

# Lesson Note on Business Studies JSS 3 First Term

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## Business Studies for JSS 3 First Term

### SCHEME OF WORK BUSINESS STUDIES JSS3 FIRST TERM

1. Advertising/Media/Jingles-Meaning, Types, Functioning, Radio, Television, Newspaper, etc. Different Jingles used in Advertising Media.
2. Transportation- Meaning, Importance and Types
3. Advantages/ Disadvantages of Transportation of Each Type of Transportation
4. Communication- Meaning, Means of Communication and Importance
5. Communication- Services Provided by Communication Agencies
6. Simple Single Business Goal- Meaning, Weaknesses, Opportunity, Threats
7. Drawing A Simple Single Business Plan-Meaning of Simple Business Plan, Procedure for Drawing up a Simple Single Business Plan
8. Consumer Protection Agencies- Meaning and Uses, National CommuncationComission (NCC), Standard Organisation of Nigeria(SON), National Electricity Regulatory Commission(NERC), National Agency for Food and Drug Administration Control (NAFDAC) Roles and Responsibilities of Consumer Protection Agencies.
9. How To Make Complaints- Meaning, Justification, Unjustified Complaints, Steps in Lodging a Complaints, Writing a Complaint Letter, Reasons of Borrowing Claim Cards, Procedures for Burning Chemicals not Suitable for Use, Reason for Restricting Chemicals not Suitable for Use.
10. How To Seek Redress

# **TOPIC: ADVERTISEMENT**

## **CONTENT**

- i. Meaning of Advertising
- ii. Forms/Types of Advertising
- iii. Importance/roles of Advertising

## **MEANING OF ADVERTISING**

Advertising is the process of creating awareness among the members of public about a particular product. It ensures that customers are aware of the existence and availability of a particular product and they are persuaded to buy it. Advertising can take various forms.

## **VARIOUS FORMS OF ADVERTISING**

### **INFORMATIVE ADVERTISING**

This kind is aimed at spreading information that will let consumers to know which goods and services are available.

### **PERSUASIVE ADVERTISING**

This is a type of advertising which tries to persuade customers to buy a particular brand of product as being different from other brands.

### **COMPETITIVE ADVERTISING**

This is a type of advertising which is aimed at persuading customers to buy one brand of a product in preference to another brand by another producer.

### **MASS/GENERIC ADVERTISING**

This is a type of advertising in which manufacturers of similar products or same commodity come together to jointly advertise their products to the consuming public.

# IMPORTANCE/ROLE OF ADVERTISING

1. To Introduce new product – It creates awareness about the availability of a product.
  1. It enlightens members of the public on the usefulness of a product
  1. It creates awareness about the quality of a product.
  1. It helps consumers to compare prices of competing products.
  1. It helps to increase sales.
  1. Advertising helps in introducing a new product to the market.
  1. It helps in publishing brand names.
  1. It boosts a product's share of the market.
  1. It enhances the public image of an organization
  1. It is a gentle way of reminding consumers about a product.

## EVALUATION

1. Define advertising.
2. List five roles of advertising

## READING ASSIGNMENT

Business Studies for JSS3 by O. A. Lawal, pages 34 – 41

## GENERAL EVALUATION QUESTIONS

1. What are aids to trade?
2. List the aids to trade that you know
3. Give another name for aids to trade
4. What is production?
5. Give the factors of production with their respective rewards.

## WEEKEND ASSIGNMENT

1. Which of the following is not an aid to trade?
  - a. Transportation
  - b. Communication
  - c. Advertising
  - d. Commerce

- \_\_\_ is a type of advertising.

a. Information   b. Informative   c. Marketing   d. Competition.

- Advertising \_\_\_ demand for the advertised product.   a. discourages   b. reduces   c. stimulates   d. hinders.
- The form of advertising that involves producers of similar products coming together to advertise their products is known as \_\_\_ advertising

a. competitive   b. generic   c. persuasive   d. indirect.

## Read Also



**THIRD TERM  
SCHEME OF  
WORK FOR  
FINANCIAL  
ACCOUNTING  
SS1**



**THIRD TERM  
SCHEME OF  
WORK FOR  
FRENCH SS1**

- The cost of advertising a product is borne by \_\_\_

a. marketers   b. advertiser   c. consumers   d. producers.

## THEORY

1. What is advertising?
2. List five roles of advertising
3. State five means of advertising

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### WEEK TWO

## TOPIC: TRANSPORTATION

### CONTENT

- Definition/Meaning
- Importance
- Means of Transportation in Nigeria
- Advantages and Disadvantages of Transportation

## **DEFINITION/MEANING OF TRANSPORTATION**

Transportation is concerned with the movement of people and goods from one place to another. This is concerned with all activities that ensure effective transportation system.

Those who engage in these services are drivers, pilots, sailors, etc.

