

New Zealand Commerce & Economics Teachers Association Inc

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Te Aka Pouhoko, Pouaha Tōpū o Aotearoa

Accounting
Business Studies
Commerce
Digital Technologies
Economics

Commerce Catalogue

Educating young people who
will be significantly different!

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Commerce Catalogue : Term 4 2025

Year 11 : NZC Level 6 : NCEA Level 1

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NB Resource Codes: COM = Commerce; IC = Integrated Curriculum/Cross Curricular

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Year 11 Commerce Catalogue

Interactive Resources

Nau Mai Rā	COM 23/2/1	\$70.00	<p>Achievement Objective:</p> <p>Level 5 - Understand how economic decisions impact on people, communities, and nations.</p> <p>Level 5 - Understand how people's management of resources impacts on environmental and social sustainability</p> <p>Level 5 - Understand how people seek and have sought economic growth through business, enterprise, and innovation</p> <p>Level 6 – Economics - Understand how, as a result of scarcity, consumers, producers, and government make choices that affect New Zealand society</p> <p>Level 6 – Accounting - Make use of appropriate communication tools and skills to process, report, and interpret financial information for individuals, whānau, and local small entities, including community organisations</p> <p>Level 6 – Business Studies - Understand how, as a result of internal and external factors, small business owners make operational decisions that have consequences for the success of their business.</p> <p>Progress outcomes:</p> <p>Understand: People hold different perspectives on the world depending on their values, traditions, and experiences.</p> <p>Understand: people participate in communities by acting on their beliefs and through the roles they hold.</p> <p>Know: The uneven acquisition and allocation of scarce resources, goods and services, and wealth creates personal, societal, and global challenges. These challenges lead to individual and collective action</p> <p>Know: through innovation and enterprise, individuals, communities, and societies create new opportunities that can enrich or disrupt lives, change views about needs and wants, and impact on sustainability and regeneration.</p> <p>Do: recognise the strengths and limitations of social action campaigns</p> <p>Do: evaluate the impact of social actions and their personal and social significance.</p> <p>Strand: The economic world</p> <p>Contents:</p> <p>This pack covers the following topics each with a powerpoint:</p> <ul style="list-style-type: none"> • Vocab task • Numeracy task • Interdependence • Costs Activity <p>This resource is a variety of activities that use Nau Mai Rā as the context. Nau Mai Rā is a New Zealand power retailer set up to tackle power poverty. They have strong Māori values within their business model. These are short tasks that will allow teachers of Year 10 and Year 11 classes to integrate mātauranga Māori concepts into their teaching and learning programmes.</p> <p>The four activities are stand-alone but the vocab task would be an ideal start. This introduces both English and Te Reo terminology related to Nau Mai Rā and power poverty. Each activity is a powerpoint that includes suggested answers.</p>
Weaving Mātauranga Māori into our Teaching and Learning			
NZ Curriculum Level: Te ao tangata Social sciences			
NCEA Level 1			

Content Development

Prior Learning

Concepts such as interdependence and costing should have been previously introduced to the students.

Specific Content

By working through the powerpoints, students will add to their understanding of:

- Vocabulary related to power poverty and Te Reo terms.
- Using numerical data to compare products.
- Interdependence related to the power industry.
- Fixed and variable costs.

Further Learning

This resource is a stepping-stone to a variety of other topics within Economics, Business Studies and Accounting. This resource could also support teaching and learning in a Level 1 NCEA Commerce programme from 2024.

