



REPUBLIC OF KENYA
Property of the
Government of Kenya
NOT FOR SALE

SENIOR SCHOOL CURRICULUM DESIGN

GRADE 10

BUSINESS STUDIES



KENYA INSTITUTE OF CURRICULUM DEVELOPMENT
2024

DRAFT



KENYA INSTITUTE OF CURRICULUM DEVELOPMENT
Nurturing Every Learner's Potential

SENIOR SCHOOL CURRICULUM DESIGN

GRADE 10

BUSINESS STUDIES

JUNE, 2024

First Published in 2024

All rights reserved. No part of this book may be reproduced, stored in a retrieval system or transcribed, in any form or by any means, electronic, mechanical, photocopy, recording or otherwise, without the prior written permission of the publisher.

ISBN: 978-9914-52-923-4

Published and printed by Kenya Institute of Curriculum Development

TABLE OF CONTENTS

TABLE OF CONTENTS	i
NATIONAL GOALS OF EDUCATION	ii
LEARNING OUTCOMES FOR SENIOR SCHOOL.....	iv
THE SENIOR SCHOOL IN THE COMPETENCY BASED CURRICULUM (CBC).....	v
PROPOSED LIST OF SUBJECTS AT SENIOR SCHOOL	vi
LESSON DISTRIBUTION AT SENIOR SCHOOL	vii
ESSENCE STATEMENT	vii
SUBJECT GENERAL LEARNING OUTCOMES	vii
SUMMARY OF STRANDS, SUB STRANDS AND TIME ALLOCATION	viii
STRAND 1.0: BUSINESS AND MONEY MANAGEMENT	1
STRAND 2.0 BUSINESS AND ITS ENVIRONMENT	11
STRAND 3.0: GOVERNMENT AND GLOBAL INFLUENCE IN BUSINESS	25
STRAND 4.0: FINANCIAL RECORDS IN BUSINESS	31
APPENDIX: SUGGESTED ASSESSMENT METHODS, SUGGESTED LEARNING RESOURCES AND NON-FORMAL ACTIVITIES	38

NATIONAL GOALS OF EDUCATION

Education in Kenya should:

1. Foster nationalism and patriotism and promote national unity.

Kenya's people belong to different communities, races and religions, but these differences need not divide them. They must be able to live and interact as Kenyans. It is a paramount duty of education to help young people acquire this sense of nationhood by removing conflicts and promoting positive attitudes of mutual respect which enable them to live together in harmony and foster patriotism in order to make a positive contribution to the life of the nation.

2. Promote the social, economic, technological and industrial needs for national development.

Education should prepare the youth of the country to play an effective and productive role in the life of the nation.

a) Social Needs

Education in Kenya must prepare children for changes in attitudes and relationships which are necessary for the smooth progress of a rapidly developing modern economy. There is bound to be a silent social revolution following in the wake of rapid modernization. Education should assist our youth to adapt to this change.

b) Economic Needs

Education in Kenya should produce citizens with the skills, knowledge, expertise and personal qualities that are required to support a growing economy. Kenya is building up a modern and independent economy which is in need of an adequate and relevant domestic workforce.

c) Technological and Industrial Needs

Education in Kenya should provide learners with the necessary skills and attitudes for industrial development. Kenya recognizes the rapid industrial and technological changes taking place, especially in the developed world. We can only be part of this development if our education system is deliberately focused on the knowledge, skills and attitudes that will prepare our young people for these changing global trends.

3. Promote individual development and self-fulfilment.

Education should provide opportunities for the fullest development of individual talents and personality. It should help children to develop their potential interests and abilities. A vital aspect of individual development is the building of character.

4. Promote sound moral and religious values.

Education should provide for the development of knowledge, skills and attitudes that will enhance the acquisition of sound moral values and help children to grow up into self-disciplined, self-reliant and integrated citizens.

5. Promote social equity and responsibility.

Education should promote social equality and foster a sense of social responsibility within an education system which provides equal educational opportunities for all. It should give all children varied and challenging opportunities for collective activities and corporate social service irrespective of gender, ability or geographical environment.

6. Promote respect for and development of Kenya's rich and varied cultures.

Education should instill in the youth of Kenya an understanding of past and present cultures and their valid place in contemporary society. Children should be able to blend the best of traditional values with the changing requirements that must follow rapid development in order to build a stable and modern society.

7. Promote international consciousness and foster positive attitudes towards other nations.

Kenya is part of the international community. It is part of the complicated and interdependent network of peoples and nations. Education should therefore lead the youth of the country to accept membership of this international community with all the obligations and responsibilities, rights and benefits that this membership entails.

8. Promote positive attitudes towards good health and environmental protection.

Education should inculcate in young people the value of good health in order for them to avoid indulging in activities that will lead to physical or mental ill health. It should foster positive attitudes towards environmental development and conservation. It should lead the youth of Kenya to appreciate the need for a healthy environment.

LEARNING OUTCOMES FOR SENIOR SCHOOL

By the end of senior school, the learner should be able to:

1. Communicate effectively and utilise information and communication technology across varied contexts.
2. Apply mathematical, logical and critical thinking skills for problem solving.
3. Apply basic research and scientific skills to manipulate the environment and solve problems.
4. Exploit individual talents for leisure, self-fulfilment, career growth, further education and training.
5. Uphold national, moral and religious values and apply them in day to day life.
6. Apply and promote health care strategies in day to day life.
7. Protect, preserve and improve the environment for sustainability.
8. Demonstrate active local and global citizenship for harmonious co-existence.
9. Demonstrate appreciation of diversity in people and cultures.
10. Manage pertinent and contemporary issues responsibly.

THE SENIOR SCHOOL IN THE COMPETENCY BASED CURRICULUM (CBC)

Senior School is the fourth level of Basic Education in the Competency Based Curriculum (CBC) that learners shall come to after the Pre-Primary, Primary and Junior School (JS). The essence of Senior School is to offer learners a Pre-University/ Pre-career experience where the learners have an opportunity to choose pathways where they have demonstrated interest and/or potential at the earlier levels. Senior school comprises three years of education for learners in the age bracket of **15 to 18 years** and lays the foundation for further education and training at the tertiary level and the world of work. In the CBC vision, learners exiting this level are expected to be *engaged, empowered and ethical citizens* ready to participate in the socio-economic development of the nation.

