

## SS 2 COMMERCIAL – THIRD TERM SCHEME OF WORK

New NERDC Approved Senior Secondary Education Curriculum (SSEC) 2025

Federal Republic of Nigeria – Senior Secondary School Two (Commercial Class)

Weeks 1–10 | All Subjects: Core (4) + Commercial Field (8) + Trade (1) = 13 Subjects Total

**About This Term:** The Third Term of SS2 Commercial is the consolidating term that prepares students for the final push into SS3 while simultaneously conducting the SS2 end-of-year examinations. English Language advances into critical evaluation of commercial texts, formal report writing, and official business correspondence. General Mathematics covers matrices, trigonometric graphs, the equation of a circle, advanced probability and statistics (standard deviation, correlation), and linear programming. Economics introduces national income accounting, money and the banking system, monetary policy, and public finance (taxation, budgeting, and fiscal policy). Commerce covers warehousing, retail and wholesale trade, foreign trade, the balance of payments, and marine insurance. Financial Accounting moves into manufacturing accounts, departmental accounts, cash flow statements, ratio analysis, and computerised accounting. Business Studies covers the law of contract, law of agency, law of sale of goods, entrepreneurship, and business planning. Government examines international relations, Nigeria's foreign policy, key international organisations (UNO, AU, ECOWAS, Commonwealth, OPEC, WTO), peacekeeping, and democracy. Geography (Commercial) covers world population, transport, regional trade, and tourism. CRS explores the book of Revelation and Christian ethics in commercial life. Islamic Studies covers the sources of Fiqh and Islamic economic ethics. All 13 subjects span Weeks 1–10. Week 7 = Mid-term Tests. Week 11 = General Revision. Weeks 12–13 = Third Term Examinations.

**Note on Trade Subjects (shaded green):** Each SS2 Commercial student must offer ONE trade subject, continuing the trade chosen in SS1. All four trade options are shown every week for reference. In the Third Term: Book-keeping & Accounts completes incomplete records, non-profit accounts, and introduces computerised accounting and ratio analysis; Catering Craft Practice covers quantity cooking, function/buffet catering, vegetarian menus, entrepreneurship, food safety, and beverage service; Marketing covers international, export/import, digital, and retail marketing, plus CRM and career pathways; Typewriting/Keyboarding covers advanced reports, legal and financial documents, manuscript typing, and a final speed assessment.

### THIRD TERM WEEKLY SCHEME OF WORK

| WEEK   | SUBJECT                                                                                                                                                        | TOPIC / CONTENT                                                                                                                                                                              |
|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Week 1 | NOTE: Revision of SS2 Second Term work across all subjects. Teachers consolidate Second Term outcomes and identify gaps before introducing Third Term content. |                                                                                                                                                                                              |
|        | English Language                                                                                                                                               | Revision of SS2 Second Term grammar, comprehension, and essay writing; introduction to reading for critical evaluation – distinguishing fact from opinion in unseen passages.                |
|        | General Mathematics                                                                                                                                            | Revision of SS2 Second Term topics – matrices, trigonometry, coordinate geometry, and statistics; diagnostic assessment and identification of weak areas.                                    |
|        | Citizenship & Heritage Studies                                                                                                                                 | Revision of SS2 Second Term topics; introduction to international organisations – meaning, purpose, and classification (global vs regional bodies).                                          |
|        | Digital Technologies                                                                                                                                           | Revision of SS2 Second Term topics; introduction to multimedia – types (text, audio, video, animation, graphics) and their applications in commerce.                                         |
|        | Economics                                                                                                                                                      | Revision of SS2 Second Term – theory of the firm, revenue concepts, and market structures; introduction to national income – meaning, concepts (GDP, GNP, NNP), and circular flow of income. |
|        | Commerce                                                                                                                                                       | Revision of SS2 Second Term – trade, banking, and insurance; introduction to warehousing – meaning, types, and the importance of storage in commerce.                                        |
|        | Financial Accounting                                                                                                                                           | Revision of SS2 Second Term – partnership accounts, non-profit organisations, and company accounts; introduction to manufacturing accounts – elements of cost (prime cost, factory cost).    |

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|  | <b>Business Studies</b>                   | Revision of SS2 Second Term – communication, office management, and business correspondence; introduction to business law – meaning and sources of law affecting business.                  |
|  | <b>Government</b>                         | Revision of SS2 Second Term – local government, federalism, and inter-governmental relations; introduction to international relations – meaning, scope, and determinants of foreign policy. |
|  | <b>Geography (Commercial)</b>             | Revision of SS2 Second Term – Nigerian agriculture, mineral resources, and industry; introduction to population – world population distribution and factors affecting it.                   |
|  | <b>Christian Religious Studies (CRS)</b>  | Revision of SS2 Second Term topics; introduction to the book of Revelation – background, authorship, and its message to the seven churches.                                                 |
|  | <b>Islamic Studies (IS)</b>               | Revision of SS2 Second Term topics; introduction to Islamic jurisprudence (Fiqh) – sources of Islamic law: Quran, Sunnah, Ijma, and Qiyas.                                                  |
|  | <b>TRADE: Book-keeping &amp; Accounts</b> | Revision of SS2 Second Term – partnership accounts and company final accounts; introduction to single-entry bookkeeping – incomplete records and the statement of affairs.                  |
|  | <b>TRADE: Catering Craft Practice</b>     | Revision of SS2 Second Term – baking, meat, and fish preparation; introduction to quantity cooking – large-scale meal production: planning, costing, and kitchen organisation.              |
|  | <b>TRADE: Marketing</b>                   | Revision of SS2 Second Term – promotion and market research; introduction to international marketing – meaning, importance, and differences from domestic marketing.                        |
|  | <b>TRADE: Typewriting/Keyboarding</b>     | Revision of SS2 Second Term – tabulation, display work, and business letters; introduction to advanced display – business reports: structure, layout, and formatting conventions.           |