## **IMPORTANCE OF TRANSPORTATION**

1. It facilitates efficient distribution of goods and services.
2. It promotes trading activities.
3. It facilitates efficient movement of productive resources i.e man and materials.
4. Transportation prevents waste. Eg of perishable goods.
5. It encourages the development of rural areas.
6. It encourages trade between one country and another.
7. Transport widens the market for goods and services ie taking goods and services to where they are needed most.
8. It leads to economic growth and development.
9. Transport helps to improve the standard of living of the people.

## **MEANS OF TRANSPORTATION IN NIGERIA**

The means or methods of transportation in Nigeria are as follows –

1. **Transport by Land:** Land transport can be sub-divided into

A Road transport and

B Rail transport

The means of road transport in Nigeria are-

1. motor vehicle
2. trailers
3. buses
4. bicycles
5. motor-cycles
6. carts
7. camel
8. walking

**Transport by Rail:** Train has its special route. It does not move on ordinary ground. The special iron tracks on which trains move are known as railway lines.

- **Water Transport:** This uses:
  - boat
  - canoe
  - ship, etc
- **Air Transport** – This is carried out by means of aeroplanes from one airport to another in Nigeria.
- **Pipeline Transport:** This is a suitable means of transporting liquid products such as water, crude oil and gas.

## EVALUATION

1. Define transportation.
2. State the main modes of transportation.

## READING ASSIGNMENT

Business Studies for JSS3 by O. A. Lawal, pages 41 to 49.

## GENERAL EVALUATION

1. What is a reception office?
2. Who is a receptionist?
3. Mention four job qualities of a receptionist.
4. Give four documents handled by a receptionist.

4. What is book keeping?

5. Define a petty cash book.

### WEEKEND ASSIGNMENT

1. Transportation is the movement of \_\_\_\_ and \_\_\_\_ from one place to another.

A. goods and services B. goods and loads C. people and children D. people and goods.

2. Which of the following is **not** an importance of transportation?  
Transportation\_\_\_\_

A. expands the scope of the market for manufactured goods. B. facilitates the distribution of goods C. increases the spoilage of goods D. encourages tourism.

3. Which of the following means of transport is suitable for transporting crude oil?

A. Ferry B. Coaster C. Pipeline D. Road transport

4. The means of transport that involves special iron tracks for it to move is known as \_\_\_\_ A. pipeline transport B. road water transport C. rail transport D. air transport.

5. Which is the odd one among the following?

A. Ferry B. Carmel C. Trailer D. bus.

### THEORY

1. What is transportation?
2. Give the main means of transportation
3. State five importance of transportation

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### WEEK THREE

## TOPIC: ADVANTAGES AND DISADVANTAGES OF

# **TRANSPORTATION**

## **ROAD TRANSPORT**

### **ADVANTAGES OF TRANSPORT BY ROAD**

1. Road transport is flexible.
- 2 It is a suitable means of transport for carrying perishable goods.
- 3 It is relatively a faster means of transport.
- 4 The maintenance cost is low.
- 5 Loading and unloading are easy.
- 6 It provides door-to-door service for transporting goods, etc.

### **DISADVANTAGES OF TRANSPORT BY ROAD**

1. The rate at which accidents happen is high.
2. Congestions and traffic congestions occur in road transport.
3. It is not suitable for carrying fragile goods.
4. It does not operate on schedule.
5. Welfare facilities such as canteens and toilets are not provided.
6. It is not suitable for conveying heavy and bulky goods, etc.

## **RAIL TRANSPORT**

### **ADVANTAGES OF RAIL TRANSPORT**

1. Trains carry bulky goods more than motor vehicles.
2. Accidents are not common occurrence.
3. Train fares are cheaper than that of motor vehicles.
4. It is good for long distance journeys.
5. Canteen and toilet facilities are made available in trains.
6. Trains do not involve in traffic hold-ups, etc



## **DISADVANTAGES OF RAIL TRANSPORT**

1. It is not flexible like road transport
2. The maintenance costs of trains and their lines are high
3. Loading and unloading of goods in trains are not easy
4. Trains do not provide door-to-door service
5. Trains cannot be used by firms to do door-to-door advertising
6. Trains delay a lot on their ways as they stop from station to station, etc.

## **WATER TRANSPORT**

### **ADVANTAGES OF WATER TRANSPORT**

1. It is the most suitable means of carrying bulky goods.
2. It connects countries of the world.
3. It helps to make international trade possible.
4. It is cheaper in long distance journeys than air transport.
5. Cargoes are expertly packed in ships.
6. Luxurious facilities are provided in trains, etc.

### **DISADVANTAGES OF WATER TRANSPORT**

1. It is very slow especially in long distances.
2. It is very expensive to acquire a ship.
3. Construction of new seaports is very expensive.
4. It is faced with the dangers of sea storms.
5. It is not a common means of transportation.
6. Loading and unloading of goods in ships is not easy, etc.

