Republic of Zambia

MINISTRY OF EDUCATION, SCIENCE, VOCATIONAL TRAINING AND EARLY EDUCATION

BUSINESS STUDIES SYLLABUS

GRADE 8 – 9

Prepared and Published by the Curriculum Development Centre
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VISION

Quality, life long education for all which is accessible, inclusive and relevant to individual, national and global needs and value systems.

Preface

The syllabus was produced as a result of the Curriculum review process carried out by the Ministry of Education,Science, Vocational Training and Early Education under the auspices of the Curriculum Development Centre (CDC). The curriculum reform process started way back in 1999 when the Ministry of Education commissioned five (5) curriculum studies which were conducted by the University of Zambia. These studies were followed by a review of the lower and middle basic and primary teacher education curriculum. In 2005 the upper basic education National survey was conducted and information from learners,parents,teachers, school managers, educational administrators,tertiary institutions traditional leaders civic leaders and various stakeholders in education was collected to help design a relevant curriculum ,.

The recommendations provided by various stakeholders during the Upper Basic Education National survey of 2005 and National symposium on curriculum held in June 2009 guided the review process.

The review was necessitated by the need to provide an education system that would not only incorporate latest social, economic, technological and political developments but also equip learners with vital knowledge, skills and values that are necessary to contribute to the attainment of Vision 2030.

The syllabus has been reviewed in line with the Outcome Based Education principles which seek to link education to real life experiences that give learners skills to access, criticize analyze and practically apply knowledge that help them gain life skills. Its competences and general outcomes are the expected outcomes to be attained by the leaners through the acquisition of knowledge, skills, techniques and values which are very important for the total development of the individual and the nation as a whole.

Effective implementation of Outcome Based Education requires that the following principles be observed: clarity of focus, Reflective designing, setting high expectations for all learners and appropriate opportunities.

It is my sincere hope that this Outcome Based syllabus will greatly improve the quality of education provided at. Junior Secondary School as defined and recommended in various policy documents including Educating Our Future`1996 and the `Zambia Education Curriculum Framework `2013.

Chishimba Nkosha
Permanent Secretary
MINISTRY OF EDUCATION,SCIENCE, VOCATIONAL TRAINING AND EARLY EDUCATION.

Acknowledgement

The syllabus presented here is a result of broad-based consultation involving several stakeholders within and outside the education system.

Many individuals, institutions and organizations were consulted to gather their views on the existing syllabus and to accord them an opportunity to make suggestions for the new syllabus. The Ministry of Education wishes to express heartfelt gratitude to all those who participated for their valuable contributions, which resulted in the development of this syllabus.

The Curriculum Development Centre worked closely with other sister departments and institutions to create this document. We sincerely thank the Directorate of Teacher Education and Specialized Services, the Directorate of Planning and Information, the Directorate of Human Resource and Administration, the Directorate of Open and Distance Education ,the Examinations Council of Zambia, the University of Zambia, schools and other institutions too numerous to mention, for their steadfast support.

We pay special tribute to co-operating partners especially JICA and UNICEF for rendering financial technical support in the production of the syllabus.

C.N.M Sakala (Mrs)

Director-Standard and Curriculum

MINISTRY OF EDUCATION, SCIENCE,VOCATIONAL TRAINING AND EARLY EDUCATION

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INTRODUCTION

This syllabus has been produced against the background of National Policy on Education Document (1996**)** **Educating Our Future.** In the National Policy on Education Document, Business Subject is stressed as essential for starting and running a business, for work and entrepreneurship. It incorporates the acquisition of both academic and entrepreneurship skills.

TEACHING METHODOLOGIES

The methodologies to be used shall be:

a) Teacher exposition
b) Question and answers
c) Group/pair activities (Project work- company formation)
d) Educational visits (visits to various relevant sites)
e) Teaching/learning aids to help pupils understand the topics
f) Role play
g) Debate

TIME ALLOCATION

The Business Studies syllabus comprises of a two-year course thus, Grade 8 and 9. Four (4) periods of 40 minutes each per week arranged as one (1) double and two (2) singles.

