



ZIMBABWE

MINISTRY OF PRIMARY AND SECONDARY EDUCATION

COMMERCIAL STUDIES SYLLABUS

FORM 3 - 4

2024-2030

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COMMERCIAL STUDIES SYLLABUS F1-4 2024-2030

TABLE OF CONTENTS

1.0	ACKNOWLEDGEMENTS	i
1.0	PREAMBLE.....	2
1.1	INTRODUCTION	2
1.2	RATIONALE.....	2
1.3	SUMMARY OF CONTENT	2
1.4	ASSUMPTIONS	2
1.5	CROSS - CUTTING THEMES	2
2.0	PRESENTATION OF THE SYLLABUS	2
3.0	AIMS	2
4.0	SYLLABUS OBJECTIVES.....	3
5.0	METHODOLOGY AND TIME ALLOCATION	3
5.1.1	METHODOLOGY	3
5.1.2	TIME ALLOCATION.....	3
6.0	TOPICS	3
7.0	SCOPE AND SEQUENCE.....	4
7.2	TOPIC: 2 TRADE.....	4
7.3	TOPIC: 3 BUSINESS ORGANISATIONS	5
7.4	TOPIC: 4 BUSINESS ENVIRONMENT	5
7.5	TOPIC: 5 BUSINESS COMMUNICATION	6
7.6	TOPIC: 6 SUPPLY CHAIN MANAGEMENT	6
7.7	TOPIC: 7 MARKETING	7
7.8	TOPIC: 8 BUSINESS FINANCE	7
7.9	TOPIC: 9 ENTERPRISE	8
7.10	TOPIC: 10 INSURANCE AND ASSURANCE	8
8.0	COMPETENCY MATRIX	9
8.1	FORM 3 SYLLABUS.....	9
8.1.1.	PRODUCTION.....	9
8.1.2	TRADE.....	11
8.1.3	BUSINESS ORGANISATIONS	15

8.1.4	BUSINESS ENVIRONMENT.....	16
8.1.5	BUSINESS COMMUNICATION	18
8.1.6	SUPPLY CHAIN MANAGEMENT	19
8.1.7	MARKETING	22
8.1.8	BUSINESS FINANCE	25
8.1.10	INSURANCE AND ASSURANCE	30
8.2	FORM 4 SYLLABUS.....	31
8.2.1	PRODUCTION	31
8.2.2	TRADE	32
8.2.3	BUSINESS ORGANISATIONS	34
8.2.4	BUSINESS COMMUNICATION	35
8.2.5	SUPPLY CHAIN MANAGEMENT	37
8.2.6	MARKETING	38
8.2.7	BUSINESS FINANCE	40
8.2.8	ENTERPRISE.....	42
8.2.9	INSURANCE AND ASSURANCE	44
9.0	ASSESSMENT	46
9.1	ASSESSMENT OBJECTIVES	46
	ASSESSMENT MODEL	46
9.3	SCHEME OF ASSESSMENT	47
9.3.1	CONTINUOUS ASSESSMENT	47
9.3.2	SUMMATIVE ASSESSMENT	47
9.4	PAPER DESCRIPTIONS	48
9.5	SPECIFICATION GRID	48

1.0 PREAMBLE

1.1 Introduction

This Heritage-Based Commercial Studies syllabus is a two-year learning area for forms 3 and 4. It develops learner's awareness and understanding of the commercial world in which they operate. It also develops learners' enterprise skills which will enable them to be innovative, confident, and responsible in their day-to-day personal and business transactions. The syllabus equips learners with the tools to engage meaningfully in a rapidly evolving world, ensuring their readiness for the demands of 21st century. Furthermore, it fosters an understanding and appreciation of the national tangible and intangible heritage and exploit these responsibly.

1.2 Rationale

The Commercial Studies syllabus equips learners with practical commercial skills and business related competences which enable them to operate successfully in the dynamic and broader business environment. It provides a wide range of commercial skills which equip learners with practical, enterprise and value addition competences. It promotes self-reliance for the enhancement of economic growth through the ownership of the means of production such as land and capital. The learning area also inculcates ethical values which learners will apply in conducting commercial activities and are a pillar for Zimbabwe's socio- economic development.

1.3 Summary of Content

This syllabus provides a theoretical and practical knowledge base for learners in commercial activities such as production, business organisation, business communication, supply chain management, finance, trade and ICT applications.

1.4 ASSUMPTIONS

It is assumed that learners:

- have acquired basic ICT competencies such as word processing, keyboard management and document creation
- are constantly participating and interacting in commercial activities like buying and selling
- have access to some means of production
- desire to contribute meaningfully to the community and nation at large
- have a desire for self-reliance through participating in business activities
- are aware of the prevailing commercial environment in the community and nation at large

1.5 Cross-Cutting Themes

The Commercial studies learning area will encompass the following cross-cutting themes:

- ICT
- Disaster and Risk management
- Financial literacy
- Collaboration
- Environmental issues
- Enterprising skills
- Health, Sexuality, HIV and AIDS
- Human Rights
- Child protection

2.0 PRESENTATION OF THE SYLLABUS

The Heritage-Based Commercial Studies syllabus Forms 3-4 is a single document comprising preamble, aims, objectives, methodology, topics, scope and sequence, competence matrix and assessment.

3.0 AIMS

The syllabus aims to help learners to:

- develop an awareness, knowledge and understanding of the environment within which commercial activities take place
- 3.1 acquire a broad understanding of the purposes and functions of commercial institutions
 - 3.2 develop positive attitude towards the country's tangible and intangible heritage so as to conserve and use them sustainably within the school and in the community
 - 3.3 develop various commercial studies related skills for self-reliance and enterprise development
 - 3.4 acquire an in-depth understanding of the nature and importance of commercial communication and documentation
 - 3.5 develop innovation and change management capabilities
 - 3.6 enhance patriotism and appreciation of national tangible and intangible heritage

4.0 SYLLABUS OBJECTIVES

By the end of this learning area, learners should be able to:

- 4.1 recall, select and explain the relevant facts and terms in the commercial world
- 4.2 demonstrate principles, techniques and ideas in commercial studies
- 4.3 analyse purposes and functions of commercial institutions
- 4.4 apply information communication technology in commercial activities
- 4.5 apply relevant data and information in verbal, numerical and diagrammatic form
- 4.6 create sustainable business enterprises
- 4.7 design innovative solutions to Zimbabwe's challenges in the commercial world
- 4.8 make reasoned judgments and communicate them in an accurate and logical manner

5.0 METHODOLOGY AND TIME ALLOCATION

5.1 Methodology

In this syllabus, learner- centered methods and approaches such as the following must be used:

- Research
- Demonstrations
- Group work
- Educational tours
- Simulations/ Role play
- Discovery Seminars Debates
- Quiz

- Games
- Seminars
- Project work
- Debates

5.2 Time Allocation

In order to cover the content adequately, Form 3 and 4 Commercial studies should be allocated at least four (4) 40-minute lessons per week, at least 1 Educational tour and at least 2 Seminars per year. Educational tours should be allocated at least 1 working day per term.

