



## MAGHULL HIGH SCHOOL – CURRICULUM MAP

Term 2.2	Learning Aim C	Learning Aim C	Learning Aim C	Learning Aim C
LESSON TOPIC QUESTION(S)	What are the benefits of using breakeven to an enterprise?	What are the ways an enterprise can gain its sources of finance eg money?	What are the advantages and disadvantages of internal sources of finance?	What are the advantages and disadvantages of external sources of finance?
Knowledge & Skills development	Theory knowledge  Pupils will understand how break even can help an enterprise in financial decisions. Pupils will understand that enterprises may plan different sources of finance for different purposes or at different stages, and the advantages and disadvantages of each source to the enterprise.			Skills  Calculate using formula the break-even point and margin of safety, construct and interpret a break-even chart, and recognise the strengths and limitations of break-even analysis
Assessment / Feedback Opportunities	Formative Assessment Workbook activity Class Discussion Questioning pupils Verbal Feedback Live Marking modelling answers and how to construct breakeven charts. Discussion and relation using case studies to real life		Summative assessment Summative assessment test Rubric Assessment Live marking	
Key Vocabulary	Capital Money invested in a business. Loan Borrowed money that must be paid back with interest. Mortgage A loan specifically for buying property, secured against that property. Overdraft A facility allowing a business to withdraw more money than is in its bank account, up to an agreed limit. Grant Money given by the government or other organizations that does not have to be repaid.			

**Share Capital**

Money raised by selling shares in a company.

**Venture Capital**

Investment from investors who take a risk in new or growing businesses for a share of ownership.

**Retained Profit**

Profit kept in the business to fund future activities rather than paid out to owners.

**Crowdfunding**

Raising small amounts of money from many people, typically via the internet.

**Trade Credit**

An agreement where suppliers allow the business to pay for goods at a later date.

**Debt Finance**

Money borrowed that must be repaid, usually with interest.

**Equity Finance**

Money raised by selling a stake in the business.

**Personal Savings**

Money invested by the entrepreneur from their own funds.

**Angel Investors**

Wealthy individuals who provide finance to start-ups in exchange for ownership.

**Break-even Chart Keywords**

1. **Fixed Costs** – Costs that do not change with production or sales volume (e.g., rent, salaries).
2. **Variable Costs** – Costs that vary directly with production or sales volume (e.g., raw materials).
3. **Total Costs** – The sum of fixed and variable costs.
4. **Revenue** – Income from sales ( $\text{Price} \times \text{Quantity}$ ).
5. **Break-even Point (BEP)** – The level of sales at which total revenue equals total costs (no profit, no loss).
6. **Contribution Margin** – Selling price per unit minus variable cost per unit.
7. **Margin of Safety** – The amount by which actual or projected sales exceed the break-even sales.
8. **Profit** – Revenue minus total costs (after break-even point).
9. **Loss** – Occurs when total costs exceed revenue (before reaching break-even).
10. **Units Sold** – The quantity of products sold.

<b>Literacy/Reading opportunities</b>	BBC News – specifically the business and companies section <a href="https://www.economist.com/">https://www.economist.com/</a> <a href="https://moneyweek.com/">https://moneyweek.com/</a>												
<b>Cross Curricular Themes</b>	PSHE – Budgeting, different sources of money Maths – Understanding and interpreting the correct financial sources to use												
<b>Personal Development (Including British Values, RSE, Citizenship)</b>	<p>Listening to others</p> <p>Responding suitable in discussions</p> <p>Taking part in group activities Pupils should also understand the following on how it impacts an Enterprise</p> <table> <tr> <td><b>Source of Finance</b></td><td><b>British Values Reflected</b></td></tr> <tr> <td>Bank Loans</td><td>Rule of Law (contracts and regulations)</td></tr> <tr> <td>Government Grants</td><td>Democracy (fair allocation through policies)</td></tr> <tr> <td>Crowdfunding</td><td>Individual Liberty &amp; Democracy (wide participation)</td></tr> <tr> <td>Angel Investors</td><td>Mutual Respect (partnerships and trust)</td></tr> <tr> <td>Ethical Finance</td><td>Tolerance &amp; Respect (culturally sensitive products)</td></tr> </table>	<b>Source of Finance</b>	<b>British Values Reflected</b>	Bank Loans	Rule of Law (contracts and regulations)	Government Grants	Democracy (fair allocation through policies)	Crowdfunding	Individual Liberty & Democracy (wide participation)	Angel Investors	Mutual Respect (partnerships and trust)	Ethical Finance	Tolerance & Respect (culturally sensitive products)
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<b>Career Opportunities</b>	Financial Analyst   Management Accountant / Cost Accountant   Business Analyst (Finance Focus)   Corporate Finance Associate   Financial Planner or Advisor												