	<p>Students will:</p> <p>1. Define production.</p> <p>2. Explain Primary, secondary and tertiary Production.</p> <p>3. List examples of primary, secondary and Tertiary production.</p> <p>4. Differentiate between primary, secondary</p>		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
5	The Entrepreneur Defined	<p>Students will:</p> <p>1. Define the following terms:</p> <ul style="list-style-type: none"> <li>• Entrepreneur</li> <li>• Entrepreneurship</li> <li>• Consumer</li> </ul>		2	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> </ul>

		<ul style="list-style-type: none"> <li>• Product</li> <li>• Service</li> </ul> <p>2. Distinguish between the terms Employees and Entrepreneurs.</p> <p>3. State reasons to support becoming an Entrepreneur.</p> <p>4. Identify and explain advantages and disadvantages associated with being an Entrepreneur.</p>			<ul style="list-style-type: none"> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
6	Characteristics An Entrepreneur Should Possess	<p>1. Explain characteristics of a potentially successful Entrepreneur.</p> <p>2. Demonstrate how to be a successful Entrepreneur.</p> <p>3. Identify successful local and international entrepreneurs.</p>		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
7	Types of Entrepreneurial Businesses	<p>1. Explain the terms:</p> <ul style="list-style-type: none"> <li>• Business</li> <li>• Sole traders</li> <li>• Partnerships</li> <li>• Private limited companies</li> </ul>		2	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> </ul>

		<ul style="list-style-type: none"> <li>• Public limited companies</li> <li>• Co-operatives</li> </ul> <p>2. List the types of Entrepreneurial businesses.</p> <p>3. Differentiate between the types of Business organizations.</p> <p>4. Describe the advantages and Disadvantages of the types of business.</p>			<ul style="list-style-type: none"> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
8	ECONOMIC SYSTEMS	<p>1. State the importance of capital investment.</p> <p>2. Define the terms:</p> <ul style="list-style-type: none"> <li>• Economy</li> <li>• Economic Systems</li> </ul>		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
9	Functions of a Business	<p>Students will:</p> <p>1. Discuss the main aim of a business.</p> <p>2. Explain the functions of a business.</p> <ul style="list-style-type: none"> <li>• Production</li> <li>• Finance</li> </ul>		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> </ul>



		<ul style="list-style-type: none"> <li>• Marketing</li> <li>• Personnel</li> </ul> 3. Differentiate the functions of a Business.			<ul style="list-style-type: none"> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
<b>Grade 8 TERM 2</b>					
<b>WEEK</b>	<b>TOPIC/CONCEPT</b>	<b>OBJECTIVE(S) Students will:</b>	<b>CURRICULUM LINK</b>	<b>No. of Periods</b>	<b>Resources</b>
1	Developing a Business Plan	1. Define the term business plan. 2. State the purposes of a business plan. 3. Explain the importance of a business Plan. 4. Identify and explain the basic elements Of a business plan. 5. List common mistakes to avoid when Creating an effective business plan. 6. Create a business plan.		2	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
2	Costs To Start Your Business	1. Define the terms start-up costs and Operating expenses. 2. Identify the types of start-up costs and Operating expenses. 3. Describe the types of start-up costs and Operating expenses.		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> </ul>

					<ul style="list-style-type: none"> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
3	Reason Why Businesses Fail	<ol style="list-style-type: none"> <li>1. Explain reasons why businesses fail <ol style="list-style-type: none"> <li>a. Poor Management</li> <li>b. Failure to plan for change</li> </ol> </li> </ol>		1	
4	Teamwork	<ol style="list-style-type: none"> <li>1. Explain what is meant by Teamwork.</li> <li>2. List the traits that are necessary to Become a good team member.</li> <li>3. Explain the traits of a good team Member.</li> <li>4. Demonstrate the traits displayed by a good team member.</li> </ol>		1	
5	Communication	<ol style="list-style-type: none"> <li>1. Define the word communication.</li> <li>2. Describe the process of effective Communication.</li> <li>3. Explain the different forms of communication; internal, external, formal and informal</li> <li>4. Differentiate between the forms of</li> </ol>		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>

		<p>Communication.</p> <p>5. Demonstrate the advantage of two-Way communication.</p> <p>6. Express the reason for communication Barriers.</p>			
6	Developing Listening and Telephone Skills	<p>1. Define the term listening.</p> <p>2. State the importance of having good Listening skills.</p> <p>3. List the ways to improve your listening Skills.</p> <p>4. Explain the difference between Listening and hearing.</p> <p>5. Describe ways to improve your Listening skills.</p> <p>6. Differentiate between active and Passive listeners.</p> <p>7. Discuss the implications of effective Listening for entrepreneurial success.</p>		2	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
7	Hard And Soft Skills	<p>1. Define the terms hard and soft skills.</p> <p>2. State the importance of hard and soft Skills on the job.</p>		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> </ul>

		<p>3. List and explain the key hard and soft Skills.</p> <p>4. Differentiate between hard skills and soft Skills.</p>			<ul style="list-style-type: none"> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
<b>Grade 9 TERM 1</b>					
1	The Fundamentals of Marketing	<p>Students will:</p> <ol style="list-style-type: none"> <li>1. Define what market, marketing and Marketing mix is.</li> <li>2. Discuss the four P's of the marketing Mix; Product, Price, Place and Promotion.</li> <li>3. Differentiate the 4P's of the Marketing mix.</li> <li>4. Explain the types of products that Businesses can produce.</li> </ol>		2	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul> <p><a href="https://www.entrepreneur.com/article/299335">https://www.entrepreneur.com/article/299335</a></p> <p><a href="https://www.thebalancesmb.com/different-types-of-advertising-methods-38548">https://www.thebalancesmb.com/different-types-of-advertising-methods-38548</a></p>
2	Market Research	<ol style="list-style-type: none"> <li>1. Explain why market research is Important.</li> <li>2. Identify methods of conducting Market research.</li> </ol>		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> </ul>

		3. Demonstrate how to create a questionnaire and interview Questions.			<ul style="list-style-type: none"> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
3	Product Image (Branding)	<ol style="list-style-type: none"> <li>1. Explain the terms brand name, packaging, brand loyalty and brand Image.</li> <li>2. Discuss the importance of a brand Image.</li> <li>3. Identify ways of branding a good or Service.</li> </ol>		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
4	Marketing Mix: Pricing	<ul style="list-style-type: none"> <li>• Define Cost-plus pricing, penetration pricing, price skimming, promotional pricing, psychological pricing, dynamic Pricing and competitive pricing. <ul style="list-style-type: none"> <li>• Differentiate between the types of Pricing strategies.</li> <li>• Distinguish how to select suitable</li> </ul> </li> </ul>		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>

		<ul style="list-style-type: none"> <li>pricing strategies for a particular Business.</li> <li>Explain price elasticity of demand.</li> </ul>			
5	IMPORTANCE OF ADVERTISING	<ol style="list-style-type: none"> <li>Define the term advertising.</li> <li>List the functions of advertising.</li> <li>State the purpose of advertising.</li> <li>Identify and explain the types of Advertising.</li> </ol>		1	<ul style="list-style-type: none"> <li>Internet Access</li> <li>YouTube</li> <li>PowerPoint Presentation</li> <li>Essential Principles of Business for CSEC</li> <li>Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>Teacher Notes</li> <li>Teacher Videos</li> </ul>
6	ADVERTISING MEDIA	<p>Students will:</p> <ol style="list-style-type: none"> <li>Define the term advertising media.</li> <li>State the purpose of advertising Media.</li> <li>List and explain the types of Advertising medium.</li> <li>Differentiate between types of Advertising media's.</li> <li>Create an advertisement using any Form of media.</li> </ol>		2	<ul style="list-style-type: none"> <li>Internet Access</li> <li>YouTube</li> <li>PowerPoint Presentation</li> <li>Essential Principles of Business for CSEC</li> <li>Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>Teacher Notes</li> <li>Teacher Videos</li> </ul>

