Commonwealth of The Bahamas
Ministry of Education
Career & Technical Education Section

Business Studies Unit
Commerce
Curriculum Grades 10-12

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ACKNOWLEDGEMENTS

As we seek to prepare globally competitive and productive citizens, such preparation must be guided by consistent, relevant and critically challenging content. It was with this mandate that the initial design of documents in the Business Studies area were completed under the leadership of Ms. Faye Bascom, the Education Officer responsible for Business Studies at that time. Revision efforts commenced several years ago under the guidance of Mrs. Keyshan Bastian who preceded Ms. Bascom and would not have been possible without the commitment and collaborative efforts of many individuals and organizations.

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OVERVIEW OF THE SUBJECT

Commerce and banking serves to address a primary need to ensure that students in Business programmes are exposed to current trends and practices that have significant implications for the Hospitality and Tourism, Financial Services and general commercial environment in the country. Commerce addresses the commercial activity that drives the supply and consumption of goods and services. Banking seeks to address access to finances and the relevant financial services required by participants in commercial activity. It simply seeks to take goods from a point of production to a point of consumption and the multifaceted prerequisites to ensure that this fundamental need is addressed. This course of study will expose students to important commerce and banking concepts and principles, which should adequately prepare them for tertiary studies or entry level employment opportunities.

GENERAL COURSE OBJECTIVES

STUDENTS WILL UNDERSTAND:

- Basic commercial and banking principles and practices.

- Commercial and financial services needs and challenges faced by individuals, society and the corporate environment.
- Commercial and financial principles and be able to apply knowledge to life.
- Options available as solutions to some basic commercial and financial services problems.
- How to express opinions / make reasoned judgments about possible solutions to problems.
- How to perform simple mathematical calculations using commercial and financial service principles to express opinions.
- Evaluate and assess commercial activity and the implications for trade in The Bahamas.

STRANDS

1. Fundamentals of Commerce - Tertiary Focus

Introduction to Commerce
Production & Distribution
Wholesaling (Technology)
Retail Trade
Buying & Selling (E-Commerce)
The Consumer
Consumer Credit
Marketing & Advertising
Money & Banking
Private Savings
Coursework
Insurance & National Insurance
Transportation & Communication
Public vs. Private Sector Organizations
Government Departments in Commerce
International Trade
Government Revenue & Expenditure
Trade Unions
Arithmetic of Business
Review of Examination Technique

2. Fundamentals of Commerce - Employment

Introduction to Commercial Activity
Production & Distribution
Retail Trade
Wholesaling (Technology)
Buying & Selling (E-Commerce)
The Consumer

Consumer Credit
Marketing & Advertising
Money & Banking
Private Savings
Insurance & National Insurance
Transportation & Communication
Public vs Private Sector Organizations
Government Departments in Commerce
International Trade
Government Revenue & Expenditure
Trade Unions
Arithmetic of Business

SUGGESTED PROGRAMME RESOURCES

- Television
- Internet Access
- Sample Trading/Business Documents
- Coursework Guidelines
- Cheques/Cheque stubs
- Commerce Lab (Min. 10 Computers)
- Commerce Textbooks
- General Business Textbooks, reflecting commercial activity
- Past BGCSE Papers
- Past Pitman Papers
- Interview Questions Template
- Portfolio

OVERARCHING GOALS:

Identify, Interpret and Evaluate Commercial Practices & Procedures

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

Analyze Commercial Financial Activity

The finance component of this curriculum seeks to cause students to recognize and appreciate the interconnectedness of commercial activities and the financial transactions that make the finalization of such activity possible.

Demonstrate Technical Competence & Communicate Confidently

Students will be expected to demonstrate technical competence relative to procedures and practices, as well as their ability to communicate confidently and competently their findings, using appropriate jargon and commercial/financial references.

Evaluate Professional Obligations, Careers & Industry Expectations

Students will acquire an appreciation for industry's expectations and standards that govern the corporate environment from entry level to senior management. They will be sensitized to dress, grooming, formal vs. informal communication, the appropriate use of technology in the workplace, general workplace ethics and various confidentiality expectations.

POTENTIAL NATIONAL AND INTERNATIONAL CERTIFICATIONS

Students will be prepared to sit the following examinations:

- BGCSE (Core & Extended Papers)
- City & Guilds / Pitman Examinations (Levels: Elementary, Intermediate & Advanced)

PROGRAMME OUTLINE

GRADE TEN

Term 1

Introduction to Commerce
Production & Distribution
Domestic Trade

Term 2

Buying & Selling (E-Commerce)
The Consumer

GRADE ELEVEN

Term 1

Marketing & Advertising
The Evolution of Trade
Money & Banking
Private Savings
Insurance & National Insurance

Term 2

Transportation & Communication
Public vs. Private Sector Organizations
Government Departments in Commerce
Technology in Commerce
Introduction to Coursework

GRADE TWELVE

Term 1

Coursework Development
International Trade
Government Revenue & Expenditure
Trade Unions
Business Finance
Coursework Continued

Term 2

Completion of Coursework
Interview Techniques
Review of Examination Techniques
BGCSE Final Preparation

Cross-Curricular Integration

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

21st Century Competencies

The curriculum is also designed for students to demonstrate competency in 21st Century Skills as defined by the Organisation for Economic Co-operation and Development (OECD). They are as follows:

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

Bloom's Taxonomy

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

1 Remembering - recalling previously learned material

2 Understanding - demonstrating knowledge of previously learned material

3 Applying - solving problems by using previously acquired knowledge

4 Analyzing - examining and finding evidence to support choices or decisions

5 Evaluating - using a set of criteria to defend opinions

6 Creating - using learned information to create alternative solutions

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

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

Sample questions at each level of the taxonomy:

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

GRADE 10 - TERM ONE
GENERAL OBJECTIVES: 1. Recognize and explain the fundamentals of Commerce. 2. Demonstrate an understanding of the advantages and disadvantages of Production and Distribution. 3. Explain and illustrate resource management for the individual and for a nation. 4. Assess wholesaling and retailing as components of Domestic Trade. 5. Defend trends that influence the demand for a good or service.

