

Business Studies

Lower Secondary

Syllabus



Papua New Guinea
Department of Education

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Secretary's message

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

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

By studying Business Studies, students acquire the knowledge, skills, attitudes and values to participate in Papua New Guinea's changing economic and business environment. This subject will enable students to acquire enterprise skills by actively participating in organised activities and to interact with others using appropriate communication techniques. They acquire skills for their future roles as citizens, workers, employers, entrepreneurs and consumers.

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

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

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

DR. JOSEPH PAGELIO
Secretary for Education

Introduction

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

Upper Primary Making a Living Strands	Lower Secondary Business Studies Strands	Lower Secondary Business Studies Units
Managing Resources Better Living Community Development	The Economic and Business Environment Enterprise Business Communication	Satisfying Needs and Wants Being a Wise and Responsible Consumer Business Communication My Small Business Project Marketing and Distribution Starting a Small Business Enterprise – Mind Your Own Business Keeping Accounts for My Business Preparing for the Workplace Laws and Business Regulations in PNG Business Calculations Taxation Computer Applications for Business The Business of Tourism

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

The Business Studies syllabus is flexible as optional units are provided to allow students to study areas of interest. Units have academic and practical components, with some units emphasising the development of skills. School developed units can be written to suit local community needs and can be taught as part of the syllabus. The practical focus units use the process skills

– investigation, planning, construction/making, marketing and evaluating which have been introduced in Making a Living at Upper Primary. Business Studies also links to the Upper Primary subject Social Science.

Business Studies has three strands – Economic and Business Environment, Enterprise and Business Communication. Students study topics on production and trade and the marketing and distribution of goods and services. They further learn about government, financial institutions and businesses and the impact of these organisations' activities and decisions on both producers and consumers. Topics on consumerism enable students to develop responsible attitudes and make wise decisions in the production and the use of goods and services. Students develop skills on personal financial planning and management. They learn about and develop entrepreneurial skills to use and manage resources from their immediate communities. They further learn to develop communication skills which are essential for business. The context for learning is mostly Papua New Guinea.

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

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

Students studying Business Studies will be able to continue further studies in Business Studies, Economics and Social Science in Upper Secondary. Students can also continue onto an accounting or business management courses in the technical colleges. The skills learnt and developed in this subject will enable students to start their own income generating activities or assist their families or relatives in their businesses. Students may find opportunities for employment either in the formal or informal sector.

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

Rationale

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

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

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

Business Studies provides a means whereby young people, through guidance, experience and action while at school can face the realities of the marketplace, the world of work and leisure and technological change.

Business Studies guides students to become competent citizens and develops their confidence to participate responsibly and ethically in a commercial environment. Students acquire knowledge and understanding of business; develop specific skills such as the ability to investigate, analyse, evaluate, communicate in a variety of situations and contexts, and use technology; are encouraged to be enterprising, and to interact with businesses and the community and develop ethical attitudes and values.

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

Curriculum principles

Our way of life

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

Cultural relevance

Cultural relevance focuses on the richness and diversity of Papua New Guinean cultures and languages. Our traditional life is based on a holistic perspective that integrates the past, present and future. Papua New Guineans are the original inhabitants of Papua New Guinea and live in sophisticated, organised and self-sufficient societies. Our customs and traditions constitute a cultural mosaic, rich and diverse, and include different cultural groups. Our customs and traditions are unique. Therefore, Business Studies enables students to:

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

Maintenance of vernacular language

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

Ethics, morals and values

Papua New Guinea is striving to create a society in line with democratic, liberal traditions. The citizens of Papua New Guinea should recognise appropriate social relationships based on sound human and religious ethics, morals and values. These are required for interaction with families, villages, wantoks and other groups and people from other provinces and nations. The process of socialisation requires a belief in the ethics, morals and values of the Melanesian extended family, dialogue with and respect for others and a willingness to conserve and promote those aspects of our traditions, which are consistent with integral human development. Socialisation also requires

an awareness of the interdependence of individuals, societies and nations in the modern world. It requires involvement with family, church, school, community and the world beyond.

This syllabus place emphasis on:

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

Integral human development

Facilitating integral human development

The philosophy of education for Papua New Guinea as described in the Matane Report acknowledges the national goals and directive principles in the National Constitution and is based on integral human development as follows:

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

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

Nation building and national unity

Our nation is young and there is still a great deal of nation building to be done. Students need to be given the skills to undertake this task and opportunities to participate in nationally organised events. The Business Studies syllabus enables students to understand how Papua New Guinea societies work and how they can be a useful part of these societies.

Students learn that they have a place in Papua New Guinea and that Papua New Guinea has a place in the world as a whole. They will become more able to help Papua New Guinea develop a national identity as one nation if they learn to:

- work together with tolerance
- respect one another, their traditional ways and resolve problems peacefully
- respect and act in the spirit of the National Constitution
- recognise their capabilities and develop their own talents
- participate in the development of their own community and that of the national community
- protect and safeguard the national wealth and resources and consider how they will contribute to national revenues.