		6. The positive effects of using social Media for advertising. (Facebook, Instagram, WhatsApp Business)			
7	CHANNELS OF DISTRIBUTION	<p>Students will:</p> <ol style="list-style-type: none"> <li>1. Define the terms: Distribution <ul style="list-style-type: none"> <li>• Channel of distribution</li> <li>• Producer</li> <li>• Wholesaler</li> <li>• Retailer</li> <li>• Consumer</li> </ul> </li> <li>2. Differentiate direct and indirect Channel.</li> <li>3. Describe the channels of Distribution.</li> <li>4. Explain the advantages and disadvantages of the different Channels of distribution.</li> <li>5. List examples of retailers and Wholesalers.</li> </ol>		2	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>

<b>Grade 9 Term 2</b>					
<b>WEEK</b>	<b>TOPIC/CONCEPT</b>	<b>OBJECTIVE(S) Students will:</b>	<b>CURRICULUM LINK</b>	<b>No. of Periods</b>	<b>Resources</b>
1	BUSINESS REGISTRATION	1. Explain the term Business License. 2. Discuss the importance of registering a business. 3. List the steps in registering for a business license. 4. Identify the purpose of Department of Inland Revenue and Small Business Development Center. 5. List documents needed to register a Business. (Business License, VAT Certificate, Letter of Good Standing (NIB), Passport, NIB Card, Voter's Card). 6. Define Value Added Tax (VAT). 7. State the current percentage of VAT in The Bahamas.		2	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>Teacher Videos</li> </ul>



		8. Review the history of VAT in The Bahamas. 9. Calculate VAT			
2	FINANCIAL PLANNING	Students will: 1. Define the terms: <ul style="list-style-type: none"> <li>• Budget</li> <li>• Income</li> <li>• Expenses</li> <li>• Profit</li> <li>• Loss</li> </ul> 2. List the components that should be included in a budget. 3. State the advantages and disadvantages of budgeting. 4. Discuss the importance of budgeting. 5. Prepare a simple budget. 6. Explain the importance of keeping accurate financial records. (budget,		2	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Exploring Entrepreneurship in Junior High School</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>

		Income, expenses, profit, loss).			
3	BUSINESS TRANSACTIONS	<p>Students will:</p> <ol style="list-style-type: none"> <li>1. Explain the types of business documents; Letter of Enquiry, Quotation, Order, Delivery note and Invoice.</li> <li>2. Identify the templates of Letter of Enquiry, Bill of Lading, Order, Delivery note, Freight Note and Invoice.</li> <li>3. Calculate discounts that can be offered to buyers; Trade discount, Quantity Discount and Cash Discount.</li> <li>4. Describe transportation costs.</li> <li>5. Differentiate between the functions of business documents.</li> </ol>		2	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>

4	BUSINESS AND BANKING	<p>Students will:</p> <p>9.2.4 A. Banking 1. Define the terms:</p> <ul style="list-style-type: none"> <li>• Money</li> <li>• Legal Tender</li> <li>• Banking</li> </ul> <p>2. Explain the functions of money.</p> <p>3. Identify the qualities of money.</p> <p>4. State the types of money.</p> <p>5. Differentiate the following types of Banks:</p> <ul style="list-style-type: none"> <li>• Central Bank</li> <li>• Commercial Bank</li> <li>• Offshore Bank</li> </ul> <p>6. Discuss various banking services Provided by commercial banks.</p>		2	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
5	Insurance	<p>Types of Insurance</p> <p>1. Define the terms:</p> <ul style="list-style-type: none"> <li>• Insurance</li> <li>• Premium</li> <li>• Policy</li> <li>• Claim</li> </ul> <p>2. State the importance of insurance.</p> <p>3. Discuss the principles of insurance;</p>		1	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>

		<p>insurable interest, utmost good faith and indemnity.</p> <p>4. List and explain the types of insurance.</p> <p>Life Assurance Marine Insurance Fire Insurance Accident Insurance (Motor, Personal accident and sickness)</p> <p>5. List examples of insurance companies In The Bahamas.</p>			
6	National Insurance	<p>1. State the purpose of National Insurance.</p> <p>2. List and discuss the benefits Offered by National Insurance.</p> <p>3. State the current rates of National Insurance. (Employer and Employee)</p> <p>4. Calculate National Insurance.</p> <p>5. State the consequences of not paying the National Insurance Contribution.</p>		2	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>

7-8	Business And Transportation	<ul style="list-style-type: none"> <li>• Define the term “Transportation”.</li> <li>• Discuss the factors of the types of Transportation.</li> <li>• Explain the methods of transportation</li> </ul> <p>Land – Road, Rail, Pipeline Water – River and Sea Air – Freight and Passenger</p> <ul style="list-style-type: none"> <li>• List advantages and disadvantages of each method of transport.</li> <li>• Distinguish requirements of an airport.</li> </ul>		4	<ul style="list-style-type: none"> <li>• Internet Access</li> <li>• YouTube</li> <li>• PowerPoint Presentation</li> <li>• Essential Principles of Business for CSEC</li> <li>• Business Studies Fourth Edition (Cambridge IGCSE)</li> <li>• Teacher Notes</li> <li>• Teacher Videos</li> </ul>
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## GRADE 8 - TERM ONE

### GENERAL OBJECTIVES:

9. Define needs, wants, scarcity and opportunity cost.
10. Distinguish the difference between needs and wants.
11. Describe the advantages and disadvantages of scarcity.
12. Explain the factors of production (Land, Labour, Capital and Enterprise)
13. Discuss specialisation and division of labor.
14. Distinguish the types of production; primary, secondary and tertiary.
15. Recognize and explain the fundamentals of Entrepreneurship.
16. Demonstrate an understanding of the advantages and disadvantages of being an Entrepreneur.
17. Distinguish the types of Entrepreneurial Businesses.
18. Summarize the advantages and disadvantages of each type of business.
19. Describe the functions of a business.

### Topic 8.1.1 The Purpose of Business

<i>Subtopic:</i>	<i>Students will:</i>
8.1.1 Concepts of needs, wants, scarcity and opportunity cost?	<ol style="list-style-type: none"> <li>1. Define the following terms:                             <ul style="list-style-type: none"> <li>• Needs</li> <li>• Wants</li> <li>• Economic Problems</li> <li>• Scarcity</li> </ul> </li> <li>2. Distinguish between needs and wants.</li> <li>3. Explain what is meant by scarcity.</li> <li>4. List examples of scarcity.</li> <li>5. Describe opportunity costs.</li> </ol>

### Suggested Activities:

- Initiate discussion about needs and wants of humans.
- Create a list of needs and wants.
- Multiple Choice
- Vocabulary words
- Video Presentation on scarcity

- True and False Questions

**Extension Activity:**

- Research goods and products that are affected by scarcity.
- Interview family members on what they consider to be a need and a want

**Formative Assessment:**

- Create a chart displaying examples of needs and wants.
- Write a paragraph explaining why opportunity cost can be hard for an individual.

**Summative Assessment:**

- Unit / Key Terms quiz (oral/written)
- Teacher Made Worksheets
- Online education platforms Example: (Kahoot or Quizziz)

**Topic 8.1.2 Factors of Production**

<i>Subtopic:</i>	<i>Students will:</i>
8.1.2. Factors of Production	<ol style="list-style-type: none"> <li>1. Define the factors of production</li> <li>2. Explain each component of the factors of production : Land, Labour, Capital and Enterprise</li> <li>3. Categorize examples of each area of the factors of production.</li> </ol>

**Suggested Activities:**

- Short answer questions
- Multiple Choice
- Brainstorm skills possessed by students (group work)

**Extension Activity:**

- Group presentations

**Formative Assessment:**

- Complete Self-Assessment tests
- Create a visual presentation displaying the factors or production.  
( <https://website.simpleshow.com> )

**Summative Assessment:**

- Unit/Key Terms quiz (oral/written)
- PowerPoint presentations
- Teacher Made Worksheets

### Topic 8.1.3 Specialisation and Division of Labour

<i>Subtopic:</i>	<i>Students will:</i>
8.1.3 Specialisation and Division of Labour	<ol style="list-style-type: none"><li>3. Define the term labour and specialisation.</li><li>4. Discuss examples of specialisation.</li><li>5. Explain division of labour.</li><li>6. Describe the advantages and disadvantages of division of labour.</li></ol>

#### **Suggested Activities:**

- Answer Unit Questions
- Short Answer Questions
- Multiple Choice
- Role Play

#### **Extension Activity:**

- Case Study: Division of Labour
- Conduct an interview with someone that specializes in a particular field example; carpentry, electrical, sports medicine, pediatric care

#### **Formative Assessment:**

- Discuss ways in which division of labour can be used.
- Fill out Exit Slips (a written form of documentation to determine if objectives were achieved).