Topic 10.1.1 The Development of Commerce

Subtopic:	***Students will:***
10.1.1.a Introduction to Commerce and Production	• Recognize and explain the fundamentals of Commerce. • Analyze the fundamental differences between needs and wants/theories of needs vs. wants. • Distinguish between direct and indirect production. • Formulate a listing of local vs. global commercial occupations. • Construct the hierarchy of commerce (trade, aids to trade).
10.1.1.b Production	• Define production and explain how it is essential to trade. • Construct the product chart that shows the branches of production (primary, secondary and tertiary). • Create products/activities that reflect the branches of production. • Distinguish between direct and indirect production: specialization and division of labour. • Evaluate the significance of specialization, to commercial activity and assess the associated advantages and disadvantages. • Interpret and present representation of factors of production. • Examine and determine the effectiveness of specific methods of production (e.g. job batch and mass).
10.1.1.c Economic Systems	• Distinguish between the types of economics systems. • Highlight advantages and disadvantages of each

	economic system. • Classify, compare and justify using examples the major economic systems.
10.1.1.d The Barter System	• Assess the implications of the evolution of money on the trading process. • Discuss Barter and evaluate associated advantages and disadvantages. • Assess the characteristics of money. • Examine the development of money with focus on forms and functions of money from inception. • Evaluate the functions of money in commercial activity.
10.1.1.e. Distribution	• Recall the terms production and distribution. • Analyze and demonstrate the patterns of distribution from extractive industries to consumers. • Outline the four elements in the distribution process. • Create models/products that demonstrate the interrelationships of the patterns of distribution.

Suggested Activities:

- Initiate discussion and critically analyze the differences between needs & wants.
- Create hierarchy of needs distinguishing between needs/wants.
- Student led discussion to determine how a resource needed by society at large is best allocated.
- Interpret local newspaper articles which address the three basic economic questions.
- Discuss and address reasons for the inability of nations to produce everything it needs and some factors to consider in the production process.

Extension Activity:

- Have students paired in groups to defend opposing perspectives of the following:
  - The Economic Theories
  - Needs vs. Wants
  - The Allocation of scarce resources.
- Prepare a proposal to the government presenting a case for the Bahamian economy to subscribe to an alternate economic structure. Provide justification to support your choice.

Project:

Serve as a politician seeking to argue for the implementation of alternate production techniques and systems in The Bahamas, using countries engaged in similar practices as a benchmark for your examples. Ensure that clear explanations are provided.

Formative Assessment:

- Create a concept map in class to represent an understanding of the varying aspects of a topic.

- Submit one or two sentences identifying the main point of each sub-topic.

Summative Assessment:

Unit/Key Terms quiz (oral/written) / Individual hierarchy PowerPoint presentations

Topic 10.1.2 Domestic Trade

Subtopic:	*Students will:*
10.1.2.a Wholesaling	Evaluate the role and function of the wholesaler (e.g. services). • Illustrate the wholesaler as a component in the distribution process. • Classify and compare the three types of wholesale organizations (local/international) and examine the features that make them unique. • Assess the similarities and differences of wholesale services and document changes over the years. • Formulate a listing of departments within a wholesale business unit and assess the respective functions and interrelationships of these departments. • Defend the omission of the wholesaler in the distribution process. • Analyze and demonstrate the role of marketing in wholesaling and retailing. • Evaluate trends, local and international, that impact the demand for goods and services at the wholesale level.
10.1.2.b Retailing	• Assess the characteristics of wholesalers and retailers. • Evaluate the role and function of the retailer (e.g. services). • Illustrate the retailer as a component in the distribution process. • Classify & compare the 14 types of retail organizations (local/international) and examine the features that make them unique. • State several Bahamian retail establishments. • Assess the similarities and differences of retail services and document changes over the years. • Evaluate the benefits and challenges of

	franchising, use a local example as a point of reference. • Defend the omission of the retailer in the distribution process. Calculate markup and margin. • Evaluate local and international trends that impact the demand for goods and services at the retail level. (Eg. Placement of food, gasoline, etc).
10.1.2. c Commodity Markets	• Explain the two main types of commodity market. • Examine varied market structures and the multiple methods of transacting business via commodity markets. • Compare and contrast types of commodity markets and functions associated with each - Eg. Agriculture, manufacturing, import, export.

Suggested Activities:

- Field trip to local retail establishment to conduct comparative analysis of services offered.
- Conduct a representative sample survey to ascertain predominance of types of retail units existing in the economy.
- Personal chapter summary songs to assist with discussion and explanation of main chapter content.

Extension Activity:
Research two major local wholesalers relative to the services offered to the general public (e.g. similarities, variety, convenience) and the impact of such factors on the sustainability of the business.

Formative Assessment:
Report/Interpret feedback received from survey as analyzed from the perspective of the students.

Summative Assessment:
Unit / Key Terms quiz (oral/written)

GRADE 10 - TERM TWO

GENERAL OBJECTIVES:

1. Defend trends that influence consumer demand for a good or service.
2. Recognize and complete documents used in the purchasing process.
3. Prepare and explain a listing of consumer rights and responsibilities from the perspectives of the individual and the law.
4. Develop an awareness of the need for marketing and advertising as a determinant of consumer demand.

Topic 10.2.1 Buying & Selling

Subtopic:	***Students will:***
10.2.1.a Business Documents	Defend trends that influence consumer demand for a good or service. • Recognize and complete documents used in the purchasing process. • Identify and explain the relevance of the eleven types of business documents. • Construct/map the flow of business documents from the buyer to the seller. • Complete business documents relevant to the buying and selling process. • Discuss terms of sale and the individual concessions that are made between buyers and sellers (e.g. discounts). • Calculate costs associated with buying and selling. • Evaluate the evolution of E-Commerce and engage in trading activities.

Suggested Activities:

- Construct a physical representation of the buying and selling process.
- Complete actual business documents.