Citizenship

The Business Studies syllabus provides students with opportunities to learn about:

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

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

Sustainability

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

Catering for diversity

Gender

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

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

To implement the policy, teachers have a responsibility to use and promote gender equity practices in their classrooms and with the wider community. In Papua New Guinea, there is a need for sensitivity to local cultural practices

and values, with respect to traditional roles for males and females, but a willingness to challenge traditional roles where they may be harmful to either girls or boys. Business Studies enables students to develop positive attitudes towards sensitive cultural issues about gender.

Business Studies teachers:

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

In Business Studies students will be given equal opportunities to participate in all class and assessment activities regardless of gender. In gender sensitive classrooms:

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

Students with special needs

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

Teaching and learning

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

Student–centred learning

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

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

In Business Studies, students are encouraged to think critically about what they are learning and to take responsibility for their learning. They learn to teach each other and to learn from each other, to work collaboratively and to work individually. They know that learning has a serious purpose. They enjoy using a wide range of resources and developing a wide variety of skills and techniques in business activities. Students learn how to communicate well with others, how to work things out for themselves and how to get the information they need. They become confident through being given the opportunity to use their knowledge and skills in undertaking real life business enterprises.

Inclusive curriculum

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

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

- All students have fair access to resources such as time spent with teacher, space in the classroom, books and equipment, outside space.
- All students have an equal opportunity to participate fully in teaching, learning and assessment activities.
- The curriculum includes and addresses the needs and interests of all students; girls as well as boys, gifted students, students with disabilities and students from different cultural and religious backgrounds.
- The experiences and knowledge of all students are valued by teachers and are reflected in classroom practice.
- Teaching and learning methods cater for different learning styles by allowing students opportunities to learn in different ways.
- Teachers use a variety of assessment methods that give students opportunities to demonstrate achievement of learning outcomes.

Teachers have a responsibility to ensure that the curriculum they teach, and the classroom practices they use, give all students the opportunity to reach their full potential.

Relevance

The Business Studies syllabus is relevant to the social, spiritual and resource development needs of a community. Teachers support students' learning by teaching in real-life contexts and relating the skills and knowledge of subjects to real life situations. People from the community can be engaged to help teach a topic and support students undertaking useful projects in the community.

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

Language development across the curriculum

All subject areas provide meaningful contexts for real purpose language learning. Business Studies also has language requirements such as vocabulary and language features which must be explicitly taught in relevant contexts.

Lifelong learning

Business Studies is an important part of a student's education but learning continues throughout life. The experiences that students have in Business Studies are critical in encouraging them to continue learning. Students know many things when they come to school. They will learn many things outside school and continue to learn after they leave school. The curriculum builds on what students already know. Learning about business and enterprise opportunities will continue throughout life.

Integration

Relevant and meaningful teaching and learning of Business Studies can be provided by integrating knowledge and skills from all lower secondary subjects so that practical activities or projects mimic real life situations.

Safety

The Department of Education requires all teachers to have a duty of care. All students have a duty to act responsibly and safely at all times. Teachers and students must follow safety instructions and procedures and observe all safety requirements as instructed by the Secretary for Education.

Content overview

Broad learning outcomes

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

Students can:

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

Strands

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

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

Strand descriptions

The economic and business environment

This strand focuses on developing an understanding of the interaction between producers, consumers, government, financial institutions and other organizations as they conduct their business both locally and globally. Government regulates the operations of businesses that enable generation of revenue. This strand raises students' awareness of social and ethical issues arising out of business activities locally, nationally and globally.

Enterprise

This strand enables students to develop an understanding of entrepreneurial skills and an appreciation of business culture so that they can improve their

standard of living, become independent and contribute to their own community development. It enables students to be creative and explore opportunities that focus on the skills of production, management of resources and finance.

Business communication

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

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

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

Unit learning outcomes mapped against broad learning outcomes						
Broad Learning Outcomes	1. Demonstrate an understanding of the role of government, finance and other organizations in economic activity both locally and globally	2. Develop an understanding and awareness of entrepreneurial skills	3. Develop the ability to identify and manage resources in a variety of contexts	4. Communicate ideas and information in a variety of ways using appropriate communication techniques for the business environment	5. Work independently and in teams to develop creative and innovative solutions	6. Demonstrate knowledge and apply appropriate skills and practices in a variety of work related situations
9.1	9.1.1 Demonstrate an understanding of the production and trading of goods and services that assist economic growth in their local area and communities		9.1.2 Describe factors that enable and contribute to the production of goods and services for both producers and consumers			
9.2		9.2.2 Demonstrate an understanding of maintaining budgets and keeping accurate personal financial records	9.2.2 Demonstrate an understanding of maintaining budgets and keeping accurate personal financial records 9.2.1 Use a decision making process for the purchase of goods and services		9.2.3 Design and implement an action plan for positive consumer behaviour 9.2.1 Use a decision making process for the purchase of goods and services	
9.3				9.3.1 Use a variety of communication skills in any daily business activity 9.3.2 Demonstrate the use of communication techniques for effective business communication		9.3.2 Demonstrate the use of communication techniques for effective business communication
9.4		9.4.2 Implement and manage a small business enterprise applying ethical business practices		9.4.1 Design and write a small business enterprise plan	9.4.1 Design and write a small business enterprise plan	9.4.2 Implement and manage a small business enterprise applying ethical business practices