#### **Summative Assessment:**

- Unit/Key Terms quiz (oral/written)/PowerPoint presentations
- Teacher Made Worksheets



<b>Topic 8.1.4 Production</b>	
<b><i>Subtopic:</i></b>	<b><i>Students will:</i></b>
8.1.4 Types of Production	<ol style="list-style-type: none"> <li>1. Define production.</li> <li>2. Explain Primary, secondary and tertiary production.</li> <li>3. List examples of primary, secondary and tertiary production.</li> <li>4. Differentiate between primary, secondary and tertiary production.</li> </ol>
<b>Suggested Activities:</b> <ul style="list-style-type: none"> <li>• Answer Unit Questions</li> <li>• Short Answer Questions</li> <li>• Labeling Diagrams</li> <li>• Multiple Choice Questions</li> <li>• Oral Games</li> <li>• YouTube Video Presentation</li> <li>• Electronic Worksheets</li> </ul>	
<b>Extension Activity:</b> <ul style="list-style-type: none"> <li>• Label the production diagram.</li> <li>• Discuss the types of jobs found under each type of production.</li> </ul>	
<b>Formative Assessment:</b> <ul style="list-style-type: none"> <li>• Group presentation to research jobs found under given types of production.</li> </ul>	
<b>Summative Assessment:</b> <ul style="list-style-type: none"> <li>• Unit/Key Terms quiz (oral/written)/Teacher Made Worksheets</li> </ul>	
<b>Topic 8.1.5 The Entrepreneur Defined</b>	
<b><i>Subtopic:</i></b>	<b><i>Students will:</i></b>
8.1.5 What is Entrepreneur ?	<ol style="list-style-type: none"> <li>1. Define the following terms: <ul style="list-style-type: none"> <li>• Entrepreneur</li> <li>• Entrepreneurship</li> <li>• Consumer</li> <li>• Product</li> <li>• Service</li> </ul> </li> <li>2. Distinguish between the terms Employees and Entrepreneurs.</li> <li>3. State reasons to support becoming an Entrepreneur.</li> <li>4. Identify and explain advantages and disadvantages associated with being an Entrepreneur.</li> </ol>

**Suggested Activities:**

- Field trip to local Entrepreneurial Businesses
- Role-play the four (4) types of Entrepreneurial Businesses.
- Using Microsoft Word or PowerPoint to create a table categorizing the types of entrepreneurial businesses. (Include pictures from each type of entrepreneurial business).
- Differentiate the types of Entrepreneurial Business by labelling pictures.
- Presentation by external guest speaker from each type of Entrepreneurial Business

**Extension Activity:**

- Invite guest speakers from Local Entrepreneurs in various types of entrepreneurial businesses [Manufacturing, Wholesaling, and Retailing] in the community. (Lunch Vendors, Yard Cleaner, Community Stores, Mechanic, Nursery (Babysitting), Bakery, etc.)
- Video Presentation on international Successful Entrepreneurs.

**Formative Assessment:**

- Name that type of Business Game (Teacher will show picture of each type of business and students will identify the correct type, student with the most points wins the game and will get a prize.

**Summative Assessment:**

- Unit / Key Terms quiz (oral/written)
- Teacher Made Worksheets
- Use images that represent various types of business and have students indicate the type of business
- Write one sentence that describes what it was learnt in the lesson.
  - Classification Worksheet
  - True & False Activity
  - Matching Activity

**Summative Assessment:**

- Unit / Key Terms quiz (oral/written)
- Worksheets
- Online worksheets

## Topic 8.1.6 CHARACTERISTICS OF AN ENTREPRENEUR

<i>Subtopic:</i>	<i>Students will:</i>
<b>8.1.6 Characteristics of Successful Entrepreneurs</b>	<ol style="list-style-type: none"><li>1. Explain characteristics of a potentially successful Entrepreneur.</li><li>2. Demonstrate how to be a successful Entrepreneur.</li><li>3. Identify successful local and international entrepreneurs.</li></ol>
<b>Suggested Activities:</b> <ul style="list-style-type: none"><li>• Complete a self-assessment of their characteristic to determine if they have what it takes to be a successful entrepreneur.</li><li>• Role play / dramatize characteristics of an entrepreneur.</li><li>• Short answer questions based on YouTube video presentation about international entrepreneurs.</li></ul>	
<b>Extension Activity:</b> <ul style="list-style-type: none"><li>• Invite persons from Chamber of Commerce, YEP and Ministry of Youth to encourage students to become entrepreneurs.</li><li>• Conduct a sample survey to ascertain the top three (3) characteristics of a successful Entrepreneur.</li><li>• A case study on Local Entrepreneurs (Background of the Business, challenges experienced, achievements – <b>Group Activity</b>)</li></ul>	
<b>Formative Assessment:</b> <ul style="list-style-type: none"><li>• Charades – Name that characteristics - (Students will be placed into two (2) groups. The teacher will demonstrate a characteristic and the students will have to guess what it is. The team with the most points at the end of the game's wins. Group will be rewarded based on the Teacher.)</li><li>• Discussions with cards (using "I agree", "I disagree", "I do not know")</li><li>• Tik Tok video</li><li>• Write a letter to a local entrepreneur describes what they student would have learnt</li><li>• True &amp; False Activity</li><li>• Short Answers Worksheet</li></ul>	
<b>Summative Assessment:</b> <ul style="list-style-type: none"><li>• Unit/Key Terms quiz (oral/written)</li></ul>	

<b>Topic 8.1.7 Types of Entrepreneurial Businesses</b>	
<b><i>Subtopic:</i></b>	<b><i>Students will:</i></b>
8.1.7 Types of Business Organisations	<ol style="list-style-type: none"> <li>1. Explain the terms: <ul style="list-style-type: none"> <li>• Business</li> <li>• Sole traders</li> <li>• Partnerships</li> <li>• Private limited companies</li> <li>• Public limited companies</li> <li>• Co-operatives</li> </ul> </li> <li>2. List the types of Entrepreneurial Businesses.</li> <li>3. Differentiate between the types of business organisations.</li> <li>4. Describe the advantages and disadvantages of the types of business.</li> <li>5. Identify local examples of Entrepreneurial businesses in The Bahamas.</li> </ol>
<p><b>Suggested Activities:</b></p> <ul style="list-style-type: none"> <li>• Virtual Field trip to local Entrepreneurial Businesses</li> <li>• Using Microsoft Word or PowerPoint, create a table categorizing the types of entrepreneurial businesses. (Include pictures from each type of entrepreneurial business).</li> <li>• Differentiate the types of Entrepreneurial Business by labelling pictures.</li> <li>• Presentation by external guest speaker from each type of Entrepreneurial Business</li> <li>•</li> </ul>	
<p><b>Extension Activity:</b></p> <ul style="list-style-type: none"> <li>• Students can interview one Subject Coordinator at their school and ask them to fill-out a survey about 'Teamwork' within their department (Interview &amp; survey questions should be based on the 5 C's of Teamwork).</li> <li>• Complete a SWOT Analysis of their experiences with teamwork.</li> </ul>	
<p><b>Formative Assessment:</b></p> <ul style="list-style-type: none"> <li>• Complete a true &amp; false activity- students will be placed on teams to complete the activity first and correctly.</li> <li>• Discussion- lead students in a discussion highlighting the strategies used to complete the activity.</li> <li>• Write positive and negative characteristics of team members and distribute to each student. Have the students explain which are positive characteristics and why.</li> <li>• Have students work in pairs, one student of the pair should be blindfolded. The student that is not blind folded should give the students instructions (created by</li> </ul>	

the teacher). This is to encourage the skills of trust, oral and listening communication