6.0 TOPICS

- 6.1 Production
- 6.2 Trade
- 6.3 Business organisations
- 6.4 Business environment
- 6.5 Business Communication
- 6.6 Supply chain management
- 6.7 Marketing
- 6.8 Business Finance
- 6.9 Enterprise
- 6.10 Insurance and assurance

7.0 SCOPE AND SEQUENCE

TOPIC: 1 PRODUCTION

FORM 3	FORM 4
<ul style="list-style-type: none">• Commercial Studies and enterprises• Stages of production• Factors of production and their rewards• Division of labour and Specialisation	<ul style="list-style-type: none">• Methods of production• Impact of ICT on production

TOPIC: 2 TRADE

FORM 3	FORM 4
<ul style="list-style-type: none">• Foundations of Trade• Home Trade	<ul style="list-style-type: none">• International Trade• Balance of Payment

TOPIC 3: BUSINESS ORGANISATIONS

FORM 3	FORM 4
<ul style="list-style-type: none">• Introductions to business units• Private sector businesses	<ul style="list-style-type: none">• Public sector organisation• Impact of ICT on business organisations

TOPIC: 4 BUSINESS ENVIRONMENT

FORM 3	FORM 4
<ul style="list-style-type: none">• Internal environment• External environment• Stakeholders• Economic systems	

TOPIC 5: BUSINESS COMMUNICATION

FORM 3	FORM 4
<ul style="list-style-type: none">• Communication• Importance of communication• Forms of communication• Document creation and display• Postal services	<ul style="list-style-type: none">• Telecommunication services• Telecommunication service providers• Document creation and display

7.1 TOPIC: 6 SUPPLY CHAIN MANAGEMENT

FORM 3	FORM 4
<ul style="list-style-type: none">• Introduction to supply chain management• Demand forecasting• Purchasing• Logistics• Warehousing	<ul style="list-style-type: none">• Value chain• Impact of ICTs on supply chain management

TOPIC 7: MARKETING

FORM 3	FORM 4
<ul style="list-style-type: none">• Marketing concepts• Market segmentation• Marketing research	<ul style="list-style-type: none">• Marketing mix• ICT in marketing

TOPIC: 8 BUSINESS FINANCE

FORM 3	FORM 4
<ul style="list-style-type: none">• Sources of finance• Financial statements• Working capital• Business calculations in accounting	<ul style="list-style-type: none">• Business calculations in accounting• Zimbabwe Stock Exchange• Shares• Foreign exchange rates• Budgets

TOPIC 9: ENTERPRISE

FORM 3	FORM 4
<ul style="list-style-type: none">• Enterprising• Management functions• Business ethics• Intellectual property	<ul style="list-style-type: none">• Business plan• Intellectual property

TOPIC: 10 INSURANCE AND ASSURANCE

FORM 3	FORM 4
<ul style="list-style-type: none">• Importance of insurance and assurance• Insurable and non-insurable risks• Types of business risks	<ul style="list-style-type: none">• Contracts of insurance• Assurance Policies• Impact of ICTs in insurance and assurance

8.0 COMPETENCY MATRIX

8.1 FORM 3

1 PRODUCTION

TOPIC	LEARNING OBJECTIVES: learners should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES AND NOTES	RESOURCES
Commercial Studies and Enterprises	<ul style="list-style-type: none">• explain the meaning of commercial studies• explain the relationship between commercial studies and enterprises• distinguish needs and wants• classify goods and services	<ul style="list-style-type: none">• Meaning of commercial studies and enterprises• Needs and wants• goods and services	<ul style="list-style-type: none">• Discussing what commercial studies and enterprises• Explaining the relationship between commercial studies and enterprises• Differentiating needs and wants• Categorizing goods and services	<ul style="list-style-type: none">• Charts• Recommended textbooks• Samples of goods• ICT tools• Print media• Literature on our Heritage• Resource person• Indigenisation Act• Land Reform Act

Stages of production	<ul style="list-style-type: none"> outline the need for production explain the stages of production 	<ul style="list-style-type: none"> The need for production Stages of production <ul style="list-style-type: none"> - Primary Secondary -Tertiary Factors of production and their rewards 	<ul style="list-style-type: none"> Explaining the need for production Discussing the three stages of production Explaining factors of production and their rewards Visiting production sites in the community 	
Factors of production and their rewards	<ul style="list-style-type: none"> describe factors of production and their rewards 			
Division of labour and Specialisation	<ul style="list-style-type: none"> explain division of labour and specialisation analyse the advantages and disadvantages of division of labour and specialization 	<ul style="list-style-type: none"> Division of labour and specialisation Advantages and disadvantages of division of labour and specialization 	<ul style="list-style-type: none"> Discussing division of labour and specialisation Discussing the advantages and disadvantages of division of labour and specialisation Demonstrating division of labour and specialisation 	<ul style="list-style-type: none"> Recommended text books Information Communication Tools Charts Print media

2 TRADE

TOPIC	LEARNING OBJECTIVE; learners should be able to;	CONTENT (knowledge, skills, values and attitudes)	ACTIVITIES	RESOURCES
Trade	<ul style="list-style-type: none"> explain the purpose of trade identify characteristic of home and foreign trade distinguish home and foreign trade 	<ul style="list-style-type: none"> Purpose of trade Characteristics of home and foreign trade 	<ul style="list-style-type: none"> Discussing purpose of trade Listing characteristics of home and foreign trade Differentiating home and foreign trade 	<ul style="list-style-type: none"> ICT tools Educational tours Print media
Barter trade	<ul style="list-style-type: none"> explain barter trade explain the advantages and disadvantages of barter exchange 	<ul style="list-style-type: none"> Differences between home and foreign trade Barter trade 	<ul style="list-style-type: none"> Discussing barter trade Discussing the advantages and disadvantages of barter trade 	

