Grade 11 Business Studies

Term 3 - 51 complete lesson plans

Ready to teach, in the KICD lesson-plan format | 40-minute lessons | PDF and editable Word

ABOUT THIS PACK

51 complete, ready-to-teach Grade 11 Business Studies lesson plans for Term 3, covering financial markets, public finance, consumer and investor protection, financial regulators in business, economic planning and development in Kenya and international trade.

TOPICS IN THIS PACK

Topic	Name	Lessons
3.2	Financial Markets	10
4.1	Public Finance	8
4.2	Consumer and Investor Protection	9
4.3	Financial Regulators in Business	6
4.4	Economic Planning and Development in Kenya	9
4.5	International Trade	9

INSIDE EVERY LESSON PLAN

- The specific learning outcomes, key inquiry question, core competencies, values and PCIs, and the resources needed.
- A timed lesson flow: what the teacher does and what the learners do, from introduction to summary.
- The key content (a worked example, notes or a practical with its expected results), then four practice questions with the answers for the teacher.
- The common mistake to watch for, and ideas for learners who need support and for those ready for more.
- A four-level CBC assessment rubric (EE, ME, AE, BE), homework, and a blank reflection space to fill in after teaching.

You also receive this pack as an editable Word file, so you can change any lesson to suit your class before you print it. Lessons follow the order of the KICD curriculum design.

CONTENTS

No.	Lesson	Topic	Page
1	Meaning and types of financial markets	3.2 Financial Markets	5
2	Importance of financial markets in the economy	3.2 Financial Markets	9
3	The stock exchange and its functions	3.2 Financial Markets	13
4	Bond markets and their functions	3.2 Financial Markets	16
5	The process of buying and selling securities	3.2 Financial Markets	19
6	Role play: buying and selling securities	3.2 Financial Markets	22
7	Using ICT tools in the securities exchange	3.2 Financial Markets	26
8	Securities traded and talk by a resource person	3.2 Financial Markets	30
9	Challenges investors face when buying and selling securities	3.2 Financial Markets	33
10	The role of stock exchange and bond markets: consolidation	3.2 Financial Markets	36
11	Meaning of public finance	4.1 Public Finance	39
12	Sources of public finance other than taxation	4.1 Public Finance	43
13	Public borrowing, grants and public debt	4.1 Public Finance	47
14	Classification of public expenditure	4.1 Public Finance	51
15	Analysing a budget: classifying expenditure	4.1 Public Finance	55
16	Principles (canons) of public expenditure	4.1 Public Finance	58
17	Writing an article on public expenditure	4.1 Public Finance	62
18	Public finance in Kenya: consolidation	4.1 Public Finance	65
19	Meaning of consumer and investor protection	4.2 Consumer and Investor Protection	69
20	Reasons for consumer and investor protection	4.2 Consumer and Investor Protection	72
21	Consumer rights in Kenya	4.2 Consumer and Investor Protection	76
22	Investor rights in Kenya	4.2 Consumer and Investor Protection	80
23	Ways in which the government protects consumers and investors	4.2 Consumer and Investor Protection	84
24	Protecting consumers from high emissions and effluents	4.2 Consumer and Investor Protection	88
25	Consumer and investor protection issues in Kenya	4.2 Consumer and Investor Protection	92
26	The role of consumer and investor bodies and associations	4.2 Consumer and Investor Protection	96