**Summative Assessment:**

- Unit/Key Terms quiz (oral/written)
- Worksheets

**Topic 8.1.8 ECONOMIC SYSTEMS**

<i>Subtopic:</i>	<i>Students will:</i>
8.1.8 Economic Decisions are Made	<ol style="list-style-type: none"> <li>1. State the importance of capital investment.</li> <li>2. Define the terms:               <ul style="list-style-type: none"> <li>• Economy</li> <li>• Economic Systems</li> <li>• Globalisation</li> </ul> </li> <li>3. Give the three (3) basic questions all economies must answer.</li> <li>4. Explain the types of economies.               <ul style="list-style-type: none"> <li>Subsistence Economy                   <ul style="list-style-type: none"> <li>• Free Market Economy</li> <li>• Controlled Economy</li> <li>• Mixed Economy</li> </ul> </li> </ul> </li> <li>5. Differentiate between the types of economies.</li> <li>6. Identify suitable examples of the types of economies.</li> </ol>

**Suggested Activities:**

- Short Answer Questions
- Multiple Choice Questions
- YouTube Video
- Kahoot, Quiziz or Pro-prof

**Extension Activity:**

- A case study on the different types of economy (Traditional, Mixed, Planned Economy)

**Formative Assessment:**

- PowerPoint Presentation
- Draw a table and include information about each type of Economy (a rubric will be used)

**Summative Assessment:**

- Unit / Key Terms quiz (oral/written)
- Worksheets
- 

**Topic 8.1.9 OPERATION OF A BUSINESS**

<i>Subtopic:</i>	<i>Students will:</i>
8.1.9 Functions of a Business	<ol style="list-style-type: none"> <li>1. Discuss the main aim of a business.</li> <li>2. Explain the functions of a business. <ul style="list-style-type: none"> <li>• Production</li> <li>• Finance</li> <li>• Marketing</li> <li>• Personnel</li> </ul> </li> <li>3. Differentiate the functions of a business.</li> </ol>

**Suggested Activities:**

- Answer Unit Questions
- Short Answer Question
- Make a simple product – from raw material stage to finished product.
- Demonstrate how to produce, finance, market and gather personnel for a business.
- Create scenarios of how to manage a business. (Staff, product, price, etc)
- Research their desired business and calculate the cost of operate the business.

**Extension Activity:**

- Students can conduct an interview with a local entrepreneurs to address how to own and operate a business (Switcha, Original Patties, Mami Knows Best, Limemade, etc)

**Formative Assessment:**

- Create a visual display on the functions of a business.  
( <https://website.simpleshow.com> )
- Do a think, pair, share exercise with a partner.

**Summative Assessment:**

- Unit / Key Terms quiz (oral/written)
- Worksheets

## GRADE 8 - TERM TWO

### GENERAL OBJECTIVES:

13. Explain how to create a Business Plan.
14. Identify the types of expected costs that can be experienced by Entrepreneurs.
15. Describe why businesses fail.
16. Discuss the importance of teamwork within the workplace.
17. Demonstrate effective communication.
18. Compare and contrast the importance of verbal and nonverbal communication.
19. Explain the importance of practicing listening skills.
20. Demonstrate effective telephone conversation.
21. Distinguish communication barriers.
22. Differentiate between hard skills and soft skills.

### Topic 8.2.1 Developing a Business Plan

<i>Subtopic:</i>	<i>Students will:</i>
8.2.1 Developing a Business Plan	<ol style="list-style-type: none"> <li>1. Define the term business plan.</li> <li>2. State the purposes of a business plan.</li> <li>3. Explain the importance of a business plan.</li> <li>4. Identify and explain the basic elements of a business plan.</li> <li>5. List common mistakes to avoid when creating an effective business plan.</li> <li>6. Create a business plan.</li> </ol>

#### **Suggested Activities:**

- Examine and analyze a business plan to identify each element.
- Analyze a business plan and list the five common mistakes.
- Short Answers
- Matching
- True and False
- YouTube video on Business Plans

#### **Extension Activity:**

- Create a business plan for a business of their choice.

#### **Formative Assessment:**

Choose from different Business Plan Templates

**Summative Assessment:**

- Unit / Key Terms quiz (oral/written)
- Short Answer
- Worksheets

**Topic 8.2.2 COSTS TO START YOUR BUSINESS**

<i>Subtopic:</i>	<i>Students will:</i>
8.2.2 Expected Cost to Start Your Business	<ol style="list-style-type: none"> <li>5. Define the terms start-up costs and operating expenses.</li> <li>6. Identify the types of start-up costs and operating expenses.</li> <li>7. Describe the types of start-up costs and operating expenses.</li> <li>8. Explain way of obtaining Capital</li> <li>7. Define the term capital.</li> <li>8. List the types of capital. <ul style="list-style-type: none"> <li>• Personal savings</li> <li>• Friends and family</li> <li>• Financial institution</li> <li>• Outside the box</li> </ul> </li> <li>9. Explain the types of capital.</li> </ol>

**Suggested Activities:**

- Answer Unit Questions
- Aural Question and Answer
- Multiple Choice
- Short Answer

**Extension Activity:**

- Generate new ways to obtaining capital, rather than the traditional types of capital (Example – prepayment for goods, etc).
- Invite local Entrepreneurs to discuss how they obtained capital to start their business.
- Write a brief report based on topic discussed by the Guest Speaker.

**Formative Assessment:**

- Research the items and the cost needed to start up individual businesses.
- Do a Think & Share exercise with a partner based on various Bahamian businesses and the type of capital they used.
- Group Presentations to class on Types of Capital
- PowerPoint Presentation explaining items and cost to start of a business of your choice.



<b>Summative Assessment:</b> <ul style="list-style-type: none"> <li>• Unit/Key Terms quiz (oral/written)</li> <li>• Worksheets</li> <li>• Short Answer Questions</li> <li>• Peer Assessment</li> <li>• Online Platforms: Kahoot !, Quizlet, Educaplay, Nearpod</li> </ul>	
<b>Topic 8.2.3 Reason Why Businesses Fail</b>	
<b>Subtopic:</b>	<b>Students will:</b>
8.2.3 Reason Why Businesses Fail	<ol style="list-style-type: none"> <li>1. Explain reasons why businesses fail <ol style="list-style-type: none"> <li>f. Poor Management</li> <li>g. Failure to plan for change</li> <li>h. Poor financial management</li> <li>i. Over-expansion</li> <li>j. Risks of new business start-ups</li> </ol> </li> <li>2. Differentiate between the reasons why businesses fail.</li> <li>3. Discuss how to overcome problems of operating a business.</li> </ol>
<b>Suggested Activities:</b> <ul style="list-style-type: none"> <li>• True and False</li> <li>• Watch content YouTube Video</li> <li>• Case Study</li> </ul>	
<b>Extension Activity:</b> <ul style="list-style-type: none"> <li>• Group Activity presenting through video, Tik Tok or PowerPoint on how to overcome reasons why businesses fail.</li> </ul>	
<b>Formative Assessment:</b> <ul style="list-style-type: none"> <li>• Matching Activity</li> <li>• Short Answer Questions</li> <li>• Create a model or find a picture of one soft skill and discuss its importance.</li> </ul>	
<b>Summative Assessment:</b> <ul style="list-style-type: none"> <li>• Unit/Key Terms quiz (oral/written)</li> </ul>	

