ZENOVA STUDY

JAMB COMMERCIAL STUDY GUIDE

A Zenova Scheme-of-Work Companion for UTME Candidates

Mathematics • English Language • Economics • Principles of Accounting • Commerce • Government • Geography

STUDY SMARTER • WIN BIGGER

Welcome

This guide follows the exact Zenova scheme of work for the seven core JAMB Commercial subjects: Mathematics, English Language, Economics, Principles of Accounting, Commerce, Government, and Geography.

Each subject is broken down month by month (or section by section), and every topic on the scheme comes with concise, exam-focused key points — the essential facts, formulas, and ideas you need to hold in your head before test day.

Use it as a companion to your scheme, not a replacement for practice: read a topic's key points, then immediately attempt past questions on that topic. Revisit each subject's Month 6+ section for guidance on mock exams and final revision.

How to use this guide

- Study one topic at a time — read the key points, then close the book and recall them.
- Follow the month-by-month order; later topics often build on earlier ones.
- Pair every topic with past questions from that same area before moving on.
- In the final stretch (Month 6+), prioritise timed mock tests over new content.

Contents

ZENOVA JAMB SCHEME OF WORK

MATHEMATICS

Number Sense • Algebra • Geometry • Calculus • Statistics

Mathematics tests speed and accuracy under time pressure. Master the core techniques below, then drill past questions until each method becomes automatic.

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SECTION I

Number and Numeration

Number Bases

- A number in base n uses digits 0 to (n-1); e.g. base 2 (binary) uses only 0 and 1.
- To convert base n to base 10: multiply each digit by n raised to its place-value power, then sum.
- To convert base 10 to base n: repeatedly divide by n and read the remainders from bottom to top.
- Addition/subtraction in a given base follows normal arithmetic but you 'carry' or 'borrow' in that base, not in 10.

Fractions, Decimals, Approximations and Percentages

- Convert fractions to decimals by dividing the numerator by the denominator; convert back using place value.
- Percentage = (part/whole) x 100%. Percentage increase/decrease = (change/original) x 100%.
- Approximation: round to a given number of decimal places or significant figures; for significant figures, count from the first non-zero digit.
- Simple interest $I = PRT/100$; Compound interest $A = P(1 + R/100)^T$. VAT problems use the same percentage logic applied to price.

Indices, Logarithms and Surds

- Laws of indices: $a^m \times a^n = a^{(m+n)}$; $a^m / a^n = a^{(m-n)}$; $(a^m)^n = a^{(mn)}$; $a^0 = 1$; $a^{-n} = 1/a^n$.
- Laws of logarithms: $\log(xy) = \log x + \log y$; $\log(x/y) = \log x - \log y$; $\log(x^n) = n \log x$; $\log_a a = 1$.
- A surd is an irrational root (e.g. root 2). Rationalise a denominator by multiplying by the conjugate surd over itself.

Sets

- A set is a well-defined collection of objects; the intersection sign means common elements, the union sign means all elements.
- n(A union B) = n(A) + n(B) - n(A intersect B) is the key formula for two-set word problems.
- Venn diagrams represent set relationships visually — always label the universal set U and shade the required region carefully.

SECTION II

Algebra

Polynomials

- Factorise by grouping, common factors, or the difference of two squares: $a^2 - b^2 = (a-b)(a+b)$.
- Quadratic equations $ax^2+bx+c=0$ can be solved by factorisation, completing the square, or the formula.
- The Remainder Theorem: dividing f(x) by (x-a) leaves a remainder of f(a). The Factor Theorem: (x-a) is a factor if f(a)=0.

Variation

- Direct variation: $y = kx$ (y increases as x increases). Inverse variation: $y = k/x$.
- Joint variation combines two or more variables, e.g. $y = kxz$. Partial variation: $y = a + bx$.
- Always find the constant k first using given values, then substitute to solve for the unknown.

Inequalities

- Solve linear inequalities like equations, but reverse the inequality sign when multiplying or dividing by a negative number.
- Quadratic inequalities: factorise, find critical values, then test intervals on a number line to determine the sign.

Progression (Sequences and Series)

- Arithmetic Progression (AP): nth term = a + (n-1)d; sum of n terms Sn = n/2[2a + (n-1)d].
- Geometric Progression (GP): nth term = ar^(n-1); sum to infinity = a/(1-r) for |r|<1.

Binary Operations

- A binary operation (e.g. a*b = a + b - ab) combines two elements of a set to give a unique result in the set.
- Test for commutativity: a*b = b*a. Test for associativity: (a*b)*c = a*(b*c).

Matrices and Determinants

- Add/subtract matrices by combining corresponding entries; matrices must have the same order.
- For a 2x2 matrix [[a,b],[c,d]], determinant = ad - bc; inverse = (1/det) x [[d,-b],[-c,a]].

