

(**COMMERCE**)

Subject: COMMERCE	Hours per week: 2 HRS
	Annual minimum: 44 HRS
Class: FORM FOUR	Coefficient: 2

Subject Objectives:

This subject aims at giving the students the following competences:

- Awakens enterprise spirit in the student;
- Sensitize the student to the resources and needs of the environment;
- Identify the importance of Commerce;
- Explore the Commercial world

TOPIC	CONTENTS	COMPETENCES	DUR.
1-COMMERCE	1.1 Notion of Commerce 1.2 Objectives and the role of Commerce 1.3 Importance of Commerce 1.4 Classification of Commerce activities	Candidates will be assessed on their ability to: -Define Commerce -Identify the types of commerce activities -Identify the different stages of production, factors, rewards, and the division of labor -Identify trade function, role, and qualities, -Identify Benefits of commerce.	08H
2-ENTERPRISE	2.1 Notion of the Enterprise 2.1.1 Examples of the enterprise 2.2 Elements constituting the enterprise 2.3 Classification of the enterprise according to the nature of its activity, types, and size of operation 2.4 Organization: different services or departments (production, storage administration, commercial activities etc. 2.5 Flow of activity in the enterprise: the exploitation cycle of commercial and industrial enterprises. 2.6 Economics and social role of the enterprise	Learners will be able to: -Define an enterprise and give examples -Identify the different classes of enterprise - Identify the different departments and services of the enterprise, -Illustrate the flow of activities in the enterprise -Explain small and medium sized enterprise with examples.	08H

3-BUSINESS OWNERSHIPS AND BUSINESS UNITS	3.1 Sole proprietor: meaning, advantages, and disadvantages 3.1.1 Sources of Capital (finance) to the sole proprietorship business 3.2 Partnerships: meaning, advantages and disadvantages 3.2.1 Types of partnerships 3.3 Limited Companies (public and private) 3.3.1 Advantages and disadvantages of limited liability companies 3.4 Public Co-operations 3.5 Co-operatives 3.6 Stock exchange	Learners will be able to: -identify the advantages of sole proprietorship business over partnership, -Identify the differences/ similarities between the public and private partnerships, Explain the dissolution of partners - explain the partnership deed, article of association, memorandum of association, - Identify the sources of finance to partnership business	14H
4-BUYING AND SELLING OPERATIONS	4.1 Sales contract 4.2 Credit Sales 4.3 Hire Purchase 4.4 Conditional Sales 4.5 Other forms of credits 4.6 Documents used for buying and selling 4.7 Invitation to tender, estimate and quotation 4.8 Documents concerning order- order forms, order letters. Subscription forms etc 4.9 Documents concerning invoicing – different forms of invoices, calculation of taxes, discounts, credit/debit notes 4.10 Documents concerning delivery and storage – delivery note, stock card etc	Learners will be expected to: -define the basics terms used in buying and selling operations -identify the different types of credit retailing, - identify the supplier and the customer -bring out the advantages and disadvantages of credit sales -illustrate using the various documents, - state the terms of delivery involved - fill the documents involved,	14H

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TOPICS	CONTENTS	COMPETENCES	IND. DUR.
1- INTERMEDIARIES OF TRADE	1.1 Definition of middlemen 1.2 Distributors as intermediaries of trade 1.2.1 Wholesalers- - Functions. -services to producers, retailers and consumers. 1.2.2 Retailers – Functions. -Services to wholesalers and consumers. 1.3 Forms of retail organizations eg Chain stores, Department stores, supermarkets, HYPERMARKETS, MAIL Order Business, etc 1.4 Distribution channels	Learners will be to: -Identify the different types of intermediaries, - identify the various types of warehouses and their functions -State the different functions of the intermediaries, -differentiate the forms of retail organizations, - state reasons for the survival of small firms, -state the advantages of self-service	08H
2- TRADE AGENTS	2. 1 Definition and types of trade agents, 2.2 Factors 2.3 sales representatives 2.4 Business agents 2.5 Auctioneers 2.6 Forwarding agents 2.7 Del credere agent 2.8 Warehousing	Learners will be able to: -identify the different trade agents, -identify the role of the different trade agents and their conditions of operation -state the importance of warehousing.	08H
3- POST AND TELECOMMUNICATIONS	3.1 Functions and importance of the Post Office 3.2 Various services: The mail services and the financial services of the post office 3.3 Importance of Telecommunications services 3.3.1 Telephone	Learners will be assessed on: -uses and Functions of the Post Office, -Various services provided by the Post office -state the importance of telecommunication services	08H

	3.3.2 Telegram 3.3.3 Telex 3.3.4 Telex fax or Facsimile, E-commerce and other means of modern telecommunications	-explain the recent innovations in the Post and telecommunication sector in Cameroon	
4-TRANSPORT	4.1 General Notions, 4.1.1 Transport contracts – obligations of parties; documents to prove contract 4.1.2 importance of transport to the economy 4.2 Inland Transport 4.2.1 Definitions 4.2.2 Road – Classification and examples of road transporters; documents used, advantages and disadvantages of roads transport. 4.2.3 Inland waterways and canals – importance and examples. 5.4 Railways – importance and advantages over other means of transport systems. 4.2.4 The national railway corporation in Cameroon 4.2.5 Pipeline Transport 4.3 SEA TRANSPORT 4.3.1 Definition of Conference, freight and freight rates 4.3.2 Cameroon shipping Lines (CAMSHIP) – Notion of its activities and membership of conferences, economic role etc. 4.3.3 National Ports Authority and the National shipper's council (their role and importance) 4.3.4 Middlemen and documentation used in sea transport 4.3.5 Types of Liners. 4.3.6 Containerization. 4.3.7 Terms associated with the contract of shipment. 4.3.8 Advantages and disadvantages of sea transport. 4.4 AIR TRANSPORT 4.4.1 Importance of air transport to Commerce 4.4.2 Advantages and disadvantages 4.4.3 Cameroon Airline Corporation	Learners will be able to: -identify the modes of transport in Cameroon, -establish transport contracts, -identify the various documents used in the transport sector, -explain the recent development in the transport sector,	10H
5 -BANKING SYSTEM	5.1 Definition and role of the bank.	Learners will be able to: - Identify the role of banks.	10H