<b>Topic 8.2.4 TEAMWORK</b>	
<b>Subtopic:</b>	<b>Students will:</b>
8.2.4 The Importance of Teamwork (5 C'S)	<ol style="list-style-type: none"> <li>1. Explain what is meant by Teamwork.</li> <li>2. List the traits that are necessary to become a good team member.</li> <li>3. Explain the traits of a good team member.</li> <li>4. Demonstrate the traits displayed by a good team member.</li> </ol>
<p><b>Suggested Activities:</b></p> <ul style="list-style-type: none"> <li>• Pair up, creating an Entrepreneur song about Teamwork depicting the 5 C's.</li> <li>• Role play good and bad teamwork scenarios.</li> </ul>	
<p><b>Extension Activity:</b></p> <ul style="list-style-type: none"> <li>• Students can interview one Subject Coordinator at their school and ask them to fill-out a survey about 'Teamwork' within their department (Interview &amp; survey questions should be based on the 5 C's of Teamwork).</li> <li>• Complete a SWOT Analysis of their experiences with teamwork.</li> </ul>	
<p><b>Formative Assessment:</b></p> <ul style="list-style-type: none"> <li>• Complete a true &amp; false activity- students will be placed on teams to complete the activity first and correctly.</li> <li>• Discussion- lead students in a discussion highlighting the strategies used to complete the activity.</li> <li>• Write positive and negative characteristics of team members and distribute to each student. Have the students explain which are positive characteristics and why.</li> <li>• Have students work in pairs, one student of the pair should be blindfolded. The student that is not blind folded should give the students instructions (created by the teacher). This is to encourage the skills of trust, oral and listening communication</li> </ul> <p><b>Summative Assessment:</b></p> <ul style="list-style-type: none"> <li>• Unit/Key Terms quiz (oral/written)</li> <li>• Worksheets</li> </ul>	

<b>Topic 8.2.5 Communication</b>	
<b><i>Subtopic:</i></b>	<b><i>Students will:</i></b>
8.2.5 A. Internal, informal, formal and External Communication	<ol style="list-style-type: none"> <li>1. Define the word communication.</li> <li>2. Describe the process of effective communication.</li> <li>3. Explain the different forms of communication; internal, external, formal and informal</li> <li>4. Differentiate between the forms of communication.</li> <li>5. Demonstrate the advantage of two-way communication.</li> <li>6. Express the reason for communication Barriers.</li> </ol>
8.2.5 B. Verbal, Written and Visual Communication	<ol style="list-style-type: none"> <li>1. Define verbal, written and visual communication.</li> <li>2. Differentiate between verbal, written and visual communication.</li> <li>3. Describe the advantages and disadvantages of verbal, written and visual communication.</li> </ol>
8.2.5 C. Developing Writing Skills	<ol style="list-style-type: none"> <li>1. Define the terms business letter and memorandum.</li> <li>2. Differentiate between a business letter and a memorandum.</li> <li>3. List and explain basic rules one should follow in writing a business letter.</li> <li>4. Examine a sample of a business letter.</li> <li>5. Label the parts of a business letter.</li> <li>6. Create a simple business letter and a memorandum.</li> </ol>
<p><b>Suggested Activities:</b></p> <ul style="list-style-type: none"> <li>• Short Answer Questions</li> <li>• Unit Vocabulary</li> <li>• Labeling parts of a Business Letter and Memo</li> <li>• Role Play</li> <li>• Content YouTube Videos</li> <li>• Type a business letter.</li> <li>• Analyze sample business letter.</li> </ul>	

**Extension Activity:**

- Peer critique letters once they are completed and provide feedback on the correctness of the letter presented.
- Charades – The students will act out various body language for their classmates to guess their interpretation.
- Debate – “The Importance of Effective Speaking Skills” – include the pros and cons on speaking effectively. Teacher will prepare rubric.
- Speech Competition – “The Importance of Communication Skills” – include verbal and nonverbal communication. Teacher will prepare rubric.
- Role play different speaking skills scenarios (effective and ineffective ways to speak).
- Illustrate the phases of the communication cycle.

**Formative Assessment:**

- Impromptu Speaking Activity – The teacher will give different topics to students to speak on for a maximum of 5 minutes. Teacher will prepare rubric.
- Discussion- Students will discuss ways one can block out distractions, the importance of speaking clearly and at an appropriate volume, the impact of a boring or exciting topic on listening, etc.
- Do a think, pair, share exercise with a partner.
- Create a business letter and a memorandum.

**Summative Assessment:**

- Unit/Key Terms quiz (oral/written)
- Worksheets

<b>Topic 8.2.6 Developing Listening and Telephone Skills</b>	
<b><i>Subtopic:</i></b>	<b><i>Students will:</i></b>
8.2.6 A. Developing Listening Skills	<ol style="list-style-type: none"> <li>1. Define the term listening.</li> <li>2. State the importance of having good listening skills.</li> <li>3. List the ways to improve your listening skills.</li> <li>4. Explain the difference between listening and hearing.</li> <li>5. Describe ways to improve your listening skills.</li> <li>6. Differentiate between active and passive listeners.</li> <li>7. Discuss the implications of effective listening for entrepreneurial success.</li> </ol>
8.2.6 B. Developing Telephone Skills	<ol style="list-style-type: none"> <li>1. Define the term telephone.</li> <li>2. Identify proper telephone skills.</li> <li>3. (3 P's – politeness, promptness, professionalism).</li> <li>4. List the steps for effective telephone conversations.</li> <li>5. Explain the steps for effective telephone conversations.</li> </ol>
<p><b>Suggested Activities:</b></p> <ul style="list-style-type: none"> <li>• Short Answer Questions</li> <li>• Unit Vocabulary</li> <li>• Role Play</li> <li>• Content YouTube Videos</li> </ul>	
<p><b>Extension Activity:</b></p> <ul style="list-style-type: none"> <li>• Invite guest speaker to discuss telephone communication.</li> <li>• Role play different listening and telephone skills scenarios (effective and ineffective ways to use the telephone).</li> </ul>	

**Formative Assessment:**

- Dramatize the correct and incorrect techniques for answering/speaking on the telephone.
- Create a map that includes a step by step process for effective telephone conversation.

**Summative Assessment:**

- Unit/Key Terms quiz (oral/written)
- Worksheets

**Topic 8.2.7 HARD AND SOFT SKILLS****Subtopic:**

8.2.7 Importance of Hard and Soft Skills on The Job.

**Students will:**

1. Define the terms hard and soft skills.
2. State the importance of hard and soft skills on the job.
3. List and explain the key hard and soft skills.
4. Differentiate between hard skills and soft skills

**Suggested Activities:**

- Design a chart with the key hard and soft skills.
- Identify hard and soft skills in each scenario given.
- Create a rap/chat on soft skills.

**Extension Activity:**

- Illustrate the key soft skills areas required by an Entrepreneur.
- Role play key soft skills needed by Entrepreneurs.

**Formative Assessment:**

- Matching Activity
- Short Answer Questions
- Create a model or find a picture of one soft skill and discuss its importance.

**Summative Assessment:**

- Unit/Key Terms quiz (oral/written)
- Worksheets

## GRADE 9 - TERM ONE

### GENERAL OBJECTIVES:

19. Define what is marketing
20. Explain the role of marketing
21. Discuss the four P's of the marketing mix; Product, Price, Place and Promotion.
22. Explain market research.
23. Identity types of market research.
24. Demonstrate the use of Marketing mix: Pricing
25. Distinguish how to brand your business or service.
26. Define advertising.
27. Discuss methods of advertising.
28. Identify types of advertising media.
29. Discover the channels of distribution.

### Topic 9.1.1 The Fundamentals of Marketing

<i>Subtopic:</i>	<i>Students will:</i>
9.1.1 A. Marketing	<ol style="list-style-type: none"> <li>1. Define what market, marketing and marketing mix is.</li> <li>2. Discuss the four P's of the marketing mix; Product, Price, Place and Promotion.</li> <li>3. Differentiate the 4P's of the marketing mix.</li> <li>4. Explain the types of products that businesses can produce.</li> </ol>
9.1.1 B. Market Research	<ol style="list-style-type: none"> <li>1. Explain why market research is important.</li> <li>2. Identify methods of conducting market research.</li> <li>3. Demonstrate how to create a questionnaire and interview questions.</li> </ol>

**Suggested Activities:**

- Answer Unit Questions
- Short Answer Questions
- Multiple Choice Questions
- Practical Activities

**Extension Activity:**

- Group project
- Case Study
- Role Play – 4 P’s of the marketing mix Product, Price, Place and Promotion.
- Create a song about the 4 P’s
- Create a simple questionnaire and interview form to assist with market research.

