

GRADE 10 BUSINESS STUDIES SCHEMES OF WORK FOR TERM 1

NAME OF THE TEACHER:.....

SCHOOL:..... YEAR:.....

Week	LS N	Strand	Sub-strand	Specific Learning Outcomes	Key Inquiry Question(s)	Learning Experiences	Learning Resources	Assessment Methods	Ref I
1	1	1.0 Business and Money Management	1.1 Money	By the end of the lesson, the learner should be able to identify the key security features of the Kenyan currency.	1. Why is demand for and supply of money important in financial management? 2. What are the ethical and unethical practices on the use of money?	The learner is guided to discuss and present on security features and themes of money.	Real currency notes/coins, charts.	Observation schedule.	
	2		Themes on Kenyan currency.	By the end of the lesson, the learner should be able to explain the themes depicted on Kenyan currency.		The learner is guided to examine and discuss the themes (social, economic, political) depicted on Kenyan currency.	Real currency notes, magnifying glass.	Oral questions.	
	3		Functions of money	By the end of the lesson, the learner should be able to describe the functions of money (Medium of exchange, Measure of value).		The learner is guided to share experiences on why people keep money and how it facilitates exchange.	Digital resources, textbooks.	Written quiz.	
	4		Functions of money	By the end of the lesson, the learner should be able to describe the functions of money		The learner is guided to role play functions of money in carrying out	Role play props (fake money).	Role play assessment.	

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				(Store of value, Standard of deferred payment).		financial transactions.			
	5		Demand for money	By the end of the lesson, the learner should be able to justify the demand for money (Transactionary motive).		The learner is guided to read and analyse a case study on the demand for money for daily transactions.	Case study texts.	Written assignment.	
	6		Demand for money	By the end of the lesson, the learner should be able to justify the demand for money (Precautionary and Speculative motives).		The learner is guided to discuss why people hold money for emergencies and future investment opportunities.	Textbooks.	Oral questions.	
2	1		Factors that determine supply of money	By the end of the lesson, the learner should be able to examine the factors that determine supply of money in an economy.		The learner is guided to brainstorm and present on the factors that determine supply of money in an economy.	Charts, digital devices.	Observation.	
	2			By the end of the lesson, the learner should be able to evaluate ethical practices on the use of money.		The learner is guided to search for information on ethical practices on money in financial management.	Internet, reference books.	Written report.	
	3		Unethical practices on the use of money.	By the end of the lesson, the learner should be able to evaluate unethical practices on the use of money.		The learner is guided to watch video clips on unethical practices (e.g., money laundering,	Video clips, projector.	Oral discussion.	

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						corruption) in the use of money.			
	4			By the end of the lesson, the learner should be able to acknowledge the role of money in day-to-day life.		The learner is guided to summarize the importance of money in personal and business life.	Notebooks.	Reflection journal.	
	5		1.2 Business Goals	By the end of the lesson, the learner should be able to explain the meaning of business goals.	1. Why is goal setting important in business? 2. What are the factors considered when setting business goals?	The learner is guided to discuss and present the meaning of goal setting in business.	Textbooks.	Oral questions.	
	6		Importance of goal setting in business	By the end of the lesson, the learner should be able to analyse the importance of goal setting in business.		The learner is guided to discuss the importance of having clear targets for business success.	Charts.	Written assignment.	
3	1		Business Goal	By the end of the lesson, the learner should be able to examine internal factors to consider when setting business goals.		The learner is guided to brainstorm and present on the internal factors (resources, personnel) to consider when setting business goals.	Case studies.	Group presentation.	
	2		Business Goal	By the end of the lesson, the learner should be able to examine external factors to consider		The learner is guided to discuss external factors (competition, government policy)	Digital resources.	Oral questions.	