| WEEK   | SUBJECT                                   | TOPIC / CONTENT                                                                                                                                                                |
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| Week 2 |                                           |                                                                                                                                                                                |
|        | <b>English Language</b>                   | Comprehension – reading for critical evaluation; identifying bias, assumptions, and logical fallacies in argumentative and persuasive passages.                                |
|        | <b>General Mathematics</b>                | Matrices and determinants – operations on matrices (addition, subtraction, multiplication); determinant of a 2×2 matrix and its application in solving simultaneous equations. |
|        | <b>Citizenship &amp; Heritage Studies</b> | The United Nations Organisation (UNO) – founding, structure (General Assembly, Security Council, Secretariat, ICJ, ECOSOC), and principal functions.                           |
|        | <b>Digital Technologies</b>               | Multimedia production – creating simple multimedia presentations; integrating text, images, and audio in PowerPoint or similar tools for business communication.               |
|        | <b>Economics</b>                          | National income measurement – methods of measuring national income: output (product), income, and expenditure approaches; their advantages and limitations.                    |
|        | <b>Commerce</b>                           | Warehousing – functions of a warehouse (storage, conditioning, packaging, distribution); types of warehouses (bonded, cold storage, public, private).                          |
|        | <b>Financial Accounting</b>               | Manufacturing accounts – the manufacturing account format; calculation of prime cost, factory overhead, and cost of production; linking to the trading account.                |
|        | <b>Business Studies</b>                   | Business law – law of contract: essentials of a valid contract (offer, acceptance, consideration, capacity, intention, legality).                                              |

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|  | <b>Government</b>                         | Nigeria's foreign policy – objectives, principles (African unity, non-alignment, respect for sovereignty), and instruments (diplomacy, trade, aid).               |
|  | <b>Geography (Commercial)</b>             | World population – population growth trends; theories of population (Malthusian theory); over-population, under-population, and optimum population.               |
|  | <b>Christian Religious Studies (CRS)</b>  | The seven churches in Revelation – messages to Ephesus, Smyrna, Pergamum, Thyatira, Sardis, Philadelphia, and Laodicea; lessons on faithfulness and perseverance. |
|  | <b>Islamic Studies (IS)</b>               | The Quran as a source of Islamic law – the legislative verses; Quranic guidance on social, economic, and family matters.                                          |
|  | <b>TRADE: Book-keeping &amp; Accounts</b> | Incomplete records – calculating missing figures using the accounting equation; preparing a statement of affairs to find opening and closing capital.             |
|  | <b>TRADE: Catering Craft Practice</b>     | Quantity cooking – calculating quantities for large groups; recipe scaling; managing a production schedule for an event or function.                              |
|  | <b>TRADE: Marketing</b>                   | International marketing environment – economic, political-legal, cultural, and technological factors affecting marketing across borders.                          |
|  | <b>TRADE: Typewriting/Keyboarding</b>     | Business reports – short formal reports: title page, terms of reference, findings, conclusions, and recommendations; formatting and keying a complete report.     |

| WEEK   | SUBJECT                                   | TOPIC / CONTENT                                                                                                                                              |
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| Week 3 |                                           |                                                                                                                                                              |
|        | <b>English Language</b>                   | Essay writing – the formal report: structure (terms of reference, findings, recommendations), formal language, and impersonal style.                         |
|        | <b>General Mathematics</b>                | Trigonometry – graphs of sine, cosine, and tangent functions; amplitude, period, and phase; solving trigonometric equations graphically.                     |
|        | <b>Citizenship &amp; Heritage Studies</b> | African Union (AU) – history (from OAU to AU), structure, objectives, NEPAD, and Nigeria's role in the African Union.                                        |
|        | <b>Digital Technologies</b>               | E-commerce – meaning, types (B2B, B2C, C2C), benefits and challenges; online payment systems (USSD, mobile banking, payment gateways) common in Nigeria.     |
|        | <b>Economics</b>                          | National income and standard of living – uses of national income statistics; limitations of GDP as a welfare measure; Human Development Index (HDI).         |
|        | <b>Commerce</b>                           | Home trade – retail trade: types of retail outlets (supermarkets, department stores, chain stores, market traders, e-tailers); trends in Nigerian retailing. |
|        | <b>Financial Accounting</b>               | Manufacturing accounts (continued) – recording work-in-progress; abnormal and normal losses in manufacturing; cost per unit calculation.                     |
|        | <b>Business Studies</b>                   | Law of contract (continued) – void, voidable, and unenforceable contracts; breach of contract and remedies (damages, rescission, specific performance).      |
|        | <b>Government</b>                         | ECOWAS – founding, structure, objectives, achievements, and challenges; Nigeria's leadership role and contributions to ECOWAS.                               |
|        | <b>Geography (Commercial)</b>             | Population structure – age-sex pyramids; dependency ratio; implications of youthful and ageing populations for economic development.                         |
|        | <b>Christian Religious Studies (CRS)</b>  | Visions and prophecy in Revelation – the vision of the throne room; the Lamb and the sealed scroll; symbolic interpretation of Revelation's imagery.         |
|        | <b>Islamic Studies (IS)</b>               | The Sunnah (Hadith) – meaning, categories (Qawli, Fi'li, Taqriri); hadith authentication and the role of hadith scholars (Imams Bukhari, Muslim).            |