**Formative Assessment:**

- Complete a true & false activity- students will be placed on teams to complete the activity first and correctly.
- Discussion- students will be led into a discussion of the importance of marketing products or services.
- Using a trifold board students can display the use of the 4P’s on a particular product.
- Create a video presentation displaying the importance of the 4 P’s.

**Summative Assessment:**

- Unit/Key Terms quiz (oral/written)
- Worksheets
- Online worksheets Kahoot It!, Quizzes



Topic 9.1.2 Product Image	
<b>Subtopic:</b>	<b>Students will:</b>
9.1.2. Branding	<ol style="list-style-type: none"> <li>1. Explain the terms brand name, packaging, brand loyalty and brand image.</li> <li>2. Discuss the importance of a brand image.</li> <li>3. Identify ways of branding a good or service.</li> </ol>
<b>Suggested Activities:</b> <ul style="list-style-type: none"> <li>• Answer Unit Questions</li> <li>• Short Answer Questions</li> <li>• Practical Activities</li> </ul>	
<b>Extension Activity:</b> <ul style="list-style-type: none"> <li>• Group project</li> <li>• Case Study</li> </ul>	
<b>Formative Assessment:</b> <ul style="list-style-type: none"> <li>• Complete a true &amp; false activity- students will be placed on teams to complete the activity first and correctly.</li> <li>• Discussion- lead students in a discussion of the importance of branding a product or service.</li> <li>• Create a form of branding for a product</li> </ul>	
<b>Summative Assessment:</b> <ul style="list-style-type: none"> <li>• Unit/Key Terms quiz (oral/written)</li> <li>• Worksheets</li> </ul>	
Topic 9.1.3 Marketing Mix: Pricing	
<b>Subtopic:</b>	<b>Students will:</b>
9.1.3 Pricing	<ul style="list-style-type: none"> <li>• Define Cost-plus pricing, penetration pricing, price skimming, promotional pricing, psychological pricing. dynamic pricing and competitive pricing.</li> <li>• Differentiate between the types of pricing strategies.</li> <li>• Distinguish how to select suitable pricing strategies for a particular business.</li> <li>• Explain price elasticity of demand.</li> </ul>

**Suggested Activities:**

- Answer Unit Questions
- Short Answer Questions
- YouTube Content Video
- Scavenger Hunt
- Consumer Math Problems
- Mark-Up Calculations

**Extension Activity:**

- Group project
- Case Study
- Class debate on price increases on goods

**Formative Assessment:**

- Create a display board showing examples of pricing strategies.
- Multiple Choice

**Summative Assessment:**

- Unit/Key Terms quiz (oral/written)
- Worksheets

**Topic 9.1.4 A. THE IMPORTANCE OF ADVERTISING****Subtopic:**

9.1.4 A. Advertising

**Students will:**

1. Define the term advertising.
2. List the functions of advertising.
3. State the purpose of advertising.
4. Identify and explain the types of advertising.

**Suggested Activities:**

- Role-play the types of advertising.
- Survey classmate to determine the most common type of advertising.

**Extension Activity:**

- Use commercial/video clipping to state:
- Function of advertising
- Type of advertising
- Analyze commercials and explain what kind of ads they are and what reason they made their decision.

**Formative Assessment:**

- Create a survey using the school community to determine the most common type of advertising.
- Compare and contrast survey results to determine the most common type of advertising.

**Summative Assessment:**

- Unit/Key Terms quiz (oral/written)

<b>Topic 9.1.4 B ADVERTISING MEDIA</b>	
<i>Subtopic:</i>	<i>Students will:</i>
9.1.4 B. Advertising Mediums	<ol style="list-style-type: none"> <li>1. Define the term advertising media.</li> <li>2. State the purpose of advertising media.</li> <li>3. List and explain the types of advertising medium.</li> <li>4. Differentiate between types of advertising media's.</li> <li>5. Create an advertisement using any form of media.</li> <li>6. The positive effects of using social media for advertising. (Facebook, Instagram, WhatsApp Business)</li> </ol>
<p><b>Suggested Activities:</b></p> <ul style="list-style-type: none"> <li>• Display the types of advertising media on a poster paper.</li> <li>• Create a flyer, brochure based on the types of advertising media.</li> <li>• Field Trip to various Media Houses to observe their operations. (ZNS, Eyewitness News, Guardian, Our News, etc) <ul style="list-style-type: none"> <li>• Answer Unit Questions</li> <li>• Multiple Choice</li> <li>• Unit Vocabulary Words.</li> </ul> </li> </ul>	
<p><b>Extension Activity:</b></p> <ul style="list-style-type: none"> <li>• Invite local entrepreneurs to discuss the type of advertising media most effective for their business.</li> <li>• Invite different media houses to state the different types of advertising media that they provide to individuals and businesses. <ul style="list-style-type: none"> <li>• Research the costs in advertising using Social Media and create a survey using <a href="https://beta.polleverywhere.com">https://beta.polleverywhere.com</a> to evaluate how many persons learn about different business using social media.</li> </ul> </li> </ul>	
<p><b>Formative Assessment</b></p> <ul style="list-style-type: none"> <li>• Teacher provides a product or service and students can then determine the best type of advertising media to be used.</li> <li>• Create a commercial to advertise their product or service.</li> </ul>	
<p><b>Summative Assessment:</b></p> <ul style="list-style-type: none"> <li>• Unit Quiz</li> <li>• Jopardy</li> <li>• Short Answer Questions</li> </ul>	

<b>Topic 9.1.5 CHANNELS OF DISTRIBUTION</b>	
<b><i>Subtopic:</i></b>	<b><i>Students will:</i></b>
Distribution	<ol style="list-style-type: none"> <li>1. Define the terms: <ul style="list-style-type: none"> <li>• Distribution</li> <li>• Channel of distribution</li> <li>• Producer</li> <li>• Wholesaler</li> <li>• Retailer</li> <li>• Consumer</li> </ul> </li> <li>2. Differentiate direct and indirect channel.</li> <li>3. Describe the channels of distribution.</li> <li>4. Explain the advantages and disadvantages of the different channels of distribution.</li> <li>5. List examples of retailers and wholesalers.</li> </ol>
<p><b>Suggested Activities:</b></p> <ul style="list-style-type: none"> <li>• Create a chart illustrating the channels of distribution. (group)</li> <li>• Role play each channel of distribution (groups will pick a number to represent a distribution channel)</li> <li>• Visit Local wholesalers to observe the operations. (Bahamas Food Services, Island Wholesale, Thompson Trading, etc.)</li> </ul>	
<p><b>Extension Activity:</b></p> <ul style="list-style-type: none"> <li>• Students can take part in a research information about a local wholesalers or retailers.</li> </ul>	
<p><b>Formative Assessment:</b></p> <ul style="list-style-type: none"> <li>• Create a PowerPoint Presentation depicting the channels of distribution as a perspective Entrepreneur.</li> <li>• Create a video presentation discussion retailer vs wholesalers.</li> </ul> <p><b>Summative Assessment:</b></p> <ul style="list-style-type: none"> <li>• Unit / Key Terms quiz (oral/written)</li> </ul>	

## GRADE 9 - TERM TWO

### GENERAL OBJECTIVES:

1. Explain the term Business License.
2. Discuss the importance of registering a business.
3. List the steps in registering for a business license.
4. Discuss the importance of budgeting.
5. List the components that should be included in a budget.
6. Define Value Added Tax.
7. Explain the types of business documents; Letter of Enquiry, Quotation, Order, Delivery note and Invoice.
8. Differentiate between the functions of business documents.
9. Differentiate the following types of Banks: Central Bank, Commercial Bank Offshore Bank and the Central Bank
10. State the importance of insurance.
11. Discuss the principles of insurance; insurable interest, utmost good faith and indemnity.
12. List and explain the types of insurance.
13. Discuss the factors of the types of transportation.
14. Explain the methods of transportation: Land – Road, Rail, Pipeline  
Water – River and Sea  
Air – Freight and Passenger