Unit learning outcomes mapped against broad learning outcomes

Broad Learning Outcomes	1. Demonstrate an understanding of the role of government, finance and other organizations in economic activity both locally and globally	2. Develop an understanding and awareness of entrepreneurial skills	3. Develop the ability to identify and manage resources in a variety of contexts	4. Communicate ideas and information in a variety of ways using appropriate communication techniques for the business environment	5. Work independently and in teams to develop creative and innovative solutions	6. Demonstrate knowledge and apply appropriate skills and practices in a variety of work related situations
10.1	10.1.1 Describe the different stages of the marketing and distribution process 10.1.2 Demonstrate an understanding of the need and importance of marketing and distribution in a business environment					
10.2		10.2.2 Run a small business enterprise applying ethical business practices		10.2.3 Evaluate the business project to determine its viability	10.2.1 Develop a small business plan individually or in teams	10.2.3 Evaluate the business project to determine its viability
10.3			10.3.1 Keep accurate records of any small business activity 10.3.2 Apply bookkeeping skills in a range of small business situations			10.3.1 Keep accurate records of any small business activity
10.4			10.4.1 Develop a job application portfolio and record of achievement	10.4.3 Demonstrate appropriate interview skills and techniques 10.4.1 Develop a job application portfolio and record of achievement		10.4.2 Apply research and communication skills for job search and interviews

Unit learning outcomes mapped against broad learning outcomes

Broad Learning Outcomes	1. Demonstrate an understanding of the role of government, finance and other organizations in economic activity both locally and globally	2. Develop an understanding and awareness of entrepreneurial skills	3. Develop the ability to identify and manage resources in a variety of contexts	4. Communicate ideas and information in a variety of ways using appropriate communication techniques for the business environment	5. Work independently and in teams to develop creative and innovative solutions	6. Demonstrate knowledge and apply appropriate skills and practices in a variety of work related situations
10.5	10.5.1 Demonstrate an understanding that businesses operate within a legal environment 10.5.2 Explain the functions of registration and licensing					10.5.3 Describe laws affecting business operations
Option 1						a) Use mathematical skills to perform business calculations
Option 2	a) Demonstrate an understanding of taxation and its importance to the government and the country			b) Gather, use and present information about taxation documents used by businesses and consumers		
Option 3	a) Describe and use a range of computer applications used in business	c) Describe ethical practices when dealing with data and information			b) Produce appropriate solutions using computer applications to a business problem	
Option 4	a) Identify and describe the needs and wants of tourists as consumers	c) Demonstrate an understanding of tourism promotion and marketing techniques		b) Identify and describe key tourist markets		

Units

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

There are four (4) core units in Grade 9 and five (5) core units in Grade 10 and a list of option units.

Grade 9 units

All students in Grade 9 must complete the four (4) core units and choose to study two (2) units from the list of options available for both Grades 9 and 10. Core unit 9.1 must be taught in term 1 and core unit 9.2 in the first half of term 2. There is flexibility to teach core units 9.3 and 9.4 and the option units in any order during the year.

Grade 10 units

All students in Grade 10 must complete the five (5) core units and choose to study one (1) option unit from the list of options available for both Grades 9 and 10. Core unit 10.1 must be taught in term 1. There is flexibility to teach core units 10.2, 10.3, 10.4, 10.5 and an option unit in any order during the year. Core units 10.2 and 10.3 can be taught concurrently over fifteen (15) weeks.

Schools have the flexibility to sequence the units in any way that best suits their needs.

School developed units

If particular topics or contexts are not available within the syllabus units, then school developed units can be developed to meet local requirements.

Units are developed within the nationally accredited curriculum framework and use the broad learning outcomes of this subject. Once accredited by the Secondary Board of Studies, school developed units can be studied in place of one or more of the optional units.