ASSESSMENT

The assessment in Business Studies shall be conducted as follows:

a) Home work
b) Class quizzes
c) Mid-Term Tests
d) End of Term Examinations
e) Final (National) Examination (Grade 9).

RATIONALE

The purpose of Business course is to provide the learner with some basic knowledge, productive skills and positive values and attitudes on financial, commercial and entrepreneurial ideas necessary for making effective economic and social decisions. This will assist in developing the learner's interest and talent in business through critical evaluation rather than by just accepting information as facts. It will also assist the learner to appreciate business education as a tool for national development.

GENERAL OBJECTIVES OF BUSINESS STUDIES SYLLABUS

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

GRADE 8 BUSINESS STUDIES

KEY COMPETENCES:

- Demonstrate acceptable office etiquette
- Demonstrate qualities of a good entrepreneur
- ability to record business transactions in the books in the books of accounts

GENERAL OUTCOME(S): Acquire basic knowledge, skills and values of an office

S/N	Topic	Sub-Topic	Specific Outcome	Content		
				Knowledge	**Skills**	**Values**
8	8.1 An Office	Functions of an Office	8.1.1.1State the functions of an office	• Computing • Analyzing data • Storing data • Planning(Research for more)		• Appreciating the functions of an office
		Types of offices	8.1.1.2.Identify the types of offices	• Open Office • Closed Office • Virtual office	• Identifying different types of offices	• Awareness of the types of offices
		8.1.1. Organizational Chart	8.1.1.1. Interpret an organizational chart 8.1.1.2 State functions of each department	• Administration • Accounts/Finance • Human Resource • Marketing/Advertising/ Sales • Procurement/ Purchasing • Planning • Maintenance/ Engineering • Transport and logistics • Legal	• Interpreting organizational chart • Analytical	• Awareness of the function of different departments In an organisation
		8.1.2. Job opportunities	8.1.2.1.Identify the job opportunities available	• Managing Director • General Manager • Financial Manager • Accounts clerks	• Identifying job opportunities	• Knowledge about job opportunities in the office

				• Registry clerks		
		8.1.3 Office Etiquette	8.1.3.1. Demonstrate acceptable office etiquette	• Appearance • Reliability • Punctuality • Loyalty • Courtesy • Responsibility	• Application of accepted office etiquette	• Appreciating the importance of office etiquette

GENERAL OUTCOME(S): Acquire knowledge, skills and values of entrepreneurship

TOPIC	SUB-TOPIC	SPECIFIC OUTCOMES	CONTENT		
			Knowledge	**Skills**	**Values**
8.2 Entrepreneurship	8.2.1. Entrepreneur	8.2.0.1. Explain entrepreneurship 8.2.1.1Explain qualities of a good entrepreneur (characteristics) 8.2.2.1. State ways of strengthening entrepreneurial abilities	• Meaning of entrepreneurship • Meaning of entrepreneur • Open to criticism • Hard work • Independence and organised • Innovative • Responsive to feed back • Risk taker etc • Help from people: friends, family, other business people • Observe successful business people • Training • Communication • Reading books • Activities being done in the community.	Entrepreneur-ship skills	• Appreciating the importance of engaging in entrepreneurship activities • Knowledge about the qualities of an entrepre-neur

	8.2.2. Entrepreneurial Activities	8.2.2.2. Describe entrepreneurial activities found in the community	• Activities (e.g. farming, fishing, poultry, bee keeping, dairy, selling, transport, hair salon(All entrepreneurial activities)	-	• Knowledge about ways of strengthening entrepreneur abilities • Awareness of the activities undertaken in the community. • Knowledge about the reasons for engaging into Entrepreneur-ship activities.
	8.2.3. Reasons for entrepreneur-ship	8.2.3.1. Explain reasons for entrepreneurship	• Create jobs • Maintain free enterprise • Promote healthy competition • Generate wealth/Profit • Spread prosperity • Enhance wealthy stability • Ensure innovation and creativity • Encourage grass root development • Social progress • Growth • National development • Self reliance • Flexibility • Employer (self)		
	8.2.4. Types of	8.2.4.1. Identify different	• Sole Trader • Partnerships		