## **AIR TRANSPORT**

### **ADVANTAGES OF AIR TRANSPORT**

1. Air transport is the fastest means of transport.
2. It is the most suitable means of transporting perishable goods.
3. When efficiency and comfort are essential, it provides the answer.
4. It is conducted on schedule and therefore, it is reliable.
5. It is a very good means of transport over long distances.
6. It costs nothing to provide air routes, etc.

## **DISADVANTAGES OF AIR TRANSPORT**

1. Air transport cost is very expensive.
2. It is not flexible because it is operated on schedule.
3. It is not suitable for carrying bulky goods.
4. Its operation is influenced by weather.
5. Cost of construction and equipping of airports are expensive.
6. Airports are located away from the people, etc.

## **PIPELINE TRANSPORTATION**

### **ADVANTAGES OF PIPELINE TRANSPORTATION**

1. It is a suitable means of transporting liquids.
2. It is cost effective.
3. It does not require elaborate preparation for loading and off-loading.

### **DISADVANTAGES OF PIPELINE TRANSPORTATION**

1. Pipelines are prone to vandalism.
2. Some pipelines carrying toxic materials can be dangerous to the environment when damaged.
3. The cost of patrolling the pipelines to guard against vandalism is very high.

### **EVALUATION**

1. State four advantages of air transport.
2. What are the five shortcomings of rail transport.

### **READING ASSIGNMENT**

Business Studies for JSS3 by O. A. Lawal, pages 44 to 51

### **GENERAL EVALUATION**

1. Give the second eight consonants and their outlines.
2. Give the third eight consonants and their outlines.
3. Give the upward R and the downward R and their outlines.
4. How many vowels are there in Pitman shorthand?
5. Write out the vowels.

### **WEEKEND ASSIGNMENT**

1. — is the fastest means of transport. A. Air B. Water C. Road D. Rail
2. — is the most suitable means of transport for carrying bulky good.

A. Water B. Air C. Road D. Rail

3. — transport system is the most suitable for carrying perishable

A. Road B. Air C. Rail D. Pipeline

4. — transport system is affected by traffic jams.

A. Road B. Rail C. Air D. Water

5. The transport system that is most affected by weather is —

A. rail B. road C. water D. air

### **THEORY**

1. State five advantages and five disadvantages of transport by air
2. Mention three advantages of water transport over air

### **WEEK FOUR**

#### **TOPIC: COMMUNICATION**

#### **CONTENT**

- Definition
- Meaning
- Importance
- Types

#### **DEFINITION OF COMMUNICATION**

Communication can simply be defined as exchange of information, news, ideas, opinions, etc. It can be oral or written.

### **IMPORTANCE OF COMMUNICATION**

1. The world is now one huge market place as a result of the ease in communication.
2. By means of communication, the manufacturers, wholesalers, retailers and consumers can maintain constant contact
3. It is now possible for business to obtain accurate market information without the need to travel.
4. Communication encourages the free flow of goods from the point of manufacture to the point of need.
5. Communication aids the quick settlement of foreign debts by means of telegraphic money order, etc.
6. Communication provides useful means of controlling and directing aircraft in air.
7. While in the middle of ocean, communication helps to direct and control ocean-going vessels.

### **TYPES OF COMMUNICATION**

1. Oral communication
2. Written communication
3. Advertising
4. Non-verbal communication, etc.

### **EVALUATION**

1. Define advertising.
2. List five roles of advertising

### **READING ASSIGNMENT**

Business Studies for JSS3 by O. A. Lawal, pages 50 to 51

### **GENERAL EVALUATION**

1. What is insurance?
2. Mention the types of insurance.

3. Give five principles of insurance.
4. State four importance of insurance.
5. Explain subrogation as a principle of insurance..

### **WEEKEND ASSIGNMENT**

1. Which of the following is not a source of receiving information in an office?  
a. Drums   b. Internet   c. Letters   d. Telephones.
2. Metal gong is an example of \_\_\_\_ a. indirect   b. modern   c. traditional   d. written.
3. Which of the following is **NOT** a GSM service provider in Nigeria?  
a. Airtel   b. Nokia   c. Globacom   d. MTN
4. The following are auxiliaries to trade **EXCEPT** a. advertising   b. insurance   c. communication   d. accounting.
5. Signs are also a form of —————  
a. communication   b. interviewing   c. celebrating   d. none of the above.

### **THEORY**

1. What is communication?
2. Mention four importance of communication.

### **WEEK FIVE**

#### **TOPIC: COMMUNICATION**

#### **CONTENT**

- Post office as Means of Communication:-
- Postal and Telegraphic Services:-
- A Ordinary letter Postage Service
- B Express Letter Postage Service
- C Postage by Air
- D Registration of Letters and Parcels
- Telephone Services – local calls,international and trunk calls.