Unit sequence and content

Grade 9 core units		Grade 10 core units	
9.1: Satisfying Needs and Wants • Production • Trade • The government & business • Financial institutions	10 weeks	10.1: Marketing and distribution • Elements of marketing • Distribution • Costing and pricing	5 weeks
9.2: Being a Wise and Responsible Consumer • What is a wise consumer? • Goods and services • Personal finance • Consumer rights and responsibilities	5 weeks	10.2: Starting a Small Business Enterprise – Mind your own business • The business idea • Setting up a small business • Insuring the business • My small business project	10 weeks
<i>(Followed by 9.3 or option unit)</i>		10.3: Keeping Accounts for my Business • Bookkeeping in a small business • Taking stock • Calculating profit – cash and credit transactions • Banking	5 weeks
9.3: Business Communication • What is business communication? • Business communication skills • Oral communication • Written communication • Business communication services	5 weeks	<i>(10.2, 10.3 taught concurrently)</i>	
9.4: My Small Business Project • Being an entrepreneur • My simple business plan • Implementing my business plan • Keeping the records • Reporting on the project	10 weeks	10.4: Preparing for the Workplace • About me • Selling yourself • Organising your documents • The job interview	5 weeks
Two options or School developed unit(s) <i>(5 weeks each)</i>		10.5: Law and Business • Business laws and regulations • Basic laws • Laws and employment • Legal agreements • Insurance	5 weeks
		One option or a School developed unit <i>(5 weeks)</i>	
Option units	All units – 5 weeks each		
Grade 9 or 10			
Option unit 1: Business Calculations • Calculating costs and price • Interest and discounts • Calculating depreciation • Insurance premiums	Option unit 3: Computer Applications for Business • Computer applications		
Option unit 2: Taxation • Paying tax • Income tax by workers • Income tax by businesses	Option unit 4: The Business of Tourism • Tourists as consumers • Tourist destinations • Promoting tourism		

Grade 9 units

9.1 Satisfying Needs and Wants

Term 1: 10 weeks

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

This unit emphasises the strand economic and business environment and is related to core unit 9.2 and option units 1, 2 and 3. The learning outcomes are linked to broad learning outcomes 1, 4 and 6. This unit is assessed by the use of tests and a research assignment.

Unit learning outcomes

Students are able to:

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

Content

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

Production

What is production?

- introduction – definition of business studies, relationship of production and trade, commercial activities
- stages of production – primary, secondary and tertiary.

Factors of production

- land – natural resources (raw materials) on the land and in the sea, water, land e.g. fish, minerals, oil
- labour – human effort used in producing goods and services
- capital – goods such as machinery, buildings, money, technology

- enterprise – work done by people
- specialisation (division of labour) in the traditional and the modern consumer society.

Issues affecting production

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

Trade

What is trade?

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

Trade and money

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

Domestic trade

- introduction – what is domestic trade?
- trading within the country
- specialisation of the supply of goods within regions and provinces
- promoting small scale production through trade
- distribution processes – transportation methods.

Foreign trade

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

- use of foreign currency
- trade promotion – what products do we promote and sell overseas and how do we do that?

The government and business

Types of businesses

- sole trader, partnership, companies – private and public, business groups/associations
- informal businesses, non profit organisations e.g. charities and NGOs.

Government as a business

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

Government aids to business

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

Financial institutions

The role of financial institutions

- providing finance – provision of money to businesses, individuals and the government, provide investment advice
- provisions made available for storing and lending money – enables investment for individuals and different groups of people
- lending money for a variety of purposes – important for businesses needing capital for start-up or improvement of businesses.

Types of financial institutions

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

Skills taught and learned

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

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

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

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

Assessment

Assessment task one

Test – range of multiple choice and short answer questions including flow charts and tables divided into two parts

Assessment criteria

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

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

40 marks

Assessment task two

Research assignment describing the production and trading of Papua New Guinea produced goods. Students present their work using for example, charts/posters, maps and/or flow charts.

Assessment criteria

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

- describe the production of Papua New Guinea made goods
- describe the distribution process from producer to consumer
- communicate information graphically.

60 marks

Total: 100 marks

9.2 Being a Wise and Responsible Consumer

Term 2: 5 weeks

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

This unit emphasises the strands economic and business environment and business communication and is related to core unit 9.1 and option unit 1, Business Calculations. The learning outcomes link to broad learning outcomes 2, 3 and 5. This unit is assessed through written responses.

Unit learning outcomes

Students are able to:

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

Content

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

What is a wise consumer?

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

Goods and services

Consumer choice and decisions

- buying wisely – categorize needs and wants, identify types of goods and services available, choose what to buy (wise decision making)

- making legal decisions when purchasing goods and services (faulty goods, careful selection, being aware of rights and responsibilities)
- recognizing selling techniques by retailers and other entrepreneurs – use of persuasive language both oral and written
- effects of advertising on the consumer and for the producer.

Keeping personal records

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

Method of payments for goods and services

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

Personal finance

Budgeting, spending and saving income

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

Banking

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

Borrowing money

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

Consumer rights and responsibilities (case studies)

What are consumer rights and responsibilities?

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

Environmental decisions

- impact of consumer goods on environment and people – affects physical quality of life
- protection of environment in the use and disposal of consumer goods, e.g. plastics, cans, glass containers and other material.