### Topic 9.2.1 BUSINESS REGISTRATION

<i>Subtopic:</i>	<i>Students will:</i>
Documentation for Business Registration	<ol style="list-style-type: none"> <li>1. Explain the term Business License.</li> <li>2. Discuss the importance of registering a business.</li> <li>3. List the steps in registering for a business license.</li> <li>4. Identify the purpose of Department of Inland Revenue and Small Business Development Center.</li> <li>5. List documents needed to register a business. (Business License, VAT Certificate, Letter of Good Standing (NIB), Passport, NIB Card, Voter's Card).</li> <li>6. Define Value Added Tax (VAT).</li> <li>7. State the current percentage of VAT in The Bahamas.</li> <li>8. Review the history of VAT in The Bahamas.</li> <li>9. Calculate VAT.</li> </ol>

**Suggested Activities:**

- Unit Questions
- Short answer questions
- Oral Quizzes
- Calculation of VAT within groups.
- Role Play (How someone would register for a Business – (include what a business license is and how to apply for it, documents needed, etc).
- Examine a sample Business License to assess the validity. (tin number, expiration date, company information, location of business, etc)

**Extension Activity:**

10. Invite a speaker from the Department of Inland Revenue and Small Business Development Center. (General overview and functions of the Department)
  - Invite a speaker from Small Business Development Center
  - Research information needed from NIB in order to process a business e.g. (letter of Good Standing, contributions, penalties of not paying contributions).
  - Explore the Bahamas Government Inland Revenue Website ([www.inlandrevenue.finance.gov.bs](http://www.inlandrevenue.finance.gov.bs)).

**Formative Assessment**

- Create a PowerPoint Presentation based on the steps to register a business.
- Create an infomercial listing the steps in registering a business.

**Summative Assessment:**

- Unit / Key Terms quiz (oral/written) / Research the history of implementation of VAT in The Bahamas (Project)

**Topic 9.2.2 FINANCIAL PLANNING**

<i>Subtopic:</i>	<i>Students will:</i>
9.2.2 Budgeting & Record Keeping	<ol style="list-style-type: none"> <li>1. Define the terms:           <ul style="list-style-type: none"> <li>• Budget</li> <li>• Income</li> <li>• Expenses</li> <li>• Profit</li> <li>• Loss</li> </ul> </li> <li>2. List the components that should be included in a budget.</li> <li>3. State the advantages and disadvantages of budgeting.</li> <li>4. Discuss the importance of budgeting.</li> <li>5. Prepare a simple budget.</li> <li>6. Explain the importance of keeping accurate financial records. (budget, income, expenses, profit, loss).</li> </ol>

**Suggested Activities:**

- Answer unit questions
- Short answer questions
- Monitor their spending for a week before and after preparing a simple budget.
- Prepare a simple budget – Income Vs. Expenses. (Students can use Microsoft Word, Excel, Template (hard/soft copy, etc).

**Extension Activity:**

- Create a video displaying the importance of budgeting.  
( <https://website.simpleshow.com> )

**Formative Activity:**

- Students can watch a YouTube Video on the importance of budgeting and create a group presentation discussing the important reasons of budgeting.

**Summative Assessment:**

Unit Quiz

Short Answer

Educational platforms: Kahoot, Quizzes or Educaplay.

**Topic 9.2.3 BUSINESS TRANSACTIONS****Subtopic:**

Business Documents

**Students will:**

1. Explain the types of business documents; Letter of Enquiry, Quotation, Order, Delivery note and Invoice.
2. Identify the templates of Letter of Enquiry, Bill of Lading, Order, Delivery note, Freight Note and Invoice.
3. Calculate discounts that can be offered to buyers; Trade discount, Quantity Discount and Cash Discount.
4. Describe transportation costs.
5. Differentiate between the functions of business documents.

**Suggested Activities:**

- Answer unit questions
- Short answer questions
- Multiple Choice
- True and False Questions

**Extension Activities:**

- Create sample business documents e.g. quote and invoices in Microsoft Excel
- Using chart paper display a step by step process for ordering goods from a business.

**Formative**

Group Presentations of students ordering goods for a particular business and explain the process of receiving these goods.

Virtual interview with an entrepreneur discussing their experience of ordering goods.

**Summative**

- Unit Quiz
- Short Answer
- Presentation

**Topic 9.2.4 BUSINESS AND BANKING****Subtopic:**

9.2.4 A. Banking

**Students will:**

1. Define the terms:
  - Money
  - Legal Tender
  - Banking
2. Explain the functions of money.
3. Identify the qualities of money.
4. State the types of money.
5. Differentiate the following types of Banks:
  - Central Bank
  - Commercial Bank
  - Offshore Bank
6. Discuss various banking services provided by commercial banks.
  - Deposit Account
  - Checking Account
  - Credit Card
  - Debit Card
  - Direct Deposit
  - Online Banking
  - Income Statement
7. Differentiate between banking services.
8. Explain the functions of the Central Bank.
9. Name the Commercial Banks in The Bahamas.



<p>9.2.4 B. Cheque Writing</p>	<ol style="list-style-type: none"> <li>1. Define the words cheque, drawee, drawer, payee, endorsed</li> <li>2. Explain the types of cheques; open cheque, crossed cheque, post-dated cheque, dishonoured cheque.</li> <li>3. Identify the parts of the cheque.</li> <li>4. Label the parts of the cheque.</li> <li>5. Prepare a cheque.</li> <li>6. Discuss the advantages and disadvantages of cheques.</li> </ol>
<p><b>Suggested Activities:</b></p> <ul style="list-style-type: none"> <li>• Answer Unit Questions</li> <li>• Short Answer Questions</li> <li>• Labeling Cheque Diagram</li> <li>• Create a chart displaying the types of money.</li> <li>• Compare the services offered by the types of banks.</li> </ul>	
<p><b>Extension Activity:</b></p> <ul style="list-style-type: none"> <li>• Research, in groups, the services offered by commercial banks, create a presentation to the class using (pamphlets, flyer, brochure).</li> <li>• Face to Face Fieldtrip or Virtual Fieldtrip to a commercial bank to discuss the benefits of Commercial Banking services for Entrepreneurs.</li> <li>• Create a survey to find out how many services are used by the public.</li> </ul>	
<p><b>Formative Assessment:</b></p> <ul style="list-style-type: none"> <li>• Label the parts of a cheque.</li> <li>• Create cheques based on structured scenarios given.</li> <li>• Presentation on how formal Commercial Banking is changing as we progress into the 21<sup>st</sup> century</li> </ul> <p><b>Summative Assessment:</b></p> <ul style="list-style-type: none"> <li>• Unit / Key Terms quiz (oral/written)</li> </ul>	

<b>Topic 9.2.5 Insurance</b>	
<b>Subtopic:</b>	<b>Students will:</b>
9.2.5 Types of Insurance	<ol style="list-style-type: none"> <li>1. Define the terms: <ul style="list-style-type: none"> <li>• Insurance</li> <li>• Premium</li> <li>• Policy</li> <li>• Claim</li> </ul> </li> <li>2. State the importance of insurance.</li> <li>3. Discuss the principles of insurance; insurable interest, utmost good faith and indemnity.</li> <li>4. List and explain the types of insurance. <ul style="list-style-type: none"> <li>Life Assurance</li> <li>Marine Insurance</li> <li>Fire Insurance</li> <li>Accident Insurance (Motor, Personal accident and sickness)</li> </ul> </li> <li>5. List examples of insurance companies in The Bahamas.</li> </ol>
9.2.5 B National Insurance	<ol style="list-style-type: none"> <li>1. State the purpose of National Insurance.</li> <li>2. List and discuss the benefits offered by National Insurance.</li> <li>3. State the current rates of National Insurance. (Employer and Employee)</li> <li>4. Calculate National Insurance.</li> <li>5. State the consequences of not paying the National Insurance contribution.</li> </ol>
<p><b>Suggested Activities:</b></p> <ul style="list-style-type: none"> <li>• Answer Unit Questions</li> <li>• Short Answer Questions</li> <li>• Multiple Choice Questions</li> <li>• Matching Questions</li> <li>• Role Play</li> <li>• Vocabulary</li> </ul>	
<p><b>Extension Activity:</b></p> <ul style="list-style-type: none"> <li>• Students will complete a project on the benefits of National Insurance. Students have a choice in creating a PowerPoint Presentation a Video Presentation or on a display board.</li> <li>• Interview family members or friends asking questions about insurance.</li> </ul>	

**Formative Assessment:**

- Research the benefits offered by National Insurance and create a poster.
- Calculate National Insurance.
- Match common insurance terms to their related definitions.