## **POST OFFICE AS A MEANS OF COMMUNICATION**

NIPOST is an important branch of the Federal Ministry of Communications. Internal and international postal services are the major responsibilities of NIPOST.

## **POSTAL AND TELEGRAPHIC SERVICES**

**POSTAL SERVICES:** As regards internal postal services within Nigeria, NIPOST delivers letters, parcels, cards, etc. Charges for these services vary from time to time.

**TELEGRAPHIC SERVICES:** NITEL makes it possible to dispatch telegrams within and outside Nigeria. It is also possible to send telegrams to ships on the high seas.

**ORDINARY LETTER POSTAGE SERVICE:**NIPOST carries and distributes letters to people and institutions within Nigeria. This is a very important service.

**EXPRESS LETTER POSTAGE SERVICE:**NIPOST dispatches express letters as quickly as possible and by the fastest available means. This service attracts extra charges.

**POSTAGE BY AIR:**Air mail service is a means by which the post office sends people's mails by air through aeroplane.

## **REGISTERED LETTERS AND PARCELS**

**REGISTERED LETTERS:** At times, some letters have very important documents attached to them or they themselves are very important. In any of these cases, such a letter may be registered to guarantee its safety. The post office collects extra charges for rendering this service to its customers.

**REGISTERED PARCELS:** Like the registered letters, parcels that contain important items are frequently registered by the post office at the request of its clients. This is done to secure the content of such parcels. For this service, the post office also charges the customer more.

**INTERNATIONAL, TRUNK AND LOCAL CALLS:** The post office renders the above telephone services to its customers. These are explained as follows.

**INTERNATIONAL CALLS:** These are calls made from one country to another. Different rates are charged for such calls based on the country to which the call is made and the duration of each call.

**TRUNK CALLS:** These are calls made within a country but from one town to another. Examples are calls from Lagos to Ibadan or from Asaba to Kano all in Nigeria. Also different rates apply to different calls depending on the time of the day or night the call is made and the duration of such calls.

**LOCAL CALLS:** Local calls are calls made within the same town. For example a call from Yaba to Oyingbo in Lagos Mainland.

## **EVALUATION**

1. Explain: a registered letters      b ordinary letters and c trunk calls.
2. Mention four types of communication

## **READING ASSIGNMENT**

Business Studies for JSS3 by O. A. Lawal, pages 51 to 58

## **GENERAL EVALUATION QUESTIONS**

1. What is a typewriter?
  1. Give ten parts of typewriter
  1. Which is the moveable part of typewriter when typing?
  1. Give the function of each part of typewriter as mentioned above
  1. In what year was typewriter invented?

## **WEEKEND ASSIGNMENT**

1. The call made from Aba to Kano in Nigeria is called — call.
- a trunk    b local    c internal    d international
- 2 Which of the following attracts extra charges to handle?
- a ordinary mail    b post card    c business letter    d express letter
- 3 A call from Lagos to Accra is an/a — call.
- a local    b trunk    c ordinary    d international
- 4 — helps to save an ocean going vessel in danger
- a diagram    b telegram    c programme    d none of the above
- 5 The following are services rendered by the post office except?
- a. express letters    b. money orders    c. poster orders    d. satellite services
- .

## **THEORY**

1. List and explain three importance of communication.
2. How does communication serve as an aid to trade? Give five examples.

## **WEEK SIX**

### **TOPIC: SIMPLE SINGLE BUSINESS GOALS.**

#### **CONTENT**

- Meaning of Business Goals
- SWOT Analysis
- Meaning of Business Plan

#### **MEANING OF BUSINESS GOAL**

It is important that when setting up a business, the entrepreneur identifies the goals to be achieved. Thereafter he/she targets and works



at achieving these business goals. Therefore, a business goal is a business objective or target to be achieved by a specific period. A business may fail if its goals are not identified at the initial stage.

## **SWOT ANALYSIS**

SWOT analysis means the designed plan to find out the strengths, weaknesses, opportunities and threats of a business. SWOT is an acronym for:

S- Strengths. Strengths refer to the internal characteristics of a business which give it an advantage over others. For example sufficient capital, strategic business location, effective and efficient work-force and good customer relation can help a business venture to achieve its goals.

W-Weaknesses. Weaknesses are the internal characteristics that put a business at a disadvantage in comparison to others. For instance, insufficient capital, low-standard products, poor marketing, poor customer services, absenteeism among workers, etc

O- Opportunities. These are external factors or characteristics of a business environment that help the objectives of the business. Example provision of infrastructural facilities such as good roads, constant power supply,etc

T- Threats. These are the external factors of a business environment that can have adverse effects on the business. Example: the enactment of a new law by the government, bad debt, etc

SWOT analysis can be carried out for an enterprise, a product, an industry or a venture. SWOT analysis should precede the setting of business goals as this will enable achievable goals and objectives to be set for the business.

