



Grade 9 Business Innovations

Course Code	0315
Course Credit	1.0

ENGLISH Program

Discipline Overview

Applied commerce education (ACE) consists of an optional cluster of courses for high school learners interested in pursuing a career in a commerce-related field, such as economics, entrepreneurship, business, marketing, technology, and finance. Each of the individual courses is an excellent option for any learner wanting to understand more about their role in our global economy. The 14 ACE course offerings allow learners to develop the skills they need to be effective business leaders, innovators, citizens, consumers, and employees.

Course Overview

Business Innovations

Business Innovations is an introductory course that allows learners to sample the various strands within the ACE program. The course offers learners the opportunity to explore commerce-related topics, such as economics, entrepreneurship, business, marketing, technology, and finance. Throughout the course, learners will apply the concepts and strategies they learn to a variety of creative business projects or simulations. It is the suggested introduction to all the other courses offered in the ACE subject area.

Global Competencies in Applied Commerce Education



Critical Thinking

Critical thinking in ACE involves using criteria and evidence informed by business principles, data, evidence, personal understandings, and others' understandings to make reasoned judgments and decisions.

- Learners source, manipulate, and process information using appropriate technology products and standards of business and commerce.
- Learners determine bias, relevance, reliability, and productivity of information and technology for use in business and industry.
- Learners analyze and synthesize emerging trends using criteria and evidence, demonstrating awareness of historical influences, sustainability, culture, and diversity.
- Learners understand how data sources, experiences, and perspectives from the business and broader community are rooted in certain contexts.
- Learners demonstrate flexibility to reconsider their thinking when presented with data sources and other evidence from the business and broader community.
- Learners enhance comprehension, clarify meaning, make connections, and expand experiences through questioning.
- Learners analyze problems in business and current trends, and make decisions based on evidence and systems thinking.
- Learners evaluate human, environmental, and financial practices to make ethical decisions about financial and environmental sustainability.



Creativity

Creativity in ACE involves exploring and reflecting on trends and patterns in the world of business to generate and express innovative, responsive, and flexible models, plans, and solutions.

- Learners explore careers and fields of interest, and take risks to innovate new ideas in their field.
- Learners demonstrate curiosity in commerce by exploring new ideas/possibilities and asking relevant questions about their role in the global economy.
- Learners use a variety of strategies to find innovative solutions for meeting a need in society.
- Learners enhance innovative solutions to commerce learning by building on the ideas of current and emerging trends and the ideas of others.

- Learners use cyclical planning and make adjustments by evaluating trends, patterns, and connections, and by establishing business protocols to solve problems.
- Learners test and adapt planning models through scale and substitution to assess and predict obstacles for remediation.
- Learners use reflective practice and feedback to adapt and improve planning models.



Citizenship

Citizenship in ACE involves awareness of the interconnectedness of business with communities and world systems. It provides learners with the opportunity to work towards a sustainable world by fostering and valuing ethical relationships with oneself, colleagues, stakeholders, and the environment.

- Learners understand their own perspective on issues related to commerce at global regional and local levels.
- Learners evaluate factors such as the impact of equity, diversity, and inclusion on commerce, business, and human resources, and propose solutions to support well-being.
- Learners explore diverse viewpoints, experiences, and world views, and how they contribute to building business relationships and practices.
- Learners empathize with multiple viewpoints to better understand consumers, markets, workplaces, teams, and co-workers.
- Learners connect with others using appropriate, effective, and ethical workplace skills and practices to engage respectfully with others, both in person and in digital contexts.
- Learners explore opportunities where business and commerce can contribute to the well-being of individuals, communities, and larger systems.
- Learners analyze the role of business in society and work with others to find equitable solutions to support diversity, inclusivity, and human rights.
- Learners make ethical choices in their business and economic decision-making.