Home Trade	<ul style="list-style-type: none"> • describe a retailer • describe functions of a retailer • examine different types of retailers • explain characteristic of small-scale retailers • explain advantages and disadvantages of small-scale retailers • assess the survival of small-scale retailers • describe different types of large-scale retail outlets • explain advantages and disadvantages of large-scale retailing to the retailer and consumer • describe characteristics of different types of large-scale retailers 	<ul style="list-style-type: none"> • Retail trade • Functions of a retailer • Types of retailers –Small-scale retailers such as peddlers, hawkers, flea markets, corner shops and general dealers • Characteristics of small-scale retailers • Advantages and disadvantages of small-scale retailers • Survival of small-scale retailers • Types of retailers – large scale retailers such as supermarkets, hypermarkets and chain stores • Advantages and disadvantages of large-scale retailing • Characteristics of large-scale retailers such as supermarkets, 	<ul style="list-style-type: none"> • Explaining the term retailer • Explaining functions of a retailer • Discussing types of retailers • Discussing characteristics of small-scale retailers • Describing advantages and disadvantages of small-scale retailers • Examining the survival of small-scale retailers • Visiting local small-scale retail outlets • Discussing different types of large-scale retail outlets • Examining advantages and disadvantages of 	<ul style="list-style-type: none"> • Recommended text books • Resource persons • ICT tools • In-store brands • e-resources such as: <ul style="list-style-type: none"> - ebay - Amazon - Alibaba
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<p>wholesale Trade</p> <p>Documents used in home trade</p>	<ul style="list-style-type: none"> • examine effects of trends in retailing • execute transactions online • describe a wholesaler • explain the functions of wholesalers • identify different types of wholesalers • explain the channels of distribution • explain the reasons for the elimination of a wholesaler • assess how the wholesaler has survived elimination • explain the purpose of trade and cash discounts • calculate trade and cash discounts using computer softwares 	<p>department stores and discount stores</p> <ul style="list-style-type: none"> • Trends in retailing such as bar coding, e-tailing, in-store brands, shopping malls, e-malls, QR codes • Wholesale Trade • Features of a wholesaler <p>Functions of wholesalers</p> <ul style="list-style-type: none"> • Types of wholesalers such as: <ul style="list-style-type: none"> - Specialist - Traditional/General - Cash and carry • Elimination of wholesaler • Survival of the wholesaler • Channels of distribution • Elimination of wholesaler 	<p>large-scale retailing to the retailer and consumer</p> <ul style="list-style-type: none"> • Explaining characteristics of different types of large-scale retailers • Analysing effects of trends in retailing • Researching on trends in retailing • Buying online • Explaining the term wholesaler • Discussing functions of wholesalers • Explaining different types of wholesalers • Visiting local wholesalers • Writing report backs using word processing • Discussing on channels of distribution 	<ul style="list-style-type: none"> • Recommended text books • Resource persons • ICT tools • Recommended Text books • Calculators • Computers • Samples of documents
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	<ul style="list-style-type: none"> • identify types of documents used in home trade • create documents used in home trade using ICT packages • explain the functions and contents of documents used in home trade 	<ul style="list-style-type: none"> • Survival of the wholesaler • Discounts <ul style="list-style-type: none"> - Trade discount - Cash discount • Calculation of trade and cash discounts • Documents used in home trade such as: quotation, invoice, pro-forma invoice, statement of account • Functions and contents of documents used in home trade 	<ul style="list-style-type: none"> • Examining the reasons for the elimination of a wholesaler • Analysing how the wholesaler has survived elimination • Discussing the purpose of trade and cash discounts • Computing cash and trade discounts using any suitable computer software • Stating different types of documents used in home trade • Designing documents used in home trade using ICT packages • Discussing the functions and contents of documents used in home trade Collecting samples of documents used in home trade 	
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3 BUSINESS ORGANISATIONS

Business units	<ul style="list-style-type: none">• identify types of business units under private and public sectors• describe private and public sectors• explain the advantages and disadvantages of the different forms of business units• assess the viability of any forms of business units	<ul style="list-style-type: none">• Types of business units under private and public sectors such as sole trader, partnership, Pvt Ltd Co, Public Ltd Co, Public corporations and Government Departments• Private and public sectors• Advantages and disadvantages of the different forms of business units• Viability of different forms of business units	<ul style="list-style-type: none">• Classifying business units into private and public sectors• Tabulating the differences between private and public sectors• Outlining advantages and disadvantages of forms of business units• Researching on the viability of any two forms of business units• Reporting on the viability of any forms of business units	<ul style="list-style-type: none">• Local business center• Recommended text books• ICT tools• Flow chart of businesses in the private and public sectors• Educational tours	
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	LEARNING OBJECTIVES Learners should be able to:	CONTENT (knowledge, skills, values and attitudes)	NOTES AND SUGGESTED ACTIVITIES	RESOURCES
Business environment	<ul style="list-style-type: none"> explain business environment outline reasons for analysing environment 	<ul style="list-style-type: none"> Meaning of business environment The need for analysing business environment Internal environment such as: <ul style="list-style-type: none"> -Workers -Managers -Organizational culture -Financial resources External environment such as: <ul style="list-style-type: none"> -Political -Economic -Social -Technological -Ecological environment 	<ul style="list-style-type: none"> Discussing business environment Assessing the need for analysing business environment Explaining how the internal environment affects business operations Explaining how the external environment explaining each external environmental factor 	<ul style="list-style-type: none"> recommended ICT tools Charts

Stakeholders	<ul style="list-style-type: none"> • explain the term stakeholder • identify various stakeholders in business • explain how these stakeholders influence business activities 	stakeholders such as: customers -employees -managers -suppliers -government -community -banks	<ul style="list-style-type: none"> • Explaining the term stakeholder • Describing various stakeholders • Discussing how stakeholders affect business operations 	
Economic systems	<ul style="list-style-type: none"> • explain the economic systems • differentiate free market economy from the planned economy 	<ul style="list-style-type: none"> • Economic systems <ul style="list-style-type: none"> -free market economy -planned economy -mixed economy 	<ul style="list-style-type: none"> • Discussing the economic systems • Distinguishing the free market and the planned economic systems 	

5 BUSINESS COMMUNICATION

TOPIC	LEARNING OBJECTIVES: learner should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES AND NOTES	RESOURCES
<p>Communication</p> <p>Importance of communication</p> <p>Forms of communication</p> <p>Documents creation and display</p>	<ul style="list-style-type: none"> describe communication discuss the importance of communication explain the various forms of communication execute various forms of communication create business documents using any suitable computer software 	<ul style="list-style-type: none"> Meaning of communication Importance of communication Forms of communication such as: <ul style="list-style-type: none"> Written Verbal Formal Informal Documents used in business transactions 	<ul style="list-style-type: none"> Discussing communication Explaining the importance of communication describing the forms of communication Discussing the forms of communication Conducting interviews, meetings and taking minutes Typing business documents using any suitable computer software 	<ul style="list-style-type: none"> Recommended text books ICT tools Post Office Business reply envelopes