SECTION III

Geometry and Trigonometry

Euclidean Geometry

- Angles on a straight line sum to 180 degrees; angles at a point sum to 360 degrees; vertically opposite angles are equal.
- Circle theorems: angle at the centre = 2 x angle at the circumference; angle in a semicircle = 90 degrees.
- For polygons, sum of interior angles = (n-2) x 180 degrees; sum of exterior angles is always 360 degrees.

Mensuration

- Circle: area = pi r^2, circumference = 2 pi r. Cylinder: volume = pi r^2 h. Sphere: volume = 4/3 pi r^3.
- Always check whether a question wants total surface area (include base/top) or curved/lateral surface area only.

Loci

- The locus of points equidistant from two fixed points is the perpendicular bisector of the line joining them.
- The locus of points a fixed distance from a point is a circle; from a line, it is a pair of parallel lines.

Coordinate Geometry

- Distance between two points and midpoint formulas apply directly; gradient m = (y2-y1)/(x2-x1).
- Parallel lines have equal gradients; perpendicular lines have gradients that multiply to -1.

Trigonometry

- SOHCAHTOA gives sine, cosine and tangent ratios for right-angled triangles.
- Sine rule and Cosine rule are used for non-right-angled triangles; key identity: sin^2(theta) + cos^2(theta) = 1.
- Know exact values of sin, cos, tan for 0, 30, 45, 60 and 90 degrees.

SECTION IV

Calculus

Differentiation

- Power rule: if y = ax^n, dy/dx = anx^(n-1). Differentiate term by term for polynomials.
- The derivative gives the gradient of a curve/rate of change at a point; dy/dx = 0 at a turning point.

Application of Differentiation

- To find maxima/minima: set dy/dx = 0, solve for x, then use the second derivative to classify the point.
- Rate of change problems connect two related quantities via the chain rule.

Integration

- Power rule for integration adds 1 to the power and divides by the new power, plus a constant for indefinite integrals.
- Definite integrals (with limits) give the area under a curve.

SECTION V

Statistics

Representation of Data

- Bar charts compare discrete categories; histograms show continuous frequency distributions with no gaps between bars.
- A cumulative frequency curve (ogive) is used to read off the median and quartiles graphically.

Measures of Location

- Mean = sum of values divided by number of values (for grouped data, use sum of fx over sum of f).
- Median is the middle value when data is ordered; mode is the most frequently occurring value.

Measures of Dispersion

- Range = highest value minus lowest value. Variance = average of squared deviations from the mean; standard deviation = square root of variance.
- A smaller standard deviation means data is more tightly clustered around the mean.

Permutation and Combination

- Permutation (order matters): nPr = n!/(n-r)!. Combination (order doesn't matter): nCr = n!/[r!(n-r)!].
- Use permutations for arrangements and combinations for selections.

Probability

- Probability of an event = number of favourable outcomes / total possible outcomes; always between 0 and 1.
- Addition rule for mutually exclusive events ('OR'); multiplication rule for independent events ('AND').

Exam Mastery

- Work through past JAMB Mathematics questions under timed conditions to build familiarity with question style.
- Sit weekly CBT tests and full mock exams in the final stretch; prioritise reviewing weak topics over new content.

ZENOVA JAMB SCHEME OF WORK

ENGLISH LANGUAGE

Lexis • Structure • Comprehension • Oral Forms • The Lekki Headmaster

JAMB English rewards precision — in grammar rules, in vocabulary, and in reading closely. Build your foundation month by month, then spend Month 6+ on timed practice.

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MONTH 1

Grammar Foundations

Parts of Speech

- The eight parts of speech: noun, pronoun, verb, adjective, adverb, preposition, conjunction, interjection.
- Adjectives describe nouns; adverbs describe verbs, adjectives, or other adverbs and often end in -ly.

Tenses

- Present simple, present continuous, present perfect each mark a different shade of present time.
- Match tense to time markers in the sentence — words like 'yesterday', 'since', 'already' signal which tense is correct.

Concord (Subject-Verb Agreement)

- A singular subject takes a singular verb; a plural subject takes a plural verb.
- Collective nouns (team, family, government) usually take a singular verb when acting as one unit.
- Indefinite pronouns like 'everyone', 'nobody', 'each' take a singular verb.

Sentence Patterns

- Simple sentence: one independent clause. Compound: two independent clauses joined by a conjunction.
- Watch for sentence fragments (incomplete thoughts) and run-on sentences (two sentences fused without proper punctuation).

MONTH 2

Vocabulary Building

Synonyms

- A synonym is a word with a similar meaning; context determines the best synonym, not just dictionary meaning.
- Practice replacing the underlined word with each option and check which preserves the sentence's meaning and tone.