27	Sensitising the school on consumer and investor rights: consolidation	4.2 Consumer and Investor Protection	100
28	Why financial institutions are regulated	4.3 Financial Regulators in Business	104
29	Roles of the Central Bank of Kenya	4.3 Financial Regulators in Business	108
30	Roles of the Insurance Regulatory Authority and the Retirement Benefits Authority	4.3 Financial Regulators in Business	112
31	Roles of SASRA and the Unclaimed Financial Assets Authority	4.3 Financial Regulators in Business	116
32	The Capital Markets Authority and role play on regulators	4.3 Financial Regulators in Business	120
33	Sensitising the school on financial regulators: consolidation	4.3 Financial Regulators in Business	124
34	Economic planning, growth and development	4.4 Economic Planning and Development in Kenya	127
35	Importance of economic planning and development	4.4 Economic Planning and Development in Kenya	131
36	Sectors of Kenya's economy	4.4 Economic Planning and Development in Kenya	134
37	Sectors and development planning in Kenya	4.4 Economic Planning and Development in Kenya	137
38	Stages in planning for economic development	4.4 Economic Planning and Development in Kenya	140
39	Indicators of economic growth and development	4.4 Economic Planning and Development in Kenya	144
40	Factors influencing economic development	4.4 Economic Planning and Development in Kenya	148
41	Challenges to development in a region of Kenya and strategies	4.4 Economic Planning and Development in Kenya	152
42	Preparing a school development plan: consolidation	4.4 Economic Planning and Development in Kenya	156
43	Why international trade needs mandatory documents	4.5 International Trade	160
44	Bill of lading and airway bill	4.5 International Trade	164
45	Proforma invoice, commercial invoice and packing list	4.5 International Trade	168
46	Orders, delivery orders, payments and certificates	4.5 International Trade	172
47	Reasons for trade restrictions	4.5 International Trade	176
48	Methods of trade restrictions	4.5 International Trade	180
49	Ethical and unethical practices in international trade	4.5 International Trade	184
50	Debate: ethical and unethical issues in international trade	4.5 International Trade	188

Elimu254 Learn • Grow • Build

51	International trade documents and restrictions: consolidation	4.5 International Trade	192

Elimu254
Learn • Grow • Build Tomorrow

Meaning and types of financial markets

Strand 3.0 Business and Money Management > Sub-strand 3.2 Financial Markets | Lesson 1 of 10 | 40 minutes

SCHOOL	TEACHER	DATE
CLASS / STREAM	TIME	ROLL (B / G)

SPECIFIC LEARNING OUTCOME(S)

By the end of the lesson, the learner should be able to: a) explain the meaning of a financial market; b) distinguish money market from capital market and primary from secondary market

KEY INQUIRY QUESTION(S)

- Why are financial markets important?
- How are transactions on securities carried out in the stock exchange?

CORE COMPETENCIES, VALUES AND PCIS IN THIS LESSON

COMPETENCY	**Critical thinking and problem solving**	Learners choose a method, check their answers and give reasons for their choices.
COMPETENCY	**Creativity and imagination**	Learners make up their own examples, patterns or ways of showing the idea.
VALUE	**Responsibility**	Learners look after shared materials and finish every task.
VALUE	**Unity**	Learners share materials fairly and work as one team.
VALUE	**Integrity**	Learners record their own honest results and mark work truthfully.
PCI	**Financial literacy**	Examples use shillings and cents, shopping, saving and simple budgets.
PCI	**Good governance**	Developed through the activities in this lesson.

LEARNING RESOURCES

Manila paper and marker pens | Newspaper share price tables or printouts from the NSE website | Calculators

ORGANISATION OF LEARNING

Whole class to introduce each idea; groups of five for the trading role play (investors, stockbroker, depository clerk, market board keeper); pairs for website research; whole class for the resource person.

KEY WORDS

financial market | money market | capital market | primary market | secondary market | security | share | bond | Treasury bill | stockbroker | CDS account | dividend | capital gain | NSE | CMA

THE LESSON AT A GLANCE

Introduction	Teacher models	Guided practice	On their own	Wrap-up
6 min	9 min	10 min	9 min	6 min