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|  | <b>TRADE: Book-keeping &amp; Accounts</b> | Converting single-entry to double-entry – preparing a statement of profit or loss from incomplete records; the net-assets method of calculating profit. |
|  | <b>TRADE: Catering Craft Practice</b>     | Buffet and function catering – planning a buffet menu; presentation and display of food; portion control and food safety at functions.                  |
|  | <b>TRADE: Marketing</b>                   | Export marketing – export procedures in Nigeria; export documentation (bill of lading, letter of credit, certificate of origin, insurance certificate). |
|  | <b>TRADE: Typewriting/Keyboarding</b>     | Manuscript typing and proofreading – typing from handwritten manuscripts; using proofreading marks; correcting errors in a typed document.              |

| WEEK   | SUBJECT                                   | TOPIC / CONTENT                                                                                                                                            |
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| Week 4 |                                           |                                                                                                                                                            |
|        | <b>English Language</b>                   | Lexis and structure – collocations and fixed expressions; use of prepositional phrases in formal writing; register in business English.                    |
|        | <b>General Mathematics</b>                | Coordinate geometry – the circle: equation of a circle (standard and general form); finding the centre and radius; intersection of a line and a circle.    |
|        | <b>Citizenship &amp; Heritage Studies</b> | Commonwealth of Nations – history, structure, and objectives; benefits of Nigeria's membership; Commonwealth Heads of Government Meetings (CHOGM).         |
|        | <b>Digital Technologies</b>               | Digital marketing – social media marketing, search engine optimisation (SEO) basics, email marketing, and content marketing concepts for small businesses. |
|        | <b>Economics</b>                          | Money – origin, functions (medium of exchange, unit of account, store of value, standard of deferred payment), and characteristics of good money.          |
|        | <b>Commerce</b>                           | Retail trade (continued) – advantages and disadvantages of large-scale and small-scale retailing; the role of the retailer in the chain of distribution.   |
|        | <b>Financial Accounting</b>               | Departmental accounts – meaning and purpose; preparing departmental trading and profit/loss accounts; apportioning shared expenses.                        |
|        | <b>Business Studies</b>                   | Business law – law of agency: meaning of agency; creation of agency (express, implied, necessity, ratification); duties of agent and principal.            |
|        | <b>Government</b>                         | The Commonwealth and other international bodies – OPEC: founding, objectives, membership, and the role of petroleum in Nigeria's foreign relations.        |
|        | <b>Geography (Commercial)</b>             | Population and resources – relationship between population and resources; carrying capacity; sustainable resource management in Nigeria.                   |
|        | <b>Christian Religious Studies (CRS)</b>  | The Great Tribulation and the millennium – interpretation of Revelation chapters 6–20; Christian hope and endurance in times of persecution.               |
|        | <b>Islamic Studies (IS)</b>               | Ijma and Qiyas – consensus of scholars and analogical reasoning; their scope, conditions, and examples in Islamic legal rulings.                           |
|        | <b>TRADE: Book-keeping &amp; Accounts</b> | Receipts and payments account – meaning and format; preparation of a receipts and payments account for a club or non-profit organisation.                  |
|        | <b>TRADE: Catering Craft Practice</b>     | Vegetarian and special-diet cooking – planning menus for vegetarians, diabetics, and those with food allergies; allergen awareness and labelling.          |
|        | <b>TRADE: Marketing</b>                   | Import procedures – import documentation in Nigeria; the role of NAFDAC, SON, and Customs in regulating imports; import duties and tariffs.                |
|        | <b>TRADE: Typewriting/Keyboarding</b>     | Tabulation – advanced tabulation: financial statements (simple balance sheet layout); ruling and decimal alignment in multi-column tables.                 |