Antonyms

- An antonym is a word with the opposite meaning; some words have more than one antonym depending on context.
- Learn prefixes that create opposites: un-, in-, dis-, im-, non-.

Idioms

- An idiom's meaning cannot be worked out from the individual words (e.g. 'kick the bucket' = to die).
- Learn idioms in full phrases, not word-by-word, and note the correct preposition used with each.

Vocabulary Building

- Learn common Latin/Greek roots (bio=life, phon=sound, tele=far) to decode unfamiliar words quickly.
- Group words by theme (emotions, professions, sizes) to recall them faster under exam pressure.

MONTH 3

Comprehension and Interpretation

Comprehension Techniques

- Skim the passage first for the general idea, then read the questions before re-reading for specific answers.
- Answers are usually paraphrased, not copied word-for-word — match ideas, not exact phrases.

Cloze Test Practice

- Read the whole passage once before filling any gaps — later sentences often clarify earlier blanks.
- Eliminate options that are grammatically wrong first, then choose the best remaining option for meaning.

Sentence Interpretation

- Identify the literal meaning first, then consider any implied or figurative meaning.
- Look out for words that reverse meaning — negatives, contrasts ('however', 'but'), and qualifiers ('only', 'except').

MONTH 4

Oral English

Vowels

- English has monophthongs (pure vowel sounds) and diphthongs (two vowel sounds gliding together).
- Words that look similar can have very different vowel sounds — e.g. 'bread' vs 'bead'.

Consonants

- Consonants can be voiced (vocal cords vibrate) or voiceless (no vibration).
- Silent letters are common in English (e.g. 'k' in knife, 'b' in comb) — learn these as exceptions.

Stress and Intonation

- Word stress falls on one syllable more strongly than others; stress can change a word's meaning or class.
- Two-syllable nouns are commonly stressed on the first syllable; verbs are commonly stressed on the second.

MONTH 5

The Lekki Headmaster (Set Text)

Theme Analysis

- Identify major themes (leadership, integrity, corruption, tradition vs modernity) and find textual evidence for each.
- Link themes to real events in the plot — examiners reward answers that cite specific incidents, not vague statements.

Character Study

- Know the major characters' traits, motivations, and how they change through the story.
- Note the author's method of characterisation — through dialogue, action, or narration.

MONTH 6+

Exam Practice and Mastery

Past Questions & Weekly CBT Tests

- Work through past JAMB English questions under timed conditions to build familiarity with question style.

- Simulate the computer-based test environment weekly to build speed and reduce exam-day anxiety.

Mock JAMB Examinations

- Sit full-length mock exams under real time constraints to build stamina and pacing.
- In the final weeks, prioritise reviewing your weakest topics over learning new material.

ZENOVA JAMB SCHEME OF WORK

ECONOMICS

Economic Systems • Demand & Supply • Production • Money & Finance • Public Finance

Economics rewards clear reasoning as much as recall. Learn each concept's definition, graph, and real-world application together, then practice interpreting data and diagrams.

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MONTH 1

Introduction to Economics

Economics as a Science

- Economics studies how individuals and society choose to use scarce resources to satisfy unlimited wants.
- It is divided into microeconomics (individual units — households, firms) and macroeconomics (the whole economy).
- Positive economics describes 'what is'; normative economics deals with 'what ought to be' (value judgements).

Basic Economic Concepts

- Scarcity is the root economic problem — unlimited wants against limited resources, forcing choice.
- Opportunity cost is the value of the next-best alternative given up when a choice is made.
- Utility is the satisfaction derived from consuming a good; marginal utility falls as more units are consumed.

Economic Problems and the Production Possibility Frontier (PPF)

- Every economy must answer: what to produce, how to produce, and for whom to produce.
- The PPF shows the maximum combinations of two goods an economy can produce with fixed resources; points inside show inefficiency, points outside are unattainable.
- A shift outward of the PPF represents economic growth (more resources or better technology).

Economic Systems

- Capitalism (free market): resources allocated by the price mechanism, private ownership dominates.
- Socialism (planned economy): resources allocated by central planning, state ownership dominates.
- Mixed economy: combines market forces with government intervention — most real economies, including Nigeria's, are mixed.

Economic Analysis Tools

- Economic models simplify reality using assumptions (e.g. 'ceteris paribus' — all other things being equal) to isolate one relationship at a time.
- Graphs, tables, and index numbers are the main tools used to represent and analyse economic data.

MONTH 2

Demand, Supply and Consumer Behaviour

Theory of Demand

- The law of demand: as price falls, quantity demanded rises, ceteris paribus — giving a downward-sloping demand curve.
- A change in price causes movement along the demand curve; a change in other factors (income, taste, price of related goods) shifts the whole curve.
- Substitute goods (e.g. tea and coffee) have positive cross-elasticity; complementary goods (e.g. bread and butter) have negative cross-elasticity.