Skills taught and learnt

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

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

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

Problem solving skills, for example: analysing, negotiating, wise decision making.

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

Assessment

Assessment task one

Written assignment – Draw up a personal budget for a week and record actual amounts and variations

Assessment criteria

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

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

25 marks

Assessment task two

Design an action plan for positive consumer behaviour

Assessment criteria

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

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

25 marks

Total: 50 marks

9.3 Business Communication

5 weeks

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

This unit emphasises the strand business communication and is related to all the core units. The learning outcomes have a major focus on communication and are linked to broad learning outcomes 4 and 6. This unit is assessed by a test and a written response.

Unit learning outcomes:

Students are able to:

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

Content

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

What is business communication?

- definition – Melanesian traditional response, today's modern response
- importance of communication for business purposes
- types of communication mostly used for business purposes – verbal (oral and written)
- other types of communication – nonverbal (body language, visual)
- use of top/down, horizontal, bottom up communication processes.

Business communication skills

Principles of good communication

- communicating with people: use of written and spoken language
- reading and interpreting correspondence
- listening and speaking
- use of electronic media – emailing and other correspondence methods.

Barriers to effective communication

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

Oral communication

- interpersonal – formal and informal, meetings, group discussions, briefings, etc.
- telephone etiquette – greeting, identifying, introducing and responding, listening and responding, concentrating, taking notes, interjecting, clarifying and taking charge.

Written communication

Business documents used in communication

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

Use of communication technologies for business documents

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

Filing business documents

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

Business communication services

Postal services

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

Telecommunication services

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

Skills taught and learnt

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

Office and IT skills, for example: using and operating office technologies where appropriate e.g. fax machines, computers, telephones, etc., searching/finding, filing, managing and retrieving information.

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

Assessment

Assessment task one

Test

A range of multiple choice and short answer questions including illustrations and diagrams/flow charts. This test can be divided into two parts worth 15 marks each.

Assessment criteria

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

- demonstrate an understanding of the use of communication skills and techniques in the business environment.

30 marks

Assessment task two

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

Assessment criteria

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

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

20 marks

Total: 50 marks

9.4 My Small Business Project

10 weeks

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

This unit emphasises the enterprise strand and is related to all core units. The learning outcomes have a major focus on business enterprise and are linked to broad learning outcomes 2, 4, 5 and 6. This unit is assessed by the use of written and oral responses and observation of practical activities.

Unit learning outcomes

Students are able to:

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

Content

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

Being an entrepreneur

Reasons for being self-employed

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

Personal characteristics

- setting goals
- selecting business opportunities (market gaps) that suits personality and builds strengths for the present and future
- assessing financial position and making future decisions.

Be a successful salesperson

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

Applying good and ethical business practices

- honesty – keeping promises to customers/clients,
- debts – pay money owed as agreed,
- ethical business practice – loyalty and equity
- dealing with customer complaints
- impact of unethical business practices by clients/customers and business persons.

My simple business plan

Writing the business plan – the business idea

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

Financial plan

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

Implementing my business plan

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

Keeping the records

Reasons for keeping records

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

Recording – the cash book/journal

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

Reporting on the project

My financial reports

- a simple statement of income and expenditure
- a simple balance sheet
- a simple profit and loss statement.

My simple formal business report

- style of formal business reports using a simple format
- methods of evaluation – using an appropriate method, use of records to analyse and report on progress
- what next – is the activity sustainable and viable?

Skills taught and learnt

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

Marketing skills, for example: interpreting and analysing advertisements, identifying appropriate method of advertising, using an appropriate method to buy and sell products.

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

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

Interpersonal skills, for example: working co-operatively and collaboratively with others.

Assessment

Assessment task

Design and write a simple small business plan and implement, run and manage this small business activity.

Assessment criteria

Assessment task

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

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

Total: 100 marks

Grade 10 units

10.1 Marketing and Distribution

Term 1: 5 weeks

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

This unit emphasises the strand economic and business environment and is related to core unit 9.1. The learning outcomes link to broad learning outcome 1. This unit is assessed by the use of written responses and observation of practical activities.

Unit learning outcomes

Students are able to:

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

Content

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

Elements of marketing

Introduction

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

Marketing of products

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

Responsible marketing

- providing information – giving consumers choice for the type of products and services available
- ensuring health and safety – thinking about and enforcing basic rights and responsibilities.

Packaging

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

Labelling

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

Brands / branding

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

Advertising and promotion

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

Distribution

Wholesaler and retailer

- what are their roles in the distribution of goods and services? examples and types of wholesalers, distributors and retailers
- the distribution chain – producer to consumer

- use of transportation methods – air, water and land
- compare transportation methods and costs of perishable and non-perishable goods – advantages and disadvantages.