| WEEK   | SUBJECT                                   | TOPIC / CONTENT                                                                                                                                                       |
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| Week 5 |                                           |                                                                                                                                                                       |
|        | <b>English Language</b>                   | Oral English – debate skills: structure of a debate, roles (proposer, opposer, moderator), language of argument and rebuttal; practice debate on a commercial topic.  |
|        | <b>General Mathematics</b>                | Probability – addition and multiplication rules; mutually exclusive and independent events; tree diagrams; probability distributions (binomial introduction).         |
|        | <b>Citizenship &amp; Heritage Studies</b> | Human rights organisations – Amnesty International, UN Human Rights Council, National Human Rights Commission (NHRC) of Nigeria; role and significance.               |
|        | <b>Digital Technologies</b>               | Cybersecurity in business – threats (phishing, malware, ransomware, data breaches); protecting business data; two-factor authentication; data protection laws (NDPR). |
|        | <b>Economics</b>                          | The banking system – types of banks (central, commercial, development, mortgage, microfinance); functions of the Central Bank of Nigeria (CBN).                       |
|        | <b>Commerce</b>                           | Wholesale trade – functions of the wholesaler; services to manufacturers and retailers; types of wholesalers; arguments for and against the wholesaler.               |
|        | <b>Financial Accounting</b>               | Departmental accounts (continued) – basis of apportionment of expenses (floor area, turnover, number of employees); profit margin per department.                     |
|        | <b>Business Studies</b>                   | Business law – law of sale of goods: rights and duties of buyer and seller; conditions and warranties; passing of property and risk.                                  |
|        | <b>Government</b>                         | Conflict resolution and peacekeeping – United Nations peacekeeping missions; Nigeria's contributions to UN and AU peacekeeping (ECOMOG, UNAMID).                      |
|        | <b>Geography (Commercial)</b>             | Transportation in West Africa – road, rail, water, and air transport; ECOWAS transport network; the role of transport in regional trade integration.                  |
|        | <b>Christian Religious Studies (CRS)</b>  | New Jerusalem and Christian hope – Revelation chapters 21–22; the vision of the new heaven and new earth; the Christian ethical response to eschatology.              |
|        | <b>Islamic Studies (IS)</b>               | Islamic economic principles – prohibition of riba (interest); zakat as an economic instrument; Islamic banking and finance concepts (Murabaha, Musharakah).           |
|        | <b>TRADE: Book-keeping &amp; Accounts</b> | Income and expenditure account – distinction from receipts and payments account; preparation of income and expenditure account from a receipts and payments account.  |
|        | <b>TRADE: Catering Craft Practice</b>     | Entrepreneurship in catering – starting a small food business; writing a simple business plan for a food venture; costing and pricing food products.                  |
|        | <b>TRADE: Marketing</b>                   | Marketing and technology – e-marketing strategies; using social media (Instagram, WhatsApp Business, Facebook) for small-scale marketing in Nigeria.                  |
|        | <b>TRADE: Typewriting/Keyboarding</b>     | Speed and accuracy development – timed typing practice (aim: 35–45 wpm with ≤2% error rate); identifying and correcting personal error patterns.                      |

| WEEK   | SUBJECT | TOPIC / CONTENT |
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| Week 6 |         |                 |

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|  | <b>English Language</b>                   | Summary writing – condensing complex commercial and economic passages; identifying key points; practice with business articles and financial reports.                             |
|  | <b>General Mathematics</b>                | Statistics – standard deviation and variance for grouped and ungrouped data; the normal distribution curve; interpretation of statistical data in commerce.                       |
|  | <b>Citizenship &amp; Heritage Studies</b> | Globalisation – meaning, dimensions (economic, cultural, political), benefits, and challenges; Nigeria's place in the global economy.                                             |
|  | <b>Digital Technologies</b>               | ICT and business management – enterprise resource planning (ERP) overview; inventory management software; payroll systems; cloud-based business tools (Google Workspace, Zoho).   |
|  | <b>Economics</b>                          | Money and banking – credit creation by commercial banks; the money multiplier; tools of monetary policy (interest rate, open market operations, reserve ratio, special deposits). |
|  | <b>Commerce</b>                           | Foreign trade – meaning, importance, and basis of international trade (comparative advantage); visible and invisible trade; balance of trade and balance of payments.             |
|  | <b>Financial Accounting</b>               | Cash flow statements – meaning and purpose; classification of cash flows (operating, investing, financing activities); preparing a simple cash flow statement.                    |
|  | <b>Business Studies</b>                   | Entrepreneurship – meaning, characteristics, and roles of an entrepreneur; types of entrepreneurship; government support for entrepreneurs (SMEDAN, BOI, NELFund).                |
|  | <b>Government</b>                         | Trade and economic agreements – WTO: meaning, principles, and impact on Nigeria's trade; bilateral and multilateral trade agreements.                                             |
|  | <b>Geography (Commercial)</b>             | Communication and trade – ICT infrastructure in West Africa; the role of ECOWAS in promoting trade; major trade routes and trading partners of Nigeria.                           |
|  | <b>Christian Religious Studies (CRS)</b>  | Christian witness and social responsibility – how the church responds to social issues (poverty, corruption, injustice); the CAN and its role in Nigeria.                         |
|  | <b>Islamic Studies (IS)</b>               | Da'wah and Islamic social responsibility – meaning of Da'wah; obligations of Muslims to community development; waqf (endowment) as a social welfare instrument.                   |
|  | <b>TRADE: Book-keeping &amp; Accounts</b> | Computerised accounting – introduction to accounting software (Sage, QuickBooks, or Wave); entering transactions, generating reports, and data backup.                            |
|  | <b>TRADE: Catering Craft Practice</b>     | Hygiene, health, and safety legislation – Nigerian food safety regulations; NAFDAC requirements for food businesses; personal hygiene and HACCP principles.                       |
|  | <b>TRADE: Marketing</b>                   | Customer relationship management (CRM) – meaning and importance of CRM; loyalty programmes; after-sales service; managing customer complaints effectively.                        |
|  | <b>TRADE: Typewriting/Keyboarding</b>     | Legal documents – typing legal documents (affidavits, agreements, deeds); conventions for numbering, indentation, and signature blocks.                                           |

| WEEK          | SUBJECT                                                   | TOPIC / CONTENT                                                                                                                |
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| <b>Week 7</b> | Mid-Term Tests / Review & Assessment across all subjects. |                                                                                                                                |
|               | <b>English Language</b>                                   | Speech sounds – revision of vowels, consonants, diphthongs, and connected speech features; mid-term test on Weeks 1–6 content. |
|               | <b>General Mathematics</b>                                | Mensuration – areas and volumes of composite solids; sector of a circle; mid-term test on Weeks 1–6 content.                   |