Extension Activity:
Field trip to a local establishment that extensively utilizes the documentation process to observe similarities to classroom content and confirm the relevance of such documents.

PROJECT:
E-Commerce: Seek to acquire a product locally and internationally and evaluate the impact of E-Commerce on product/services, access, pricing etc.

Formative Assessment:

- Oral report of the impact of E-Commerce on product availability and access.

• Report on the use of and validity of business documents in corporate Bahamas. **Summative Assessment:** • Simulate the trading process using the distribution process, from manufacturer to consumer ensuring correct use of associated trading documents. • End of chapter test.

Topic 10.2.2 The Consumer

Subtopic:	***Students will:***
10.2.2.a Consumer Protection	• Define and explain the terms consumer and consumerism. • Prepare and explain a listing of consumer rights and responsibilities from the perspectives of the individual and the law. • Characterize a typical consumer (e.g. satisfaction of needs/wants, purchasing power). • Assess the role and rights of the consumer as a component of the commercial process. • Create and explain a list of consumer protection legislature and expectations (e.g. quality). • Evaluate the Price Control Act, the Consumer Protection Act and provisions for the protection of the consumer in The Bahamas. • Provide examples of organizations in The Bahamas that protect consumers. • Compare local consumer protection legislation with similar legislation in surrounding countries.

Suggested Activities:

- Create a hierarchy of human needs and evaluate the impact of these needs on the decision-making process of the consumer.
- Role play/scenario replicating/analyzing the importance of the consumer understanding their individual rights and responsibilities.
- Presentation by external guest speaker from relevant governmental ministry/agency on consumer protection legislation.

Extension Activity:
Evaluate the extent to which a general listing of human needs directly reflect personal needs and how such validate theorists like Maslow and Covey and their theories of needs and satisfaction.

10.2. 2. b Consumer Credit	• Classify the types of credit available to the consumer. • Evaluate the advantages / disadvantages associated with buying on credit. • Compare the multifaceted credit agreements offered to consumers (e.g. conditional sales agreement, hire purchase).

Suggested Activities:

- Conduct a research project to uncover the multifaceted credit initiatives active in the Bahamas (e.g. Hire Purchase).
- Construct an analytical survey to ascertain the parameters, advantages and disadvantages of buying on credit.

Extension Activity:

Create a multimedia presentation highlighting interviews from various presenters of credit facilities in your community and advantages/disadvantages associated with consumer credit.

Formative Assessment:

- Simulate the process of identifying and purchasing an automobile on credit. Complete relevant documents; calculate total purchase price, required down payment, interest, discounts, payback figure etc.
- Make a recommendation to a customer in need of financial assistance to the type of financial institution that offers the required services with best customer services, highlighting rates, hours and other benefits.

Summative Assessment:

Calculations/Unit test

10.2.2.a Marketing	• Develop an awareness of the need of marketing. • Explain the term marketing. • Outline the elements of the markets. • Discuss market segmentation. • Examine the marketing mix (4P's of marketing) • Differentiate between the various pricing strategies used by businesses. • Drawn and label the product life cycle. • Critique arguments that supports or detract from marketing campaigns. • Formulate an instrument/model to be used in the marketing research process. (example: Questionnaire)

	• Design a marketing campaign using integrated audio/visual technology. • Discuss retaining, recruitment and irretrievability related to market research .
10.2.4a Advertising	• Develop an awareness of the need for advertising • Define the term advertising. • Examine the purpose and function of advertising • Discuss the types of advertisement and the advantages and disadvantages associated with each. • Compile a list of mediums/tools used to make advertisements effective.
Suggested Activities: Demonstrate an understanding of the 5 Ps of marketing using a multi media presentation, followed up with the creation of an informative or persuasive advertisement.	
Extension Activity: Create a PowerPoint presentation for a client, demonstrating potential marketing activities for the launch of a locally produced product.	

GRADE 11 - TERM ONE

GENERAL OBJECTIVES:

1. Demonstrate an understanding of the categories of advertising and the implications to the marketing process.
2. Assess the implications of the evolution of money on the trading process.
3. Demonstrate an appreciation for and awareness of financial services and institutions and the significance on commercial activity.
4. Design a personal savings plan which factors in wealth, income and expenditure.
5. Formulate a guide of recommendations that will assist families in determining the nature and types of insurance coverage needed by the average household.
6. Evaluate the structure and components of National Insurance.

Topic 11.1.1 Marketing & Advertising

Subtopic:	*Students will:*
11.1.1.a Marketing	• Develop an awareness of the need of marketing. • Explain the term marketing. • Outline the elements of the markets. • Discuss market segmentation. • Examine the marketing mix (4Ps of marketing) • Differentiate between the various pricing strategies used by businesses. • Draw and label the product life cycle. • Critique arguments that supports or detract from marketing campaigns. • Formulate an instrument/model to be used in the marketing research process. (e.g. Questionnaire) • Design a marketing campaign using integrated audio/visual technology. • Discuss retaining, recruitment and irretrievability related to market research.
11.1.1.b Advertising	• Develop an awareness of the need for advertising • Define the term advertising. • Examine the purpose and function of advertising • Discuss the types of advertisement and the advantages and disadvantages associated with each. • Compile a list of mediums/tools used to make advertisements effective.

Suggested Activities:
Demonstrate an understanding of the 5Ps of marketing using a multi media presentation, followed up with the creation of an informative or persuasive advertisement.

Extension Activity: Create a PowerPoint presentation for a client, demonstrating potential marketing activities for the launch of a locally produced product.
Formative Assessment: Create a comprehensive marketing campaign for a good or service from the point of product inception to consumption. **Summative Assessment:** Unit test/quizzes/Components of the marketing/advertising process.