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				when setting business goals.		influencing business goals.			
	3		Business Goal	By the end of the lesson, the learner should be able to describe steps followed when setting business goals.		The learner is guided to search for information on the steps followed when setting business goals.	Internet.	Process chart.	
	4		Business Goal	By the end of the lesson, the learner should be able to explain the SMART criteria for goals (Specific, Measurable).		The learner is guided to analyse the 'S' and 'M' in SMART goals.	SMART goal templates.	Written exercise.	
	5		Business Goal	By the end of the lesson, the learner should be able to explain the SMART criteria for goals (Achievable, Realistic, Time-bound).		The learner is guided to analyse the 'A', 'R', and 'T' in SMART goals.	SMART goal templates.	Written exercise.	
	6		Business Goal	By the end of the lesson, the learner should be able to formulate SMART short term goals for a business.		The learner is guided to set SMART short term business goals.	Business plan templates.	Project work.	
4	1		Business Goal	By the end of the lesson, the learner should be able to formulate SMART long term goals for a business.		The learner is guided to set SMART long term business goals.	Business plan templates.	Project work.	

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	2		Business Goal	By the end of the lesson, the learner should be able to distinguish between short term and long term goals.		The learner is guided to compare and contrast their formulated short and long term goals.	Comparison charts.	Discussion.	
	3		Business Goal	By the end of the lesson, the learner should be able to appreciate the need for setting goals in business.		The learner is guided to present their formulated goals and justify their importance.	Presentation materials.	Peer assessment.	
	4		Evaluating Business Goal	By the end of the lesson, the learner should be able to evaluate the viability of set goals.		The learner is guided to critique sample business goals based on the SMART criteria.	Sample goals.	Critique paper.	
	5			By the end of the lesson, the learner should be able to consolidate knowledge on business goals.		The learner is guided to review the topic through questions and answers.	Past papers.	Written test.	
	6		1.3 Budgeting in Business	By the end of the lesson, the learner should be able to explain the meaning of budgeting.	What is the importance of budgeting in business?	The learner is guided to brainstorm and present on the meaning of budgeting.	Textbooks.	Oral questions.	
5	1		Importance of budgeting	By the end of the lesson, the learner should be able to explain the importance of budgeting in business.		The learner is guided to discuss why budgeting is crucial for financial control.	Digital resources.	Written assignment.	

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	2		Types of budgets (Sales, Production).	By the end of the lesson, the learner should be able to analyse the types of budgets (Sales, Production).		The learner is guided to use digital resources or print media to search and present on sales and production budgets.	Sample budgets.	Group presentation.	
	3		Types of budgets (Cash, Capital).	By the end of the lesson, the learner should be able to analyse the types of budgets (Cash, Capital).		The learner is guided to search and present on cash and capital budgets.	Sample budgets.	Group presentation.	
	4			By the end of the lesson, the learner should be able to analyse the master budget.		The learner is guided to understand how different budgets consolidate into a master budget.	Sample master budget.	Oral questions.	
	5		Factors influencing budgeting	By the end of the lesson, the learner should be able to identify factors influencing budgeting.		The learner is guided to discuss factors such as past data, government policy, and inflation.	Case studies.	Discussion.	
	6		Budgeting process	By the end of the lesson, the learner should be able to describe the budgeting process.		The learner is guided to outline the steps involved in preparing a budget.	Flow charts.	Written quiz.	
6	1		Simple Budget	By the end of the lesson, the learner should be able to prepare a simple income budget.		The learner is guided to create a budget estimating business income.	Budget templates.	Practical exercise.	
	2			By the end of the lesson, the learner should be able to		The learner is guided to create a budget estimating business	Budget templates.	Practical exercise.	

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				prepare a simple expenditure budget.		expenses to control spending.			
	3		Budget Preparation	By the end of the lesson, the learner should be able to prepare a surplus/deficit budget.		The learner is guided to balance income and expenses to determine surplus or deficit.	Budget templates.	Practical exercise.	
	4			By the end of the lesson, the learner should be able to appreciate the need for budgeting in business.		The learner is guided to present their created business budget.	Presentation tools.	Portfolio assessment.	
	5			By the end of the lesson, the learner should be able to review budgeting concepts.		The learner is guided to solve problems related to budgeting.	Worksheets.	Written test.	
	6		1.4 Banking	By the end of the lesson, the learner should be able to explain the meaning of banking.	1. Why are banks important in an economy? 2. What are the ethical practices in banking?	The learner is guided to brainstorm and present on the meaning of banking.	Textbooks.	Oral questions.	
7	1		Importance of banking	By the end of the lesson, the learner should be able to explain the importance of banking in an economy.		The learner is guided to discuss the role of banks in economic development.	Charts.	Discussion.	
	2		Types of accounts	By the end of the lesson, the learner should be able to		The learner is guided to use available resources to search	Bank brochures.	Written notes.	