## **EVALUATION**

1. Define a business goal.
2. What is SWOT analysis?

## **READING ASSIGNMENT**

WABP Business Studies Book 3 Pages 54 to 63

## **GENERAL EVALUATION**

1. What is a sole proprietorship?
2. Give three advantages and three disadvantages of sole proprietorship.
3. State four other forms of business organizations that you know.
4. Who is an entrepreneur?
5. State four qualities of an entrepreneur.

## **WEEKEND ASSIGNMENT**

1. The objective of a business that is to be achieved at a specific period is called\_\_  
(a) business strategy (b) business purpose (c) business document (d) business map.
2. Before establishing a business venture, it is necessary to identify the goals of such business. (a) Sometimes true (b) False (c) Always true(d) One cannot be sure
3. Who among the following should be the one to identify the business goals? The\_\_\_ (a) receptionist (b) secretary (c) manager (d) entrepreneur
4. The following explain the acronym SWOT analysis except  
(a) objectives (b) threat (c) strengths (d) weakness
5. Insufficient capital and poor customer services can be regarded as \_\_\_ to a business. (a) threats (b) weaknesses (c) opportunity (d) strengths.

## **THEORY**

1. What is a business goal?
2. Give the acronym of SWOT.
3. What is SWOT analysis?

## **WEEK SEVEN**

### **TOPIC: DRAWING A SIMPLE SINGLE BUSINESS PLAN.**

## **BUSINESS PLAN**

A business plan is a written document which describes the objectives of a business and the strategies of achieving the objectives. A business plan is like a road map giving the direction of a business. The business plan contains the background information about a business venture.

### **CHARACTERISTICS OF A BUSINESS PLAN**

1. A good business plan must be clear in its objectives to be achieved.
2. A good business plan must be reasonable and achievable.
3. It must be measurable and easy to determine if the business is growing or not.
4. It must be time-bound and state how long the objective will be achieved.
5. It must be in written form so that it will be easy to refer to.

### **USES OF A BUSINESS PLAN**

1. It acts a guide to the business and its operations.
2. It helps the entrepreneur to research into the business they want to pursue
3. It helps the employees to know the objectives of the business thereby enabling them to work towards these objectives
4. It helps develop the policy or rules for the business
5. It helps the investors to know and see how accountable the management is and the structure put into place.

### **PROCEDURES FOR DRAWING A SIMPLE SINGLE BUSINESS PLAN**

1. Background/preamble—It has the product/service, its name, logo, vision and goals.
2. Market Research—Find out customers' want and needs, pricing and competitors in the market.
3. Marketing—Creating awareness for the goods.
4. Production—method of production and quality control.
5. Organisation/management—showing number of people that will be employed and their duties.
6. Finance—estimating amount to start a business, its source and how it is to be expended.
7. Action plan.

## **EVALUATION**

1. What is a business plan?
2. State two uses of a business plan.

## **READING ASSIGNMENT**

WABP Business Studies book 3 Pages 54 to 63

## **GENERAL EVALUATION**

1. What is an office?
2. Mention the types of an office that you know and give an example for each.
3. State seven functions of an office.
4. Give seven components of Business Studies.
5. What is trade by barter?

## **WEEKEND ASSIGNMENT**

1. The written form of a business' objectives and their strategies is called business \_\_\_\_ (a) product (b) service (c) plan (d) management
2. The external factors of a business environment that can have negative effect on the goals of a business are termed as \_\_\_\_ (a) objectives (b) strengths (c) threats (d) weaknesses
3. The business plan should describe the business objectives and the \_\_\_\_ of achieving it. (a) layout (b) components (c) strategies (d) plan.
4. Which one of the following is not a characteristic of a business plan? (a) Achievable (b) Measurable (c) Cheap and easy (d) In written form.
5. Which is the first procedure in drawing the business plan? (a) Action plan (b) Market research (c) Background preamble (d) Production

## **THEORY**

1. Define a business plan.
2. State three uses of business plan to an entrepreneur

## **WEEK EIGHT**

## **TOPIC: CONSUMER PROTECTION AGENCIES**

### **CONTENT**

1. Meaning of Consumer Protection
2. Meaning of Consumer Protection Agency
3. Need for Consumer Protection
4. Agencies of Consumer Protection

### **MEANING OF CONSUMER PROTECTION**

Consumer protection is a way of ensuring that consumers enjoy maximum protection from the goods they buy and the services rendered to them. This helps to reduce and prevent the exploitation of the consumers such as low quality products and exorbitant prices on of goods and services.