Topic 11.1.2 Money and Banking

Subtopic:	***Students will:***
11.1.2.a Money and Banking	• Define the term money. • Discuss the characteristics and functions of money. • Distinguish between legal and non-legal tender • Determine the factors that contribute to monetary value. • Demonstrate an appreciation for and awareness of financial services and institutions and its significance on commercial activity. • Determine the factors that contribute to monetary value. • Analyze the implications of foreign currency on local commercial activity and currency. • Create a list of and evaluate present and potential banking / financial services. • Evaluate the role of financial services on productive commercial activity in the local economy. • Scrutinize the role and functions of the Central Bank as relative to financial services and the money supply (e. g. regulatory board, reserve requirements). • Examine the nature of local consumer credit and propose recommendations to strengthen the relationship between lending institutions. • Scrutinize the impact of technology on the efficiency and effectiveness of banking processes.

Suggested Activities:
- Provide types of money for analysis in an effort to determine characteristics.
- Create scenarios to highlight the need for replacement of barter.
- Conduct a comparative analysis of the roles and services of a Central Bank vs. a

commercial bank.

- Note on types of financial institutions.
- Review and subscribe to the provisions required in opening a savings account locally and internationally.

Extension Activity:
Financial services guest speaker to address services and provide opportunities to open personal accounts.

Formative Assessment:
PowerPoint presentations on functions and characteristics of money.
Summative Assessment:
Unit test/quizzes/multiple choice/Group Presentation on banking services.

Topic 11.1.3 Private Savings

Subtopic:	***Students will:***
11.1.4.a Private Savings	Design a personal savings plan which factors in wealth, income and expenditure. • Assess personal decisions which influence savings trends and practices (e.g. upbringing, return on savings, specific objectives). • Compare and contrast traditional vs. non traditional methods of savings (e.g. asues, checking/savings account, demand deposit). • Categorize savings institutions based on services offered, country of origin and customer access). • Assess savings institutions and returns on savings to customers.

Suggested Activities:
- Structure and facilitate a class based asue as a method of demonstrating the will and power to save.
- Create and conduct a survey of methods employed by individuals and households in saving.

Extension Activity:
Evaluate and assess interest rates offered by various financial institutions for types of loans as a source of information to make sound recommendations for service.

Formative Assessment:
Unit/Key Terms quiz (oral/written)/Saving instruments and benefits.
Summative Assessment:
Conduct a survey of private savings vs. percentage of the population in the country to determine which savings strategies are most commonly used and why.

Topic 11.1.4 Insurance and National Insurance

Subtopic:	***Students will:***

11.1.5.a Insurance	• Outline the various terms associated with insurance. • Explain the principles of insurance. • Formulate a guide of recommendations that will assist families in determining the nature and types of insurance coverage needed by the average household. • Uncover the differences between insurance, assurance and national insurance. • Compare and contrast categories of insurance (life, health, motor, business) and factors that affect the cost associated with acquisition of such coverage. • Assess the economic benefit of insurance to protect individuals against economic and commercial loss. • Examine risks associated with insurance for the insurer and the insured. • Assess the benefits on "pooling" and the implications on premium rates. • Complete the process of applying for insurance.

Suggested Activities:

- Create scenarios which depict the types of insurance available to satisfy needs.
- Serve as an insurance agent (role play) and conduct a client consult, recommending the most suitable type of coverage and value appropriate to ensure recovery from loss.

Extension Activity:

- Invite industry experts to address the types and benefits of insurance coverage for the individual, as well as for property.
- Review available industry coverage based on needs and justify the use of choice.

Formative Assessment:

- Calculate insurance premiums factoring in discounts, claims, etc.
- Recommend with justification, basic coverage to a customer.

Summative Assessment:

Unit /Key Terms quiz (oral/written)/Individual hierarchy PowerPoint presentations.

11.1.5.b National Insurance	Examine the evolution of the National Insurance Act and assess reasons for such a national plan. • Assess the nature of National Insurance, highlighting the consistencies between National Insurance and personal insurance. • Categorize benefits offered by National Insurance, relative to the contribution requirements. • Complete National Insurance forms and calculate

	associated benefits. • Model the National Insurance claims process. • Assess the effects of recent changes in the NIB scheme on both employers and employees. • Compare National Insurance to similar regional national health platforms.

Suggested Activities:
- Review and recognize National Insurance Board (NIB) forms.
- Calculate contributions and associated benefits.
- Round table discussion of recent amendments to the National Insurance Act.

Extension Activity:
Invite industry experts to address categories of coverage and benefits of NIB coverage.

Formative Assessment:
- Calculate NIB contributions for the employer and the employee.
- Calculate varied NIB benefits.

Summative Assessment:
Unit/key terms quiz (oral/written)

GRADE 11 - TERM TWO	
General Objectives: 1. Evaluate the need for and importance of transportation and communication on commercial activity. 2. Distinguish between business organizations in terms of formation, capital and operation. 3. Demonstrate knowledge of the role of government departments and agencies in facilitating trade. 4. Demonstrate an appreciation for and use of technology in Commerce. 5. Introduce the process of topic selection for coursework.	
Topic 11.2.1 Transportation & Communication	
Subtopic:	***Students will:***
11.2.1.a Transportation	• Draw and label the transportation chart. • Evaluate the need for and importance of transportation in commercial activity. • Evaluate the importance of variety in transportation methods and factors that affect transportation choices. • Analyze advantages and disadvantages of transportation available to businesses.
11.2.1.b Communication	• Assess the services offered by the post offices and other package delivery companies. • Review services offered by telecommunications companies and create a listing of active and potential services. • Demonstrate and recommend justification for use of oral vs. written communication. • Demonstrate the efficiency & effectiveness of computers on trade in the 21st century. • Evaluate the impact of electronic communication on commercial activity. • Demonstrate competence sending and receiving electronic communication. • Critique electronic communication. • Recommend and justify the use of courier services for the movement of specific items. • Identify and briefly assess international time zones.
Suggested Activities: • Fieldtrip to major ports of entry (Eg. airport, port, dock). • Field trip to communications companies to observe products and services offered (e.g.	