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				analyse types of accounts offered by banks (Savings).		for information on savings accounts.			
	3		Types of accounts	By the end of the lesson, the learner should be able to analyse types of accounts offered by banks (Current).		The learner is guided to search for information on current accounts and their features.	Bank brochures.	Comparison table.	
	4		Types of accounts	By the end of the lesson, the learner should be able to analyse types of accounts offered by banks (Fixed Deposit).		The learner is guided to search for information on fixed deposit accounts.	Bank brochures.	Oral questions.	
	5		Types of accounts	By the end of the lesson, the learner should be able to describe the procedure of opening and operating a bank account.		The learner is guided to fill forms to open a junior savings bank account (simulation).	Account opening forms.	Practical activity.	
	6			By the end of the lesson, the learner should be able to explore ethical practices in banking.		The learner is guided to share experiences on ethical practices in banking.	Video clips.	Discussion.	
8	1		Banking	By the end of the lesson, the learner should be able to explore unethical practices in banking.		The learner is guided to watch a video clip on unethical practices in banking (fraud, etc.).	Video clips.	Written reflection.	
	2		Trends in Banking	By the end of the lesson, the learner should be able to		The learner is guided to use digital resources to search	Smartphones/Tablets	Group report.	

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				describe the trends in banking in Kenya (Mobile/Agency).		for information on mobile and agency banking.			
	3		Trends in Banking	By the end of the lesson, the learner should be able to describe the trends in banking in Kenya (Internet Banking).		The learner is guided to search for information on internet banking trends.	Internet.	Group report.	
	4		The role of banking	By the end of the lesson, the learner should be able to appreciate the role of banking in an economy.		The learner is guided to summarize the benefits of a robust banking sector.	Notebooks.	Reflection.	
	5	2.0 Business and its Environment	2.1 Business Activities	By the end of the lesson, the learner should be able to explain the concept of needs and wants.	1. What is the role of business activities in an economy? 2. Why are economic resources important in satisfaction of human wants?	The learner is guided to brainstorm and present the meaning and differences between needs and wants.	Textbooks.	Oral questions.	
	6		Types of economic resources	By the end of the lesson, the learner should be able to analyse the types of economic resources.		The learner is guided to use available resources to search for information on the types of economic resources.	Resource charts.	Written assignment.	
9	1		Characteristics of economic resources	By the end of the lesson, the learner should be able to discuss the		The learner is guided to discuss characteristics like scarcity and utility.	Textbooks.	Discussion.	

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				characteristics of economic resources.					
	2		Scarcity, choice, and opportunity cost	By the end of the lesson, the learner should be able to explain the relationship between scarcity, choice, and opportunity cost.		The learner is guided to brainstorm the relationship between scarcity, choice, and opportunity cost.	Case scenarios.	Oral questions.	
	3		Scale of preference	By the end of the lesson, the learner should be able to prepare a scale of preference.		The learner is guided to prepare a scale of preference for their back-to-school needs and wants.	Paper/Pens.	Practical exercise.	
	4		Business activities	By the end of the lesson, the learner should be able to classify business activities in an economy.		The learner is guided to role play on classification of business activities (Extraction, Processing, Manufacturing, etc.).	Role play scripts.	Role play.	
	5		Micro and Macro factors	By the end of the lesson, the learner should be able to examine the micro and macro factors that affect business activities.		The learner is guided to use digital devices to search for information on micro and macro business environments.	Digital devices.	Research report.	
	6		2.2 Types of Business Ownership	By the end of the lesson, the learner should be able to explain the meaning and formation of Sole Proprietorship.	1. How are sole proprietorships formed and managed? 2. What are the sources of finance?	The learner is guided to discuss and present the meaning and formation of sole proprietorship.	Textbooks.	Oral questions.	