Achievement Standard Resources

<i>Title and Keywords</i>	<i>Code</i>	<i>Price</i>	<i>Description/Contents</i>
Ignite Business Success with Precision Pricing (Te utu) NZ Curriculum Level: Te ao tangata Social sciences NZC Level 6/ NCEA Level 1 AS 1.2 Formative Assessment	COM 24/1/1	\$70.00	<p>Big Idea(s): Informed financial and non-financial decision-making and action can result in the sustainable use of scarce resources and positive outcomes for stakeholders.</p> <p>Significant Learning: Use concepts, models, or financial statements to communicate financial and non-financial information Understand how prices affect or are affected by financial and non-financial decision-making Understand that decisions made by organisations impact themselves and society Explore how external factors impact organisations.</p> <p>Assessment Link(s): Demonstrate understanding of price determination for an organisation (1.2)</p> <p>Contents: Resource Descriptor & Teacher Notes Assessment Task PowerPoints Assessment Suggested Answers Assessment Schedule</p> <p>This is an assessment task to support assessment of Com 1.2 (Demonstrate understanding of price determination for an organisation). The task contains guidance for ākonga to start up their own small business, where the spotlight is on mastering the art of pricing. Ākonga will carry out market research, prepare a price comparison model, navigate through cost-volume-profit analysis and craft a winning pricing strategy that will contribute to business success. The determined price will face the ultimate test as the business responds to dynamic internal or external factors.</p> <p>This resource should be completed in segments as relevant teaching and learning is completed. Starting with the preparation of a business plan, followed by a launch of the business plan and finally a review of the determined price in response to a change in an external or internal factor. The task takes an integrated approach covering significant learning from the three specialist subject areas - Accounting, Economics, and Business</p> <p>NB this is a practice formative assessment and is not suitable for NZQA summative assessment.</p>
Good Boy Gourmet NZ Curriculum Level: Te ao tangata Social sciences NZC Level 6/ NCEA Level 1 AS 1.2 Formative	COM 24/1/2	\$70.00	<p>Big Idea(s): Informed financial and non-financial decision-making and action can result in the sustainable use of scarce resources and positive outcomes for stakeholders.</p> <p>Significant Learning: Use concepts, models, or financial statements to communicate financial and non-financial information Understand how prices affect or are affected by financial and non-financial decision-making Understand that decisions made by organisations impact themselves and society Explore how external factors impact organisations.</p> <p>Assessment Link(s): Demonstrate understanding of price determination for an organisation (1.2)</p> <p>Contents:</p>

Assessment	Resource Descriptor & Teacher Notes Assessment Case Study Assessment Questions Assessment Suggested Answers Assessment Schedule	<p>This is a practice formative assessment task to support the preparation for assessment of Com 1.2 (Demonstrate understanding of price determination for an organisation).</p> <p>The task is based on a case study scenario. It allows learners to determine a price for a product by using Cost Volume Profit analysis tools. The case study presents all necessary information for the learner to identify fixed and variable costs as well as calculating the breakeven level of sales and sales required to achieve a target profit level.</p> <p>Once calculations are complete, learners are challenged to analyse their price level appropriateness in the market and how they should respond to a change in conditions, including the consequences of this response on stakeholders. The business pūtake is expected to be considered when evaluating pricing decisions.</p> <p>The task provides a template for learners to work their way through the analysis.</p> <p>This resource could be completed all at once, or in segments as relevant teaching and learning is completed. Answers in the schedule provided are suggestions and there could be a number of other similar acceptable answers.</p> <p>NB this is a practice formative assessment and is not suitable for NZQA summative assessment.</p>
		<p>Specific content</p> <p>In order to complete this assessment, students will be required to:</p> <ul style="list-style-type: none"> • identify costs • research competition • calculate break even quantity • calculate quantity required to achieve a target profit • consider what changes in production might be required • include financial and non-financial information in determining price • prepare a Projected Income Statement • discuss consequences of pricing decisions on the entity • discuss consequences of pricing decisions on stakeholders
		<p>Curriculum Links</p> <p>This assessment resource links with the Big Ideas and Significant Learning for Level 1 Commerce.</p>
		<p>Qualifications Framework</p> <p>This assessment resource is appropriate for a formative assessment required for internal Achievement Standard 92029 version 3 (1.2) <i>Demonstrate understanding of price determination for an organisation.</i></p>
Holiday Time NZ Curriculum Level: Te ao tangata Social sciences	COM 24/1/3 \$70.00	<p>Big Idea(s) Informed financial and non-financial decision-making and action can result in the sustainable use of scarce resources and positive outcomes for stakeholders</p> <p>Significant Learning:</p> <p>Use concepts, models, or financial statements to communicate financial and non-financial information.</p> <p>Understand how prices affect or are affected by financial and non-financial decision-making.</p> <p>Understand that decisions made by organisations impact themselves</p>