6 SUPPLY CHAIN MANAGEMENT

TOPIC	OBJECTIVES Learners should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES	RESOURCES
Purpose of supply chain management	<ul style="list-style-type: none"> explain the importance of supply chain management identify upstream and downstream supply chain activities assess the importance of effective information flow across the supply chain 	<ul style="list-style-type: none"> Importance of supply chain management Upstream and Downstream supply chain activities Importance of effective information flow in the supply chain 	<ul style="list-style-type: none"> Discussing the importance of supply chain management Explaining upstream and downstream supply chain activities Visiting business organisations and reporting on the supply chain activities being used in their community Evaluating role of effective information flow in the supply chain 	<ul style="list-style-type: none"> Recommended textbooks ICT tools
Demand forecasting	<ul style="list-style-type: none"> explain the importance of demand forecasting access the importance of demand forecasting 	<ul style="list-style-type: none"> Importance of demand forecasting 	<ul style="list-style-type: none"> Discussing the importance of demand forecasting Evaluate the importance of demand forecasting on given projects 	<ul style="list-style-type: none"> Recommended textbooks ICT tools

Purchasing	<ul style="list-style-type: none"> • explain the importance of purchasing function • identify stages of the purchasing cycle • explain the role of e-purchasing 	<ul style="list-style-type: none"> • Importance of the purchasing function • Purchasing cycle • e-purchasing 	<ul style="list-style-type: none"> • Discussing importance of the purchasing function • Describing the stages of purchasing cycle • Discussing the role of e-purchasing • Completing e-purchasing documents generated from the computer 	<ul style="list-style-type: none"> • Recommended textbooks • ICT tools • Business documents
Logistics	<ul style="list-style-type: none"> • explain the importance of logistics • identify different modes of transport • examine strengths and weaknesses of different modes of transport • explain factors governing choice of mode of transport 	<ul style="list-style-type: none"> • Importance of logistics • Modes of transport • Strengths and weakness of different modes of transport • Factors to consider when selecting mode of transport 	<ul style="list-style-type: none"> • Discussing the importance of logistics • Explaining modes of transport • Discussing strengths and weaknesses of different modes of transport • Discussing factors governing choice of mode of transport • Watching videos of different modes of transport 	<ul style="list-style-type: none"> • Recommended textbooks • ICT tools
Warehousing	<ul style="list-style-type: none"> • explain roles of warehousing • describe different types of warehouses 	<ul style="list-style-type: none"> • The need for warehousing • Types of warehouses • Functions of warehouses 	<ul style="list-style-type: none"> • Explaining importance of warehousing • Examining different types of warehouses 	<ul style="list-style-type: none"> • Recommended textbooks • Print Media

	<ul style="list-style-type: none"> • explain functions of different types of warehouses • explain factors to consider when siting a warehouse 	<ul style="list-style-type: none"> • Factors considered when siting a warehouse 	<ul style="list-style-type: none"> • Describing functions of each type of warehouse • Examining factors to consider when siting a warehouse 	<ul style="list-style-type: none"> • Visiting companies or enterprises
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COMMERCIAL STUDIES SYLLABUS F1-4 2024-2025

7 MARKETING

TOPIC	OBJECTIVES Learners should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES	RESOURCES
Marketing concepts	<ul style="list-style-type: none">explain different marketing conceptsjustify the need for marketingevaluate the implications of different marketing concepts to the business	<ul style="list-style-type: none">Marketing concepts such as:<ul style="list-style-type: none">-Product concept-production concept-selling concept-marketing conceptThe need for marketingImplication of various marketing concepts to the marketer or business	<ul style="list-style-type: none">Discussing different marketing conceptsExplaining the need for marketingExplaining the implications of different marketing concepts to the business	<ul style="list-style-type: none">Recommended textbooksLocal market places
Market segmentation	<ul style="list-style-type: none">explain the different types of marketsdiscuss the advantages and disadvantages of	<ul style="list-style-type: none">Types of markets such as physical and virtual	<ul style="list-style-type: none">Describing types of marketsExplaining the advantages and disadvantages of different types of marketsExplaining features of virtual and physical markets.	<ul style="list-style-type: none">Recommended textbooksLocal market places

	<ul style="list-style-type: none"> physical and virtual markets describe features of virtual and physical markets 	<ul style="list-style-type: none"> Advantages and disadvantages of physical and virtual markets Features of physical and virtual markets 	<ul style="list-style-type: none"> Visiting market places and market spaces Reporting on the features of virtual and physical markets 	
Marketing research	<ul style="list-style-type: none"> distinguish between marketing research and market research explain the importance of marketing research identify different marketing research methods describe the main sources of data explain data collection tools present research data using different methods 	<ul style="list-style-type: none"> Market research vs marketing research The need for marketing research Marketing research methods such as: <ul style="list-style-type: none"> - Case study - Surveys Sources of data <ul style="list-style-type: none"> -Primary -Secondary Data collection tools/instruments such as questionnaire Data presentation methods such as: 	<ul style="list-style-type: none"> Explaining the differences between market research and marketing research Discussing the importance of marketing research Discussing different marketing research methods Identifying main sources of data Describing different data collection tools Analysing research data 	<ul style="list-style-type: none"> Recommended text books Graph paper Software packages Calculators

	<ul style="list-style-type: none"> analyse research results 	<ul style="list-style-type: none"> - Bar graphs - Pie charts - Histograms - Line graphs • Measures of central tendency <ul style="list-style-type: none"> -Mean -Mode -Median • Research results analysis 	<ul style="list-style-type: none"> • Drawing graphs such as bar graphs • Calculating statistical data using mean, mode and median values using ICT packages or available computer software Interpreting and recording on their observation • Analysing research data 	
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8 BUSINESS FINANCE

TOPIC	OBJECTIVES Learners should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES	RESOURCES
Sources of finance	<ul style="list-style-type: none">explain the need for financeexplain different sources of finance	<ul style="list-style-type: none">The need for financeShort- and long-term sources of finance	<ul style="list-style-type: none">analysing the need for financeDiscussing different sources of finance	<ul style="list-style-type: none">ICT toolsRecommended textbooks
Financial statements	<ul style="list-style-type: none">explain the importance of financial statementsdraw up financial statements	<ul style="list-style-type: none">The importance of financial statementsIncome statement and statement of financial position	<ul style="list-style-type: none">Examining the importance of financial statementscompiling the financial statements (without adjustments)	