retail stores, exchange). • Send, receive and respond to electronic communications. • Visit the local post office and a major courier service company to compare processes, efficiency and resource management.
Extension Activity: Oral Presentation on telecommunication and transportation services. **PROJECT:** Research the diversity of products and services upgraded over the course of years as a part of the changing structure of our major telecommunications company.
Formative Assessment: • Create an online survey of "Various Modes of Transportation" using social networks to determine which mode of transportation, public or private is most common based on region, age, gender etc. • Prepare a PowerPoint Presentation on the post office, highlighting the evolution of services and the impact of courier services on postal services. **Summative Assessment:** • Unit /key terms quiz (oral/written)/ Oral Presentations

Topic 11.2.2 Public vs. Private Sector Organizations

Subtopic:	***Students will:***
11.2.2.a Business Units	Distinguish between business organizations in terms of formation, capital and operation. • Classify the forms of business organizations in the private and public sectors. • Recognize and be conversant about the functions of business documents. • Classify prerequisites in the formation of public vs. private sector organizations. • Illustrate the basic organizational structure of business units in the public vs. private sectors. • Document potential advantages and disadvantages associated with private vs. public enterprises. • Identify the role and functions of public corporations in The Bahamas e.g. Bahamas Agricultural and Industrial Corporation. • Assess the role of the Registrar General on commercial activity. • Evaluate the characteristics of non governmental agencies.

Suggested Activities:

- Conduct a comparative analysis of similarities and differences that exist within varying business units.

- Assess the implications of the varying business units on Commerce in the Bahamian economy relative to employment, inflation, production and international trade.

Extension Activity:

PROJECT: Evaluate local sole traders with a view to determine factors that lead to success, challenges, profitability and continuous existence.

Field trip to other business Units for point of reference and comparison relative to structure and services.

Formative Assessment:

- Project on comparing and contrasting various business units.
- Select a business unit and seek to explain to a person with a non business background, the rationale and prerequisites involved in starting such a business.

Summative Assessment:

Unit test / Key Terms quiz (oral/written)

11.2.2.b The Stock Exchange	• Definition of the Stock Exchange and the alternative names for the Stock Exchange. • Examine the role and function of The Bahamas Stock Exchange (BISX) on local commercial activity. • Interpret financial data, calculate share capital/dividend and yield. • Compare the local stock exchange to international models. • Interpret financial data and calculate share capital/ dividend distribution. • Extract and interpret financial information from news papers, television, press releases, magazines, etc. • Assess business performance from a financial perspective.

Suggested Activities:

- Complete equity calculations include dividends and yield.
- Guest speaker from a member of BISX to discuss reasons for trading on the stock exchange.

Extension Activity:

PROJECT: Follow stock activity electronically and examine the price variations, suggesting reasons for the fluctuation in stock prices from various companies for a period of two weeks. Assess your findings.

Formative Assessment:

Stock Report Analysis & Data Interpretation.

Summative Assessment:

Unit test/Calculations/Newspaper interpretation and analysis.

Topic 11.2.3 Government Departments In Commerce

Subtopic:	*Students will:*
11.2.3.a Government Departments	Demonstrate knowledge of the role of government departments and agencies in facilitating trade. • Evaluate the role of the Bahamas Chamber of Commerce Employers' Confederation on business formation, growth and development. • Assess the roles and functions of the Ministry of Finance relative to the national budget, taxation and the encouragement of small businesses. • Outline the roles, functions and work of Treasury Department in national Commerce. • Explore methods employed by governments to collect taxes. • Justify government's expenditure on national development. • Create a list of potential programmes that can be used by governments to satisfy expenditure items in the budget expenses. • Evaluate the role and function of The Bahamas Development Bank in promoting local commercial activity. • Classify the responsibilities of School Boards and discuss their impact as government agencies, on decentralization and financial concern. • Evaluate the impact of local governments on local, national and international trade. • Identify and explain roles and functions of the: - Port Authority - Customs Department - The Department of Statistics - The Bahamas Mortgage Corporation
Suggested Activities: • Field trips to various government departments observe and assess operational standards. • Create a brochure that can be used by a government ministry/agency which highlights multiple roles/functions within that ministry/agency.	
Extension Activity: Multimedia/group presentation on the varied government departments and their respective services.	
Formative Assessment:	

Interview on the roles/functions of government agencies. **Summative Assessment:** Unit test/Comparative analysis of government ministries/agencies to assess overlapping functions.

Topic 11.2.4 Technology In Commerce	
Subtopic:	***Students will:***
11.2.4.a Technology	Demonstrate an appreciation for and use of technology in Commerce. • Identify types of technological devices used in Commerce. • Evaluate the advantages/disadvantages associated with technology in Commerce. • Evaluate the potential growth of technology in Commerce.
Suggested Activities: Research paper on technology in Commerce and the impact over the last decade.	
Extension Activity: **PROJECT:** Create a multimedia presentation reflecting technological changes and developments over the years.	
Formative Assessment: Multimedia Presentation **Summative Assessment:** Unit test	

Topic 11.2.5 Introduction to Coursework	
Subtopic:	***Students will:***
	Introduce Coursework • Identify possible topics. • Discuss methods of data collection. • Evaluate the presentation of sample projects completed in accordance with BGCSE standards. • Prepare questionnaires/ interview format. • Define coursework specific terminology. • Format action plan.
Suggested Activities: ▪ Submit a list of three potential topics of interest. ▪ Expose students to methods of collecting data: - Questionnaire - Electronic research - Manual research	

Formative Assessment:

Submission of topics.

Preparation of sample questionnaire.

GRADE 12 - TERM ONE

GENERAL OBJECTIVES:

- Establish guidelines for coursework topics.
- Assess coursework topics and formulate the structure of the paper.
- Coursework development.
- Evaluate the implications of international trade on commercial activity.
- Discuss government spending and sources of revenue.
- Discuss the role and functions of trade unions.
- Utilize standardized financial practices to inform commercial decision making.

Topic 12.1.1 Coursework Development

Subtopic:	***Students will:***
12.1.1.a Coursework Preparation	• Refine topic presentation. • Review coursework grading process. • Collect, evaluate and categorize data collected. • Complete Acknowledgements, Table of Contents. • Complete and submit draft one of the final coursework including the segments referenced, Introduction & data appropriate to be included in chapter one.