At this level, learners shall take **SEVEN (07) learning areas (LAs)** as recommended by the *Presidential Working Party on Educational Reforms* (PWPER). These shall comprise **Four Compulsory** learning areas, and Three learning areas opted for by the learner according to their chosen Pathway. While English and Kiswahili are indicated as Compulsory, the learners who opt for these learning areas as their subjects of specialization shall go through a *differentiated curriculum* in terms of scope, experiences and assessment. Such learners shall; therefore, take *Advanced English* or *Kiswahili Kipevu* with additional two lessons. It is recommended that **AT LEAST TWO** learning areas should be from chosen Pathway. In exceptional cases, some learners may opt for **ONE** learning area from the chosen Pathway and a maximum of **TWO** learning areas from any of the three pathways; depending on the learner's career projections and with guidance by the principals at Senior School.

PROPOSED LIST OF SUBJECTS AT SENIOR SCHOOL

Compulsory Subjects	Science, Technology, Engineering & Mathematics (STEM)	Social Sciences	Arts & Sports Science
1. English 2. Kiswahili/KSL 3. Community Service Learning 4. Physical Education <i>NB: ICT skills will be offered to all students to facilitate learning and enjoyment</i>	5. Mathematics/Advanced Mathematics 6. Biology 7. Chemistry 8. Physics 9. General Science 10. Agriculture 11. Computer Studies 12. Home Science 13. Drawing and Design 14. Aviation Technology 15. Building and Construction 16. Electrical Technology 17. Metal Technology 18. Power Mechanics 19. Wood Technology 20. Media Technology* 21. Marine and Fisheries Technology*	22. Advanced English 23. Literature in English 24. Indigenous Language 25. Kiswahili Kipevu/Kenya Sign Language 26. Fasihi ya Kiswahili 27. Sign Language 28. Arabic 29. French 30. German 31. Mandarin Chinese 32. History and Citizenship 33. Geography 34. Christian Religious Education/ Islamic Religious Education/Hindu Religious Education 35. Business Studies	36. Sports and Recreation 37. <i>Physical Education (C)</i> 38. Music and Dance 39. Theatre and Film 40. Fine Arts

LESSON DISTRIBUTION AT SENIOR SCHOOL

The number of lessons in each of the compulsory learning areas shall be 4; while the optional areas shall be 6 lessons each. A lesson shall be 40 minutes. The "free" lessons shall be used for development of ICT skills, Pastoral Instruction Programme (PPI), projects, collaborative study and further reading.

ESSENCE STATEMENT

Business Studies is offered as an integrated discipline aimed at exposing the learner at senior school to areas of Entrepreneurship, Financial Literacy, Commerce, Accounting and Economics. This builds on concepts learnt in Pre-technical studies at Junior school. It will equip the learner with globally accepted knowledge, skills, values and attitudes necessary for success in business and economic development. The key competencies will include communication, collaboration, critical thinking, problem solving, integration of ICT, financial literacy, ethical, moral, and legal considerations in business.

The curriculum provides the learner with opportunities for further education and training in business related subjects. It also equips the learner with desirable competencies to be self-reliant, build careers and participate in national development. The subject at this level of education is critical for the realisation of the Kenya Vision 2030 as evidenced by the KICD Needs Assessment Report of 2016.

SUBJECT GENERAL LEARNING OUTCOMES

By the end of Senior School, the learner should be able to:

- a) Demonstrate competencies in financial literacy to enhance the ability to interpret, analyse, manage, and communicate financial information for personal, entrepreneurial and professional purposes.
- b) Develop social skills, communication and collaboration for harmonious coexistence in a business environment.
- c) Acquire and use appropriate knowledge, skills, values and attitudes necessary for success in business.

- d) Integrate values and legal considerations in business.
- e) Apply acquired competencies in digital literacy to promote integration of ICT in business.

SUMMARY OF STRANDS, SUB STRANDS AND TIME ALLOCATION

Strands	Sub Strands	Suggested Number of Lessons
1.0 Business and Money Management	1.1.Money	10
	1.2 Business Goals	13
	1.3 Budgeting in Business	12
	1.4 Banking	11
2.0 Business and Its Environment	2.1 Business Activities	7
	2.2 Types of Business Ownership	18
	2.3 Social Responsibility of Business	6
	2.4 Entrepreneurship	12
	2.5 Production	12
	2.6 Consumer Satisfaction	10
3.0 Government and Global Influence	3.1 Public Finance	12

Strands	Sub Strands	Suggested Number of Lessons
In Business	3.2 International Trade	18
4.0 Financial Records In Business	4.1 Business Transactions	9
	4.2 Effects of Business Transactions	12
	4.3 Source documents and Journals	18
Total Number of Lessons		180

Note: The suggested number of lessons per Sub Strand may be less or more depending on the context.

STRAND 1.0: BUSINESS AND MONEY MANAGEMENT

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
1.0 Business and Money Management	1.1 Money (10 Lessons)	By the end of the sub strand, the learner should be able to: <ol style="list-style-type: none"> identify the key security features of the Kenyan currency, describe the functions of money when carrying out financial transactions, justify the demand for money for achieving economic development, examine the factors that determine supply of money in an economy, evaluate ethical practices on the use of money in financial transactions, acknowledge the role of money in day- to- day life. 	The learner is guided to: <ul style="list-style-type: none"> discuss and present on security features and themes of money, share experiences on why people keep money, role play functions of money in carrying out financial transactions, read and analyse a case study on the demand for money brainstorm and present on the factors that determine supply of money in an economy, using available resources, search for information on ethical and unethical practices on money in financial management, watch video clips on ethical and unethical practices in the use of money, 	<ol style="list-style-type: none"> Why is demand for and supply of money important in financial management? What are the ethical and unethical practices on the use of money?
Core competencies to be developed: <ul style="list-style-type: none"> Communication and collaboration: learner acquires listening, speaking, writing, reading and teamwork skills when 				

discussing and presenting on the security features and themes of money and role playing its uses.