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|  | <b>Citizenship &amp; Heritage Studies</b> | Revision and mid-term test – international organisations (UN, AU, ECOWAS, Commonwealth, OPEC, WTO), foreign policy, human rights, and globalisation.              |
|  | <b>Digital Technologies</b>               | Revision and mid-term test – multimedia, e-commerce, digital marketing, cybersecurity, and ICT business tools; practical ICT assessment.                          |
|  | <b>Economics</b>                          | Revision and mid-term test – national income, money, banking, monetary policy, and the CBN; mid-term test on Weeks 1–6 content.                                   |
|  | <b>Commerce</b>                           | Revision and mid-term test – warehousing, retail trade, wholesale trade, foreign trade, and balance of payments; mid-term test.                                   |
|  | <b>Financial Accounting</b>               | Revision and mid-term test – manufacturing accounts, departmental accounts, cash flow statements, and their formats; mid-term test.                               |
|  | <b>Business Studies</b>                   | Revision and mid-term test – law of contract, agency, sale of goods, and entrepreneurship; mid-term test.                                                         |
|  | <b>Government</b>                         | Revision and mid-term test – international relations, foreign policy, international organisations (UN, AU, ECOWAS, Commonwealth, OPEC, WTO), and peacekeeping.    |
|  | <b>Geography (Commercial)</b>             | Revision and mid-term test – population distribution, structure, resources, transportation, and communication in West Africa.                                     |
|  | <b>Christian Religious Studies (CRS)</b>  | Revision and mid-term test – the book of Revelation: seven churches, visions, the Great Tribulation, New Jerusalem, and Christian social responsibility.          |
|  | <b>Islamic Studies (IS)</b>               | Revision and mid-term test – Fiqh sources (Quran, Sunnah, Ijma, Qiyas), Islamic economics, and Da'wah; mid-term test.                                             |
|  | <b>TRADE: Book-keeping &amp; Accounts</b> | Mid-term tests and assignments – revision of incomplete records, non-profit accounts (receipts/payments, income/expenditure), and computerised accounting.        |
|  | <b>TRADE: Catering Craft Practice</b>     | Mid-term practical assessment – preparation of a dish or menu item demonstrating Third Term skills; written test on quantity cooking, functions, and food safety. |
|  | <b>TRADE: Marketing</b>                   | Mid-term tests and assignments – revision of international marketing, export/import procedures, digital marketing, and CRM.                                       |
|  | <b>TRADE: Typewriting/Keyboarding</b>     | Mid-term speed test and assessment – timed typing and proofreading test; revision of reports, tabulation, and legal documents.                                    |

| WEEK   | SUBJECT                                   | TOPIC / CONTENT                                                                                                                                                                     |
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| Week 8 |                                           |                                                                                                                                                                                     |
|        | <b>English Language</b>                   | Comprehension and vocabulary – reading and analysing financial and commercial texts; specialist vocabulary (debentures, liquidity, amortisation, hedging).                          |
|        | <b>General Mathematics</b>                | Further statistics – Pearson's correlation coefficient; scatter graphs and lines of best fit; interpreting correlation in economic data.                                            |
|        | <b>Citizenship &amp; Heritage Studies</b> | Environmental sustainability and global governance – climate change and Nigeria's obligations (Paris Agreement, SDGs); the role of UNEP and national environmental agencies.        |
|        | <b>Digital Technologies</b>               | Data analysis for business – using spreadsheet tools for data analysis (pivot tables, charts, XLOOKUP); interpreting business data; introduction to Power BI or Google Data Studio. |