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AS 1.1
Formative
Assessment**

and society.
Explore how external factors impact organisations.
Assessment Link(s): Demonstrate understanding of an organisation's financial decision making (1.1)
Contents:
Resource Descriptor & Teacher Notes
Assessment Questions
Assessment Suggested Answers
Assessment Schedule

This is a formative assessment task to support the preparation for assessment of Com 1.1 (Demonstrate understanding of an organisation's financial decision-making).
This task explores three different destinations for a holiday for a whānau. Students will investigate the costs of travelling to the different destinations and the activities available in the three different destinations.
Students will consider the pūtake of the whānau in relation to the holiday destinations. They will use a financial tool of a budget along with other ways to show the information researched on the three destinations. Students will do through the decision-making process, including the stakeholder perspectives.
The destinations (Queenstown, Rotorua, and Nelson) could be changed to suit your class. Or the students could pick three destinations of their choice.
This resource could be completed all at once, or in segments as relevant teaching and learning is completed.
Answers in the schedule provided are suggestions as examples and there could be a number of other similar acceptable answers.

NB this is a practice formative assessment and is not suitable for NZQA summative assessment.

Carey's Coastal
Candles

COM
24/1/4

\$70.00

Big Idea(s) Informed financial and non-financial decision-making and action can result in the sustainable use of scarce resources and positive outcomes for stakeholders.

Significant Learning:

Use concepts, models, or financial statements to communicate financial and non-financial information
Understand how prices affect or are affected by financial and non-financial decision-making
Understand that decisions made by organisations impact themselves and society
Explore how external factors impact organisations.

Assessment Link(s): Demonstrate understanding of an organisation's financial decision-making (1.1)

Contents:

Resource descriptor & teacher notes
Formative assessment questions
Formative assessment suggested answers
Formative assessment schedule

This resource contains questions each of which allows the candidate to achieve up to Excellence grade. The financial tool in this instance is a Cost-Benefit Analysis. It is important that students include financial information where appropriate for each cost or benefit.

The resource could be completed all at once, or in segments as

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relevant teaching and learning is completed. Parts of this resource, such as the research, could be completed in pairs or small groups.

Answers provided are suggestions and there could be a number of other similar acceptable answers, particularly for Question 5 (a), (b) and (c) if students have highlighted valid costs/benefits in response to Question 4 that are not in the suggested answers.

Note that for the summative internal assessment, students should **not** be provided with the options to meet the need or opportunity, students should identify possible options themselves.

NB this is a practice formative assessment and is not suitable for NZQA summative assessment.

Tipene's Tacos

COM
24/1/5

\$70.00

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Big Idea(s)

Informed financial and non-financial decision-making and action can result in the sustainable use of scarce resources and positive outcomes for stakeholders.

Significant Learning:

Use concepts, models, or financial statements to communicate financial and non-financial information.

Understand how prices affect or are affected by financial and non-financial decision-making.

Understand that decisions made by organisations impact themselves and society.

Explore how external factors impact organisations.

Assessment Link(s): Demonstrate understanding of price determination for an organisation (1.2)

Contents:

Resource Descriptor & Teacher Notes

Assessment Questions

Assessment Suggested Answers

Assessment Schedule

This resource contains questions each of which allows the candidate to achieve up to Excellence grade. It offers multiple opportunities for students to demonstrate an understanding of the standard. Note that only one change in an internal or external factor is required for the standard but two (change in technology and change in council requirements) have been provided in this assessment. Discussion of complements, substitutes and related goods is not required when determining price but scaffolds students towards discussions of how changes in price can impact the organisation and stakeholders (consumers, suppliers, and council). This resource could be completed all at once, or in segments as relevant teaching and learning is completed. Answers in the schedule provided are suggestions and there could be a number of other similar acceptable answers.