Consumer Behaviour

- The law of diminishing marginal utility: each extra unit consumed adds less satisfaction than the one before.
- A rational consumer maximises total utility by allocating spending until the marginal utility per naira is equal across goods.

Theory of Supply

- The law of supply: as price rises, quantity supplied rises, ceteris paribus — giving an upward-sloping supply curve.
- Supply shifts with changes in cost of production, technology, taxes/subsidies, and number of sellers.

Elasticity of Demand and Supply

- Price elasticity of demand = %change in quantity demanded / %change in price; elastic if greater than 1, inelastic if less than 1.
- Necessities tend to have inelastic demand; luxuries tend to have elastic demand.
- Elasticity determines who bears the burden of a tax and how total revenue responds to a price change.

Price Determination

- Equilibrium price is where the demand and supply curves intersect — quantity demanded equals quantity supplied.
- A price ceiling (below equilibrium) causes shortages; a price floor (above equilibrium) causes surpluses.

MONTH 3

Production, Costs and Market Structures

Theory of Production

- Production combines the factors of production — land, labour, capital, entrepreneurship — to create goods and services.
- The law of diminishing returns: adding more of a variable factor (e.g. labour) to a fixed factor (e.g. land) eventually yields smaller additional output.

Cost and Revenue Analysis

- Fixed costs do not change with output (e.g. rent); variable costs change directly with output (e.g. raw materials).
- Total revenue = price x quantity sold; profit = total revenue minus total cost.

Market Structures

- Market structure describes the degree of competition: perfect competition, monopoly, oligopoly, and monopolistic competition.
- Key distinguishing features are number of sellers, product type (identical or differentiated), and ease of entry/exit.

Perfect Competition

- Many small sellers, identical products, free entry/exit, and perfect information — each firm is a 'price taker'.
- In the long run, firms earn only normal profit because free entry competes away abnormal profit.

Monopoly and Monopolistic Competition

- A monopoly is a single seller with significant barriers to entry, allowing it to set price above the competitive level.

- Monopolistic competition has many sellers with differentiated products (e.g. branding), giving each some price-setting power.

MONTH 4

National Income, Money and Finance

National Income

- National income can be measured by the income method, expenditure method, or output method — all three should give the same total.
- GDP is the total value of goods and services produced within a country's borders in a period; GNP adds net income from abroad.

Circular Flow of Income

- Money flows in a circle between households (who supply factors of production) and firms (who supply goods and services) through factor and product markets.
- Leakages (savings, taxes, imports) remove money from the flow; injections (investment, government spending, exports) add to it.

Money and Inflation

- Money functions as a medium of exchange, unit of account, store of value, and standard of deferred payment.
- Inflation is a sustained rise in the general price level; it can be caused by demand-pull (too much spending) or cost-push (rising production costs) factors.

Financial Institutions

- The Central Bank of Nigeria regulates the money supply, issues currency, and supervises commercial banks.
- Commercial banks accept deposits and give loans; other institutions include insurance companies, and the stock exchange.

Monetary Policy

- Monetary policy uses interest rates, reserve requirements, and open market operations to control money supply and inflation.
- Tightening monetary policy (raising interest rates) reduces borrowing and spending, helping to curb inflation.

MONTH 5

Public Finance and Development

Public Finance

- Public finance studies how government raises revenue and spends it to influence the economy.
- A budget can be balanced, in surplus (revenue exceeds spending), or in deficit (spending exceeds revenue).

Taxation

- A progressive tax takes a higher percentage from higher incomes; a regressive tax takes a higher percentage from lower incomes; a proportional tax takes the same percentage from all.
- Direct taxes are paid straight to government by the taxpayer (e.g. income tax); indirect taxes are added to the price of goods (e.g. VAT).

Government Budget

- The budget outlines planned government revenue and expenditure for a fiscal year, and signals policy priorities.
- Deficit financing (borrowing to cover a shortfall) can stimulate the economy but may raise public debt and inflation.

Economic Growth and Development

- Economic growth is an increase in real national output (GDP); economic development is broader — includes rising living standards, health, and education.
- Key growth indicators include GDP growth rate, GDP per capita, and the Human Development Index (HDI).

Development Planning

- A development plan sets national goals and strategies over a defined period to guide resource allocation for growth.
- Common obstacles to development in Nigeria include infrastructure deficits, over-reliance on oil revenue, and inconsistent policy.