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|  | <b>Economics</b>                          | Public finance – sources of government revenue (taxes, royalties, borrowing, grants); principles of taxation; types of taxes (direct and indirect); incidence of taxation.                   |
|  | <b>Commerce</b>                           | Balance of payments – components (current account, capital account, financial account); causes of balance of payments deficits; corrective measures.                                         |
|  | <b>Financial Accounting</b>               | Ratio analysis – liquidity ratios (current ratio, quick ratio); profitability ratios (gross profit margin, net profit margin, ROCE); efficiency ratios (stock turnover, debtor days).        |
|  | <b>Business Studies</b>                   | Business planning – components of a business plan (executive summary, market analysis, operational plan, financial projections); writing a simple business plan for a commercial enterprise. |
|  | <b>Government</b>                         | Democracy and its challenges – threats to democracy in Africa (military coups, corruption, election rigging); the role of civil society and the media.                                       |
|  | <b>Geography (Commercial)</b>             | Tourism in West Africa – types of tourism; tourist attractions in Nigeria (Yankari, Olumo Rock, Obudu Ranch, Zuma Rock); benefits and challenges of tourism.                                 |
|  | <b>Christian Religious Studies (CRS)</b>  | Christian ethics and commercial life – honesty, integrity, and fair dealing in business; biblical teachings on wealth, work, and economic justice (Proverbs, Matthew 25).                    |
|  | <b>Islamic Studies (IS)</b>               | Islamic ethics in business – honesty (Amanah), fairness in trade, avoiding fraud and deception; the Prophet's example as a merchant.                                                         |
|  | <b>TRADE: Book-keeping &amp; Accounts</b> | Interpretation of financial statements – using ratios to interpret the trading account, profit and loss account, and balance sheet of a small commercial enterprise.                         |
|  | <b>TRADE: Catering Craft Practice</b>     | Beverage service – types of beverages (hot and cold, alcoholic and non-alcoholic); preparation and service of tea, coffee, juices, and cocktails.                                            |
|  | <b>TRADE: Marketing</b>                   | Retail marketing – visual merchandising; window display; in-store promotions; the role of packaging in attracting consumers at the point of sale.                                            |
|  | <b>TRADE: Typewriting/Keyboarding</b>     | Financial documents – typing invoices, statements of account, and purchase orders; alignment of figures; use of templates for business documents.                                            |

| WEEK   | SUBJECT                                   | TOPIC / CONTENT                                                                                                                                                                  |
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| Week 9 |                                           |                                                                                                                                                                                  |
|        | <b>English Language</b>                   | Letter writing – official correspondence: letters to government agencies, bank correspondence (loan applications), and letters of enquiry and complaint in a commercial context. |
|        | <b>General Mathematics</b>                | Revision and integration of key SS2 topics – linear programming: formulating and graphically solving LP problems; application to resource allocation in a business context.      |
|        | <b>Citizenship &amp; Heritage Studies</b> | Examination preparation – review of all Third Term topics: international organisations, globalisation, environmental governance, and civic responsibilities at the global level. |
|        | <b>Digital Technologies</b>               | Revision and examination preparation – review of all Third Term topics: multimedia, e-commerce, digital marketing, cybersecurity, ICT business tools, and data analysis.         |
|        | <b>Economics</b>                          | Public finance (continued) – government expenditure: recurrent and capital expenditure; the budget (balanced, surplus, deficit); fiscal policy and economic stabilisation.       |



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|  | <b>Commerce</b>                           | Insurance in foreign trade – marine insurance; types of marine policies; the role of Lloyd's of London; freight and cargo insurance in Nigerian export trade.                                        |
|  | <b>Financial Accounting</b>               | Computerised accounting and examination preparation – review of SS2 Third Term financial accounting topics; interpreting published accounts of Nigerian companies (simple extracts).                 |
|  | <b>Business Studies</b>                   | Total revision – business law, entrepreneurship, business planning, and business ethics; practice questions on all SS2 Third Term Business Studies topics.                                           |
|  | <b>Government</b>                         | Revision and examination preparation – review of all Third Term Government topics: international relations, organisations, foreign policy, peacekeeping, democracy, and trade agreements.            |
|  | <b>Geography (Commercial)</b>             | Revision and examination preparation – review of Third Term Geography topics: population, transportation, communication, trade, and tourism in West Africa.                                          |
|  | <b>Christian Religious Studies (CRS)</b>  | Revision and examination preparation – review of Third Term CRS topics: the book of Revelation, Christian witness, social responsibility, and commercial ethics.                                     |
|  | <b>Islamic Studies (IS)</b>               | Revision and examination preparation – review of Third Term Islamic Studies topics: Fiqh sources, Islamic economics, Da'wah, and business ethics in Islam.                                           |
|  | <b>TRADE: Book-keeping &amp; Accounts</b> | Revision and examination preparation – review of all Third Term topics: incomplete records, non-profit accounts, computerised accounting, ratio analysis, and financial statement interpretation.    |
|  | <b>TRADE: Catering Craft Practice</b>     | Revision and final practical – review of all Third Term topics; final practical exercise demonstrating quantity cooking, function catering, or beverage service; end-of-year portfolio review.       |
|  | <b>TRADE: Marketing</b>                   | Revision and examination preparation – review of all Third Term Marketing topics: international marketing, export/import, digital marketing, CRM, retail marketing, and career options in marketing. |
|  | <b>TRADE: Typewriting/Keyboarding</b>     | Revision and final speed test – review of all Third Term topics; final timed typing test targeting 40+ wpm; portfolio of completed documents for assessment.                                         |