LESSON FLOW

Stage	Minutes	The teacher	The learners
Introduction	6	Greet the class and ask: "Where does a company go to raise KSh 2 billion, and where does a saver go to earn more than a savings account pays?" Take two or three answers, link them to earlier work, then state today's outcome.	Answer the starter question, recall what they already know and read the outcome aloud.
Step 1: Teacher models	9	Take learners through "Financial markets" (key ideas on the next page), explaining as you go. Use manila paper and marker pens, newspaper share price tables or printouts from the NSE website, calculators. Ask learners to predict what comes next before you show it.	Watch, predict the next step, ask questions and note the key steps in their exercise books.
Step 2: Guided practice	10	Give questions 1 and 2. Move round the groups, ask "How do you know?" and correct errors kindly on the spot.	Work in pairs or small groups, explain each step to a partner and check one another's answers.
Step 3: Independent practice	9	Set questions 3 and 4 for individual work. Mark as you walk round and note who needs help in the next lesson.	Work on their own, then swap books with a partner to check.
Summary and conclusion	6	Ask two or three learners to state the key idea in their own words. Give this exit question and check the answers: "When you buy shares from another investor on the NSE, does the company receive your money?"	Say the key idea in their own words and answer the exit question in the exercise book.

KEY IDEAS

Financial markets

A financial market is any arrangement where buyers and sellers trade financial assets (securities) such as shares, bonds and Treasury bills, bringing together those with surplus funds (savers, investors) and those who need funds (companies, government).

Money market: short-term borrowing and lending (up to one year), e.g. Treasury bills, short-term loans between banks, commercial paper.

Capital market: long-term funds (over one year), e.g. shares and bonds. In Kenya it is regulated by the Capital Markets Authority (CMA).

Primary market: new securities are sold for the first time, and the money goes to the issuer (e.g. an initial public offer of shares, a new government bond).

Secondary market: existing securities are traded between investors, e.g. on the Nairobi Securities Exchange (NSE); the money goes to the selling investor, not the company.

PRACTICE QUESTIONS - WITH ANSWERS FOR THE TEACHER

No.	Question	Answer
1	Define a financial market.	**An arrangement where financial assets such as shares and bonds are bought and sold, linking savers with those who need funds.**
2	Differentiate between the money market and the capital market.	**The money market deals in short-term funds (up to a year); the capital market deals in long-term funds.**
3	What is an initial public offer (IPO)?	**The first sale of a company's shares to the public, in the primary market.**
4	When you buy shares from another investor on the NSE, does the company receive your money?	**No. The selling investor receives it; this is the secondary market.**

WATCH OUT FOR

Learners think the NSE gives money to companies every time shares are traded. Only primary sales raise money for the company.

ASSESSMENT RUBRIC - THE FOUR CBC LEVELS

Level	What the learner can do
Exceeds expectations (EE)	Can explain the meaning of a financial market confidently and accurately, explain the method used, and apply the idea to new or unfamiliar problems.
Meets expectations (ME)	Can explain the meaning of a financial market accurately in familiar situations; notices and corrects slips without help.
Approaches expectations (AE)	Can partly explain the meaning of a financial market, or does so with prompts from the teacher or a partner; makes some errors.
Below expectations (BE)	Cannot yet explain the meaning of a financial market without direct help; needs the idea taught again with concrete objects.

Elimu254 Learn • Grow • Build Tomorrow

SUPPORT AND EXTENSION

Learners who need support	Give a four-box grid (money/capital, primary/secondary) with examples to place.
Learners ready for more	Why does a strong secondary market help companies raise money in the primary market? (Answer: Investors buy new shares more readily when they know they can sell them easily later)
Inclusion	Seat learners with low vision near the board and read aloud whatever you write; use large, clear, tactile materials; allow extra time; pair with a patient partner; use gestures or Kenyan Sign Language for the key words.

HOMEWORK AND FOLLOW-UP

Redo questions 3 and 4 neatly in the exercise book. Then tell someone at home what you learned about "meaning and types of financial markets" and bring one question of your own to ask next lesson.

TEACHER SELF-CHECK

- Did every learner get a turn to handle materials or explain their thinking?
- Did most learners meet the outcome? Write down the names of those who did not.
- Was the pace right — did any step take too long or too short a time?
- Which competency and value did I see learners showing?
- What will I change the next time I teach this lesson?

REFLECTION ON THE LESSON / SELF-REMARKS

Write this after teaching - what worked, what to change, which learners need follow-up.

Elimu254
Learn • Grow • Build Tomorrow