### **MEANING OF CONSUMER PROTECTION AGENCIES**

Consumer protection agency is an agency set up for the purpose of monitoring the activities of the manufacturer and the middlemen in order to avoid exploitation and unscrupulous activities.

### **NEED FOR CONSUMER PROTECTION**

1. To reduce price increase caused by artificial scarcity by the manufacturers and the middlemen
2. To prevent consumers from buying low quality products as a result of false advertisement.
3. To ensure that consumers enjoy maximum satisfaction from the goods they buy and the services rendered to them.
4. To ensure that consumers have constant supply of some essential goods and services
5. To prevent artificial scarcity of goods as a result of hoarding by the manufacturers and the middlemen

### **AGENCIES OF CONSUMER PROTECTION**

There are three basic organs or agencies of consumer protection and these are government agencies, the legislations and independent organisations.

## **GOVERNMENT ORGANISATIONS**

1. National Agency for Food Drug Administration and Control(NAFDAC): This is established by the federal government to oversee the production and distribution of food and drugs so as to examine the conditions under which such foods or drugs are produced. It safeguards the health of the nation.
2. National Drug Law Enforcement Agency (NDLEA) : This is established by the Federal Government to eradicate the use of hard drug and its trafficking.
3. Standard Organisation of Nigeria: This is established to ensure that both goods produced and imported into the country are of good standard and quality.
4. Ministry of Health: This regulates the safety of the food items. For instance the cleanliness of abattoir, the healthiness of animals to be slaughtered
5. Ministry of Environment: This regulates the building of houses and the sanitation of the environment.

## **LEGISLATIONS**

These are laws made to protect consumers and they include the following.

1. Sale of Goods Act 1893: This law protects consumers from buying goods that do not conform to the description and sample advertised.
2. Weights and Measures Act 1963: It protects the consumers from being exploited in the weights and measures of goods.
3. Food and Drug Act: It protects consumers from buying goods that are not well labeled or fit for human consumption.
4. Rent Edicts: This helps to reduce the exploitation of tenants by landlords and agents.
5. Hire Purchase Acts 1965
6. Misrepresentation Act 1968
7. Consumer Credit Act 1974

## **INDEPENDENT ORGANISATION**

These are non-governmental bodies that help in protecting the interests of consumers. They include the following.

1. Trade associations
2. Consumer Associations
3. Mass Media
4. Research Institutions.

## **EVALUATION**

1. Define consumer protection.
2. Mention four laws enacted to protect consumers.

## **READING ASSIGNMENT**

Business Studies for Junior Secondary School 3 by O.A Lawal, Pages 56-59

## **GENERAL EVALUATION**

1. Define manuscript.
2. What is a margin?
3. Give ten types of office equipment.
4. State the function of each of the office equipment.
5. State four roles of wages office.

## **WEEKEND ASSIGNMENT**

1. A way of making sure that consumers derive maximum satisfaction from the goods and services they buy is called \_\_\_\_ (a) Consumer exploitation (b) Consumer manipulation (c) Consumer protection (d) consumer legislations
2. The following are the needs for protecting the consumers except (a) to avoid arbitrary behavior (b) to ensure constant supply of essential product (c) to allow unscrupulous activities of the manufacturers (d) to prevent false advertisement claims.
3. Consumer need to be protected against fake and substandard products. True/False
4. Which of the following laws protects the consumer from misleading advertisements, handbills and sales promotion? (a) Rent Edict (b) Sale of Goods Act 1893

(c) Weights and Measures 1963 (d) Food and Drug Act 1995

- The agency that eradicates the use and trafficking of hard drug is called\_\_\_\_ (a) NAFDAC (b) SON (c) Ministry of Environment(d) NDLEA

## **THEORY**

1. What are consumer protection agencies?
2. List five government organizations that protect consumers and state the role of each one of them

## **GENERAL EVALUATION QUESTIONS**

1. Give five forms of business organization.
2. Describe each of the forms of business organization as mentioned above
3. Which is the oldest form of business organization?.
4. Give three merits and three demerits of the oldest form of business organization.
5. What is book keeping?

## **WEEK NINE**

### **TOPIC: HOW TO MAKE COMPLAINTS**

#### **CONTENT**

1. Meaning of a Complaint
2. Justified and Unjustified Complaints
3. Benefits of Resolving Complaints
4. Consumer Redress

#### **MEANING OF A COMPLAINT**

A complaint is an expression of dissatisfaction with a behaviour, an activity, a product or a service which can be oral or written, justified or unjustified. Consumers may express dissatisfaction with a product or a service and this may be in order to get compensation.

#### **JUSTIFIED AND UNJUSTIFIED COMPLAINTS**

A complaint is justified where such complaint has a good defendable basis. For instance, a consumer may order for a particular product, pay



for the products, take the product home for use only to find out that such product does not perform to expectation. The consumer is justified to make a complaint provided he/she has followed the instruction given on the use of the product.