Connection to Self

Connection to self in ACE involves the awareness of personal strengths, gifts, and challenges as they relate to global and local business systems. It allows for discovering and reflection on a learner's personal engagement, attitudes, strengths, and future planning to become a lifelong learner.

- Learners explore their identity as consumer versus producer, leader versus follower, and boss versus employee to discover more about their strengths, values, needs, and purpose.

- Learners identify the impact that economic systems and work environments can have in shaping how people see themselves and the roles they hold in society.
- Learners use workplace skills and practices to enhance self-regulation, personal comfort, sense of being, and efficiency.
- Learners—individually and with support from others—reflect on their contributions, experiences, and role identities through various learning experiences.
- Learners recognize and pursue personal and professional development opportunities, and set goals for growth to expand their experience.
- Learners create a career plan that reflects their strengths and interests.
- Learners value and practise resilience as they work through mistakes and overcome obstacles.
- Learners modify and adapt planning when presented with obstacles or new information.
- Learners are prepared, independent, and confident in decision-making regarding future pathways.



Collaboration

Collaboration in ACE involves setting shared goals, and contributing individual and collective strengths, unique attributes, and skills. Learning will be broadened through sharing perspectives, understandings, and experiences.

- Learners welcome diverse viewpoints, experiences, and world views, and appreciate how they contribute to building business relationships and practices.
- Learners build on each other's ideas through discussion, sharing stories, models, and simulations, and incorporate this learning into their practice.
- Learners recognize and value the importance of each learner's contributions based on their skills and talents.
- Learners formulate questions of themselves and others to generate new ideas and deepen understanding.
- Learners work through differences, and show a willingness to compromise or change perspective by demonstrating effective conflict resolution and appropriate business etiquette and protocols.
- Learners work in a team environment using traditional and digital formats to co-construct, design, and manage business projects.
- Learners commit to their role in common goals, projects, or tasks using workplace skills and ethical decision-making.



Communication

Communication in ACE involves managing messaging for clarity and understanding in diverse contexts, and making meaningful and purposeful connections within the world of business and commerce.

- Learners use business language and terminology while demonstrating appropriate business etiquette and protocols.
- Learners select appropriate mediums of business communication while considering audience and purpose.
- Learners understand how their words and actions shape their identity or have an impact.
- Learners explore persuasive messaging and ethics in marketing and business communication.
- Learners understand business protocols and practices, and use them to understand and interpret messages.
- Learners use a variety of business-informed conventions to understand and engage others in professional, informative conversations.
- Learners consider and contextualize how perspectives can inform business models' styles and scope.
- Learners deepen meaning by incorporating the language of business and commerce into their learning.
- Learners make connections and build relationships in the business community, both in person and in digital contexts.
- Learners recognize the importance/impact of communication in understanding community dimensions, team building, and networking.



Enduring Understandings

Innovation

Critical, creative, and innovative thinking helps to ensure success in a variety of contexts.

Technology

Selecting and effectively using current and emerging technologies is important to success in business contexts.

Standards

Consideration for ethical and legal standards is essential for safety and viability in applied commerce.

Communication

Effective communication is essential for achieving success in applied commerce.

Trends and Patterns

Analyzing historical trends and emerging patterns can be an important source of innovation in applied commerce.

Employability Skills

Developing employability skills needed for success in various careers will help to guide personal choices about career pathways.

Sustainability

Building financially sustainable businesses depends on understanding sound business practices and the influences of values, culture, and environmental impacts.



Learning Outcomes

Goal 1: Demonstrate critical, creative, and innovative thinking.

GLO 1.1: Demonstrate critical, creative, and innovative thinking.

- 9.1.1.1** Formulate questions to generate new ideas.
- 9.1.1.2** Assess information and perspectives related to the thinking process.
- 9.1.1.3** Assess patterns and connections related to critical, creative, and innovative thinking.

Goal 2: Employ current and emerging technologies used in business and industry.

GLO 2.1: Employ current and emerging technologies used in business and industry.

