



Business and Finance Subject Curriculum Plan

Department curriculum aim: To equip students with business acumen that they can effectively apply in real world settings, whether as an entrepreneur or a proactively contributing employee, to improve their success and growth and to create a better and more peaceful society

Year 10	Enquiry Statement/Aim	Knowledge and Skills
Term 1	Topic 1.1 Enterprise and entrepreneurship	Students are introduced to the dynamic nature of business in relation to how and why business ideas come about. They also explore the impact of risk and reward on business activity and the role of entrepreneurship. Students will also learn how to respond to 2 and 3 mark questions in response to the Command Words - Outline and Explain.
Term 2	Topic 1.2 Spotting a business opportunity	Students will explore how new and small businesses identify opportunities through understanding customer needs and conducting market research. They will also focus on understanding the competition. Students will also learn how to respond to 6 mark questions in response to the Command Words - Analyse and Discuss.
Term 3	Topic 1.3 Putting a business idea into practice	Putting a business idea into practice – this topic focuses on making a business idea happen through identifying aims and objectives and concentrating on the financial aspects. Students will also learn how to respond to 9 mark questions in response to the Command Words - Justify
Term 4	Topic 1.4 Making the business effective	Students will explore a range of factors that impact on the success of the business, including location, the marketing mix and the business plan. Students will also learn how to respond to 12 mark questions in response to the Command Words -Evaluate
Term 5	Topic 1.5 Understanding external influences on business	Students are introduced to a range of factors, many of which are outside of the immediate control of the business, such as stakeholders, technology, legislation and the economy. Students will explore how businesses respond to these influences
Term 6	Quantitative Skills	Students must draw on their knowledge and understanding of Theme 1 topics to apply a range of quantitative skills relevant to business contexts. This includes calculations and the interpretation, use and limitation of quantitative and qualitative data in business contexts to support, inform and justify business decisions

Year 11	Enquiry Statement/Aim	Knowledge and Skills
Term 1	Topic 2.1 Growing the business Topic 2.2 Making marketing decisions	Students are introduced to methods of growth and how and why business aims and objectives change as businesses evolve. The impact of globalisation and the

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		ethical and environmental questions facing businesses are explored. Students will also explore how each element of the marketing mix is managed and used to inform and make business decisions in a competitive marketplace.
Term 2	Topic 2.3 Making operational decisions Topic 2.4 Making financial decisions	This topic focuses on meeting customer needs through the design, supply, quality and sales decisions a business makes. Students will also explore the tools a business has to support financial decision making, including ratio analysis and the use and limitations of a range of financial information.
Term 3	Topic 2.5 Making human resource decisions	Growing a business means that decisions relating to organisational structure, recruitment, training and motivation need to be made to influence business activity. These aspects are considered in this final topic
Term 4	Revision and Exam Practice	Students are provided with Revision workbooks as well as revision guides. Theme 1 and 2 are revised thoroughly by command word as well as topic. A series of practice exam papers will be completed, with tailored feedback and coaching support on how to maximise grades.
Term 5	Revision and Exam Practice	Students are provided with Revision workbooks as well as revision guides. Theme 1 and 2 are revised thoroughly by command word as well as topic. A series of practice exam papers will be completed, with individualised feedback and coaching support on how to maximise grades.

This year, the Business and Finance IBCP offers an exciting combination of two complementary courses; The London Institute of Banking (LIBF) and Finance Diploma in financial studies (DipFS); and/or BTEC Level 3 National Extended Certificate in Business (equivalent to an A'level).

Btec Business

Year 12	Enquiry Statement/Aim	Knowledge and Skills
Term 1 & 2	Unit 1 Exploring Business Assignment A&B	Through research and analysis of two contrasting businesses (A large PLC/LTD and a local Charity) students will gain an overview of the key ingredients for business success, how businesses are organised, how they communicate, the characteristics of the environment in which they operate, and how this shapes them and their activities before evaluating keys to the businesses' success.
Term 3	Unit 1 Exploring Business Assignment C&D	Students consider the competitive environment in which the businesses are placed and factors affecting the supply and demand of their products and services. By developing relevant business knowledge and understanding, this unit will help you to progress to employment, vocational training and higher apprenticeships, or higher education.

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Term 4 & 5	Unit 3 Personal and Business Finance	This unit includes aspects of both personal and business finance. Personal finance involves the understanding of why money is important and how to manage their money can help prevent future financial difficulties. It is vital that students understand the financial decisions they will need to take throughout their life and how risk can affect them and their choices. This unit will also give students an insight into where they can get financial advice and support. The business finance aspects of the unit introduces students to accounting terminology, the purpose and importance of business accounts and the different sources of finance available to businesses. Planning tools, such as cash flow forecasts and break-even, will be prepared and analysed. Measuring the financial performance of a business will require students to prepare and analyse statements of comprehensive income and statements of financial position.
Term 6	Unit 1 Exploring Business Assignment E	Students will also look at the importance of innovation and enterprise to the success and survival of businesses, with the associated risks and benefits.
Term 6	Unit 27 Work Experience Assignment C	Students evaluate their work experience and its impact on their development and its usefulness to future career choices.