Suggested Activities:

- Present coursework topic as an investigative topic.
- Prepare coursework skeleton reflecting sections of the paper.
- Expand the classroom library with new data and community resources that can be shared, to promote teamwork and collaboration.
- Ongoing refining of content.
- Complete and submit draft one of the coursework.

Formative Assessment:
Oral presentation justifying topic selection and proposed course of study.
Summative Assessment:
Completed Title page, Table of Contents, Acknowledgements and Introduction.

Topic 12.1.2 International Trade

12.1.2.a International Trade	Examine imports and exports; assess the impact on local commercial activity. • Justify the importance of international trade. • Defend the importance of a favourable balance

	of payments. • Assess the components of the balance payments. • Calculate the balance of payments. • Justify the use of trade restrictions and the impact on the balance of payments and trade. • Evaluate the significance / nature of and the objectives of international cartels. • Discuss and illustrate use of documents used in international trade. • Assess international trade agreements and the implication on commercial activity.

Suggested Activities:

- Notes on international trade/trading processes and regions.
- Discuss advantages disadvantages to trading locally and international.
- Calculate the balance of payments and exchange rates.
- Provide document of current trade agreements for review and discussion.

Extension Activity:
Examine international trade agreements which The Bahamas has signed onto and how their impact economic stability, through the promotion or discouragement of trade.

Formative Assessment:

- Oral interpretation of trade agreements.
- Calculation of Balance of Payments.
- Articulation of country's financial position based in balance of payment calculation.

Summative Assessment:
Unit test

Topic 12.1.3 Government Spending & Sources of Revenue

Subtopic:	***Students will:***
12.1.3.a Sources of Revenue and Expenditure	Discuss government spending and sources of revenue. • Discover, assess and justify the reasons for government expenditure. • Compile items that comprise government expenditure. • Assess sources of government revenue in The Bahamas (tax/non-tax). • Compare government revenue to expenditure and discuss balances. • Defend positions to improve revenue and reduce expenditure.

Suggested Activities:

- Engage in dialogue on current issues to elicit definitions, current terminologies /

advantages / disadvantages / benefits / setbacks to current events on local commerce and national growth.

- Provide notes and issues to support topic and discussion.
- Audio /visual to assess types & strength of collective bargaining.
- Provide current legislation/formal documentation for review & analysis.

Formative Assessment:
Create a justified national budget, demonstrating a balance between revenue and expenditure. Highlight /specify budget line item components of the budget with justification for the amounts allocated. Compare to a family's personal budget.

Summative Assessment:
Unit test / Budget preparation and report.

Topic 12.1.4 Trade Unions

Subtopic:	***Students will:***
12.1.4.a The Role of Trade Unions	Evaluate the role and functions of Trade Unions in Commerce. • Trace the history of the trade unions in The Bahamas. • Classify the roles of and types of Trade Unions. • Compile a listing of local trade unions based on affiliations. • Evaluate the contributions of former trade unionists on unionism in The Bahamas. • Explain the collective bargaining process • Examine the role of the Industrial Tribunal in the collective bargaining process. • Discuss forms of industrial action. • Distinguish between Fair Labor Standards Act, Industrial Relations Act and union contracts • Differentiate between agency shop and open membership. • Evaluate the implications of labour relations on commercial activity and prices.

Suggested Activities:

- Analyze current union activities in the media and address the manifested labour issues.
- Provide notes to support discussions.
- Audio/visual to assess the implications of labour on all commercial activity.
- Provide current legislation/formal documentation on labour laws for review & analysis.
- Interview a union leader to assess strategies utilized in the negotiation process.

Formative Assessment:

- Discuss newspaper articles reflecting union activity with students promoting the support and/or defense of a perspective.
- Speak to union membership to ascertain opinions on union leadership and the process of

negotiating.

- Conduct a peaceful protest at your school as would be conducted by a union. Ensure that the appropriate permission is secured from school authorities, similar to the requirements that would have to be carried out by a union.

Summative Assessment:

- Unit / Key Terms quiz (oral/written)/Individual presentations defending an issue in compliance with required union protocols.

Students should reflect the varied activities involved in the negotiation process, from a concern is raised until a resolution is determined and agreed to ensure to assess the impact on Bahamian Commerce.

Topic 12.1.5 Business Finance

Subtopic:	***Students will:***
12.1.5.a Financing Business	Assess the importance of sound financial practices and record keeping in Commerce. • Identify and explain institutions available from which to secure financial assistance for a business. • Calculate the break-even point. • Assess a company's multifaceted account structure. • Calculate and discuss the importance of a company's turnover rate. • Recognize a balance sheet and highlight the components. Define balance sheet. • Complete a balance sheet. • Interpret the data gathered in the completion of the balance sheet.

Suggested Activities:

- Identify components of financial ratios.
- Use ratios for calculations and interpret findings.

Formative Assessment:

- Use word problems to calculate financial ratios. Interpret findings.

Summative Assessment:

- Unit test/Financial Data Interpretation

Topic 12.1.6 Coursework Continued

Subtopic:	***Students will:***
12.1.6.a Coursework	• Review the data collected assessing validity, reliability for inclusion in the final coursework report. • Analyze data collected and complete report on

	historical data, findings and projections. • Offer justifiable recommendations to findings and projections. • Complete final chapters for the coursework. • Complete draft one.

Suggested Activities: • Comparative analysis of data collected. • Completion of chapters in accordance with guidelines. • Completed final draft one for submission.
Formative Assessment: Periodic submission in accordance with established deadlines for review and guidance. **Summative Assessment:** Submitted final draft one in accordance with established guidelines.

GRADE 12 – TERM TWO

GENERAL OBJECTIVES:

- Continue coursework preparation.
- Conduct a formal interview.
- Complete BGCSE review and preparation.