	Businesses 8.2.5. Business Idea 8.2.6. SWOT Analysis	types of businesses 8.2.5.1. Identify sources of business ideas 8.2.6.1. Explain SWOT analysis 8.2.7.1. Describe factors	• Cooperatives • Self • Friends • Family members • Books • Media • Existing businesses • Strengths of the new idea • Weaknesses of the new idea • Opportunities of a new idea • Threats of a new idea **Factors:** • Locality	Analysing Business Opportunities	• Knowledge about the types of businesses • Awareness of sources of business ideas. • Knowledge about the importance of swot analysis

	8.2.7. Company Formation	to consider before forming a company	• Start up capital • Trading hours • Source of raw materials • Competitors • Advertising • Banking • Pricing		
		8.2.8.2. Describe the documents needed for the formation of different types of businesses.	• Business permits • Partnership Deed • Articles of partnership • Articles of Association • Memorandum of Associations (as obtaining in the Companies(Act)		• Knowledge about the factors to consider before forming a company • Awareness of the documents needed for the formation of the company.
		8.2.8.1. State the contents of a Business Plan	**Contents of a business plan:**		

	8.2.8. Business Plan	8.2..8.2. Explain the contents of a Business Plan	• Executive summary • Business idea • Marketing plan • Form of business • Staff • Legal responsibilities and Insurance • Costing items • Financial planning • Required start-up capital • source of start up capital etc		• Knowledge about the contents of a business plan
		8.2.9.2. Describe the functions of a Business Plan 8.2.9.3. Generate Business Plans	• Provides more clearer and organised business ideas • Leads to putting down of ideas into written documents • An operational plan • Used for sourcing loans from lending institutions • Helps to determine viability of business idea • Provides an answer as to the profitability of the business		
		8.2.10.1. Explain ways of financing businesses	• Savings	• Negoti	• Knowledge about the use and importan

	8.2.10. Financing businesses 8.2.10. Desirable business ethics	8.2.10.1. Explain desirable business ethics	• Bank loans • Borrowing from friends or family members • Leasing • Honesty • Integrity • Fairness • Loyalty • Dependability • Flexibility • Punctuality • Responsibility	ation skills	ce of Business Plan • Knowledge about ways of financing businesses. • Knowledge about the importance of business ethics.

GENERAL OUTCOME(S): Develop an understanding of different types of office stationery, equipment and their uses

S/N	Topic	Sub-Topic	Specific Outcome	Content		
				Knowledge	**Skills**	**Values**
8.3	Office Stationery and Equipment	8.3.1 Stationery and uses	8.3.1.1 Identify the different types of stationery 8.3.1.2 Store office stationery safely	• Paper • pens • rulers • envelopes • rubbers • stencils • ink/toner • carbon papers • correction fluid/Tipp-Ex • filling clips • pins etc.	• Storing office stationery.	• Appreciating the use of office stationery.
		8.3.2. Office equipment and uses	8.3.2.1. Identify the different types of office equipment 8.3.2.2. State the proper use of each office equipment 8.3.2.3. Store office equipment appropriately 8.4.2.4.Operate/use office equipment	• typewriters • ink/spirit duplicators • filing cabinets • staplers • hole punchers • telephones • stylus pen • intercoms • desk calendar • date stamp • Facsimile machine • Stylus pen • calculating machine • photocopier • Copy printer • Computer • Shredder • Scanner • Guillotine etc	• Storing office Equipment • Operating office equipment.	• Appreciating the use of office equipment.

GENERAL OUTCOME(S): Acquire knowledge, Skills and values on recording business transactions from business documents into books of accounts

S/N	Topic	Sub-Topic	Specific Outcome	Content		
				Knowledge	**Skills**	**Values**
8.4	Business Transactions	8.4.1 Types of Business Transactions	8.4.1.1. Identify different types of business transactions	• Cash (Cash/Bank) • Credit • Barter		• Knowledge about business transactions
8.5	Business Documents		8.5.0.1 Identify the different types of business documents 8.5.0.2. Draw different types of business documents 8.5.0.3. Fill in details in business documents correctly	• Enquiry • Order/Quotation • Catalogues • Estimates/Tender • Advice Note • Invoice • Receipts/Cash Sale • Petty Cash Voucher • Debit Note/Credit Note • Delivery /Consignment Notes/ • Goods Received Notes • Cheque • Cheque Counter foil/Cheque Stabs	• Drawing business documents • Filling in business documents	• Knowledge about the different types of business documents.
8.6	Source Documents		8.6.0.1 Identify different types of source documents	• Invoice, Receipts, Cash Sale, Debit/Credit notes, Cheque, Cheque counterfoil/Stabs	• Drawing source documents • Filling in source documents	• Knowledge about source documents