- 9.2.1.1** Evaluate appropriate current technologies for use in business and industry.
- 9.2.1.2** Utilize appropriate current technologies used in business and industry.
- 9.2.1.3** Identify and use technology for specific tasks to improve productivity and efficiency.
- 9.2.1.4** Assess the value of emerging trends in technology.

GLO 2.2: Demonstrate an awareness of digital footprints.

- 9.2.2.1** Analyze the impact of one's own digital footprint.

Goal 3: Demonstrate business communication skills.

GLO 3.1: Demonstrate business communication skills.

- 9.3.1.1** Define and use appropriate business language and terminology.
- 9.3.1.2** Demonstrate appropriate business etiquette and protocols.
- 9.3.1.3** Employ conflict resolution techniques.
- 9.3.1.4** Produce business documents.
- 9.3.1.5** Present information and ideas.



Goal 4: Demonstrate an understanding of ethical and legal standards.

GLO 4.1: Demonstrate an understanding of ethical and legal standards.

9.4.1.1 Differentiate between ethics and legal business practices.

9.4.1.2 Discuss ethical business strategies.

9.4.1.3 Discuss laws, codes, and regulations related to business.

Goal 5: Identify historical influences and emerging trends as innovative sources for business.

GLO 5.1: Identify historical influences as innovative sources for business.

9.5.1.1 Describe historical influences on the evolution of business.

GLO 5.2: Analyze emerging trends in business.

9.5.2.1 Identify emerging trends in business.

9.5.2.2 Analyze emerging trends in business.

9.5.2.3 Predict trends in business.

Goal 6: Demonstrate an awareness of sustainability in business.

GLO 6.1: Demonstrate an awareness of sustainability in business.

9.6.1.1 Demonstrate human sustainability practices while considering financial and environmental sustainability.

9.6.1.2 Demonstrate sustainable environmental practices while considering human and financial sustainability.

9.6.1.3 Demonstrate sustainable financial practices while considering human and environmental sustainability.



Goal 7: Demonstrate an understanding of the impact culture and diversity have on business.

GLO 7.1: Demonstrate an understanding of the impact culture and diversity have on business.

9.7.1.1 Reflect on how culture impacts business decisions, which may include

- short- and long-term goals
- values
- lifestyle
- family structure
- demographics

9.7.1.2 Examine First Nations, Métis, and Inuit perspectives and how they relate to business.

Goal 8: Describe and demonstrate employability skills.

GLO 8.1: Describe and demonstrate employability skills.

9.8.1.1 Demonstrate the ability to read and write text, use documents, work with numbers, communicate orally, use technology, learn continuously, and think critically.

9.8.1.2 Demonstrate positive attitude and behaviours, responsibility, adaptability, and safe work practices.

9.8.1.3 Demonstrate time management and punctuality.

9.8.1.4 Demonstrate the ability to work with others and participate in projects and tasks.

Goal 9: Explore education and career opportunities.

GLO 9.1: Explore education and career opportunities.

9.9.1.1 Explore education and career opportunities related to business.

Goal 10: Analyze the role of business in society.

GLO 10.1: Analyze the role of business in society.

9.10.1.1 Analyze the role of business.



Goal 11: Demonstrate an understanding of the concepts and principles of business.

GLO 11.1: Demonstrate an understanding of business.

9.11.1.1 Define *business*.

9.11.1.2 Demonstrate an understanding of a need and a want, and the relationship to business opportunities.

9.11.1.3 Differentiate between a good and a service.

9.11.1.4 Demonstrate an understanding of the various business types, which may include

- service
- merchandise
- manufacture
- non-profit
- not-for-profit


9.11.1.5 Compare and contrast the various forms of business ownership, which may include

- sole proprietorship
- partnership
- corporation
- cooperative
- franchise

9.11.1.6 Demonstrate an understanding of franchising and franchise ownership.

9.11.1.7 Demonstrate an understanding of the various functions within a business, which may include

- finance
- management
- human resources
- information technology services
- marketing
- production
- research and development



GLO 11.2: Demonstrate an understanding of how the economy impacts business decisions.