- Learning to learn: learner works collaboratively when carrying out research and sharing acquired knowledge on ethical practices on the use of money.
- Self-efficacy: learner develops effective communication, self-awareness and planning skills when role playing on the functions of money.
- Digital literacy: learner acquires skills of interacting with technology when using digital devices to watch videos on ethical practices in the use of money.

Values:

- Respect: learner shows regard for contributions of other members of the group during role playing on the functions of money and sharing of experiences on demand for and supply of money.
- Integrity: learner acquires moral and ethical practices when watching a video on ethical practices in the use of money.
- Responsibility: learner performs role playing tasks on the functions of money.

Pertinent and Contemporary Issues (PCIs):

- Financial Literacy: learner acquires knowledge and skills on money as a financial resource.
- Social cohesion: learner participates in role playing functions of money

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
1.0 Business and Money Management	1.2 Business Goals (13 Lessons)	By the end of the sub strand, the learner should be able to: <ol style="list-style-type: none"> analyse the importance of goal setting in business, examine the factors to consider when setting goals for a business, describe steps followed when setting business goals, formulate SMART short term and long term goals for a business appreciate the need for setting goals in business. 	The learner is guided to: <ul style="list-style-type: none"> discuss and present the meaning and importance of goal setting in business, brainstorm and present on the factors to consider when setting business goals using available resources, search for information on the steps followed when setting business goals, set SMART short term and long term business goals. 	<ol style="list-style-type: none"> Why is goal setting important in business? What are the factors considered when setting business goals?
<p>Core competencies to be developed:</p> <ul style="list-style-type: none"> Communication and collaboration: learner acquires reading, listening, writing, speaking and teamwork skills when discussing and presenting on the meaning and importance of setting business goals. Learning to learn: learner shares acquired knowledge when searching for information on the steps followed when setting business goals, Self-efficacy: learner develops effective communication skills when presenting on the importance and factors considered 				

when setting business goals.

- Critical thinking and problem solving: learner acquires research and explanation skills when setting short term and long term business goals.

Values:

- Respect: learner shows regard for contribution of other members of the group during discussions and presentations on meaning and importance of setting goals for business.
- Peace: learner works in harmony with members of the class when brainstorming and presenting on factors to consider when setting business goals.

Pertinent and Contemporary Issues (PCIs):

- Financial Literacy: learner acquires skills in the management of financial resources when setting short term and long term business goals.
- Social cohesion: learner works in harmony with others when discussing and presentating the meaning and importance of setting business goals.

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
1.0 Business and Money Management	1.3 Budgeting in Business (12 Lessons)	By the end of the sub strand, the learner should be able to: a) explain the importance of budgeting in business, b) analyse the types of business budgets for financial planning, c) prepare a budget to control spending in business, d) appreciate the need for budgeting in business.	The learner is guided to: <ul style="list-style-type: none"> • brainstorm and present on the meaning and importance of budgeting, • use digital resources or print media to search and present on the types of business budgets, • create and present a business budget. 	What is the importance of budgeting in business?
<p>Core competencies to be developed:</p> <ul style="list-style-type: none"> • Self-efficacy: learner acquires planning skills when creating and presenting a business budget. • Digital literacy: learner acquires skills of interacting and connecting with digital technology when using digital resources or print media to search and present on the types of business budgets. • Creativity and Imagination: learner develop networking skills when creating and presenting a business budget. 				
<p>Values:</p> <ul style="list-style-type: none"> • Unity: learner works with other members of the team when brainstorming and presenting on the meaning and importance of budgeting. • Respect: learner shows regard for the input of every member of the team as they brainstorm and present on the meaning and importance of budgeting. • Integrity: learner acquires discipline, transparency and accountability when creating a business budget. 				

Pertinent and Contemporary Issues (PCIs):

- Financial Literacy: learner acquires budgeting skills when creating a business budget

DRAFT

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
1.0 Business and Money Management	1.4 Banking (11 Lessons)	By the end of the sub strand, the learner should be able to: <ol style="list-style-type: none"> a) explain the importance of banking in an economy b) analyse types of accounts offered by banks, c) explore the ethical practices in banking, e) describe the trends in banking in Kenya f) appreciate the role of banking in an economy. 	The learner is guided to: <ul style="list-style-type: none"> • brainstorm and present on the meaning and importance of banking in an economy, • use available resources to search for information on the types of accounts offered by banks, • share experiences on ethical and unethical practices in banking • watch or listen to a video clip on the ethical and unethical practices in banking • use digital resources or print media to search for information on trends in banking in Kenya • fill forms to open a junior savings bank account 	<ol style="list-style-type: none"> 1. Why are banks important in an economy? 2. What are the ethical practices in banking?
<p>Core competencies to be developed:</p> <ul style="list-style-type: none"> • Digital Literacy: learner develops digital skills when interacting and manipulating digital resources to search for information on trends in banking in Kenya. 				

- Learning to learn: learner organises own learning when searching and presenting on types of accounts offered by banks.
- Self-efficacy: learner develops effective communication skills when brainstorming and presenting the meaning and importance of banking in an economy.

Values:

- Unity: learner displays team spirit and collaborates with others when brainstorming and presenting the meaning and importance of banking in an economy
- Respect: learner appreciates diverse opinions of others as they brainstorm and present the meaning and importance of banking in an economy,
- Integrity: learner acquires ethical practices when sharing experiences on legal and ethical issues in banking.

Pertinent and Contemporary Issues (PCIs):

- Financial Literacy: learner's banking skills are enhanced.
- Social Cohesion: learner's interpersonal relationships are enhanced when brainstorming and presenting the meaning and importance of banking in an economy.