8.7	Books of Original Entry	8.6.1 Types of Books of Original Entry	8.6.1.1. Identify the books of original entry 8.6.1.2. Record business transactions from source documents into the books of original entry	• Purchases Day Book • Sales Day Book • Journal Proper/General Journal • Returns Inwards/Sales Returns • Returns Outwards/Purchases Returns • Cash Book(One, Two and Three Column) • Petty Cash Book (Imprest System)	• Recording business transactions in the banks of original entry.	• Knowledge about the different types of books of original entry • Awareness of the importance of neatness when recording business transactions
8.7	Classes of Accounts	Types of classes of Accounts	8.7.0.1. Identify the classes of Accounts 8.7.0.2. Explain the classes of Accounts	• Nominal/Fictitious Accounts • Real/Assets Accounts • Personal Accounts	Classification	• Knowledge and Awareness of classes of accounts
8.8	Ledger	Double entry system	8.8.0.1 Identify the different types of ledgers 8.8.0.2 Post the transactions using the principle of double entry	• General Ledger • Purchases Ledger • Sales Ledger • Principle rule of double entry (debit the receiver and credit the giver) (golden rule of double entry bookkeeping)	• Posting (Recording) transactions in the books of Accounts using double entry system	• Knowledge about the different types of ledgers. • Knowledge about the double entry system.

8.9	Trial Balance	8.8.1 Use of the Trial Balance	8.8.1.1. Prepare the Trial Balance	Trial Balance: • Checking arithmetical errors of the ledger accounts • Checking completion of double entry • Preparing the Trial Balance • Balancing	• Preparation of the Trial Balance	• Awareness of the importance of the Trial Balance in accounting circles.

GRADE 9 BUSINESS STUDIES

KEY COMPETENCES

- ability to prepare Final Accounts of a business
- ability to prepare personal budgets
- ability to manage a business

GENERAL OUTCOME(S): Acquire knowledge, skills and values on the preparation of final accounts

S/N	Topic	Sub-Topic	Specific Outcome	Content		
				Knowledge	**Skills**	**Values**
9.1	Final Accounts	9.1.1 Trading Account	9.1.1.1.Prepare trading Account 9.1.1.2. Calculate gross profit/loss	• Trading Account • Turnover (Net Sales) • Closing Stock • Cost of Sales • Gross Profit/Loss	• Preparing the trading Account • Calculating net sales, cost of sales and Gross Profit or loss	• Knowledge on the preparations of Trading Account
		9.1.2 Profit and Loss Account	9.1.2.1. Prepare profit and loss account 9.1.2.2. Calculate net profit/loss	• Profit and Loss Account • Income • Expenses • Net Profit/Loss	• Preparing profit and loss Account • Calculating Net /profit /loss	• Knowledge on the preparations of Profit and Loss Account.
		9.1.3 Balance Sheet (Statement of Financial Position)	9.1.3.1.Prepare Balance Sheet 9.1.3.2. Calculate Capitals	• Balance Sheet • Capital (all types of capitals) • Assets: o Fixed o Current (include Closing Stock) • Liabilities: Long Term Current	• Preparing balance sheet • Calculating all types of capitals	• Knowledge on the preparations of the Balance Sheet. • Awareness of the importance of neatness in business circles.

GENERAL OUTCOME(S): Acquire knowledge, skills and values on the preparation of wages and salaries.