MONTH 6+

Nigerian Economy and Exam Mastery

Agriculture and Industry in Nigeria

- Agriculture remains a major employer in Nigeria despite its declining share of GDP relative to oil and services.
- Industrialisation is often constrained by inadequate power supply, funding, and infrastructure.

Natural Resources and Population

- Nigeria's key natural resources include petroleum, natural gas, and various solid minerals distributed across regions.
- A large, youthful population can be a 'demographic dividend' if matched with jobs and skills, or a burden if unemployment is high.

International Trade and Organizations

- The principle of comparative advantage explains why countries gain from specialising and trading rather than producing everything domestically.
- A balance of payments deficit means a country pays out more (imports, outflows) than it receives (exports, inflows) over a period.
- Organizations like ECOWAS, the WTO, and OPEC shape the rules and terms of international trade and cooperation.

Past Questions, Weekly CBT and Mock JAMB Exams

- Practice past JAMB Economics questions regularly, paying close attention to graph-reading and calculation-based questions.
- Sit weekly CBT tests and full mock exams in the final stretch; prioritise reviewing weak topics over new content.

ZENOVA JAMB SCHEME OF WORK

PRINCIPLES OF ACCOUNTING

Double Entry • Final Accounts • Partnerships • Company & Public Sector Accounts

Accounting is a subject of process and calculation. Master the double-entry logic first — every other topic in this scheme builds directly on it.

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MONTH 1

Foundations of Accounting

Nature and Significance of Book Keeping and Accounting

- Book keeping is the routine recording of financial transactions; accounting includes recording, classifying, summarising, and interpreting that data.
- Key branches include financial accounting, cost accounting, management accounting, auditing, and taxation.
- Accounting information helps owners, managers, investors, and government make informed financial decisions.

Principles of Double Entry

- Every transaction has two effects — a debit entry in one account and an equal credit entry in another.
- The accounting equation: Assets = Capital + Liabilities, must always balance.
- A trial balance lists all ledger balances to check that total debits equal total credits before preparing final accounts.
- A suspense account is a temporary account used to balance the books while an error is being located and corrected.

Ethics, Professional and Regulatory Bodies

- An accountant must be honest, transparent, and objective when preparing and presenting financial information.
- In Nigeria, ICAN (Institute of Chartered Accountants of Nigeria) is the leading professional body; FRCN and CAC are key regulatory bodies.

MONTH 2

Cash, Banking and Final Accounts of a Sole Trader

Cash Book

- A cash book records both cash and bank transactions and doubles as a book of original entry and a ledger account.
- Trade discount is deducted before recording a sale; cash discount is recorded separately as an incentive for prompt payment.
- A petty cash book, run on the imprest system, records small day-to-day expenses.

Bank Transactions and Reconciliation

- A bank reconciliation statement explains the difference between the cash book balance and the bank statement balance.
- Common causes of difference: unpresented cheques, uncredited deposits, bank charges, and standing orders not yet recorded.

Final Accounts of a Sole Trader

- The statement of profit or loss shows gross profit (sales minus cost of sales) and net profit (gross profit minus expenses).
- The statement of financial position lists assets, liabilities, and capital at a point in time.
- Common adjustments include provision for depreciation, bad debts, accruals, and prepayments before final accounts are drawn up.

MONTH 3

Final Accounts and Adjustments

Stock Valuation

- Stock (inventory) is valued at the lower of cost and net realisable value.
- FIFO assumes the oldest stock is sold first; LIFO assumes the newest stock is sold first; simple average uses the mean cost.

Control Accounts

- A sales ledger control account summarises all debtors' transactions in one account; a purchases ledger control account does the same for creditors.
- Control accounts help detect errors in the individual ledger accounts without checking every entry.

Incomplete Records and Single Entry

- Where full double-entry records are not kept, a statement of affairs (like a balance sheet) is used to find opening and closing capital.
- Profit for the period = closing capital minus opening capital, adjusted for drawings and any new capital introduced.

Manufacturing Accounts

- A manufacturing account calculates the cost of goods manufactured before they reach the trading account.
- Prime cost = direct materials + direct labour + direct expenses; production cost adds factory overheads to prime cost.

MONTH 4

Specialised Accounts

Not-for-Profit Making Organizations

- Instead of a trading account, these organisations prepare a receipts and payments account and an income and expenditure account.
- The excess of income over expenditure (surplus) or expenditure over income (deficit) replaces 'profit' and 'loss'.

Departmental Accounts

- Departmental accounts show the profit or loss of each department within one business, aiding performance comparison.
- Shared expenses are apportioned across departments using a fair basis, such as floor space or sales value.

Branch Accounts

- Branch accounts record transactions between a head office and its branches, and reconcile any differences between their books.

Joint Venture Accounts

- A joint venture is a temporary partnership between two or more parties for a specific business undertaking.
- Profit or loss is shared according to the agreed ratio once the venture is completed.