Suggested Assessment Rubric

Indicator	Exceeds expectation	Meets expectation	Approaches expectation	Below expectation
Ability to describe functions of money when carrying out financial transactions.	Describes five functions of money when carrying out financial transactions citing examples.	Describes five functions of money when carrying out financial transactions.	Describes three to four functions of money when carrying out financial transactions	Describes less than three functions of money when carrying out financial transactions
Ability to formulate SMART short term and long term goals for a business.	Formulates SMART short term and long term goals for a business citing examples	Formulates SMART short term and long term goals for a business	Formulates short term and long term goals for a business missing one or two elements of SMART	With guidance, formulates short term and long term goals for a business.
Ability to prepare a budget to control spending in business,	Prepares a budget with all the components giving budget notes	prepares a budget to control spending in business,	prepares a budget to control spending in business, without factoring in contingencies	With assistance, prepares a budget to control spending in business
Ability to explain the importance of banking in an economy,	explain five importance of banking in an economy with examples	explain five importance of banking in an economy	explain three to four importance of banking in an economy	Explain less than three importance of banking in an economy

Indicator	Exceeds expectation	Meets expectation	Approaches expectation	Below expectation
Ability to analyse the types of accounts offered by banks	Analyses the three types of accounts offered by banks giving illustrations	analyses the three types of accounts offered by banks	analyses two types of accounts offered by banks	Analyses less than two types of accounts offered by banks



STRAND 2.0 BUSINESS AND ITS ENVIRONMENT

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
2.0 Business and its Environment	2.1 Business Activities (7 Lessons)	By the end of the sub strand, the learner should be able to: <ol style="list-style-type: none"> a) explain the concept of needs and wants as used in day to day life, b) analyse the types of economic resources in satisfaction of human needs and wants c) investigate the importance of business activities in the society, d) classify business activities in an economy, e) examine the micro and macro factors that affect business activities, f) appreciate the importance of business activities in an economy. 	The learner is guided to: <ul style="list-style-type: none"> • brainstorm and present the meaning and differences between needs and wants, • discuss the characteristics of economic resources • use available resources to search for information on the types of economic resources • brainstorm the relationship between scarcity, choice and opportunity cost, and scale of preference in satisfaction of human want • share experiences on importance of business activities in society, • role play on classification of business activities in an economy, 	<ol style="list-style-type: none"> 1. What is the role of business activities in an economy? 2. Why are economic resources important in satisfaction of human wants?

			<ul style="list-style-type: none"> • use digital devices or print media to search for information on micro and macro business environment and analyse the types and how they influence business activities, • prepare a scale of preference for your back to school needs and wants 	
<p>Core competencies to be developed:</p> <ul style="list-style-type: none"> • Digital Literacy: learner develops digital skills when interacting and manipulating digital resources to search for information on micro and macro business environment. • Imagination and creativity: learner makes connections and acquires networking skills when role playing on classification of business activities in an economy. • Learning to learn: learner organises own learning and works collaboratively when sharing experiences on the importance of business activities in society. • Critical thinking and problem solving: learner develops evaluation and decision making skills when preparing a scale of preference. 				
<p>Values: Unity: learner cooperates with others when brainstorming and presenting the differences between human needs and wants</p>				
<p>Pertinent and Contemporary Issues (PCIs): Financial Literacy: learner's financial skills are enhanced when preparing a scale of preference</p>				

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
2.0 Business and its Environment	2.2 Types of Business Ownership (18 Lesson)	<p>By the end of the sub strand, the learner should be able to:</p> <p>a) explore the formation, management, sources of finance, advantages, and disadvantages of a sole proprietorship business enterprise in Kenya</p> <p>b) examine the formation, management, sources of finance, advantages, and disadvantages of a partnership business enterprise in Kenya</p> <p>c) analyse the formation, types, management, sources of finance, advantages, and disadvantages of a cooperative for economic growth,</p> <p>d) acknowledge the role of sole proprietorship, partnerships</p>	<p>The learner is guided to:</p> <ul style="list-style-type: none"> • discuss and present the meaning of sole, proprietorship, partnership and cooperative society, • brainstorm and present the formation and management of sole proprietorship, partnerships and cooperative societies, • use digital devices or print media to search for information on sources of finance for sole proprietorship, partnerships and cooperative societies, • debate on the advantages and disadvantages of a sole proprietorship, partnerships and cooperative societies, 	<ol style="list-style-type: none"> 1. How are sole proprietorship, partnerships and cooperative societies formed and managed? 2. What are the sources of finance for sole proprietorships, partnerships and cooperative societies?

		and cooperative societies in the economy.	
<p>Core competencies to be developed:</p> <ul style="list-style-type: none"> • Communication and collaboration: learner acquires reading, writing, listening, speaking and teamwork skills when discussing, brainstorming and presenting on the meaning, formation and management of sole proprietorship, partnerships and cooperative societies. • Learning to learn: learner organises own learning when using digital devices or print media to search for sources of finance for sole proprietorship's, partnerships and cooperative societies in Kenya. • Self-efficacy: learner develops the skill of effective communication when debating on the advantages and disadvantages of a sole proprietorship, partnerships and cooperative societies in Kenya. 			
<p>Values:</p> <ul style="list-style-type: none"> • Respect: learner appreciates diverse opinions when discussing and presenting the meaning of sole proprietorship, partnership and cooperative society. • Responsibility: learner shows accountability when using digital devices or print media to search for information on sources of finance for sole proprietorship, partnerships and cooperative societies 			
<p>Pertinent and Contemporary Issues (PCIs):</p> <ul style="list-style-type: none"> • Financial Literacy: learner financial skills are enhanced when using digital devices or print media to search for sources of finance for sole proprietorships, partnerships and cooperative societies, • Internet Safety and Security: responsible online behaviour is enhanced as learner uses digital resources to analyse and present case studies on the sole proprietorships, partnerships and cooperative societies. 			