S/N	Topic	Sub-Topic	Specific Outcome	Content		
				Knowledge	**Skills**	**Values**
9.2	Wages and Salaries	9.2.1.Wages and Salaries	9.2.1.1. Explain wages and salaries 9.2.1.2.Prepare Time Cards 9.2.1.3. Prepare wage sheets 9.2.1.4. Prepare pay slips 9.2.1.5 Calculate Gross and Net pays	• Wage • Salary • The Time Card • Wage Sheet • Pay slips: • Deductions: Voluntary Statutory	• Preparing Wages, salaries • Calculating Gross and Net pays	• Knowledge about the preparation of wages and Salaries and calculations of net pays. • Awareness of the importance of accuracy when preparing wages and salaries.

GENERAL OUTCOME(S): Develop an understanding of personal financial management

S/N	Topic	Sub-Topic	Specific Outcome	Content		
				Knowledge	**Skills**	**Values**
9.3	Personal Financial Management	9.3.1.Savings	9.3.1.1.Explain personal financial Management	• Goal setting • Savings: Personal bank Account, traditional methods	• Goal setting • Financial management	•Knowledge about the importance of Personal Financial Management.
		9.3.2 Investments	9.3.2.1. State methods of Investment.	• Entrepreneurship • Running a small business • Farming • Bonds • Shares	• Investment	
		9.3.3. Budgeting	9.3.3.1.Describe types of budgets	• Individual (personal) • Home • National	• Budgeting	
			9.3.3.2 Explain reasons for budgeting	• Control measure • Guide • Transparency etc		
			9.3.3.3. Draw a personal budget			

GENERAL OUTCOME(S): Create an understanding of different types of financial institutions, services offered, types of accounts and documents used.

S/N	Topic	Sub-Topic	Specific Outcome	Content		
				Knowledge	**Skills**	**Values**
9.4	Banking	9.4.1 Types of Financial Institutions	9.4.1.1. Identify different types of financial institutions	• Commercial Banks • Building Society • Credit Union and Savings Associations • National Savings and Credit Bank • Micro Finance Companies • Bureau De-change	-	• Awareness of the types of financial institutions.
		9.4.2 Services offered by financial institutions	9.4.2.1. Identify the services offered by financial institutions 9.4.2.2. Explain the services offered by financial institutions	• Banking • Loan facilities • Issuance of foreign exchange • Bank transfers • Credit transfer • Direct debit • Standing orders • Automated Teller Machine (ATM) facility • Any other services	-	• Awareness of the service offered by the financial institutions. • Appreciating the services offered by the financial institutions.
		9.4.3 Types of	9.4.3.1. Identify	• Current Account • Savings Account		• Awareness of the types of

		Accounts	types of accounts offered by financial institutions	• Deposit Account • Save as you earn • Investments Account (Building Societies)	-	accounts offered by the banks.

		9.4.4 Documents used in Banking	9.4.4.1. Identify types of documents used in banking 9.4.4.2. Draw documents used in banking 9.4.4.3. Fill in documents used in banking	• Bank statement • Pay-in-slip • Withdrawal slip • Deposit slip • Cheque Book • Automated Teller Machine (ATM) Cards(credit/Visa)	• Drawing documents used in banking. • Filling in the documents used in banking.	• Awareness of the documents used in banking.

GENERAL OUTCOME(S): Acquire knowledge, skills and values on systems, methods and equipment used in filing

S/N	Topic	Sub-Topic	Specific Outcome	Content		
				Knowledge	**Skills**	**Values**
9.6	Filing	9.6.1 Filing Systems	9.6.1.1. Identify filing systems	• Central • Departmental	• Record keeping	• Awareness of the types of filing systems.
		9.6.2 Filing Methods	9.6.2.1. Identify the methods of filing 9.6.2.2. File documents using different methods	• Alphabetical • Geographical • Numerical • Chronological • Subject	• Record keeping	• Knowledge about the different methods of filing.
		9.6.3 Filing Equipment	9.6.3.1. Identify types of filing equipment	• Spike • Flat • Box • Vertical • Lateral	• Record keeping	• Awareness in the types equipment used in filing.