Costing and pricing

- introduction: reasons and need for costing and pricing
- pricing of goods – how are goods priced by producers/manufacturers, wholesalers and retailers
- calculation of mark-up – applying mark-up
- increasing profits.
- classification of costs
- calculating costs – costing different products.
- trade margin and mark-up
- profit margin
- applying discounts – trade discounts, sales discounts, etc.

Skills taught and learnt

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

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

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

Problem solving skills, for example: analysing, negotiating and decision making.

Assessment

Assessment task one

Practical task

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

Assessment criteria

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

- compare and contrast the advantages and disadvantages of different marketing techniques
- produce and present an advertisement of a product.

15 marks

Assessment task two

Research report

Report on marketing and distribution processes and costs of one imported and one locally produced product sold by local businesses using, for example a flow chart.

Assessment criteria

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

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

35 marks

Total: 50 marks

10.2 Starting a Small Business Enterprise – Mind Your Own Business

10 weeks

This is a core unit that must be taught in a practical project. It follows and expands on the activity undertaken in Unit 9.4. In this unit students will use knowledge and skills from Unit 9.4 and other subjects to plan, implement and manage a small business activity. They learn to forecast business opportunities, strengths and weaknesses and identify areas in which to improve. Students learn about different types of business structures.

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

This unit emphasises the strands enterprise and business communication and is related to core units 10.1 and 10.3. The learning outcomes have a major focus on running a small business and are linked to broad learning outcomes 2, 4, 5 and 6. This unit is assessed by the use of analysis of process and product and observation of practical activities.

Unit learning outcomes

Students are able to:

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

Content

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

The business idea

A new business idea

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

Setting up a small business

Ways of getting into small business

- starting a new small business

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

Starting a new small business

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

Location

- factors to consider - selection of site (economic characteristics, clients/customers, town planning regulations, local rates and taxes, availability of land, etc.) and cost of site (lease agreement).

Finance for small business

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

Reasons for success and failure

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

Insuring the business

Introduction

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

Types of insurance

- what type of insurance is appropriate for my business?
- compulsory insurance – workers compensation, third party motor vehicle
- voluntary insurance– household, liability, accident, motor, marine, life insurance e.g. consider HIV/AIDS
- identifying and using insurance documents – proposal form, cover note, policy, claim form, renewal notice.

How to obtain and claim for insurance

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

My small business project

Self assessment

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

Writing my business plan – making improvements

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

Keeping the records

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

Reporting on my project

- writing a simple business report – making improvements using the first report (written in Unit 9.4)
- declaring and reporting of the simple business profit and loss statement
- business evaluation – success or failure? What do I do next?

Skills taught and learnt

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

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

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

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

Interpersonal skills: working co-operatively and collaboratively.

Assessment

Assessment task

Plan and run a small business project and present a brief written and oral report of the small business project.

Assessment criteria

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

- prepare a plan of a small business project
- obtain, develop or make, and sell a product and/or provide a service
- demonstrate effective and appropriate marketing skills
- keep, organise, prepare and present financial records
- apply appropriate business codes and practices
- prepare and present a simple formal business report
- prepare and present an evaluation report.

Total 100 marks

10.3 Keeping Accounts for My Business

5 weeks

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

This unit emphasises the strand enterprise and is related to core unit 10.2. The learning outcomes are focussed on bookkeeping and are linked to the broad learning outcomes 3 and 6. This unit is assessed by compiling a small portfolio of financial records.

This unit can be taught concurrently with Unit 10.2.

Unit learning outcomes

Students are able to:

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

Content

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

Bookkeeping in small business

Introduction

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

Ordering goods – paying cash

- use of the cash sales book
- documents used – order/purchase forms, receipts, cheques, cash sales dockets.

Taking money out of the cash box

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

Buying and selling goods on credit

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

Taking stock

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

Calculating profit – cash and credit transactions

Cash transactions

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

Credit transactions

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

Banking

Use of cheque accounts

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

Skills taught and learnt

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

Problem solving skills: analysing, negotiating, decision making.

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

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

Assessment

Assessment task

Produce financial records and reports for a small business

For example:

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

Assessment criteria

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

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

Total: 50 marks

10.4 Preparing for the Workplace

5 weeks

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

This unit emphasises the strand enterprise and business communication and is related to the core unit 10.2. The learning outcomes focus on job application skills and are emphasised through broad learning outcomes 3, 4 and 6. This unit has a practical focus and will be assessed by a test and a written response.

Unit learning outcomes

Students are able to:

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

Content

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

About me

What is my background?

- keeping a journal or record of achievements and experiences
- self evaluation – choosing a lifestyle and direction, goals and priorities
- What are my qualifications and skills? What qualities do I possess as an individual?

Selling yourself

Applying for a job

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

Organising your documents

Compiling the job file folder

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

The job interview

What is a job interview?