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10	1		Sole Proprietorship	By the end of the lesson, the learner should be able to explain the management and sources of finance for Sole Proprietorship.		The learner is guided to brainstorm on management and search for sources of finance.	Digital devices.	Written notes.	
	2		Sole Proprietorship	By the end of the lesson, the learner should be able to analyse the advantages and disadvantages of Sole Proprietorship.		The learner is guided to debate on the advantages and disadvantages of a sole proprietorship.	Debate materials.	Debate assessment.	
	3		Partnerships	By the end of the lesson, the learner should be able to explain the meaning and types of Partnerships.		The learner is guided to discuss the meaning of partnership and types of partners/partnerships .	Textbooks.	Written quiz.	
	4		Partnerships	By the end of the lesson, the learner should be able to explain the formation of Partnerships.		The learner is guided to discuss the formation (Partnership Deed) of partnerships.	Sample Partnership Deed.	Observation.	
	5		Partnerships	By the end of the lesson, the learner should be able to explain the management and sources of finance for Partnerships.		The learner is guided to search for information on sources of finance for partnerships.	Internet.	Group discussion.	
	6		Partnerships	By the end of the lesson, the learner		The learner is guided to debate on the	Debate materials.	Debate assessment.	

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				should be able to analyse the advantages and disadvantages of Partnerships.		advantages and disadvantages of partnerships.			
11	1		Partnerships	By the end of the lesson, the learner should be able to explain the dissolution of Partnerships.		The learner is guided to discuss circumstances under which partnerships are dissolved.	Case studies.	Written assignment.	
	2		Cooperative Societies	By the end of the lesson, the learner should be able to explain the meaning and principles of Cooperative Societies.		The learner is guided to discuss the meaning and principles of cooperative societies.	Cooperative Act/Charts.	Oral questions.	
	3		Cooperative Societies	By the end of the lesson, the learner should be able to explain the formation and registration of Cooperative Societies.		The learner is guided to brainstorm on the formation and management of cooperative societies.	Registration forms (copies).	Practical review.	
	4		Cooperative Societies	By the end of the lesson, the learner should be able to analyse the types of Cooperative Societies.		The learner is guided to discuss producer, consumer, and savings/credit cooperatives.	Digital resources.	Written notes.	
	5		Cooperative Societies	By the end of the lesson, the learner should be able to explain the management and		The learner is guided to search for sources of finance for cooperative societies.	Internet.	Group report.	

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				sources of finance for Cooperatives.					
	6		Cooperative Societies	By the end of the lesson, the learner should be able to analyse the advantages and disadvantages of Cooperatives.		The learner is guided to debate on the advantages and disadvantages of cooperative societies.	Debate materials.	Debate assessment.	
12	1		The role of Business in the economy	By the end of the lesson, the learner should be able to acknowledge the role of these business forms in the economy.		The learner is guided to summarize the contribution of each form of ownership to the economy.	Notebooks.	Reflection.	
	2			By the end of the lesson, the learner should be able to compare different forms of business ownership.		The learner is guided to compare sole proprietorship, partnership, and cooperatives.	Comparison chart.	Written test.	
	3			By the end of the lesson, the learner should be able to consolidate understanding of business ownership types.		The learner is guided to review the sub-strand through questions.	Past papers.	Written quiz.	
	4		2.3 Social Responsibility of Business	By the end of the lesson, the learner should be able to justify the need for social responsibility of a business.	Why is business social responsibility important?	The learner is guided to discuss and present on the need for social responsibility in society.	Textbooks.	Oral questions.	
	5			By the end of the lesson, the learner		The learner is guided to use digital	Internet.	Written report.	

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				should be able to examine social responsibility activities in the community.		resources to search on CSR activities in the community.				
	6		social responsibilities	By the end of the lesson, the learner should be able to analyse challenges faced in carrying out social responsibilities.		The learner is guided to brainstorm and present on the challenges faced by businesses in CSR.	Case studies.	Discussion.		
13	1		social responsibilities	By the end of the lesson, the learner should be able to design a social responsibility activity.		The learner is guided to carry out a simple survey to identify needy learners/areas.	Survey tools.	Project plan.		
	2		social responsibilities	By the end of the lesson, the learner should be able to implement a social responsibility activity.		The learner is guided to mobilize available resources to assist needy learners/community.	Local resources.	Project implementation .		
	3		social responsibilities	By the end of the lesson, the learner should be able to appreciate the need for business social responsibility.		The learner is guided to reflect on the impact of their CSR activity.	Reflection journal.	Self-assessment.		
	4 5 6	Term 1 Assessment								