**Summative Assessment:**

- Unit / Key Terms quiz (oral/written)
- Online Platform (Edmodo, Kahoot, Educaplay or Quizzes)

**Topic 9.2.6 BUSINESS AND TRANSPORTATION****Subtopic:**

9.2.6 Transportation

**Students will:**

- Define the term “Transportation”.
- Discuss the factors of the types of transportation.
- Explain the methods of transportation  
Land – Road, Rail, Pipeline  
Water – River and Sea  
Air – Freight and Passenger
- List advantages and disadvantages of each method of transport.
- Distinguish requirements of an airport.

**Suggested Activities:**

- Answer Unit Questions
- Short Answer Questions
- Multiple Choice Questions
- Matching Questions
- Role Play
- Vocabulary

**Extension Activity:**

- Complete a report on a Virtual Field Trip or a face to face field trip visiting the Sir Lynden Pindling International Airport or the Potters Cay Docking Facilities.
- Write an essay on the importance of transportation as it relates to The Bahamas.

**Formative Assessment:**

- Research the different types of boats that dock into Potters Cay Dock.
- Complete a chart listing the different airlines that travel through The Bahamas domestically and internationally.

**Summative Assessment:**

- Unit / Key Terms quiz (oral/written)
- Jeopardy
- Online Platform (Edmodo, Kahoot, Educaplay or Quizzes)

## Facility/Equipment/Teacher Standards

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Standards are provided as a guideline of resource needs and will be predicated on the infrastructure, internal capacity and programme sizes at respective schools. Implementation will vary on a school basis.

The following are based on standards identified during the 2017-2019 communication of programme prerequisites. Based on a class size of 12-15 students.

1) Facility (space)	Classroom / lab(s) space to accommodate <ul style="list-style-type: none"> <li>- 12-15 Networked computers</li> <li>- Student demonstration space</li> <li>- Directed instruction space</li> <li>- Teacher workspace</li> <li>- Storage cabinet</li> <li>- Adequate lighting &amp; ventilation</li> <li>- Air conditioning</li> <li>- Security Bars</li> </ul>
2) Equipment	<ul style="list-style-type: none"> <li>- Programme specific tools (eg. for Appropriate to Entrepreneurship)</li> <li>- Workstations for students</li> <li>- Workstation for teacher</li> <li>- Directed instruction classroom space</li> <li>- Demonstration/projects space</li> <li>- Secured storage cabinets</li> <li>- Television &amp; stand for demonstrations</li> <li>- Cable Access</li> <li>- *Ergonomically appropriate furniture</li> <li>- *Min. 4 ceiling fans</li> <li>- Programme specific textbooks/software</li> <li>- *Networked, LaserJet printers</li> </ul>
3) Technology	<ul style="list-style-type: none"> <li>- 12-15 Networked computers loaded with current operating system &amp; publication suite.</li> <li>- Internet Access</li> <li>- Mounted LCD Projector</li> <li>- Automatic Encased Projector Screen</li> <li>- Interactive Board</li> </ul>
4) Software	<ul style="list-style-type: none"> <li>- Office Suite</li> <li>- Project writing tutorial</li> <li>- *Virtual Library access</li> <li>- Industry specific financial services software</li> </ul>
5) Textbooks	<ul style="list-style-type: none"> <li>- Whitcomb, Alan (2006). <i>Essential Principles of Business</i>, Longman (Pearson), 3<sup>rd</sup> Edition</li> <li>- Cambridge IGCSE Business Studies 4<sup>th</sup> Edition,</li> <li>- Karen Borrington &amp; Peter Stimpson</li> </ul>

	<ul style="list-style-type: none"> <li>- Available online <a href="https://myeducite.com/uploads/Cambridge%20IGCES%20Business%20Studies%204th%20edition.pdf">https://myeducite.com/uploads/Cambridge%20IGCES%20Business%20Studies%204th%20edition.pdf</a></li> <li>- Wilmott, Anita &amp; Rahming, Syan (2017). <i>Exploring Entrepreneurship in Junior High School</i>, BSM Consulting</li> <li>- Wilmott, Anita &amp; Rahming, Syan (2017). <i>Exploring Embracing Entrepreneurship in Junior High School</i>, BSM Consulting</li> <li>- Greene, Cynthia L. (2006). <i>Entrepreneurship: Ideas in Action</i>, South-Western, 3<sup>rd</sup> Edition</li> <li>- Greene, Cynthia L. (2008). <i>Entrepreneurship: Ideas in Action</i>, South-Western, 4<sup>th</sup> Edition</li> <li>- Mariotti, Steve &amp; Towle, Tony (2010). <i>Entrepreneurship: Owning Your Future</i>, Pearson, 11<sup>th</sup> Edition,</li> <li>- Lobley, Derek, (1992). <i>Success in Commerce</i>, Hodder Arnold, 4<sup>th</sup> Edition.</li> </ul>
6) Teacher qualifications including	<ul style="list-style-type: none"> <li>- Bachelor's Degree in a related Business Field</li> <li>- Ability to utilize Office Suite</li> <li>- Exposure to current Financial Services Trends</li> <li>-</li> </ul>
7) Certifications	<ul style="list-style-type: none"> <li>- Knowledge of current operating systems</li> <li>- Subscription to professional journal</li> <li>- *Training in industry specific software</li> </ul>
8) Required professional development opportunities	<ul style="list-style-type: none"> <li>- Professional Development in areas relevant to certifications being taught</li> <li>- Team Building / Conflict Resolution PD</li> <li>- Annual PD in general business studies practices for consistency and alignment</li> <li>- *Annual PD upgrade opportunities in content specific areas</li> <li>- *Annual International conference exposure to Business trends and best practices</li> </ul>
9) Prerequisite Student requirements	<ul style="list-style-type: none"> <li>- *Basic Computer Literacy</li> <li>- *Leadership potential</li> <li>- *Interest in the programme</li> </ul>
10) Certifications available for Student	<ul style="list-style-type: none"> <li>- City &amp; Guilds / Pitman Exams – Word Processing, Spreadsheets – Level 1</li> </ul>
11) Contact Hours	<ul style="list-style-type: none"> <li>- Minimum 2 periods, preferred 4 periods</li> </ul>

<p>12)Exposure Opportunities</p>	<ul style="list-style-type: none"> <li>- *To parallel content, (Minimum of 4 hours per month) as either off campus experience or featured guest speaker</li> <li>- Internship</li> <li>- Summer Employment</li> </ul>
<p>13)Industry Partners</p>	<ul style="list-style-type: none"> <li>- Bahamas Chamber of Commerce</li> <li>- The Central Bank of The Bahamas</li> <li>- Community Partners</li> <li>- University of The Bahamas</li> <li>- <b>Department of Inland Revenue</b></li> <li>- <b>National Insurance Board</b></li> <li>- <b>*Local Entrepreneurs</b></li> <li>- *Professional Associations</li> <li>- *Community Partners</li> </ul>
<p>14)Other</p>	<p>All Computers must be serviced by a standardized process, either through Department of Education assigned officers or through the implementation and funding of a maintenance programme.</p>

*\*Recommended R\* Recommended Teacher's Resource*

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