- types of interviews – one to one, panel, etc
- definition in different contexts – formal and informal
- the do's and don'ts of an interview – honesty, facial expressions, other body movements, etc
- presenting and marketing yourself – dressing, language use, manner, etc
- practise job interview skills and techniques

Skills taught and learnt

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

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

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

Problem solving skills: analysing, negotiating, decision making.

Interpersonal skills: working co-operatively and collaboratively.

Assessment

Assessment task one

Test

Range of multiple choice and short answer questions including tables.
This test can be divided into two parts worth 15 marks each.

Assessment criteria

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

- describe appropriate interview skills and techniques
- communicate ideas and information effectively
- identify and list features of letters of application.

30 marks

Assessment task two

Write an application letter for a job that has been advertised. Present letter in the job file folder/portfolio including for example:

- Curriculum Vitae (CV)
- references
- school reports
- certificates.

Assessment criteria

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

- demonstrate the use of appropriate language and structure of a job application letter
- identify and compile personal documents.

20 marks

Total: 50 marks

10.5 Laws and Business Regulations in Papua New Guinea

5 weeks

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

This unit emphasises the strand economic and business environment and is related to all core units. The learning outcomes have a major focus on business operations and law and are linked to the broad learning outcomes 1 and 6. This unit is assessed by tests.

Unit learning outcomes

Students are able to:

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

Content

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

Business laws and regulations

Introduction - importance of laws to businesses

Building restrictions and regulations

- environmental Planning Act – town planning regulation, zoning laws, pollution act, land titles and rights.
- guidelines on trading hours
- time factors
- restrictions on businesses.

Health regulations

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

Laws to protect consumers

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

Standard measurement

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

Basic laws

Licensing regulation

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

Partnership and business groups

- the reason and understanding the purpose of the Partnership Ordinance
- the business group act and how it operates.

Other special licences

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

Laws and employment

Employment conditions

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

Minimum wages legislation

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

Legal agreements

- legal agreements and their purposes
- purchase contracts - components and uses
- franchise agreements - clause and implication of agreement.
- lease agreements - legal aspect on rental, selling, permitted and sharing lease.
- articles of association and memorandum of understanding -purpose and parties involved, legal aspects of the agreements.
- partnership deeds
- Investment Promotion Authority – role and function.

Insurance

Types of insurance

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

Workers compensation

- insuring workers and benefits
- premiums and claim calculations.

Skills taught and learnt

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

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

Problem solving skills: analysing, negotiating, decision making.

Assessment

Assessment Task

Tests – range of multiple choice and short answer questions. This test can be divided into two parts worth 25 marks each.

Assessment criteria

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

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

Total: 50 marks

Option units

Option unit 1 Business Calculations

Grade 9/10

5 weeks

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

This unit emphasises the enterprise strand and is related to core unit 9.4 My Small Business Project and the unit Managing Your Money in Mathematics. The learning outcomes are focussed on mathematical skills and link to broad learning outcome 6. This unit is assessed by tests.

Unit learning outcomes

Students are able to:

1. use mathematical skills to perform business calculations.

Content

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

Calculating costs and prices

What is the selling price?

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

What is a mark-up?

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

$$\text{Selling Price} = \text{cost} + \text{mark-up}.$$

Interest and discounts

Calculating interest

- what is an interest and when is it earned?
- types of interest - simple interest and compound interest
- formula – $I = \frac{P \times R \times T}{100}$
- calculation of interest.

Discounts

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

Calculating depreciation

- definition – depreciation
- when does the business determine and apply depreciation on its goods?
- methods of calculating depreciation– reducing balance and straight line

Insurance premiums

Cost of insurance

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

Compensation

- calculation of compensation – premium paid depends on value of loss.

Skills taught and learnt

Mathematical skills: all calculations in the content.

Problem solving skills: the use of mathematical operations.

Communication skills: oral and written reporting/presentation.

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

Assessment

Assessment task

Tests – range of multiple choice and short answer questions. This test can be divided into two parts worth 25 marks each.

Assessment criteria

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

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

Total: 50 marks

Option unit 2 Taxation

Grade 9/10

5 weeks

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

This unit emphasises the economic and business environment strand and is related to core units 9.1 and 9.2. The learning outcomes focus on taxation and are emphasised through broad learning outcomes 1 and 4. This unit has a theory and practical focus and will be assessed by the use of written responses and portfolios.

Unit learning outcomes

Students are able to:

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

Content

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

Paying tax

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

Types of tax

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

Methods used in taxation

- understanding percentage deductions and tax returns
- applying tax rebates
- dividend withholding tax – what is it, who pays it, how is it applied?

Income tax paid by workers

Tax requirements – formalities

- salaries and wages (PAYE)
- tax declaration
- tax return form
- deduction form.

Dependent tax rebates

- what is a dependent tax rebate?
- how does it work?

Calculating fixed incomes

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

Income tax paid by businesses

- types of taxes paid by businesses
- who pays and how is it organised?
- sole traders and partnerships
- companies and business groups
- allowable and not allowable business expenses and deductions.