On the other hand an unjustified complaint is a complaint that has no fair basis for redress. For instance a customer who has bought a blender and does not enjoy the use of the blender may not have a good basis for making a complaint where he/she has handled the equipment poorly or he/she has not followed the user's manual.

### **STEPS TO LODGING A COMPLAINT**

It is necessary that complaint be made as soon as dissatisfaction is noticed. Hence, whenever a consumer has a complaint about a product or a service, he/she can call a company's number dedicated to receiving complaints and talk about the problem to a representative of the organization offering the service. Such problem discussed on phone can be dealt with on spot.

Also, the company may have designated hours for addressing customers' complaints. For instance, Monday to Friday { 9 a.m to 12 p.m}. A complaint can be made by e-mail, where a link is selected and the complaint is made. A complaint could be made by writing a letter. Here the letter is addressed appropriately to the organization. The response to the complaint may be immediate, depending on the nature of the complaint.

### **FORMATS OF COMPLAINTS**

The different formats of presenting complaints are:

1. In large prints
2. In audio tape
3. Braille

### **EVALUATION**

1. Define a complaint
2. Distinguish between justified and unjustified complaints

### **BENEFITS OF RESOLVING COMPLAINTS**

1. It offers opportunity to examine and put right weaknesses found in a product or the delivery of a service.
2. It engenders a happier consumer base thereby improving customer loyalty.
3. It leads to reduction in administrative costs since there will be no need reporting complaints which have earlier been resolved within a business day
4. It leads to reduction in follow up correspondence and requirements

## **EVALUATION**

1. Define consumer complaint.
2. State the types of consumer complaint.

## **READING ASSIGNMENT**

WABP Business Studies JSS3 by EgbeEhiamekalor et al, pages 71 to 77

## **GENERAL EVALUATION**

1. State the means of making payment.
2. What is a margin?
3. Give ten types of office equipment.
4. State the function of each of the office equipment.
5. State four roles of wages office.

## **WEEKEND ASSIGNMENT**

1. A complaint can be oral or written a. True b. False
2. An expression of dissatisfaction is called \_\_\_\_ a. redress b. complaint c. banning of product.
3. A complaint that has a defensible basis is known as \_\_\_\_ complaint. a. wholesome b. clean c. justified d. unjustified.
4. Resolving complaints brings the following benefits **EXCEPT** \_\_\_\_ a. engendering a happier customer b. improving customer loyalty c. increasing customers' complaint d. creating opportunity to examine a product.
5. Which of the following agencies protects consumers? a. EFCC b. INEC c. NAFDAC d. NECO

## **THEORY**

1. What is a complaint?
2. Explain the following: i. justified complaint ii. Unjustified complaint.
3. List the steps to take when making a complaint

## **WEEK TEN**

### **TOPIC: HOW TO SEEK REDRESS**

#### **CONTENT**

1. Meaning of consumer right and redress
2. Ways of seeking redress
3. Benefit of providing redress

Consumer rights are the benefits which consumers must enjoy from the purchase of goods and services.

#### **ORIGIN OF CONSUMERISM**

Consumerism can be defined as the organized efforts of consumers to protect themselves against unfair practices of businessmen.

Consumerism came into existence when a movement started in the 1960s to obtain a greater say in the quality of the products they bought and the information they received from the sellers. They also sought to increase their influence, power and rights. This is the whole essence of the theory of consumerism.

#### **EIGHT UNIVERSAL CONSUMER RIGHTS**

1. They have the right to choose between alternatives.
2. Consumers have the right to good things of life.
3. They have the right to safety.
4. The consumers also have the right to be heard.
5. They have the right to be informed.
6. Consumers have the right to seek redress to correct any injustice.
7. Consumers have the right to get value for money.
8. They have the right to live in a healthy environment

## **EVALUATION**

Mention the eight universal consumer rights.

## **WAYS BY WHICH CONSUMERS CAN BE PROTECTED**

1. Formation of consumer associations to test whether items are of good quality or not and to make recommendations.
2. There should be Foods and Drugs Act to see to it that all consumable items have expiry dates.
3. Price control measures should be put in place to curb any arbitrary price increases.
4. All advertisements should be censored before being shown on the screens.
5. There should be Sales of Goods Act to ensure that quality goods are sold to consumers.
6. There should be weight and measures Act to ensure that goods are sold in the right quantity as well as trade description.

## **EVALUATION**

1. What is consumerism?
2. Mention four ways by which consumers rights can be protected.

## **CONSUMER REDRESS**

Consumer redress is the act of setting right a wrong that has been done to a consumer over a product bought or service rendered. A consumer can seek redress through the law court. The rights of redress can be any of the following.