9.11.2.1 Define *economy*.

9.11.2.2 Compare and contrast the various types of economic systems, which may include

- market (capitalism)
- command (communism)
- traditional
- mixed

9.11.2.3 Demonstrate an understanding of the contributions and benefits each sector makes to the Canadian economy, which may include

- business sector
- financial sector
- household sector
- foreign/global markets (e.g., imports, exports, trade partners, trade agreements)
- government

9.11.2.4 Demonstrate an understanding of elements of the business cycle, which may include

- expansion and growth
- recession and contraction
- inflation

9.11.2.5 Demonstrate an understanding of the law of supply and demand.


9.11.2.6 Demonstrate an understanding of the various factors that affect supply and demand.

9.11.2.7 Explain the impact of globalization on Canadian business and the Canadian economy.

GLO 11.3: Demonstrate an understanding of commerce.

9.11.3.1 Identify and analyze business strategies related to the various elements of the marketing mix, which may include

- product
- price
- promotion
- place (e.g., brick and mortar, digital, etc.)
- public image
- people (customer service)


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- 9.11.3.2** Define *target market*.
- 9.11.3.3** Identify and analyze marketing strategies that appeal to a target market.
- 9.11.3.4** Demonstrate an understanding of market segment variables, which may include
- demographic variables
 - psychographic variables
 - geographic variables
 - behavioural variables
- 9.11.3.5** Create marketing material for a specific product or service that appeals to a target market, which may include
- print
 - television
 - radio
 - web
 - digital

GLO 11.4: Demonstrate an understanding of retailing.

- 9.11.4.1** Define *retailing*.
- 9.11.4.2** Examine the role of retailing in business.
- 9.11.4.3** Demonstrate how to calculate gross profit.
- 9.11.4.4** Identify and analyze effective customer service strategies.
- 9.11.4.5** Demonstrate the ability to handle money and process cash sales.

GLO 11.5: Demonstrate an understanding of personal finance.

- 9.11.5.1** Demonstrate an understanding of marketing strategies and their effect on personal consumer decisions.
- 9.11.5.2** Identify how personal ethics play a role in purchasing decisions.
- 9.11.5.3** Demonstrate an understanding of basic money management principles, which may include
- earning income
 - budgeting and saving
 - controlling debt
 - preventing identity theft
- 9.11.5.4** Calculate basic consumer purchases, which may include
- tax
 - discounts
 - unit costs

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- 9.11.5.5** Demonstrate an understanding of financial institutions, banking accounts, and basic investment options.

GLO 11.6: Demonstrate an understanding of business finance.

- 9.11.6.1** Define *assets, liabilities, owner's equity, revenue, and expenses*.
- 9.11.6.2** Examine the role of accounting in business.
- 9.11.6.3** Construct a simple income statement and balance sheet.

GLO 11.7: Demonstrate an understanding of entrepreneurship.

- 9.11.7.1** Define *entrepreneurship*.
- 9.11.7.2** Define *invention, innovation, and creativity* as they relate to entrepreneurship.
- 9.11.7.3** Explore the characteristics and skills of an entrepreneur.
- 9.11.7.4** Explore the value of small business in our economy.
- 9.11.7.5** Develop and propose a unique idea for an invention or innovative product.

GLO 11.8: Apply basic business principles and concepts.

- 9.11.8.1** Apply business principles and concepts to business scenarios, which may include
- community partnerships
 - school events or activities
 - simulations
 - pop-up stores
 - case studies
 - fundraising

Curriculum Implementation Resources

Curriculum implementation resources are frequently added. Please refer to www.edu.gov.mb.ca/k12/framework/sytep/ace/index.html to see the key resources specific to this course.