Skills taught and learnt

Mathematical skills: calculation of taxes and rebates.

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

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

Problem solving skills: analysing, negotiating, decision making.

Assessment

Assessment task one

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

Assessment criteria

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

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

15 marks

Assessment task two

Research and create a portfolio which includes:

- a completed taxation return
- details about “income”
- notes about deductions and rebates claimed.

Assessment criteria

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

- apply knowledge to complete taxation requirements.

35 marks

Total: 50 marks

Option unit 3 Computer Applications for Business

Grade 9/10

5 weeks

This unit can only be taught if computers and suitable programs are available and that students have basic computer skills.

This unit emphasises the strand business communication and is related to all core units. The learning outcomes focus on using computer business applications and are linked to broad learning outcomes 1, 2, 5 and 6. This unit is assessed by the use of a computer application.

Unit learning outcomes

Students are able to:

1. describe and use a range of computer applications used in business
2. produce appropriate solutions to a business problem using computer applications
3. describe ethical practices used when dealing with data and information.

Content

Computer applications

Computer-generated business documents

- layout of letters, faxes, memos
- setting up templates
- mail merge.

Multimedia skills

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

File management

- filing business documents – organize (renaming, deleting), saving and retrieving, copying, moving (folder creation).

Spreadsheet skills

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

Assessment

Assessment task

Use two different computer programs to produce a business document.

Assessment criteria

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

- identify and demonstrate appropriate use of software for business applications.

Total: 50 marks

Option unit 4 The Business of Tourism

Grade 9/10

5 weeks

This unit emphasises the strands of enterprise, and the economic and business environment. It focuses on developing an understanding of the interaction between tourists and tourism suppliers and the potential of tourism to improve employment opportunities in the local and wider PNG community.

The learning outcomes have a major focus on consumers and marketing and are linked to broad learning outcomes 1, 3 and 4. This unit will be assessed through a written response.

Unit learning outcomes

Students are able to:

1. identify and describe the needs and wants of tourists as consumers
2. identify and describe key tourist markets
3. demonstrate an understanding of tourism promotion and marketing techniques

Content

Tourists as consumers - tourist needs and wants

- transport and infrastructure options
- accommodation options eg. tour packages
- food and entertainment.

Tourist destinations - why do people travel as tourists?

- Sport and leisure – for example skiing, water sports, trekking.
- Culture – for example shows, markets, museums, performances
- History – for example battle sites, excavations
- Natural environment – for example flora and fauna, wildlife parks, nature resorts, scenery
- Shopping – souvenirs, duty free, artefacts.

Promoting tourism - key players in the tourism industry

- travel deals – for example advertising campaigns, tour packages, magazine promotions
- government and industry organisations such as tourism authorities, immigration department
- major providers – for example airlines, hotel chains
- travel requirements – for example visas, vaccinations.

Tourism in Papua New Guinea

- Papua New Guinea tourist destinations
- eco-tourism
- impact on local communities.

Skills taught and learnt

Work/employability skills: planning, advertising and selling

Communication skills: oral and written reporting/presentation, note taking, summarising.

Marketing skills: presentation of knowledge and skills to a particular audience.

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

Problem solving skills: analysing, negotiating, decision making.

Interpersonal skills: working co-operatively and collaboratively.

Assessment

Assessment task one

Develop a travel itinerary for a visitor to Papua New Guinea

Assessment criteria

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

- demonstrate an understanding of timeframes for travel and activities
- provide details of costs of transport, accommodation.

Total: 20 marks

Assessment task two

Select a tourist destination in Papua New Guinea and produce a brochure advertising the attractions of the area.

Assessment criteria

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

- describe destinations and activities
- provide details of costs of transport, accommodation.

Total: 30 marks

Assessment, examinations and certification

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

Assessment

The main purpose of assessment is to improve student learning.

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

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

Teaching and learning using an outcomes approach requires teachers to plan their teaching and assess learner performance in relation to outcomes using criteria derived from those outcomes. Assessment involves focusing less on whether a learner has "passed" or "failed" and more on what outcomes a learner has achieved and in which areas further support is required.

Assessment in Business Studies

A student's achievement in Business Studies at the end of Grade 10 will be assessed against the broad learning outcomes. Assessment of student progress towards achieving these broad outcomes is cumulative throughout Grade 9 and 10 using specific outcomes for each unit. The matrix on pages 12,13 and 14 of the syllabus shows how the unit outcomes are linked to the broad learning outcomes.

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

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

It is important that teachers plan the teaching and learning sequence so that there is a balanced spread of assessment during the unit. Some tasks, such as investigations or case studies can be designed so that they are completed over a period of time rather than at the end of the unit. Other tasks can be done immediately the relevant section of the unit has been covered.

Assessment for the School Certificate

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

Internal assessment

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

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

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

External examination

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

Recording

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

Certification

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