1. Criminal redress: This means initiating criminal proceedings against any persons involved in the adulteration or mislabeling of various regulated foods and drugs
2. Civil redress: This is when the consumer of a product institutes a civil action against its producers or sellers particularly where the regulatory agencies cannot compensate the victims of unsafe or unwholesome products that are regulated by agencies like NAFDAC, SON and CPC.
3. Regulatory/Administrative redress: Consumers can seek redress through any of regulatory bodies like CPC or SON which have the mandate to regulate the product or service which they have a complaint on. For instance, a consumer who bought a faulty iron with a warranty from a known company may return it. But where such return is not accepted, then the customer can meet the regulatory bodies such as SON which can take up the issue and enforce the warranty and make the company give the consumer a new iron.

### **STEPS IN SEEKING REDRESS**

1. Reporting any complaint as soon as possible.
2. Give names, addresses and phone number of persons or companies including your name, address and phone number.
3. State the problem with full description of the products and its identification marks.
4. Indicate the name address of store of the purchase and date of purchase (possibly attaching photocopy of receipt).
5. Forward the letter of complaint to the manufacturer or distributor whose address is on the label of the product bought.

### **BENEFITS OF PROVIDING REDRESS**

1. The consumer is happy that he/she has been listened to and that the problem has been solved.
2. The intervening regulatory agency will be seen as efficient and this will add to their experience in resolving consumer complaints.
3. It improves the public relation profile of the company.
4. It eliminates litigation on issues when redress is provided immediately for complaints.
5. It allows for more research and development leading to the growth of the company

## **EVALUATION**

1. What is consumer redress?
2. State three steps to follow in seeking consumer redress

## **BANNING AND RESTRICTING CHEMICALS NOT SUITABLE FOR USE**

Nigeria is a signatory to the international drug, food and chemical control treaties. Hence, chemicals are banned internally and locally when such chemicals are discovered to be harmful or hazardous to human health: moreover, if there are safe alternatives. To ban something means to prohibit or bar it. Banned chemicals should not be imported into the country. It is against the law for an individual or a company to be in possession of banned chemicals.

On the other hand, to restrict something means to make something not easily available. There are chemicals which are not banned but are restricted. This means the use of such chemicals are controlled for some reasons as there are likelihood of turning them into hard drugs or chemical weapons. Restricted chemicals will require special permit to import and clear them.

However chemicals are banned and restricted where:

1. they are fatal if inhaled or ingested.
2. they cause irritation to eyes, nose, throat, rashes to skin, vomiting and diarrhea.
3. they produce fumes which may cause lung cancer.
4. they destroy red blood cells.
5. they cause birth defects in unborn babies.
6. they affect neurological cells.
7. they affect the hormones.

## **PROCEDURES FOR BANNING AND RESTRICTING CHEMICALS NOT SUITABLE FOR USE**

Nigeria is a signatory to Prior Informed Consent (PIC), which gives information on banned and restricted chemicals. Whenever scientific finding states that a certain chemical is harmful, a country belonging to the PIC bans and restrict such chemicals, following these procedures.

1. A notice is sent to the international PIC secretariat that a chemical has been discovered to be harmful.
2. The secretariat makes further enquiries to verify the information.
3. A summary of the information gathered is forwarded to all members of the PIC convention.
4. When the PIC secretariat receives response from one or two countries, it sends it to its chemical review committee.
5. The PIC later sends its recommendations to the conference of its members countries.
6. Once the countries have accepted the banning or restricting of the chemical, this is circulated with reasons for the action taken.

## **EVALUATION**

1. State two reasons for banning chemicals not suitable for use.
2. List the procedures for banning and restricting chemicals not suitable for use.

## **READING ASSIGNMENT**

WABP Business Studies JSS3 by EgbeEhiamekalor et al, pages 71 to 77

## **GENERAL EVALUATION QUESTIONS**

1. What is a commercial bank?
2. State four functions of commercial bank.
3. Define a cheque.
4. Give four reasons why a cheque can be dishonoured.
5. Describe a stale cheque.

## **WEEKEND ASSIGNMENT**

1. The act of putting right the wrong that has been done is called\_\_ a. redress b. complaint c. restricting d. accommodation.
2. One of the following is not a consumer right. a. right to choose b. right to safety c. right to credit facility d. right to be informed
3. All of the following are reasons for banning chemicals **EXCEPT** \_\_a. when they affect red blood cell b. when they affect hormones c. when they improve human health d. when they affect neurological cells.
4. The full meaning of PIC is \_\_ a. People s' Interest Committee b. Personal Interest Council c. Prior Informed Consent d. Procedural information Council.
5. Consumers can seek redress through the following agencies EXCEPT \_\_a. CPC b. NAFDAC c. SON d. NDLEA.

### **THEORY**

1. What is consumer redress?
2. Explain the following.
3. criminal redress
4. Civil redress
5. administrative redress.
6. Give three ways by which consumer rights can be protected.