Topic 12.2.1 Coursework Completion

Subtopic:	***Students will:***
12.2.1.a Finalize Coursework	• Secure standardized submission materials E.g. clear cover, for three- hole paper folders. • Submit final coursework piece. Ensure that pages are numbered; the parts of the report are included (cover page, table of contents, introduction, body (minimum of 3 chapters), bibliography, appendices) and that document is neatly completed and legible.

Topic 12.2.2 Interview Techniques

12.2.2.a Understand Interview Techniques	• Engage members of the business community in discussions about current commercial issues, in a formal interview. • Prepare multimedia presentations on topics discussed during the interview.
12.2.2.b. Appreciate Personal Marketability	• Discuss personal branding as fundamental to the interview process / personal marketability. • Assess effective interview techniques. • Simulate the employment interview process.

Topic 12.2.3 BGCSE Final Preparation

12.2.3.a Content Review	• Review all notes and review subject content covered from grades 10 to present. • Practice BGCSE format questions structure from past BGCSE topics. • Reflect and discuss current events of the past three years to heighten understanding and ability to discuss and justify positions.

Suggested Activities:

- Reiterate established BGCSE coursework standards and collect final coursework pieces.
- Gather data and footage for interviews and prepare multimedia presentations.
- Simulate employment interview process.
- Review questions based on BGCSE standards in preparation for the National Exam.

Facility/Equipment/Teacher Standards

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

The following are based on standards identified during the 2008 and 2009 communication of programme prerequisites. Based on a class size of 20-25 students.

1) Facility (space)	Classroom/lab(s) space to accommodate - 12-15 networked computers (prov. for 20-25) - Student demonstration space - Directed instruction space - Teacher work space - Storage cabinet - Adequate lighting & ventilation - Air conditioning - Security Bars
2) Equipment	- Programme specific tools (e.g. for Appropriate to Commerce & Banking) - Work stations for students - Work station for teacher - Directed instruction classroom space - Demonstration / projects space - Secured storage cabinets - Television & stand for demonstrations - Cable Access - *Ergonomically appropriate furniture - *Min. 4 ceiling fans - Programme specific textbooks/ software - *networked, LaserJet printers
3) Technology	- 12-15 Networked computers (prov. for 20-25) loaded with current operating system & publication suite - Internet Access - Mounted LCD Projector - Automatic Encased Projector Screen - Interactive Board
4) Software	- Office Suite - Project writing tutorial - *Virtual Library access - **QuickBooks - Industry specific financial services software

5) Textbooks	- *Caribbean Business for CSEC* - *Principles of Business*, Wilson, Bowen, Roers, Oxford Pub. - *Essential Principles for Business CSEC*, Whitcomb - *Starting Economics*, G.F. Stanlake, Longman Publishing
6) Teacher qualifications including Certifications	- Bachelor's Degree *Banking & Finance or BS in Business with specialization/exposure in Finance - Ability to utilize Office Suite - Exposure to current Financial Services Trends - Knowledge of current operating systems - *Subscription to professional journal - *Training in industry specific software
7) Required professional development opportunities	- Professional Development in areas relevant to certifications being taught - Team Building /Conflict Resolution PD - Annual PD in general business studies practices for consistency and alignment - *Annual PD upgrade opportunities in content specific areas - *Annual International conference exposure to Financial Services/Banking trends and best practices
8) Prerequisite Student requirements	- BJCs in Math & English (C grade or above) - *Basic Computer Literacy - Cumulative junior high school GPA 2.0 & above - *Leadership potential - *Interest in the programme
9) Certifications available for Student	- BGCSE - City & Guilds / Pitman Exams (levels 1-3, as appropriate)
10) Contact Hours	- BGCSE preparation – Min 6 periods, preferred 8 periods - Pitman – Year 1
11) Exposure Opportunities	- *To parallel content, (minimum of 4 hours per month) as either off campus experience or featured guest speaker - Final year industry internship opportunities
12) Industry Partners	- Bahamas Chamber of Commerce and Employers' Confederation - The Central Bank of The Bahamas - Community Partners - University of The Bahamas - The Department of Statistics - *Professional Associations
13) Other	All Computers must be serviced by a standardized process, either through Department of Education assigned officers or through the implementation and funding of a maintenance programme.

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

COMMERCE/BANKING AND FINANCE - Scope and Sequence

Course Description: This course affords students the opportunity to explore and be challenged by actual banking and financial situations through the external partnerships with stakeholders which would afford students the hands-on needed, through mentoring programmes, seminars/workshops, and actual internship experiences.

GOAL: Students will demonstrate a fundamental understanding of and appreciation for commercial activity and the principles that must be subscribed to in such undertakings. They will be able to competently defend a commercial perspective through the application of content, ability to interpret information and make reasoned judgment on the implications of Commerce and commercial activity on the individual, family, business community, government and international appeal. They will be equipped to apply theoretical principals to practical, life learning experiences.

GENERAL OBJECTIVE	GRADE 10	GRADE 11	GRADE 12
Students will be able to: • Identify and evaluate the multifaceted career opportunities in the banking and finance environment.	→ Identify possible banking careers. → Evaluate the prospects for employment in the banking / financial services sector of our local economy. → Assess the earning potential of multiple career options.	→ Evaluate the prospects for employment in the banking / financial services sector nationally and internationally.	→ Analyze the global implications of Commerce on the local commercial environment.
• Assess fundamental economic structures and the implications on commercial activity.	→ Conduct a comparative analysis of basic economic systems with a view to determine associated advantages/disadvantages. → Assess the impact of the economic structure on the production of goods and services and commerce in a country.	→ Demonstrate the ability to market a product from inception to consumption, utilizing the marketing mix. → Evaluate the impact of an effective marketing campaign on product success.	→ Evaluate the role of local economic structure on international trading activities.