	<p>5.2 Importance of the banking system to the economy of the country.</p> <p>5.3 Kinds of banks.</p> <p>5.4 Central bank (BEAC).</p> <p>5.5 functions and economic role.</p> <p>5.6 Monetary policy</p> <p>5.5.1 Commercial bank</p> <p>5.5.2 Merchant banks</p> <p>5.5.3 Development banks and roles and other financial institutions.</p> <p>5.7 Cash operations</p> <p>5.7.1 Deposits, different types of deposit account for customers and remittances.</p> <p>5.7.2 Payment on behalf of customers</p> <p>5.7.3 Bank clearance, travelling assistance.</p> <p>5.7.4 Discount operations.</p> <p>5.8 Loans and advances.</p> <p>5.8.1 Types of credit</p> <p>5.8.2 Loans to individuals</p> <p>5.8.3 Secured Loan (Mortgage, Securities, stocks and shares, other securities.</p> <p>5.9 Banking Commission for Central African States (COBAC).</p> <p>5.9.1 Control of Banking system in Cameroon.</p> <p>5.9.2 National Credit council</p> <p>5.9.3 Commission for Credit Establishment</p> <p>5.9.4 Professional association for credit establishment (study their roles only)</p> <p>5.9.5 Cheques.</p>	<p>-identify micro finance establishments in Cameroon (types of products offer)</p> <p>- Identify the procedure to open and close Accounts,</p> <p>-identify money transfer agencies, their examples and advantages,</p> <p>-Carry out bank transactions.</p> <p>- Carry out cash operations.</p> <p>- Explain the different types of banks and the recent developments in the banking sector.</p>	
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Subject: COMMERCE	Hours per week: 2 HRS
	Annual minimum: 22 HRS
Class: FORM FIVE	Coefficient: 2

Subject Objectives:

This subject aims at giving the students the following competences:

- Enterprise and entrepreneurial spirit;
- Identify the resources and needs of his environment;
- Identify the importance of Commerce;
- Identify constraints to commerce;
- Explore the commercial world

TOPICS	CONTENTS	COMPETENCES	DUR
1-BUSINESS PERFORMANCE	1.1 Turnover 1.2 Rate of turnover 1.3 Balance sheet operations 1.4 Profits and losses 1.5 Capital 1.6 Return on capital invested	-define turnover -Identify gross profit and net profits through simple calculations -identify the elements of a balance sheet, differentiating assets from liabilities - illustrate on the various types of ratios used in business transactions.	08H
2-MARKETING COMMUNICATION AND INFORMATION SYSTEMS	2.1 Advertising 2.1.1 definition and objectives 2.1.2 nature of advertisement 2.1.3 channels of advertisements 2.2 sales Prop\motion 2.2.1 definition and objectives 2.2.2 techniques used in sales promotion 2.3 public relations 2.3.1 definitions and objectives 2.3.2 internal and external public relations 2.3.3 Techniques used in Public relations 2.3.4 use of local newspapers for advertisement. Distinguish between the three types of marketing communication and information systems.	-identify the different marketing communication and information systems. -identify the various methods used in marketing communication and information systems -state the advantages and disadvantages of sales promotion and advertising. Explain direct marketing and personal selling.	08H
3-CONSUMER PROTECTION	3.1 definition 3.2 Price control 3.3 Quality control 3.4 Advantages of consumer protection 3.5 Methods of consumer protection,	- Identify the ways through which consumers are protected - Identify the Acts of consumer protection	08H

	3.6 recent acts of consumer protection.	<ul style="list-style-type: none"> - Identify advertising agencies and their and their operations - Enumerate the advantages and disadvantages of consumer protection 	
4-INSURANCE	4.1 Definition 4.2 Insurance contracts 4.3 Basic insurance principles 4.4 Types of insurance 4.5 The principle of re-insurance 4.6 Insurance companies in Cameroon	<ul style="list-style-type: none"> - Identify insurance regulatory bodies in Cameroon. - Explain the non-indemnity insurance. - Differentiate between insurance and assurance. 	10H
5-INTRENATIONAL TRADE	5.1 Meaning of international trade 5.2 Reasons for international trade. 5.3 Advantages and disadvantages. 5.4 Importation and Exportation (simplified principles) 5.5 Terms of trade. 5.6 Balance of trade and balance of payment. 5.7 Role of government and financial institutions in foreign trade. 5.8 Documents used in foreign trade. 5.9 Shipping agents and loading companies I Cameroon. 5.10 Price quotation in foreign trade (INCOTERMS) 5.11 Methods of payments in foreign trade.	Learners will be able to: -Identify the role of government and government assistance in foreign trade. -Identify the functions of trade associations. -State some examples of trade blocs -Identify the methods of payment in foreign trade. -Enumerate problems encountered by traders in foreign trade. -Bring out the differences between balance of trade and balance of payment. -Explain (INCOTERMS).	10H