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
2.0 Business and its Environment	2.3 Social Responsibility of Business (6 Lessons)	By the end of the sub strand, the learner should be able to: <ol style="list-style-type: none"> justify the need for social responsibility of a business in the society, examine social responsibility activities of a business in the community, analyse the challenges faced by businesses when carrying out social responsibilities, design and implement a social responsibility activity in the school, appreciate the need for business social responsibility in the society and the environment. 	The learner is guided to: <ul style="list-style-type: none"> discuss and present on the need for social responsibility of a business in the society use digital resources or print media to search on social responsibility activities of a business in the community, brainstorm and present on the challenges faced by businesses when carrying out social responsibilities, carry out a simple survey to identify needy learners, mobilize the available resources from local community to assist the needy learners. 	Why is business social responsibility important?
Core competencies to be developed: <ul style="list-style-type: none"> Self-efficacy: learner acquires effective communication skills when brainstorming and presenting on the challenges 				

faced by businesses when carrying out social responsibility.

- Critical thinking and problem solving: learner develops interpretation and inference skills when carrying out a survey to identify the needy learners.
- Creativity and imagination: learner acquires networking skills when mobilising resources from the local community.
- Citizenship: learner acquires social cultural sensitivity and awareness skills when mobilizing the resources from the local community to assist the needy in the society.

Values:

- Unity: learner cooperates with others when sharing digital resources or print media to search on social responsibility activities of a business in the community.
- Responsibility: learner exercises accountability as they mobilize the available resources from local community to assist the needy learners.
- Love: learner shows compassion as they mobilize the resources and shares out to the needy learners.

Pertinent and Contemporary Issues (PCIs):

- Social cohesion is promoted as learner mobilizes available resources to assist needy learners.

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
2.0 Business and its Environment	2.4 Entrepreneurship (12 Lessons)	By the end of the sub strand, the learner should be able to: <ol style="list-style-type: none"> a) assess the entrepreneurial skills for economic growth, b) examine the types of entrepreneurs in business, c) evaluate business ideas and opportunities for business start-ups, d) justify the importance of incubation for business growth, e) identify an opportunity and start a business in school f) embrace entrepreneurial skills in business start-ups. 	The learner is guided to: Brainstorm and present on the entrepreneurial skills <ul style="list-style-type: none"> • discuss and present on the types of entrepreneurs • read and analyse case studies on business ideas and opportunities • share experiences on business ideas and opportunities for business start-ups • use digital devices or print media to search for information on business incubation and share with peers • conduct self-entrepreneurial assessment on personal qualities, 	<ol style="list-style-type: none"> 1. How are business opportunities identified? 2. Why is business incubation important?

			<ul style="list-style-type: none"> • compile a list of business ideas and determine their suitability as business opportunities. 	
<p>Core competencies to be developed:</p> <ul style="list-style-type: none"> • Critical thinking and problem solving: learner develops interpretation and inference skills when reading and analyzing case studies on business ideas and opportunities • Creativity and imagination: learner acquires inquisitive skills when determining the suitability of business ideas • Learning to learn: learner organises own learning and works collaboratively when using digital devices or print media to search for information on business incubation. 				
<p>Values:</p> <ul style="list-style-type: none"> • Unity: learner cooperates with others as they discuss and present on the types of entrepreneurs. • Respect: learner shows regard for the input of every member when brainstorming and presenting on the entrepreneurial skills. 				
<p>Pertinent and Contemporary Issues (PCIs):</p> <ul style="list-style-type: none"> • Financial Literacy: learner develops entrepreneurial skills when conducting self-assessment on entrepreneurial qualities • Social Cohesion: learner works and cooperates with members of the team when discussing and presenting on the types of entrepreneurs. 				

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
2.0 Business and Its Environment	2.5 Production (12 Lessons)	By the end of the sub strand, the learner should be able to: <ol style="list-style-type: none"> a) analyse the importance of production in an economy, b) explain factors of production required to produce goods and services c) determine the types of costs in a production unit, d) analyse the concept of the division of labour and specialization in production, e) examine the roles and responsibilities of a producer to consumer f) design an appropriate label for a product, 	The learner is guided to: <ul style="list-style-type: none"> • brainstorm and present on the meaning and importance of production, • discuss and present on the factors of production. • use available resources to search for information on types of costs in production, • compute the types of costs in production, • use digital devices or print media, search for information on the meaning and differences between division of labour and specialization. • debate on the advantages and disadvantages of division of labour and specialization • read and analyse case studies 	Why is production important in an economy?

		g) recognize the role of production in an economy.	<p>on the roles and responsibilities of producers to consumers</p> <ul style="list-style-type: none"> • role play functions and responsibilities of a producer to the consumer, • use available resources to design a product label. 	
<p>Core competencies to be developed:</p> <ul style="list-style-type: none"> • Learning to learn: learner organizes own learning when searching for types of costs in a production unit. • Self-efficacy: learner develops effective communication skills when debating on the advantages and disadvantages of division of labour and specialization. • Critical Thinking and Problem Solving: learner develops skills of interpretation and inference when computing types of costs in production. • Creativity and imagination: learner develops inquisitive skills when designing a product label. 				
<p>Values:</p> <ul style="list-style-type: none"> • Peace: learner displays tolerance when discussing factors of production required to produce goods and service. • Respect: learner shows open-mindedness when discussing factors of production required to produce goods and service. 				
<p>Pertinent and Contemporary Issues (PCIs):</p> <ul style="list-style-type: none"> • Financial literacy: learner enhances financial skills when computing production costs. • Social cohesion: learner cooperates and participates when role playing the functions and responsibilities of a producer to the consumer. 				