| WEEK           | SUBJECT                                   | TOPIC / CONTENT                                                                                                                                                                                                          |
|----------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Week 10</b> | General Revision across all subjects.     |                                                                                                                                                                                                                          |
|                | <b>English Language</b>                   | General revision of all Third Term topics – critical evaluation, report writing, oral debate, summary writing, commercial vocabulary, and official correspondence; revision test.                                        |
|                | <b>General Mathematics</b>                | General revision of all Third Term topics – matrices, trigonometry, coordinate geometry (circle), probability, statistics (standard deviation, correlation), mensuration, and linear programming; revision test.         |
|                | <b>Citizenship &amp; Heritage Studies</b> | General revision of all Third Term topics – international organisations (UNO, AU, ECOWAS, Commonwealth, OPEC, WTO), foreign policy, human rights bodies, globalisation, and environmental sustainability; revision test. |
|                | <b>Digital Technologies</b>               | General revision of all Third Term topics – multimedia, e-commerce, digital marketing, cybersecurity, ICT business tools, and data analysis for business; revision test.                                                 |
|                | <b>Economics</b>                          | General revision of all Third Term topics – national income, money and banking, monetary policy, public finance (taxation and budget), and fiscal policy; revision test.                                                 |

|  |                                           |                                                                                                                                                                                                   |
|--|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <b>Commerce</b>                           | General revision of all Third Term topics – warehousing, retail/wholesale trade, foreign trade, balance of payments, and marine insurance; revision test.                                         |
|  | <b>Financial Accounting</b>               | General revision of all Third Term topics – manufacturing accounts, departmental accounts, cash flow statements, ratio analysis, and computerised accounting; revision test.                      |
|  | <b>Business Studies</b>                   | General revision of all Third Term topics – law of contract, agency, sale of goods, entrepreneurship, business planning, and business ethics; revision test.                                      |
|  | <b>Government</b>                         | General revision of all Third Term topics – international relations, Nigeria's foreign policy, international organisations, peacekeeping, democracy, and trade agreements; revision test.         |
|  | <b>Geography (Commercial)</b>             | General revision of all Third Term topics – world population, transportation, communication and trade, tourism in West Africa; revision test.                                                     |
|  | <b>Christian Religious Studies (CRS)</b>  | General revision of all Third Term CRS topics – the book of Revelation (seven churches, visions, New Jerusalem), Christian witness, social responsibility, and ethics in commerce; revision test. |
|  | <b>Islamic Studies (IS)</b>               | General revision of all Third Term Islamic Studies topics – Fiqh (Quran, Sunnah, Ijma, Qiyas), Islamic economics, Da'wah, and ethics in business; revision test.                                  |
|  | <b>TRADE: Book-keeping &amp; Accounts</b> | General revision of all Third Term topics – incomplete records, non-profit accounts, computerised accounting, ratio analysis, and financial statement interpretation; revision test.              |
|  | <b>TRADE: Catering Craft Practice</b>     | General revision of all Third Term topics – quantity cooking, buffet catering, vegetarian menus, entrepreneurship in catering, food safety, and beverage service; practical revision test.        |
|  | <b>TRADE: Marketing</b>                   | General revision of all Third Term topics – international/export/import marketing, digital marketing, CRM, retail marketing, and careers in marketing; revision test.                             |
|  | <b>TRADE: Typewriting/Keyboarding</b>     | General revision of all Third Term topics – reports, manuscripts, tabulation, legal documents, financial documents, and speed/accuracy; final timed test.                                         |

## THIRD TERM SUBJECT OVERVIEW

| SUBJECT                                   | THIRD TERM FOCUS AREAS                                                                                                                                                                                                                                                    |
|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>English Language</b>                   | Critical Evaluation (Fact vs Opinion, Bias), Formal Report Writing, Oral Debate Skills, Summary Writing (Commercial Texts), Commercial Vocabulary, Official Correspondence (Bank, Government, Enquiry, Complaint)                                                         |
| <b>General Mathematics</b>                | Matrices & Determinants (2x2), Trigonometric Graphs, Coordinate Geometry (Circle), Probability (Addition/Multiplication Rules, Tree Diagrams), Statistics (Standard Deviation, Variance, Correlation, Scatter Graphs), Mensuration (Composite Solids), Linear Programming |
| <b>Citizenship &amp; Heritage Studies</b> | International Organisations (UNO, AU, ECOWAS, Commonwealth, OPEC, WTO), Nigeria's Foreign Policy, Human Rights Bodies (Amnesty, NHRC), Globalisation, Environmental Sustainability (Paris Agreement, SDGs)                                                                |
| <b>Digital Technologies</b>               | Multimedia Production, E-commerce (B2B, B2C, C2C), Digital Marketing (SEO, Social Media, Email Marketing), Cybersecurity (NDPR, 2FA), ICT Business Tools (ERP, Cloud Tools), Data Analysis (Pivot Tables, Power BI/Google Data Studio)                                    |
| <b>Economics</b>                          | National Income (GDP, GNP, NNP; Output/Income/Expenditure Methods; HDI), Money (Functions, Characteristics), Banking System (CBN, Commercial,                                                                                                                             |