Year 13	Enquiry Statement/Aim	Knowledge and Skills
Term 1	Unit 3 Personal and Business Finance	
Term 2	Unit 3 Personal and Business Finance	
Term 1 & 2	Unit 2 Marketing	Marketing is a dynamic field central to the success of any business. Students will gain an understanding of how a marketing campaign is developed. They will explore different stages of the process that a business goes through when developing its campaign and develop their own campaign for a given product/service. Students will examine the marketing aims and objectives for existing products/services and understand the importance of relevant, valid and appropriate research in relation to customers' needs and wants. They will use given market research data and other information to make recommendations about the type of marketing campaign that a business should undertake. To complete the assessment task within this unit, students will need to draw on your learning from across your programme.

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Term 3	Unit 8 Recruitment and selection	This unit prepares students for the real life need of applying for jobs, as well as recruiting staff when they are in leadership roles. For this internal assessment, students research a range of job roles and choose one that would be appropriate for them to apply. They then analyse the requirements of this job and compile a portfolio that evidences their application. This will adhere to equal opportunities legislation and include: the job description and person specification, job advert, interview questions and the student's personal application, with application form, CV and covering letter. Students receive peer and teacher feedback before experiencing interviews from both the interviewer and interviewee role; helping to develop communication and employability skills. Students then evaluate their performance and identify learning.
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LIBF

Department curriculum aim/vision: To equip students with Finance Acumen needed to make sound financial decisions and manage their finances in a healthy, sustainable manner to use in both everyday life and whilst providing preparation for possible careers in the finance industry.

Year 12	Enquiry Statement/Aim	Knowledge and Skills
Term 1	Unit 1 Short Term Financial Solutions	<ul style="list-style-type: none"> ● The value and purpose of money ● The concept of personal life cycle and impact of external influences ● Effective savings and borrowing decisions ● The features of different types of financial service product ● The role of key stakeholders in financial service provisions
Term 2		<ul style="list-style-type: none"> ● Understanding the characteristics of financial products for management money ● How to manage money in the short term and the impact of poor decision making and unforeseen circumstances ● The impact of legislation and regulations on earnings and the key features of income tax and National Insurance ● Understanding Individual Finance Needs through the various life stages. ● Case study preparation and revision for Unit 1 Exam.
Term 3	Unit 2 Long Term Financial Solutions	Unit 1 Exam - Multiple Choice E-Test and Written Exam Paper <ul style="list-style-type: none"> ● Understanding the influence of values, needs, wants and aspirations on financial decision-making ● Understand how to budget for future aspirations and life events, including financial planning and budgets ● How to plan for medium and long term financial needs, including consideration of financial footprint on future financing ● The features of risks and rewards in managing personal finances



Term 4		<ul style="list-style-type: none"> The features of different types of financial services products, including consideration of best investment products, the impact of taxation and borrowing products, interest and the impact of Sharia Law. Understanding how to make informed financial choices in the selection of financial services, including being able to critically compare how a solution matches the individual's circumstances and attitudes and the external factors that can impact this Understand when, where and how an individual can get financial help and advice. Including comparing advice providers and the advantages and disadvantages of their use.
Term 5	Exam preparation	<ul style="list-style-type: none"> Case study preparation and revision for Unit 1 Exam. Unit 2 Exam - Multiple Choice E-Test and Written Exam Paper
Term 6	Unit 3 & 4 Preparation	Learning about the causes, timeline and the impact of the Credit Crunch and why another needs to be avoided.

Year 13	Enquiry Statement/Aim	Knowledge and Skills
Term 1	Unit 3 Sustainability of an Individual's Finances (SIF)	Understanding: <ul style="list-style-type: none"> the importance of financial sustainability for individuals and the measures in place to support an individual's sustainability. Including how the state benefit system can support an individual's sustainability. the key external financial factors influencing financial performance and the resulting effect on the consumer - factors affecting personal finance decision making the need to monitor personal budgets and adapt plans in response to changes in circumstances, such as variances of a personal budget, key sources of financial help and how to respond to changes in circumstances.
Term 2		Understanding <ul style="list-style-type: none"> the personal implications of debt and borrowing solutions for individuals in different circumstances and from different cultures and individual solutions for debt. the impact of global events, developments and ethical considerations upon the financial services industry and ultimately the consumer. the impact on the consumer of changes that have occurred in the financial service industry in recent years, including key legislation and EU directives. Case study preparation and revision for Unit 3 Exam.
Term 3	Unit 4 Sustainability of the Financial Services System	<ul style="list-style-type: none"> Unit 3 Exam - Multiple Choice E-Test and Written Exam Paper Understanding <ul style="list-style-type: none"> how financial services providers work and the competitive environment in which they operate, including analysis of methods used by financial services providers to respond to competition

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		<ul style="list-style-type: none"> the importance of sustainability for financial services providers and systems and the impact of media coverage on the financial services industry's sustainability. the influences of external factors upon financial services providers and the impact on the products and services they provide.
Term 4		<p>Understanding</p> <ul style="list-style-type: none"> the effectiveness of marketing material produced by financial services providers, how this has changed and evaluation of their possible effectiveness. the approaches used by financial services providers to attract, retain and satisfy consumers. Critically contrasting and comparing the approaches taken by financial services providers to attract and retain customers and achieve customer satisfaction - including the difference between transactional and relationship selling. how market segmentation and product development are used to meet the needs, wants and aspirations of financial consumers and the product development process.
Term 5	Exam preparation	<ul style="list-style-type: none"> Case study preparation and revision for Unit 4 Exam. Unit 4 Exam - Multiple Choice E-Test and Written Exam Paper