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
2.0 Business and Its Environment	2.6 Consumer Satisfaction (10 Lessons)	<p>By the end of the sub strand the learner should be able to:</p> <ol style="list-style-type: none"> a) explore the importance of consumer satisfaction in business, b) examine the terms and conditions for the supply of goods and services to a consumer, c) justify the remedies for consumer satisfaction, d) carry out a customer satisfaction survey for improvement of service delivery, e) embrace the importance of customer satisfaction for business sustainability. 	<p>The learner is guided to:</p> <ul style="list-style-type: none"> • discuss and present on the meaning and importance of consumer satisfaction in business, • use digital devices or print media to search for information on the terms and conditions in supply of good and services, • share experiences on cases involving consumer satisfaction remedies for a product, • role play remedies for consumer satisfaction, • prepare a questionnaire to collect data on consumer satisfaction on the products offered within the community and share the findings in class, 	<p>Why is consumer satisfaction important in business?</p>

Core competencies to be developed:

- Self-efficacy: learner develops effective communication skills when sharing the findings in class on the survey regarding customer satisfaction on products offered by the school community.
- Critical thinking and problem solving: learner acquires research skills when carrying out the customer survey.
- Creativity and imagination: learner acquires networking skills when role playing on remedies for consumer satisfaction,
- Digital literacy: learner acquires the skills of interacting and connecting with digital technology when searching for information on the terms and conditions in supply of good and services,

Values:

- Unity: learner cooperates with others when preparing a questionnaire to collect data on consumer satisfaction with regard to the products offered in the community and share the findings in class,
- Respect: learner accepts diverse opinions when discussing and presenting on the meaning and importance of consumer satisfaction in business.

Pertinent and Contemporary Issues (PCIs):

Financial Literacy: learner enhances consumer literacy skills when sharing experiences on cases involving customer satisfaction,

Suggested Assessment Rubric

Indicator	Exceeds expectation	Meets expectation	Approaches expectation	Below expectation
Ability to analyse the types of economic resources in satisfaction of human needs and wants	Analyses the three types of economic resources in satisfaction of human needs and wants giving examples	Analyses the three types of economic resources in satisfaction of human needs and wants	Analyses two types of economic resources in satisfaction of human needs and wants	Analyses less than two types of economic resources in satisfaction of human needs and wants
Ability to examine micro and macro factors that affect business activities,	Examines five micro and macro factors that affect business activities giving examples	Examines five micro and macro factors that affect business activities,	Examines three to four micro and macro factors that affect business activities,	Examines less than three micro and macro factors that affect business activities,
Ability to explain the advantages of a sole proprietorship,	Explains five advantages, of a sole proprietorship with examples	Explains five of advantages sole proprietorship,	Explain three to four advantages of a sole proprietorship,	Explain less than three advantages of a sole proprietorship

Indicator	Exceeds expectation	Meets expectation	Approaches expectation	Below expectation
Ability to justify the need for social responsibility of a business in the society,	Justifies five needs for social responsibility of a business in the society giving examples	Justifies five needs for social responsibility of a business in the society,	Justifies three to four needs for social responsibility of a business in the society,	Justifies less than three needs for social responsibility of a business in the society,
Ability to assess the entrepreneurial skills for economic growth,	Assesses five entrepreneurial skills for economic growth giving examples	Assesses five entrepreneurial skills for economic growth	Assesses three to four entrepreneurial skills for economic growth	Assesses less than three entrepreneurial skills for economic growth
Ability to analyse the importance of production in an economy,	Analyses five importance of production in an economy giving examples	Analyses five importance of production in an economy,	Analyses three to four importance of production in an economy,	Analyses less than three importance of production in an economy,
Ability to explore the importance of consumer satisfaction in business.	Explores five importance of consumer satisfaction in business citing examples	Explores five importance of consumer satisfaction in business.	Explores three to four importance of consumer satisfaction in business.	Explores less than three importance of consumer satisfaction in business.

STRAND 3.0: GOVERNMENT AND GLOBAL INFLUENCE IN BUSINESS

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
3.0 Government and Global Influence in Business	3.1 Public finance (12 Lessons)	By the end of the sub-strand, the learner should be able to: <ol style="list-style-type: none"> a) explain the importance of public finance in Kenya, b) assess the concept of taxation in Kenya c) analyse the types of custom duties in Kenya d) evaluate the trends in taxation in Kenya e) identify ethical issues in taxation f) write an article on importance of taxation in Kenya to sensitize the community g) appreciate the role of public finance in Kenya 	The learner shall be guided to: <ul style="list-style-type: none"> • discuss and present the meaning, importance and sources of public finance, • brainstorm and present the meaning and importance of taxation, • use available resources to search for information on the principles of taxation, • discuss and share the requirements for tax compliance in Kenya (register with KRA, pay tax, file returns) • compile a list of people/goods excepted from taxation in Kenya • listen to a resource person on types of custom duties, 	What is the role of taxation in economic development?

			<p>tax compliance and exemption</p> <ul style="list-style-type: none"> • use digital devices or print media to search for information on the trends in taxation in Kenya and share, • read and analyse case studies on ethical issues in taxation • write an article on the importance of taxation and present during clubs and societies. 	
<p>Core competencies to be developed:</p> <ul style="list-style-type: none"> • Self-efficacy: learner develops effective communication skills when brainstorming and presenting the meaning and importance of taxation. • Critical thinking and problem solving: learner acquires research skills when analysing case studies on ethical issues in taxation. • Creativity and imagination: learner acquires networking skills when writing an article on the importance of taxation in Kenya. • Digital literacy: learner acquires the skills of interacting and connecting with digital technology when searching for information on the trends in taxation in Kenya. 				
<p>Values:</p> <ul style="list-style-type: none"> • Patriotism: learner shows loyalty to the country when brainstorming and presenting the meaning and importance of 				

taxation.

- Integrity: learner shows accountability when sharing the requirements for tax compliance.
- Social justice: Learner fosters inclusivity and non-discrimination when discussing on the principles of taxation.

Pertinent and Contemporary Issues (PCIs)

Financial Literacy: learner enhances tax literacy skills when brainstorming and presenting the meaning and importance of taxation.