Working capital	<ul style="list-style-type: none"> • explain the importance of working capital • compute working capital • explain ways of managing working capital 	<ul style="list-style-type: none"> • Working capital • Calculation of working capital • Working capital management 	<ul style="list-style-type: none"> • Discussing the importance of working capital • Calculating working capital • Discussing different ways of managing working capital 	<ul style="list-style-type: none"> • Recommended textbooks • Financial statements • Calculators • Microsoft Excel
Business calculations in finance	<ul style="list-style-type: none"> • work out financial ratios • explain meaning of the calculated ratios • calculate depreciation using both straight line and reducing balance methods 	<ul style="list-style-type: none"> • Profitability ratios <ul style="list-style-type: none"> - gross profit margin - net profit margin • liquidity ratios <ul style="list-style-type: none"> - acid test - current ratio • depreciation <ul style="list-style-type: none"> - straight line method - reducing balance 	<ul style="list-style-type: none"> • Calculating financial ratios using ICT packages • Discussing meaning of calculated ratios • Computing depreciation using both straight line and reducing balance methods 	

9 ENTERPRISE

TOPIC	OBJECTIVES Learners should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES	RESOURCES
Enterprising	<ul style="list-style-type: none">• identify characteristics of an enterpriser• explain advantages and disadvantages of an enterpriser• assess impact of enterprise to the economy	<ul style="list-style-type: none">• Characteristics of an enterpriser• Advantages and disadvantages of being an enterpriser• Role of enterprising to the economy	<ul style="list-style-type: none">• Stating characteristics of an enterpriser• Analysing advantages and disadvantages of an enterpriser• Visiting nearby enterprisers• Interviewing local enterprisers on their activities• Discussing importance of enterprising to the economy	<ul style="list-style-type: none">• Recommended textbooks• Resource persons

Management functions	<ul style="list-style-type: none"> • identify various management functions • explain various management functions • explain the importance of management functions 	<ul style="list-style-type: none"> • Management functions such as planning, leading, organising, directing and controlling • Management functions • Importance of various management functions 	<ul style="list-style-type: none"> • Discuss management functions • Researching on effective management skills • Operating/implementing mini-business enterprises • Describing importance of management functions 	<ul style="list-style-type: none"> • Recommended textbooks • Local projects • Recommended textbooks • Resource persons
Business ethics	<ul style="list-style-type: none"> • identify ethical considerations in business • explain the role of ethics in business and society • describe the importance of ethics in business 	<ul style="list-style-type: none"> • Business ethical considerations • Role of ethics to business and society • Importance of ethics in business 	<ul style="list-style-type: none"> • Listing ethical considerations in business • Describing the role of ethics to business and society • analysing importance of ethics in business • citing unethical conduct in business • role playing 	

Intellectual property (IP)	<ul style="list-style-type: none"> • identify different types of Intellectual Property (IP) • explain different types of IP • discuss the importance of protecting IP • suggest solutions to IP infringements 	<ul style="list-style-type: none"> • Types of intellectual property such as: <ul style="list-style-type: none"> -Trademarks, -Industrial designs, -patents -copyrights and -Geographical Indications • Reasons for protection • Solutions to IP infringements 	<ul style="list-style-type: none"> • Listing different types of IP • Describing types of IP • Explaining the importance of protecting IP • Proposing solutions to IP infringements 	<ul style="list-style-type: none"> • Recommended textbooks • Resource persons • Material from ARIPO and WIPO such as brochures
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10 INSURANCE AND ASSURANCE

TOPIC	LEARNING OBJECTIVES: learner should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES AND NOTES	RESOURCES
Importance of insurance and assurance	<ul style="list-style-type: none">distinguish between insurance and assuranceexplain the importance of insurance and assurance	<ul style="list-style-type: none">Insurance vs AssuranceImportance of insurance and assurance	<ul style="list-style-type: none">Differentiating between insurance and assuranceIdentifying importance of insurance and assurance	<ul style="list-style-type: none">ICT toolsSamples of relevant insurance policy documents
Insurable and non-insurable risks	<ul style="list-style-type: none">differentiate insurable risks from non-insurable risks	<ul style="list-style-type: none">Insurable risks and non-insurable risks	<ul style="list-style-type: none">Distinguishing insurable risks from non-insurable risks	
Types of business risks	<ul style="list-style-type: none">examine business risksdescribe business risks	<ul style="list-style-type: none">Types of business risks such as:<ul style="list-style-type: none">- Employers liability- Public liability- Fidelity guarantee	<ul style="list-style-type: none">Discussing business risksExplaining business risks	

8.2 FORM 4

1 PRODUCTION

TOPIC	LEARNING OBJECTIVES: learner should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES AND NOTES	RESOURCES
Production methods	<ul style="list-style-type: none"> explain production methods state the advantages and disadvantages of each of the methods 	<ul style="list-style-type: none"> Production methods such as: <ul style="list-style-type: none"> job batch flow Just- In- Time Advantages and disadvantages 	<ul style="list-style-type: none"> Discussing the production methods Watching videos of different production methods Role playing production methods Debating the advantages and disadvantages of the production methods 	<ul style="list-style-type: none"> ICT Tools Recommended textbooks Manufacturing company
Impact of ICT on production	<ul style="list-style-type: none"> explain impact of ICT on production 	<ul style="list-style-type: none"> Impact of ICT on production such as: <ul style="list-style-type: none"> -Computer Aided Designs -Computer Aided Manufacturing 	<ul style="list-style-type: none"> Discussing the changes brought by ICT on production 	

2 TRADE

TOPIC	LEARNING OBJECTIVES Learners should be able to:	CONTENT (knowledge, skills, values and attitudes)	NOTES AND SUGGESTED ACTIVITIES	RESOURCES
International trade	<ul style="list-style-type: none"> • assess the importance of international trade to Zimbabwe • explain the challenges faced by importers and exporters • describe the different types of agents in international trade • describe the functions of different types of agents • outline the documents used in foreign trade 	<ul style="list-style-type: none"> • Importance of international trade to Zimbabwe • Challenges faced by importers and exporters • Agents in international trade such as: <ul style="list-style-type: none"> - Factors - Brokers - Merchants - Del credere - Forwarding agents • Functions of different types of agents • Documents used in foreign (international) trade such as: <ul style="list-style-type: none"> - Indent - Export invoice - Consular invoice - Bill of lading 	<ul style="list-style-type: none"> • Examining the importance of international trade to Zimbabwe • Assessing the challenges faced by importers and exporters • Discussing the different types of agents in international trade • Explaining the functions of different types of agents • Explaining the documents used in foreign trade 	<ul style="list-style-type: none"> • Recommended text books • Charts • Export and Import businesses • Samples of relevant documents • Calculators