MONTH 5

Partnership and Company Accounts

Partnership Accounts

- A partnership is formed by two or more people sharing profit/loss according to a partnership agreement.
- Each partner has a capital account (fixed) and a current account (records drawings, interest, and share of profit).
- On admission or retirement of a partner, assets are often revalued and goodwill is adjusted between the partners.

Introduction to Company Accounts

- A company can be private or public; it raises capital by issuing shares (ownership) and debentures (loan capital).
- Company final accounts follow the same profit/loss and financial position structure as a sole trader, with additional items like reserves and dividends.
- Accounting ratios such as the current ratio and acid-test ratio are used to assess a company's liquidity.

MONTH 6+

Public Sector Accounting and Exam Mastery

Public Sector Accounting

- Public sector accounting differs from private sector accounting in its focus on accountability for public funds rather than profit.
- Government revenue includes taxes, fees, and grants; expenditure is classified as capital (long-term projects) or recurrent (day-to-day running costs).
- Key figures include the Accountant General, the Auditor General, and instruments like the budget and warrant that control spending.

Information Technology in Accounting

- Computerised accounting systems process transactions faster and with fewer errors than manual systems.
- Modern trends include mobile accounting, accounting software, and the use of data analytics for financial decision-making.

Past Questions, Weekly CBT and Mock JAMB Exams

- Practice past JAMB Accounting questions regularly — most questions combine a short scenario with a calculation.
- Sit weekly CBT tests and full mock exams in the final stretch; prioritise reviewing weak topics over new content.

ZENOVA JAMB SCHEME OF WORK

COMMERCE

Trade • Business Units • Money & Finance • Marketing • Business Environment

Commerce is about how goods move from producer to consumer. Learn each concept in the context of a real trade transaction, and the definitions will stick far more easily.

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MONTH 1

Introduction to Commerce

Commerce

- Commerce is the sum of all activities involved in the distribution and exchange of goods and services, including trade and aids to trade.
- It bridges the gap between producers and consumers of place, time, and possession.

Occupation

- Occupations are grouped into direct production (extractive, manufacturing, construction), services (commerce, direct services), and non-productive activities.

Production

- Production is the creation of goods and services to satisfy human wants; it is classified as primary, secondary, or tertiary.
- Primary production extracts raw materials; secondary production manufactures goods; tertiary production provides services.

MONTH 2

Trade

Trade

- Trade is the buying and selling of goods and services; home trade occurs within a country, foreign trade occurs between countries.
- Home trade is further divided into wholesale trade (selling in bulk) and retail trade (selling in small quantities to final consumers).

Purchase and Sale of Goods

- A contract of sale involves an offer, acceptance, and consideration (price); documents like invoices and receipts evidence the transaction.

Aids to Trade

- Aids to trade are services that support the smooth conduct of trade: transport, banking, insurance, warehousing, communication, and advertising.
- Without aids to trade, goods could not efficiently move from producers to the final consumer.

MONTH 3

Business Units

Business Units

- Common forms include sole proprietorship, partnership, private limited company, and public limited company — each differs in ownership, liability, and capital.
- A sole proprietorship is easiest to set up but has unlimited liability; a limited company has separate legal identity and limited liability.

Financing Business

- Sources of business finance include owner's capital, retained profit, loans, overdrafts, and share issues.
- Short-term finance covers day-to-day needs; long-term finance funds major assets or expansion.

Trade Associations

- A trade association represents the common interests of businesses in a particular industry, offering advocacy, standards, and information sharing.

MONTH 4

Money, Finance and Management

Money

- Money serves as a medium of exchange, unit of account, store of value, and standard for deferred payment.
- Good money should be generally acceptable, durable, divisible, portable, and of stable value.

Stock Exchange

- The stock exchange is a market where existing shares and other securities are bought and sold.
- It allows companies to raise long-term capital and gives investors a way to buy into and exit business ownership.

Elements of Business Management

- The core management functions are planning, organising, directing (leading), and controlling.
- Effective management coordinates people, money, materials, and time to achieve business objectives.

MONTH 5

Marketing and Legal Aspects of Business

Elements of Marketing

- The marketing mix (the '4Ps') covers Product, Price, Place, and Promotion decisions.
- Market research helps a business understand customer needs before designing and pricing a product.

Legal Aspects of Business

- A valid contract requires offer, acceptance, consideration, and capacity of the parties to contract.
- Businesses must comply with relevant consumer protection and company registration laws.

Information and Communication Technology (ICT)

- ICT has transformed commerce through e-commerce, online banking, and digital marketing, widening market reach.
- E-commerce reduces overhead costs and allows businesses to trade beyond their immediate location.