|                                           |                                                                                                                                                                                                                                                                                                             |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                           | Microfinance), Credit Creation & Money Multiplier, Monetary Policy, Public Finance (Taxation, Government Expenditure, Budget, Fiscal Policy)                                                                                                                                                                |
| <b>Commerce</b>                           | Warehousing (Types, Functions), Retail Trade (Types, Trends), Wholesale Trade (Functions, Types), Foreign Trade (Comparative Advantage, Visible/Invisible), Balance of Trade & Payments, Marine Insurance                                                                                                   |
| <b>Financial Accounting</b>               | Manufacturing Accounts (Prime Cost, Factory Overhead, WIP), Departmental Accounts (Apportionment of Expenses), Cash Flow Statements (Operating, Investing, Financing), Ratio Analysis (Liquidity, Profitability, Efficiency), Computerised Accounting, Interpretation of Published Accounts                 |
| <b>Business Studies</b>                   | Law of Contract (Essentials, Void/Voidable, Remedies), Law of Agency (Creation, Duties), Law of Sale of Goods (Conditions, Warranties), Entrepreneurship (Types, Support Agencies), Business Planning, Business Ethics                                                                                      |
| <b>Government</b>                         | International Relations (Meaning, Foreign Policy), Nigeria's Foreign Policy Objectives, International Organisations (UN, AU, ECOWAS, Commonwealth, OPEC, WTO), Peacekeeping Contributions, Democracy and its Challenges, Trade Agreements                                                                   |
| <b>Geography (Commercial)</b>             | World Population Distribution, Population Growth & Malthusian Theory, Population Structure (Age-Sex Pyramids, Dependency Ratio), Population & Resources, Transport in West Africa, ICT Infrastructure & Regional Trade, Tourism in West Africa                                                              |
| <b>Christian Religious Studies (CRS)</b>  | Book of Revelation – Background, Seven Churches, Throne Room Vision, Great Tribulation & Millennium, New Jerusalem & Christian Hope, Christian Witness, Social Responsibility, Ethics in Commercial Life                                                                                                    |
| <b>Islamic Studies (IS)</b>               | Fiqh – Quran, Sunnah (Hadith Authentication), Ijma & Qiyas; Islamic Economics (Riba, Zakat, Islamic Banking: Murabaha, Musharakah); Da'wah & Social Responsibility; Islamic Business Ethics (Amanah, Fairness, Honesty)                                                                                     |
| <b>TRADE: Book-keeping &amp; Accounts</b> | Incomplete Records (Statement of Affairs, Net-Assets Method), Non-Profit Organisation Accounts (Receipts & Payments, Income & Expenditure), Computerised Accounting (Sage/QuickBooks/Wave), Ratio Analysis (Financial Statement Interpretation)                                                             |
| <b>TRADE: Catering Craft Practice</b>     | Quantity Cooking (Recipe Scaling, Production Schedules), Buffet & Function Catering (Menu Planning, Portion Control), Vegetarian & Special-Diet Cooking (Allergen Awareness), Catering Entrepreneurship (Business Plan, Costing), Food Safety (NAFDAC, HACCP), Beverage Service (Hot, Cold, Mocktails)      |
| <b>TRADE: Marketing</b>                   | International Marketing (Environment, Export Procedures, Documentation), Import Procedures (NAFDAC, Customs, Tariffs), E-marketing (Social Media Platforms), Customer Relationship Management (CRM, Loyalty, Complaints), Retail Marketing (Visual Merchandising, Display, Packaging), Careers in Marketing |
| <b>TRADE: Typewriting/Keyboarding</b>     | Advanced Business Reports (Structure, Layout), Manuscript Typing & Proofreading, Advanced Tabulation (Financial Statements, Decimal Alignment), Legal Documents (Affidavits, Agreements, Deeds), Financial Documents (Invoices, Statements, Purchase Orders), Speed Development (35–45 wpm target)          |

**Important Notes:** Week 7 = Mid-term Tests/Review & Assessment (all subjects). Week 11 = General Revision across all subjects. Week 12 = Third Term Examination (objective and theory). Week 13 = Marking, result compilation, and end-of-term activities. Trade subjects require both written and practical assessment. CRS and Islamic Studies are mutually exclusive – students offer one. Note that Typewriting/Keyboarding may be labelled 'Office Practice' or 'Computer Applications' in some schools; content should align with the NERDC trade curriculum for this subject.

**Abbreviations:** SSEC = Senior Secondary Education Curriculum | NERDC = Nigerian Educational Research and Development Council | CBN = Central Bank of Nigeria | EFCC = Economic and Financial Crimes Commission | NAFDAC = National Agency for Food and Drug Administration and Control | SON = Standards Organisation of Nigeria | SMEDAN = Small and Medium Enterprises Development Agency of Nigeria | BOI = Bank of Industry | WTO = World Trade Organisation | OPEC = Organisation of Petroleum Exporting Countries | ECOWAS = Economic Community of West African States | AU = African Union | UNO = United Nations Organisation | NDPR = Nigeria Data Protection Regulation | HACCP = Hazard Analysis and Critical Control Points | CRM = Customer Relationship Management | ERP = Enterprise Resource Planning | SEO = Search Engine Optimisation | HDI = Human Development Index | GDP = Gross Domestic

Product | GNP = Gross National Product | NNP = Net National Product | ROCE = Return on Capital Employed | LP = Linear Programming | CAN = Christian Association of Nigeria

**Source / Basis:** New NERDC Approved SSEC 2025. Weekly topics compiled and cross-referenced from the NERDC Senior Secondary Education Curriculum framework, [itsmyschoollibrary.wordpress.com](https://itsmyschoollibrary.wordpress.com), and [schemeofwork.com](https://schemeofwork.com) for Commercial and trade-subject content. Schools should verify content against their state ministry of education or NERDC.gov.ng circulars before final adoption. For SS2 Commercial students from the 2025/2026 session onwards.