DRAFT

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
3.0 Government and Global Influence in Business	3.2 International Trade (18 Lessons)	By the end of the sub strand, the learner should be able to: a) examine the concept of international trade in an economy, b) explore the limitations of international trade to a country, c) analyse the terms of sale and payments used in international trade, d) explore digital applications in international trade, e) Map the local products that can be developed for export, f) appreciate the importance of international trade in an economy.	The learner is guided to: <ul style="list-style-type: none"> • brainstorm and present on the meaning, classification and importance of international trade, balance of trade and balance of payment • debate on the advantages and disadvantages of international trade • use available resources to search for information on the terms of sale and payments used in international trade • use digital devices or print media to search for information on the appropriate digital applications or platforms 	What are the benefits of international trade?

			<p>used in international trade,</p> <ul style="list-style-type: none"> • carry out a survey in the community on local products that can be developed for export. 	
<p>Core competencies to be developed:</p> <ul style="list-style-type: none"> • Digital literacy: learner acquires skills of connecting and interacting with digital technology when using digital devices or print media to search for information on the appropriate digital applications or platforms used in international trade. • Self-efficacy: learner develops effective communication skills when debating on the advantages and disadvantages of international trade. • Critical thinking and problem solving: learner develops interpretation and inference skills when carrying out a survey in the community on local products that can be developed for export. 				
<p>Values:</p> <ul style="list-style-type: none"> • Respect: learner shows regard for the input of every member of the team when debating on the advantages and disadvantages of international trade. • Peace: learner works in harmony when brainstorming and presenting on the meaning and importance of international trade. 				
<p>Pertinent and Contemporary Issues (PCIs):</p> <ul style="list-style-type: none"> • Financial Literacy: learner acquires financial skills when searching for information on the documents used in international trade. • Social cohesion: learner participates in carrying out a simple survey in the community on local products that can be developed for export. 				

Suggested Assessment Rubric

Indicator	Exceeds expectation	Meets expectation	Approaches expectation	Below expectation
Ability to discuss the requirements for tax compliance in Kenya	Discusses the three requirements for tax compliance in Kenya, citing examples.	Discusses the three requirements for tax compliance in Kenya.	Discusses two requirements for tax compliance in Kenya.	Discusses less than two requirements for tax compliance in Kenya.
Ability to explain sources of public finance	Explains five sources of public finance giving examples.	Explains five sources of public finance.	Explains three to four sources of public finance.	Explain less than three sources of public finance.
Ability to analyse the transaction documents used in international trade.	Analyses five transaction documents used in international trade with illustrations.	Analyses five transaction documents used in international trade.	Analyses three to four transaction documents used in international trade.	Analyses less than three transaction documents used in international trade.

STRAND 4.0: FINANCIAL RECORDS IN BUSINESS

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
4.0 Financial Records in Business	4.1 Business Transactions (9 Lessons)	By the end of the sub strand, the learner should be able to: <ol style="list-style-type: none"> explain the concept of business transaction in book keeping, analyse methods used in making payments for goods and services, carry out a survey on the methods of payment in the school, recognize the methods of making payments for goods and services. 	The learner is guided to: <ul style="list-style-type: none"> discuss and present meaning and types of business transactions, use digital devices or print media to search for different methods used in making payments for goods and services, role play different methods used in making payments for goods and services, visit the accounts office and fill in a questionnaire on the methods of payment used in the school. 	Which are the methods used in making payment for goods and services?
<p>Core competencies to be develop</p> <ul style="list-style-type: none"> Self-efficacy: learner develops effective communication skills when discussing and presenting on meaning and types of business transactions, Digital literacy: learner acquires skills of interacting and connecting with technology when using digital devices to search 				

for different methods used in making payments for goods and services

Values:

- Responsibility: learner shows accountability when visiting the accounts office and filling in a questionnaire on the methods of payment used in the school.
- Respect: learner shows regard for the contributions of every member of the team when discussing and presenting the meaning and types of business transactions.

Pertinent and Contemporary Issues (PCIs):

- Financial Literacy: learner acquires entrepreneurial skills when discussing methods of payment.

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
4.0 Financial Records in Business	4.2 Effects of Business Transactions (12 Lessons)	By the end of the sub strand, the learner should be able to: <ol style="list-style-type: none"> analyse the effects of business transactions on the statement of financial position for a business, prepare a statement of financial position after adjustments to determine the net worth of a business, recognise the effects of transactions when determining the net worth of a business. 	The learner is guided to: <ul style="list-style-type: none"> discuss and present the effects of business transactions on the statement of financial position for a business, compute the effects of transactions on the statement of financial position for a business, draw a statement of financial position to determine the net worth of a business after adjustments 	How do transactions affect the statement of financial position of a business?
<p>Core competencies to be developed:</p> <ul style="list-style-type: none"> Self-efficacy: learner develops effective communication skills when discussing and presenting on the effects of transactions and preparing statements of financial position for businesses. Critical thinking and problem solving: learner acquires evaluation and decision making skills when computing the effects of transactions on the statement of financial position for businesses. Learning to learn: learner develops skills of working collaboratively when discussing and presenting on effects of business 				

transactions.

Values:

- Respect: learner shows regard for the contributions of every member of the team when discussing and presenting on the effects of transactions and preparing statements of financial position for businesses.

Pertinent and Contemporary Issues (PCIs):

- Financial Literacy: learner acquires entrepreneurial skills when preparing statement of financial position for a business.
- Social cohesion: learner participates in the discussion and presentation on the effects of business transactions on the statement of financial position.

Strand	Sub Strand	Specific Learning Outcomes	Suggested Learning Experiences	Suggested Key Inquiry Question(s)
4.0 Financial Records in Business	4.3 Source Documents and Books of Original Entry (18 Lessons)	By the end of the sub strand, the learner should be able to: a) explain the importance of source documents and books of original entry in book keeping, b) analyse the source documents used for recording business transactions, c) examine the books of original entry used in book keeping d) record transactions in the relevant books of original entry, e) appreciate the books of original entry for recording business transactions.	The learner is guided to: <ul style="list-style-type: none"> • discuss and present the meaning and importance of source documents and books of original entry in book keeping, • search using available resources the information on types of source documents for recording business transactions, and present • brainstorm and presents on the types of books of original entry • record business transactions in relevant books of original entry, 	<ol style="list-style-type: none"> 1. What are the source documents used in book keeping 2. Why are the books of original entry important in book keeping?
Core competencies to be developed: <ul style="list-style-type: none"> • Self-efficacy: learner develops effective communication skills when discussing and presenting on meaning and importance 				

of source documents and books of original entry in book keeping.