MONTH 6+

Business Environment and Exam Mastery

Business Environment and Social Responsibility

- The business environment includes economic, legal, political, social, and technological factors that affect operations.
- Corporate social responsibility means a business considers its impact on society and the environment, not just profit.

Past Questions, Weekly CBT and Mock JAMB Exams

- Practice past JAMB Commerce questions regularly, focusing especially on definitions and classification-style questions.
- Sit weekly CBT tests and full mock exams in the final stretch; prioritise reviewing weak topics over new content.

ZENOVA JAMB SCHEME OF WORK

GOVERNMENT

Elements of Government • Constitution • Political Development • International Relations

Government rewards clear definitions and the ability to link theory to Nigeria's actual political history. Learn each concept, then anchor it with a real Nigerian example.

STUDY SMARTER • WIN BIGGER

MONTH 1

Elements of Government

Elements of Government

- A state has four essential elements: population, territory, government, and sovereignty.
- Government is the machinery through which the state exercises its authority over its people.

Forms of Government

- Government can be classified as monarchy, aristocracy, or democracy, based on who holds power.
- Democracy can be direct (citizens vote directly on issues) or representative (citizens elect representatives to decide for them).

Arms of Government

- The three arms are the Legislature (makes laws), the Executive (implements laws), and the Judiciary (interprets laws).
- Separation of powers keeps each arm distinct; checks and balances allow each arm to limit the others' excesses.

MONTH 2

Structures and Systems of Governance

Structures of Governance

- A unitary system concentrates power at the centre; a federal system shares power between central and regional/state governments.
- Nigeria operates a federal system with power distributed among federal, state, and local governments.

Systems of Governance

- In a presidential system, the executive and legislature are separately elected and constitutionally independent (as in Nigeria and the USA).
- In a parliamentary system, the executive is drawn from and accountable to the legislature (as in the UK).

Political Ideologies

- Liberalism emphasises individual freedom and limited government; socialism emphasises collective ownership and equality; conservatism favours tradition and gradual change.

MONTH 3

Constitution and Democratic Government

Constitution

- A constitution is the supreme law of a country, defining the structure, powers, and limits of government.
- A written constitution (like Nigeria's) exists as a single codified document; an unwritten constitution (like the UK's) is drawn from various sources.
- A rigid constitution is difficult to amend; a flexible constitution can be amended through ordinary legislative process.

Principles of Democratic Government

- Core principles include rule of law, popular sovereignty, free and fair elections, and protection of fundamental human rights.

- Rule of law means everyone, including government officials, is subject to and accountable under the law.

Processes of Legislation

- A bill typically passes through first reading, second reading, committee stage, third reading, and presidential assent to become law.

MONTH 4

Citizenship and the Electoral Process

Citizenship

- Citizenship can be acquired by birth, registration, or naturalisation; it comes with both rights and duties.
- Citizens' duties include obeying the law, paying taxes, and participating in civic and political life.

The Electoral Process

- Free and fair elections require voter registration, campaigning under equal rules, secret balloting, and independent vote collation.
- In Nigeria, INEC (the Independent National Electoral Commission) is responsible for organising and supervising elections.

Political Parties and Party Systems

- A political party is an organised group that seeks to win elections and control government to implement its policies.
- A one-party system has a single dominant party; a two-party system has two major parties; a multi-party system has several competing parties.

MONTH 5

Political Participation and Public Opinion

Pressure Groups

- A pressure group seeks to influence government policy without seeking to win elections or govern directly.
- Methods used include lobbying, petitions, protests, and media campaigns.

Public Opinion

- Public opinion is the collective view of citizens on a particular issue, shaped by the media, education, and personal experience.

Political Socialization

- Political socialization is the process by which individuals acquire their political values and attitudes — through family, school, media, and peer groups.

Political Participation

- Participation ranges from voting and campaigning to holding public office and joining political parties or pressure groups.

MONTH 6+

Foreign Policy and Exam Mastery

Nigeria's Foreign Policy and International Relations

- Nigeria's foreign policy is built on the principle of 'Africa as the centrepiece', promoting African unity and regional leadership.
- Nigeria participates in international bodies such as the United Nations, the African Union, and ECOWAS to advance cooperation and security.

Past Questions, Weekly CBT and Mock JAMB Exams

- Practice past JAMB Government questions regularly, focusing on definitions, comparisons, and Nigerian political history.
- Sit weekly CBT tests and full mock exams in the final stretch; prioritise reviewing weak topics over new content.

ZENOVA JAMB SCHEME OF WORK

GEOGRAPHY

Maps • The Earth • Physical Processes • Climate • Human Geography • Regional Geography

Geography connects map skills with an understanding of both physical processes and human activity. Practice map reading regularly and always link a place's geography to how people live there.