TOPIC	LEARNING OBJECTIVES Learners should be able to:	CONTENT (knowledge, skills, values and attitudes)	NOTES AND SUGGESTED ACTIVITIES	RESOURCES
Balance of payment	<ul style="list-style-type: none"> describe the functions and contents of documents used in foreign trade explain the balance of payments calculate balance of payments describe the pattern of trade outline the terms of trade 	<ul style="list-style-type: none"> Functions and contents of documents used in foreign trade Balance of payments Pattern of trade such as trade balance, invisible balance and balance of payments Terms of trade 	<ul style="list-style-type: none"> Discussing the functions and contents of documents used in foreign trade Describing the balance of payment Demonstrating calculation of balance of payments Examining the pattern of trade Visiting local ZIMRA offices and observe its activities Discussing terms of trade 	

3 BUSINESS ORGANISATIONS

TOPIC	LEARNING OBJECTIVES <ul style="list-style-type: none">Learners should be able to:	CONTENT (knowledge, skills, values and attitudes)	NOTES AND SUGGESTED ACTIVITIES	RESOURCES
Public sector organisations	<ul style="list-style-type: none">outline the characteristics of public sector organisationdiscuss the advantages and disadvantages of public sector organisations	<ul style="list-style-type: none">Characteristics of public sector organisationsAdvantages and shortfalls of public sector organisations	<ul style="list-style-type: none">Explaining characteristics of public sector organisationsAssessing the advantages and shortfalls of public sector organisationsVisiting public sector organisations and observe their activities	<ul style="list-style-type: none">Recommended text booksICT toolspublic sector organisations

4 BUSINESS COMMUNICATION

TOPIC	LEARNING OBJECTIVES: learner should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES AND NOTES	RESOURCES
Telecommunication services	<ul style="list-style-type: none"> describe various telecommunication services explain various communication gadgets describe the various telecommunication services 	<ul style="list-style-type: none"> Telecommunication services such as: <ul style="list-style-type: none"> Telephone Telex conferencing Cellphone Internet Electronic mail Television Radio telecommunication gadgets 	<ul style="list-style-type: none"> Explaining various telecommunications services Showcasing and grouping the various telecommunication gadgets Demonstrating making calls, sending emails Discussing the various telecommunication services 	<ul style="list-style-type: none"> Recommended textbooks ICT tools Cellphones telephones
Telecommunication service providers	<ul style="list-style-type: none"> describe the various telecommunication service providers describe the services provided by telecommunication service providers create business documents using 	<ul style="list-style-type: none"> telecommunication service providers such as: <ul style="list-style-type: none"> Mobile service providers Radio and television broadcasting Services provided by telecommunication service providers 	<ul style="list-style-type: none"> examining the various telecommunication service providers Communicating using various telecommunication services Explaining the services provided by 	

Document creation	suitable telecommunication gadgets	<ul style="list-style-type: none">• Tele-communications documents	<ul style="list-style-type: none">telecommunication service providers• Creating documents such as telex electronic mail	
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COMMERCIAL STUDIES SYLLABUS F1-4 2024-2030

5 SUPPLY CHAIN MANAGEMENT

TOPIC	LEARNING OBJECTIVES: learner should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES AND NOTES	RESOURCES
Value chain	<ul style="list-style-type: none"> describe activities of value chain explain reasons for analysing value chain 	<ul style="list-style-type: none"> Value chain <ul style="list-style-type: none"> -primary activities -secondary/support activities reasons for analysing value chain 	<ul style="list-style-type: none"> Explaining activities of value chain Discussing reasons for analysing value chain 	<ul style="list-style-type: none"> ICT tools Print media
Impact of ICTs on supply chain management	<ul style="list-style-type: none"> describe impact of ICTs in supply chain management 	<ul style="list-style-type: none"> ICTs in Supply chain management such as: <ul style="list-style-type: none"> - bar codes - Radio frequency identification (RFID) - e-tolling 	<ul style="list-style-type: none"> Discussing impact of ICTs in supply chain management 	<ul style="list-style-type: none"> ICT tools

6 MARKETING

TOPIC	LEARNING OBJECTIVES: learner should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES AND NOTES	RESOURCES
Marketing mix	<ul style="list-style-type: none"> identify marketing mix variables describe marketing mix variables analyse impact of marketing mix variables 	<ul style="list-style-type: none"> Marketing mix variables such as product, price, place and promotion Analysis of each marketing mix variable such as promotion: <ul style="list-style-type: none"> -Advertising [reasons, types, functions of agencies, advertising techniques, factors to consider when choosing advertising media, advertising media] -sales promotion -public relations -publicity -direct selling Assessment of the Impact of each marketing mix variables to the market and business 	<ul style="list-style-type: none"> Listing marketing mix variables Explaining marketing mix variables Discussing marketing mix variables Suggesting appropriate pricing, products, distribution and promotional tools for a given market Crafting an advertising model using ICT packages 	<ul style="list-style-type: none"> Recommended textbooks Newspaper cuttings showing items such as press releases. Trade journals

Additional marketing variables	<ul style="list-style-type: none"> • identify marketing mix variables • explain marketing mix variables • analyse impact of marketing mix variables 	<ul style="list-style-type: none"> • Marketing mix variables such as physical evidence, process and people • Analysis of each marketing mix variable • Assessment of the Impact of each marketing mix variable to the market and business 	<ul style="list-style-type: none"> • Explaining marketing mix variables • Describing marketing mix variables • Discussing marketing mix variables 	<ul style="list-style-type: none"> • Recommended textbooks • Trade journals • ICT tools
ICT in Marketing	<ul style="list-style-type: none"> • explain the changes brought about by ICT in marketing 	<ul style="list-style-type: none"> • Impact of ICT in marketing 	<ul style="list-style-type: none"> • Assessing the impact of ICT in marketing 	

BUSINESS CALCULATIONS

TOPIC	LEARNING OBJECTIVES: learner should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES AND NOTES	RESOURCES
Business calculations in accounting	<ul style="list-style-type: none"> calculate: <ul style="list-style-type: none"> - simple interest - compound interest - credit and hire purchase installments 	<ul style="list-style-type: none"> Simple interest Compound interest Credit and hire purchase installments 	<ul style="list-style-type: none"> Computing simple and compound interests, credit and hire purchase installments 	<ul style="list-style-type: none"> Recommended textbooks ICT tools and packages
Zimbabwe Stock Exchange	<ul style="list-style-type: none"> explain functions of the stock exchange 	<ul style="list-style-type: none"> Zimbabwe stock exchange 	<ul style="list-style-type: none"> Listing the functions of the stock exchange Visiting the Zimbabwe stock exchange Watching videos of functions of the stock exchange 	<ul style="list-style-type: none"> Zimbabwe stock exchange Foreign currencies Newspaper cuttings Banks
Shares	<ul style="list-style-type: none"> Calculate number and value of shares in business using ICT packages calculate dividends for ordinary and preference shares 	<p>Shares such as:</p> <ul style="list-style-type: none"> - ordinary shares - preference shares dividends Importance of foreign exchange Exchange rate calculations 	<ul style="list-style-type: none"> Listing types of shares Computing number and value of shares in business Computing dividends for both ordinary and preference shares Discussing the importance of foreign exchange 	