NB this is a practice formative assessment and is not suitable for NZQA summative assessment.

SWOTting The Financial Decisions	COM 24/1/6	\$70.00	<p>Big Idea(s) Culture and values shape consumer perspectives and organisations' uptake. Informed financial and non-financial decision-making and action can result in the sustainable use of scarce resources and positive outcomes for stakeholders.</p> <p>Significant Learning: Understand that due to scarcity, decisions need to be made. Investigate how pūtake informs financial and non-financial decision-making. Understand that decisions made by organisations impact themselves and society. Recognise that Māori, Indigenous Pacific knowledges, and other perspectives inform a range of concepts that influence decision-making. Use concepts, models, or financial statements to communicate financial and non-financial information Understand that decisions made by organisations impact themselves and society Explore how external factors impact organisations.</p> <p>Assessment Link(s): Demonstrate understanding of an organisation's financial decision-making (1.1)</p> <p>Contents: Resource descriptor & teacher notes Formative assessment task Formative assessment suggested answers Formative assessment schedule</p> <p>This task explores a chosen organisation that needs to make a financial decision. You will be tasked with the role of he Aratohu Putea (a Financial Guide). You will start with an exploration of the organisation's pūtake. You will be required to identify key stakeholders - those that are integral to the decision-making process. You will assess a range of options - discussing the pros and cons of each option and consider the consequences for the organisation and its stakeholders. You will incorporate the financial tool - SWOT analysis, to explain how each option addresses the organisation's needs and present diverse stakeholder's perspectives.</p> <p>Provided in the teaching and learning pack are learning slides that are designed to facilitate students' understanding of each step of the decision-making process within a financial context. Through interactive elements and comprehensive explanations, students will explore key commerce vocabulary related to the decision-making process, answer critical thinking questions and read through suggested answers for a variety of authentic contexts. At the end of each slide, there is a task designed to guide students through each stage of their assessment, allowing them to select their own context for demonstrating their understanding of an organisation's financial decision-making.</p> <p>NB this is a practice formative assessment and is not suitable for NZQA summative assessment.</p>
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Teaching & Learning Resources

Picture Perfect - The Circular Flow as a Model of the Economy & Interdependence

COM
24/2/1

\$70.00

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Social sciences**

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NCEA Level 1
AS 1.3**

Achievement Objective:

Understand how the different sectors of the New Zealand economy are interdependent.

Te Mataiaho Phase 5

Understand:

Tuia i runga, tuia i raro, tuia i roto, tuia i waho, tuia te muka tangata. Interactions change societies and environments.

Know:

Interdependence among different sectors of the economy (internal and international) generates flow-on effects from events that impact a sector.

Do:

Te whakaaro huatau | Thinking conceptually. I can: examine complex concepts and apply frameworks and models to develop theoretical understandings and to form generalisations about society.

Significant Learning:

Understand how sectors and groups within society are interdependent.

Assessment Link(s): Interdependence (but not the Circular Flow Model) relate to Achievement Standard 1.3 (AS92030)

Curriculum Links - The resource links with the New Zealand Curriculum and in particular embodies the principles of Learning to Learn and using language, symbols, and text.

Contents:

Resource descriptor & teacher notes

Powerpoints with explanations

Activities

Suggested Solutions

This resource is designed to help teachers and students understand the Circular Flow Model as an economic concept relating to interdependence. Each sector is explored individually, then the relationships between different sectors are explored. Within the produce sector, primary, secondary, and tertiary sectors are also explored. With this knowledge, students can then improve their paragraph writing skills, applying economic concepts, and including specific examples from case studies.