GENERAL OUTCOME(S): Acquire knowledge, skills and values of using postal & telecommunication services

S/N	Topic	Sub-Topic	Specific Outcome	Content		
				Knowledge	**Skills**	**Values**
9.7	Postal and Telecommunication Services	9.7.1 Postal Services	9.7.1.1. Identify postal services 9.7.1.2. Demonstrate use postal services	• Mail • Courier Services • Poste Restante • Railex • Express Mail • Registered Mail • Datapost • Parcels • Business Reply • Cards • Circulars • Printed Matter • Money Orders • Money transfer • Postal Orders • Cash on Delivery • Post Boxes and Private Bags • Free Post • Franking	• Identifying postal services	• Appreciating the services offered by the post office. • Awareness on the services offered by the post office.

		9.7.2 Telecommunication Services	9.7.2.1. Identify telecommunication services 9.7.2.2. Demonstrate use of telecommunication services	• Telephone • Telex • Telegram • Phonograms • Radio Messages • Fascimile • Mobile Phones • Internet	• Communication Skills	• Appreciating services offered by the telephone and mobile service providers • Awareness on the services offered by the telephone and mobile service providers.

GENERAL OUTCOME(S): Develop an understanding of commonly used business abbreviations

S/N	Topic	Sub-Topic	Specific Outcome	Content		
				Knowledge	**Skills**	**Values**
9.8	Commonly used Business Abbreviations	9.8.1 Business Abbreviations	9..8.1.1. Identify the commonly used business abbreviations	A/c Account Bal. Balance B/d. Brought down B/f. Brought forward C.A.I. Cash Against Invoice C.W.O. Cash With Order c/d. Carried down c/f. Carried forward chq. Cheque Co. Company ATM. Automated Teller Machine Etc.		• Awareness of the different types of commonly used business abbreviations.

GENERAL OUTCOME(S): Acquire knowledge, skills and values of Managing a business

S/N	TOPIC	SUB-TOPIC	SPECIFIC OUTCOMES	CONTENT		
				Knowledge	**Skills**	**Values**
9.9	Entrepreneurship	9.9.1. Business management	9.9.1.1. Describe a business management sheet 9.9.1.2.Fill in the business management sheet. 9.9.1.3. Fill in the management sheet	• Financial control • Production of goods and services • Quality control • Stock control • Marketing • Selling of goods and services • Record keeping • Banking • Packing • Grading • Pricing • Investing and expanding • Resources • Time • Clients	• Preparing a business management sheet • Filling in a business management sheet	• Knowledge about business management. • Knowledge about business management sheet.
		9.9.2 Managing Business Finances	9.9.2.1. Explain ways of Managing Business Finances	• Financial Control • Banking: - Deposits - Withdrawals - Loans	• Controlling business finances	• Knowledge about managing business finances
		9.9.3 Keeping Financial Records	9.9.3.1. Explain basic financial records	• Income and Expenditure records • Balance Sheets • Business reports	• Recording business transactions	• Knowledge about reading business transactions.

		9.9.4 Dissolution of Companies	9.9.3.2. Prepare basic financial records 9.9.4.1. State reasons for dissolving companies	• End of time frame • Pay back of start up capital • Sharing of profits		• Knowledge about dissolution of companies.

APPENDIX 1

SCOPE AND SEQUENCE
BUSINESS STUDIES
8-9

TOPIC	GRADE 8	GRADE 9
An office	Functions Types of offices Organisation Chart Job Opportunities Office Etiquette	
Entrepreneurship	Entrepreneurship (What it is) Entrepreneurship (Qualities) Entrepreneurship Activities Reasons for Entrepreneurship Types of Businesses Business ideas SWOT analysis Company formation Business Plan	Business Management Managing Business Finances Financial Records Dissolution of Companies

	Financing Businesses Business ethics	
Office Stationery and Equipment	Stationery Equipment	
Business Transactions	Business Transactions	
Business Documents	Business Documents	
Books of Original Entry	Types of Books of Original Entry	
Ledger	Types of ledger	
Trial Balance	Checking of Arithmetical Errors Completion of Double Entry	
Final Accounts		Trading, Profit and Loss Accounts Balance Sheet
Wages and salaries		Wages and salaries
Personal Financial Management		Savings Investments Budgeting
Banking		Financial Institutions Services Offered Types of Accounts Documents used in Banking
Filing		Filing Systems Methods of Filing Filing Equipment
Posts and Telecommunication Services		Postal Services Telecommunication Services
Commonly Used Business Abbreviations		Business Abbreviations