Foreign exchange rates	<ul style="list-style-type: none"> • explain the importance of foreign exchange • convert one currency to other currencies • assess impact of depreciation and appreciation to business 	<ul style="list-style-type: none"> • Depreciation and appreciation of currency 	<ul style="list-style-type: none"> • Converting one currency to other currencies • Discussing impact of depreciation and appreciation of currency 	
Budgets	<ul style="list-style-type: none"> • explain importance of budgets • explain different approaches to budgeting • prepare different types of budgets from given data • explain reasons that lead to over budgeting and under budgeting • assess impact of over budgeting and under budgeting 	<ul style="list-style-type: none"> • Importance of budgets • Approaches to budgeting • Types of budgets such as, sales budget, production budget • Over and under budgeting 	<ul style="list-style-type: none"> • Discussing importance of budgets • Discussing different approaches to budgeting • Drawing up different types of budgets • discussing reasons for over budgeting and under budgeting • Examining impact of over and under budgeting on local business 	<ul style="list-style-type: none"> • Recommended textbooks • ICT tools • Business journals • Print media

7 ENTERPRISE

TOPIC	LEARNING OBJECTIVES: learners should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES AND NOTES	RESOURCES
Business plan	<ul style="list-style-type: none"> explain the need for a business plan explain contents of a business plan explain contents of business plan develop a business plan 	<ul style="list-style-type: none"> Importance of business plan Business plan guide: <ul style="list-style-type: none"> -Executive summary -Organisational background -Products market analysis -Strategy and implementation -Management -Financial plan Contents of business plan Steps to be considered when developing a business plan 	<ul style="list-style-type: none"> Discussing the importance of a business plan Discussing contents of business plan Describing contents of business plan Discussing business ideas Crafting a business plan using ICT packages Consulting resource persons 	<ul style="list-style-type: none"> Recommended textbooks Sample business plans Resource person
Intellectual property	<ul style="list-style-type: none"> describe functions of the Zimbabwe Patents Office, ARIPO, WIPO 	<ul style="list-style-type: none"> Functions of Zimbabwe Patents Office, African Regional Intellectual Property Organisation (ARIPO), World Intellectual Property Organisation (WIPO) 	<ul style="list-style-type: none"> Explaining functions of Zimbabwe Patents office, ARIPO, WIPO 	<ul style="list-style-type: none"> Recommended textbooks Resource persons

			<ul style="list-style-type: none"> • Visiting organisations such as ARIPO and Zimbabwe Patents Office 	<ul style="list-style-type: none"> • Material from ARIPO and WIPO such as brochures
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COMMERCIAL STUDIES SYLLABUS F1-4 2024-2025

8 INSURANCE AND ASSURANCE

TOPIC	LEARNING OBJECTIVES: learners should be able to:	CONTENT (knowledge, skills, values and attitudes)	SUGGESTED ACTIVITIES AND NOTES	RESOURCES
Contract of insurance	<ul style="list-style-type: none"> describe the principle of pooling of risks 	<ul style="list-style-type: none"> Principle of pooling risks 	<ul style="list-style-type: none"> Examining the principle of pooling risks 	
Effecting an insurance policy claim	<ul style="list-style-type: none"> identify the principles of insurance outline procedure in obtaining an insurance policy demonstrate procedure in effecting an insurance claim 	<ul style="list-style-type: none"> Principles of insurance such as: <ul style="list-style-type: none"> -Indemnity -Insurable interest -Utmost good faith -Proximate cause Effecting an insurance policy Effecting an insurance claim 	<ul style="list-style-type: none"> Explaining the principles of insurance Describing procedure in obtaining an insurance policy Illustrating procedure in effecting an insurance claim 	
Assurance policies	<ul style="list-style-type: none"> list the types of assurance policies outline the benefits of each type of assurance policy 	<ul style="list-style-type: none"> Types of assurance policies such as: <ul style="list-style-type: none"> -Endowment policies -Whole life -Funeral -Medical aid -Pension 	<ul style="list-style-type: none"> Identifying the types of assurance policies Listing the benefits of each type of assurance policy Studying pamphlets on assurance policies Visiting assurance companies 	<ul style="list-style-type: none"> Assurance pamphlets ICT tools Resource persons

Documents in Insurance and Assurance	<ul style="list-style-type: none"> list documents used in insurance and assurance explain functions and contents of insurance and assurance documents 	<ul style="list-style-type: none"> Documents used in insurance and assurance such as: <ul style="list-style-type: none"> -Prospectus -Proposal form -Cover note -Policy Functions and contents of insurance and assurance documents 	<ul style="list-style-type: none"> Identifying documents used in insurance Discussing functions and contents of insurance documents Completing the proposal form 	<ul style="list-style-type: none"> Samples of documents such as proposal forms, policies
e-insurance impact of ICT in insurance and assurance	<ul style="list-style-type: none"> describe e-insurance explain how ICT has improved efficiency in insurance companies 	<ul style="list-style-type: none"> e-insurance 	<ul style="list-style-type: none"> Explaining e-insurance 	

9.0 ASSESSMENT

The Commercial Studies syllabus learning area for forms 3 and 4 shall be assessed through School Based Continuous Assessment (SBCA) and Summative Assessment (SA). These assessments shall be guided by the principles of inclusivity, practicability, authenticity, transparency, flexibility, validity and reliability. The principles are crucial for creating a supportive and effective learning environment that fosters growth and development in learners at secondary school level. Arrangements, accommodations and modifications shall be visible to enable candidates with special needs to access assessments.

This section covers the assessment objectives, the assessment model, the scheme of assessment, and the specification grid.

9.1 Assessment Objectives

Learners will be assessed on their ability to:

- 9.1.1 explain relevant terms used in commercial studies
- 9.1.2 demonstrate knowledge of principles, techniques and ideas in commercial studies
- 9.1.3 analyse the business environment and its impact on commercial activities
- 9.1.4 interpret commercial information through numeracy and literacy
- 9.1.5 analyse significant factors to consider in managing commercial activities
- 9.1.6 use ICT in managing various commercial activities
- 9.1.7 apply enterprise knowledge and skills to solve challenges in commercial situations
- 9.1.8 communicate commercial information in a logical and coherent manner
- 9.1.9 design business documents using ICT applications
- 9.1.10 design a business plan
- 9.1.11 implement viable enterprise projects

9.2 Assessment Model

Assessment of learners at form 4 school level for Commercial Studies Syllabus shall be both Continuous and Summative. School Based Continuous Assessment shall include recorded activities from the School Based Projects done by the learners. The mark shall be included on learners' end of term and year reports. Summative assessment at school level shall include terminal examinations which are at the end of the term and year.