The resource would be useful for a Level 1 Economics or Level 1 Commerce programme, as part of a unit on interdependence and also for preparation for Level 2 Economics. The resource may also be useful for an introduction topic in Level 2 Economic Growth for those students who have no background in Economics from Level 1.


Specific Content

1. Household Sector
2. Producer Sector
3. Interdependence
4. Financial Sector
5. Government Sector
6. Overseas Sector
7. Scenarios

Assessment Guidelines

The following assessment methods are suggested:

- Checking answers against the suggested solutions
- Peer assessment

Independent Financial Relationships Guide for AS92030 NZ Curriculum Level: Te ao tangata Social sciences NZC Level 6/ NCEA Level 1 AS 92030 (1.3)	COM 25/3/1 	\$60.00	<p>This resource package covers the key aspects required to succeed in the Level 1 Commerce examination that assesses Achievement Standard 92030.</p> <p>It consists of a powerpoint of 17 slides that helps teachers and students gain a better understanding of:</p> <ul style="list-style-type: none"> • Describing interdependent financial relationships • Describing direct effects • Explaining flow-on effects • Explaining the impact of flow-on effects • Justifying a decision and its consequences <p>There are three student activities:</p> <ul style="list-style-type: none"> • Describing interdependent financial relationships - self-marking • Describing direct effects – self marking • Full exercise and suggested solutions <p>Curriculum Links</p> <p>This resource links with the 2007 New Zealand Curriculum. It meets Achievement Objective Level 6 Understand how the different sectors of the New Zealand economy are interdependent.</p> <p>Qualifications Framework</p> <p>This resource is appropriate for the teaching and learning required for assessment using Achievement Standard 92030 (1.3) Demonstrate understanding of how entities with interdependent financial relationships are affected by an event.</p> <p>Content Development</p> <p>Prior Learning</p> <p>Students will have learnt about interdependent financial relationships, events, direct effects, flow-on effects, impacts and consequences.</p> <p>Specific Content</p> <p>At conclusion of this topic students should be able to evaluate how entities with interdependent financial relationships are affected by an event.</p> <p>Skills include:</p> <ul style="list-style-type: none"> • Describing interdependent financial relationships • Describing direct effects • Explaining flow-on effects • Explaining the impact of flow-on effects • Justifying a decision and its consequences
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CETA Practice Exams

Title and Keywords	Code	Price	Description/Contents
2025 NCEA Level 1 (AS92030) (1.3) (AS92301) (1.4)	COM L1 2025	CETA Members \$90.00 Non CETA Members \$140	An examination that covers two external Achievement Standard AS92030 and AS92031). <i>Includes Teacher Notes; Assessment Questions and Assessment Schedule.</i> Individual Achievement Standards can be purchased at a cost of \$50 per achievement standard for CETA members & \$98 per achievement standard for non CETA members.
2024 NCEA Level 1 (AS92030) (1.3 only)	COM L1 2024	CETA Members \$70.00 Non CETA Members \$98	An examination that covers one external Achievement Standard AS92030 (1.3). Includes Teacher Notes; Assessment Questions and Assessment Schedule. Individual Achievement Standards can be purchased at a cost of \$70 per achievement standard for CETA members & \$98 per achievement standard for non CETA members. IMPORTANT COMMENT This assessment is written based on the limited amount of information available about this external achievement standard on the Ministry of Education website. The assessment writers and checkers have found developing this assessment difficult. The Ministry of Education have changed the standard after the pilot so we don't really know what the exam will look like, add into that that they have put specific detail in the assessment specifications that hints that the government won't be assessed, and therefore our writers have avoided it. However, writing this assessment with enough meat without the government has been problematic. CETA does want to assure users of this assessment that our team of writers and checkers, while they have no 'inside information', they have certainly done their best with the limited information available. NOTE: Commerce 1.4 is an over-time assessment task in a report format, not a point-in-time exam. For this reason, no derived grade opportunity is needed and therefore no practice assessment has been developed by CETA.