GENERAL OBJECTIVE	GRADE 10	GRADE 11	GRADE 12
	→ Evaluate the distribution process and the channels to take goods from a point of manufacturer to consumption.		
▪ Evaluate and discuss the origins, nature and purpose of banking.	→ Evaluate the nature of barter and the replacement by currency. → Distinguish between needs and wants and how these influence production and specialization. → Identify and scrutinize the characteristics and types of money. → Assess the evolution of the forms of money (e.g. credit/debit cards, wire transfers etc.). → Assess production and factors that influence productive capacity. → Assess the direct and indirect contributions of banks to varied economic systems and commercial activity. → Evaluate the functions and services of commercial banks.	→ Compare and contrast commercial banks and other financial institutions. → Assess the nature of the work of the Central Bank. → Identify and explain the services of the Central Bank. → Explain the Central Bank's regulatory and supervision responsibilities. → Evaluate the impact of policies established by the Central bank on commercial banks. → Scrutinize the role of the Central Bank on commercial activity. → Discuss the challenges associated with unregulated banking and implications for the financial services industry.	→Assess the function on the Central Bank on International Trade and global competitiveness.
▪ Compare, contrast and assess services offered by commercial banks in comparison to other financial institutions.	→ Identify services commonly used financial services based on prior knowledge.	→ Comparatively assess services offered by various banks and financial institutions. → Examine types of accounts. → Complete the reconciliation process. → Discuss trust services associated with activities like settling estates, administering trusts.	N/A
▪ Evaluate personal budgets and financial records.	→ Evaluate individual budgets. → Analyze personal net worth. → Assess personal attitudes toward saving and the impact on cultural.	→ Compare the many savings options (e.g. money markets, CDs, regular savings). → Calculate compound interest. → Create a savings plan.	N/A

▪ Analyze credit options.	→ Discuss the importance of a good reputation as a prerequisite for credit.	→ Discuss the importance of the credit asa component of banking activities. → Complete the process of applying for a loan. → Compare and contrast credit options available for personal and business consumption	N/A
• Review and assess banking policies and procedures.	→ Evaluate job descriptions for persons employed at various levels within banking and financial services.	→ Evaluate and discuss banking policies and procedures. → Simulate banking activities. → Conduct the daily transactions involved in a typical day at work in the bank.	N/A
• Categorize business units and develop a model to support our economic system.	→ Classify business units in the local economy with a view to categorize: ✓ Types of Business Structures ✓ Identify and explain the different forms of business organizations.(Sole proprietor, Partnership, Corporation, Cooperative, Franchise). ✓ Associated Advantages/ Disadvantages → Explain factors that determine why people opt to start one business type over another (e.g. initial costs, credit and financing, associated risks, physical and human resources, potential advantages and disadvantages). → Capital Formation	→ Demonstrate an understanding of various business units on commercial activity. → Evaluate the popularity of types of business units on local commercial activity.	→ Assess the governments' ability to earn revenue from varying business units. → Discuss the implications of business units on the tax structure and collection of taxes.

	→ Profit/Profit Sharing		
• Scrutinize domestic trade and trading practices which provides good and services to the market.	→ Explore retailing and wholesaling as components of the distribution process. → Compare and contrast types of wholesaling and retailing and the implications on the selling price of goods and services. → Produce documents required while engaged in trading activities.	→ Categorize types of Insurance for persons and assets. → Evaluate the availability of insurance asa loss replacement. → Assess the implications of Insurance on the trading process.	→ Evaluate the implications of international trade on domestic trading activity.
• Examine and justify the need for Insurance in the corporate environment.	N/A	→ Identify and evaluate categories of insurance available for varied consumer goods and services and justify the need for such in the commercial environment.	N/A
• Compile a list of local Government Departments /Agencies involved in commercial activity.	→ Discuss the impact of government on general commercial activity.	→ Identify governmental ministries/agencies and the associated responsibilities as related to commercial activity. → Scrutinize and discuss the impact of government on Commerce in a country. → Discuss the impact of government agencies on the efficiency and effectiveness of commercial activity.	→ Offer recommendations to government of processes and procedures that could be upgraded/enhanced to ensure that revenue from commercial activity for the government is maximized.

▪ Discuss the role of the supply of labor on all commercial activity.	→ Assess factors that influence career choices. → Identify potential commerce based careers opportunities. → Conduct web based assessment of	→ Assess population patterns, (e.g. sex, growth, decline, optimization). → Evaluate factors that contribute to the levels of income. → Define employment .	→ Examine the components which influence the labor supply in a country: → Access (Local/ International Quality
	available careers, compensation standards, both locally and internationally. → Determine local labour needs.	unemployment. → Demonstrate an understanding of the implications of labor on trade and aids to trade. → Assess the role of foreign labour on the local supply of labour.	Quantity / Wage Rates Expected Benefits
▪ Assess the importance/ implications of good character and reputation on commercial activity.	→ Evaluate the significance of good leadership skills and confidence through personal introspection on marketability and employment possibilities.	→ Evaluate the importance of positive business perception on customer demand. → Analyze image branding techniques. → Demonstrate efficient team work and effective communication skills. → Identify and apply appropriate parliamentary procedures to activities and assignments.	→ Design a customer service model for potential business owner that enhances customer's perception and patronage, as well as potential partnership.
▪ Demonstrate an understanding of the social and ethical responsibilities of business.	→ Identify current issues in business and discuss how they impact the local community.	→ Explain the social and ethical responsibilities of business including safety, freedom from discrimination, disability access, environmental protection, labor laws and community responsibility. → Assess the implications of unethical practices on business including theft, fraud, discrimination, whistle blowing, misuse of funds.	→ Assess ethical implications of controversial issues on the local, national and international business environments (e.g. violation of labour laws, fraud,

			accounting scandals).
• Develop and demonstrate an understanding of the interpersonal, intrinsic motivation, personal organization and professional leadership skills.	→ Exhibit self motivation through group activities and assignments. → Evaluate the strength of good leadership and team work, through team building.	→ Demonstrate image development/branding using various public relations techniques. → Evaluate decisions and the capacity to make decisions. → Demonstrate productive teamwork and conflict resolution. → Prepare and present professional resume for critique. → Participate in interview process to refine communication and presentation skills.	→ Demonstrate and evaluate parliamentary procedures governing the business environment, while engaged in group activities. → Evaluate professional business benchmarks and apply them to the decision making process