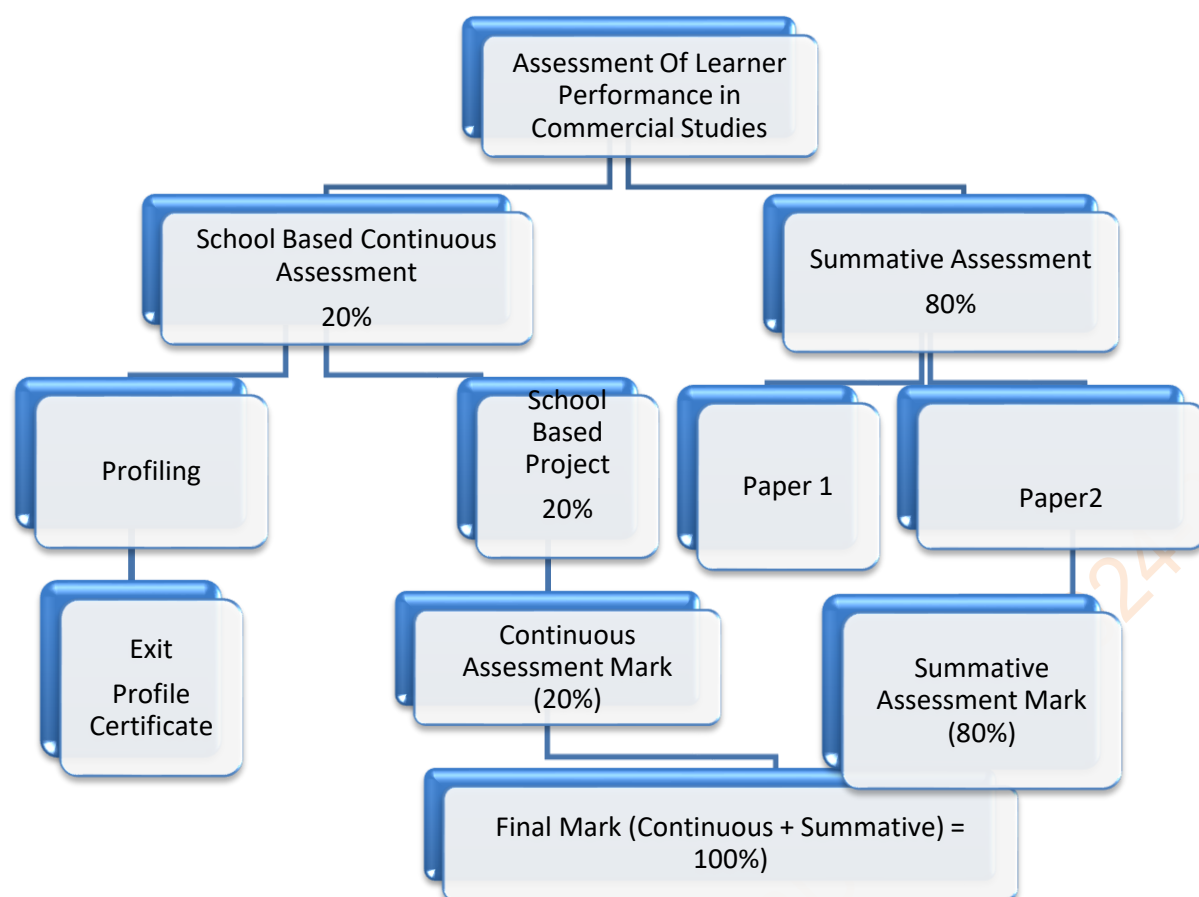


Fig. 1 Assessment Model

In addition, learners shall be profiled and learner profile records established. Learner profile certificates shall be issued for checkpoints assessment in schools as per the dictates of the Teacher's Guide to Learning and Assessment. The aspects to be profiled shall include learner's prior knowledge, values and skills, and subsequently the new competences acquired at any given point.

9.3 Scheme of Assessment

The Assessment Model shows that learners shall be assessed using both School Based Continuous Assessment and Summative Assessment for both School and ZIMSEC assessments.

The table shows the Scheme of Assessment where 20% is allocated to School Based Continuous Assessment and 80% to School or ZIMSEC Summative Assessment.

FORM OF ASSESSMENT	WEIGHTING
School Based Continuous Assessment	20%
Summative Assessment	80%
Total	100%

9.3.1 Description of School Based Continuous Assessment

Learners shall do one school-based project per form which contributes to 20% of the end of year final mark. The end of year summative assessment shall then contribute 80%. However, for ZIMSEC public examinations, two (2) school-based projects shall be considered as School Based Continuous Assessment at Form 4. The two School Based Projects shall include those done during Form 3 and Form 4 sessions. Each will contribute 10%.

9.3.1.1: School – Based Project Continuous Assessment Scheme

The Table given below shows the Learning and Assessment Scheme for the School Based Project.

Project Execution Stages	Description	Timelines	Marks
1	Problem Identification	January	5
2	Investigation of related ideas to the problem/innovation	February	10
3	Generation of possible solutions	March	10
4	Selecting the most suitable solution	April-May	5
5	Refinement of selected solution	June	5
6	Presentation of the final solution	July	10
7	Evaluation of the solution and Recommendations	August-September	5
	TOTAL		50

The learning and assessment scheme shows the stages that shall be executed by pupils and the timeline at which each stage shall be carried out. Possible marks, totalling 50, are highlighted to indicate how much can be allocated.

9.3.2 Description of the ZIMSEC Summative Assessment

ZIMSEC Summative Assessment shall be a public examination at Form 4. The examination shall consist of two (2) papers of different weighting

Paper	Paper type	Marks	Duration	Weighting
1	Structured	100	2hours	46%
2	Project	100	2 terms	34%
TOTAL				80%

Paper 1

Duration: 2 hours

The paper consists of 2 sections which are Section A and Section B

Section A - (40 marks)

The section consists of 6 compulsory structured questions.

Section B – Essays (60 marks)

The candidate will answer 3 essay questions out of 6. Time: 2 hours

Weighting: 46%

Paper 2:

This paper consists of a project that runs from term 1 to term 2 in Form 4. The project will have a total of 100 marks with a weight of 34%

9.4 SPECIFICATION GRID

Skills	Paper 1	Paper 2
Knowledge and comprehension	40%	40%
Application and Analysis	40%	40%
Problem solving	20%	20%
Total	100%	100%