- Critical thinking and problem solving: learner acquires evaluation and decision making skills when recording business transactions in relevant books of original entry.

Values:

- Respect: learner shows regard for the contributions of every member of the team when discussing and presenting the meaning and importance of source documents and books of original entry in book keeping
- Responsibility: learner shows determination when recording business transactions in relevant books of original entry,

Pertinent and Contemporary Issues (PCIs):

- Financial Literacy: learner acquires book keeping skills when discussing and presenting the meaning and importance of source documents and books of original entry.

Suggested Assessment Rubric

Indicator	Exceeds expectation	Meets expectation	Approaches expectation	Below expectation
Ability to analyse methods used in making payments for goods and services,	Analyses five methods used in making payments for goods and services, giving examples	Analyses five methods used in making payments for goods and services,	Analyses three to four methods used in making payments for goods and services,	Analyses less than three methods used in making payments for goods and services,
Ability to prepare a statement of financial position to determine the net worth of a business.	Prepares a statement of financial position to determine the net worth of a business in order of permanency or liquidity.	Prepares a statement of financial position to determine the net worth of a business.	Prepares a statement of financial position to determine the net worth of a business missing one component.	With assistance prepares a statement of financial position to determine the net worth of a business.
Ability to record transactions in the relevant books of original entry,	Records transactions in five books of original entry and post in relevant ledger accounts	Records transactions in five relevant books of original entry,	Records transactions in three to four relevant books of original entry	With assistance records transactions in less than three relevant books of original entry,

APPENDIX: SUGGESTED ASSESSMENT METHODS, SUGGESTED LEARNING RESOURCES AND NON-FORMAL ACTIVITIES

Strand	Suggested Assessment Methods	Suggested Learning Resources	Suggested Non -Formal Activities
1.0 Business and money management	<ul style="list-style-type: none"> • Assignments • Self and peer assessment • Oral questions • Portfolio Assessment • Observation • Journaling • Learner Profiling 	<ul style="list-style-type: none"> • Business Studies curriculum design • Business Studies handbook • Digital resources • Volunteer resource person • Approved textbooks and reference materials • Photographs and pictures • Charts • Case study extracts • Samples of saving and investment plans 	<ul style="list-style-type: none"> • Financial literacy club and other clubs and societies • School mentoring and coaching programmes • Field visit activities • Writing articles in school magazines on goal setting • School drama festivals with themes on saving and investment decisions • Talking walls with messages on ethical issues in the use of money • Write poems on importance of regular saving and display on notice board • Songs on the importance of insurance to the community during music festivals • Debates on the importance of

			<p>insurance organized by financial literacy club</p> <ul style="list-style-type: none"> • Parental empowerment and engagement guidelines in inculcating a saving culture and investing in income generating activities
2.0 Business and its environment	<ul style="list-style-type: none"> • Oral questioning • Portfolio assessment • Observation • Project work assessment • Journaling • Learner Profiling • Assignments • Self and peer assessment 	<ul style="list-style-type: none"> • Business Studies curriculum design • Business Studies handbook • Digital resources • Volunteer resource person • Approved textbooks and reference materials • Photographs and pictures • Case study extracts • Market survey tools • Research tools • Local market 	<ul style="list-style-type: none"> • Financial literacy club and other clubs and societies • Organized social responsibility activity • Field visit activities • School drama festivals with themes on remedies for consumer satisfaction • Songs on responsibilities of a business to consumers during music festivals • Participating in a talk by a resource person on succession planning • Poems on benefits of public corporations and parastatals in Kenya

<p>3.0 Government and global influence in business</p>	<ul style="list-style-type: none"> • Journaling • Learner Profiling • Assignments • Self and peer assessment • Oral questions • Portfolio assessment • Observation 	<ul style="list-style-type: none"> • Business Studies curriculum design • Business Studies handbook • Digital resources • Volunteer resource person • Approved textbooks and reference materials • Photographs and pictures • Charts • Case study extracts • Survey tools 	<ul style="list-style-type: none"> • Poems on economic integration during drama festivals • Writing articles in school magazines on international trade • Peer education and presentations on economic integration • Discussions and presentations on international trade during clubs and societies • Participating in a discussion by a resource person on the role of foreign remittance by Kenyans living abroad on the economy in financial literacy club
<p>4.0. Financial records in business</p>	<ul style="list-style-type: none"> • Oral questions • Portfolio assessment • Observation • Journaling • Assignments • Self and peer assessment 	<ul style="list-style-type: none"> • Business Studies curriculum design • Business Studies handbook • Digital resources • Volunteer resource person • Approved textbooks and reference materials • Photographs and pictures • Charts 	<ul style="list-style-type: none"> • Financial literacy club and other clubs and societies • Participating in a talk by a resource person on financial records • Talking walls with messages on financial records • Learning corners with messages on financial records • Field visit activities • Write articles on utilization of

		<ul style="list-style-type: none">• Samples of financial records• Local market	<p>ICT in financial management and post on school e-magazines</p> <ul style="list-style-type: none">• Discussions and presentations on utilization of ICT in financial management• Parental guidance on cyber security on the use of ICT during parents' day
--	--	---	---

DRAFT



REPUBLIC OF KENYA
Property of the
Government of Kenya
NOT FOR SALE



KENYA INSTITUTE OF CURRICULUM DEVELOPMENT

Desai Road, off Murang'a Road.

P.O.Box 30231-00100 Nairobi, Kenya.

Telephone: +254(020)3749900-9,3748204,3747994

Fax: +254(020)3639130

Email: info@kicd.ac.ke, Website: www.kicd.ac.ke