SECTION 1

Practical Geography

Maps

- A map is a scaled, symbolic representation of an area; know common map symbols, direction (compass points, bearings), and conventional signs.

Scale and Measurement

- Map scale can be a statement (1cm to 1km), a ratio (1:50,000), or a linear scale bar.
- Distance on the ground = distance on map x scale; area calculations use the scale squared.

Map Reading and Interpretation

- Contour lines join points of equal height; closely spaced contours indicate steep slopes, widely spaced ones indicate gentle slopes.
- Practice identifying relief, drainage patterns, and settlement/vegetation features from topographic maps.

Statistical Data and Diagrams

- Geographic data is represented using bar graphs, pie charts, line graphs, and choropleth (shading) maps — know how to read and construct each.

Elementary Surveying and GIS

- Basic surveying measures land features and distances using tools like chains, tapes, and compasses to produce accurate maps.
- GIS (Geographic Information System) is a computer-based system for capturing, storing, and displaying geographically referenced data.

SECTION 2

The Earth and Earth Crust

The Earth as a Planet

- The Earth is the third planet from the sun, nearly spherical, and rotates on its axis (causing day/night) while orbiting the sun (causing seasons/year).

Latitudes, Longitudes and Time

- Latitudes are horizontal lines measuring distance north/south of the Equator; longitudes are vertical lines measuring distance east/west of the Greenwich Meridian.
- 15 degrees of longitude equals a 1-hour time difference; places east of Greenwich are ahead in time.

Rocks: Types and Formation

- Igneous rocks form from cooled magma/lava; sedimentary rocks form from compressed layers of sediment; metamorphic rocks form when existing rocks are altered by heat and pressure.

Earth Movements and Major Landforms

- Tectonic plate movements cause folding (mountain formation), faulting (rock fracture), and volcanic/seismic activity.
- Key landforms include mountains, plateaus, plains, and valleys — each formed by specific combinations of earth movement, erosion, and deposition.

SECTION 3

Physical Processes

Volcanism and Earthquakes

- Volcanism is the movement of molten rock (magma) to the Earth's surface, forming volcanoes; can be active, dormant, or extinct.
- Earthquakes result from the sudden release of energy along a fault line, often at tectonic plate boundaries; measured using the Richter scale.

Weathering, Erosion, Mass Movement and Deposition

- Weathering breaks down rock in place: physical, chemical, and biological weathering.
- Erosion is the removal and transport of weathered material by agents like rivers, wind, waves, and ice.
- Deposition occurs when an erosional agent loses energy and drops its transported material, forming features like deltas and sand dunes.

SECTION 4

Climate and Environment

Water Bodies

- Oceans cover most of the Earth's surface and regulate global climate; rivers follow a course from source to mouth, shaped by erosion, transportation, and deposition.

Weather and Climate

- Weather is the day-to-day state of the atmosphere; climate is the average weather pattern of a region over a long period.
- Key climate elements: temperature, rainfall, humidity, pressure, and wind — measured with specific instruments.

Vegetation and Soils

- Natural vegetation types (rainforest, savanna, desert) are determined mainly by climate, especially rainfall and temperature.
- Soil types and fertility vary with climate, parent rock, vegetation, and time.

Environmental Resources, Hazards and Conservation

- Natural resources are classified as renewable (forests, water, solar energy) or non-renewable (minerals, fossil fuels).
- Hazards include flooding, drought, and desertification; conservation strategies include afforestation and protected areas.

SECTION 5

Human Geography

Population and Settlement

- Population studies cover distribution, density, growth rate, and structure (age-sex composition, often shown on population pyramids).
- Settlements are classified by size/function (rural vs urban) and pattern (nucleated, dispersed, linear).

Economic Activities

- Primary (extraction), secondary (manufacturing), tertiary (services), and quaternary (research/information) sectors describe the structure of an economy.

Agriculture, Transport and Trade

- Agricultural systems vary with climate, soil, and economic development — from subsistence to large-scale commercial farming.
- Transport networks and trade link production areas to markets, driving economic development.

SECTION 6+

Regional Geography and Exam Practice

Nigeria: Physical and Human Features

- Know Nigeria's major relief regions, river systems (Niger, Benue), climate zones, and vegetation belts from south to north.
- Nigeria's key resources include petroleum, natural gas, agricultural land, and various solid minerals distributed across different regions.

ECOWAS

- ECOWAS (Economic Community of West African States) promotes regional economic integration and cooperation among West African nations.

Revision, Past Questions and Mock Tests

- Practice map reading and past JAMB Geography questions regularly to strengthen both physical and human geography recall.
- Read map-based questions carefully and refer directly to the given map/data before answering — many marks are lost through rushed map interpretation.

About Zenova Study

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