

UNIVERSITY OF CAMBRIDGE INTERNATIONAL EXAMINATIONS

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**Cambridge International Diploma in Business  
Standard Level**

Scheme of Work

5167  
Business Start-up  
Optional Module



UNIVERSITY *of* CAMBRIDGE  
International Examinations

## Introduction

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The overall programme comprises three core and six option modules:

Core	Business Organisation and Environment Effective Business Communication Business Finance
Option	Marketing Human Resources Management Interpersonal Business Skills <b>Business Start-Up</b> Customer Care Information and Communications Technology

The modules have been chosen to reflect the key areas of business. It is important that in the delivery of each module, tutors appreciate that the programme is concerned with **Skills and Knowledge**. Students should be encouraged not only to demonstrate their knowledge but also their acquisition and development of complementary skills.

The programme has **four general aims** that are designed to encourage the students to:

- understand key concepts of business
- apply acquired skills to real work situations
- think about and resolve business problems
- work independently using their initiative

The over-riding objective of the programme is to prepare students either for employment or, if already in employment, for advancement. Employers expect those completing the Cambridge International Diploma in Business modules to be able to offer a working combination of skills and knowledge.

The accompanying scheme of work focuses specifically around the skills and knowledge of each competence criterion and clearly they must form the essence of the delivery of the modules.

### **Business Start-Up (5167) Standard**

The module Business Start-Up, being Standard level, requires a minimum of 40 learning hours. The scheme of work has been organised to offer those 40 hours *within* the class- or lecture-room setting and it is expected that additional learning time will be undertaken by students outside the timetabled hours working in study groups or undertaking independent study.

The key to the module's delivery is *flexibility*. There are several means at your disposal to help you deliver the module and the employment of an appropriate variety would be welcome. The standard or traditional class approach will still form the basis of much of your delivery but you might care to reinforce it by using the occasional outside or guest speaker, simulation, role-play, brainstorming session, or presentation. It is not necessary that you use them all during your teaching of this module but these alternatives will help to encourage more student interest in the subject area. With a pro-active subject area like starting up a business, it would help if a guest speaker or two could be encouraged to come in and talk about their personal and practical experiences of going into business. Equally visits to some small and medium size enterprises (SMEs) would be of value.

***There is, however, no substitute for a lively, motivating, and stimulating teacher! The main rule to follow is that you bring the module to life and make it relevant and interesting.***

It is assumed that you have ready use of the basic tools of whiteboard, flip chart and OHP and, additionally, you may have access to the Internet. Other resources that will be readily available include textbooks, newspapers and journals, balance sheets, resource packs [often given out by, for example, banks and insurance companies. *Please do not overlook your own role in providing stimulus material* e.g. task related to a current business event, photocopy of an article coupled with a discussion topic.

It is quite important that you appreciate that the International Diploma in Business programme is *holistic or integrated* i.e. the modules, whilst each is designed to be discrete or standalone, must be regarded as part of a whole course and a wider experience. A brief research of the modules in the syllabus compendium will indicate how the various modules have common areas and interlink with one another.

### **The Scheme of Work**

You may have to revise or change the accompanying scheme to suit your own purposes but it offers an advised approach to Business Start-Up. Activities or activity suggestions are included in the scheme but there may be more than you can use. Please keep in mind that 5167 is **not** an examined module in that students will sit a two-hour written paper *but they will be judged by the submission of a final assignment*. As you work your way through the module you should assist the students to focus on building up their portfolios of supportive material, identifying a business idea, and completing the business plan.

The object of the scheme of work is to:

- offer you a guide and help to keep you on track throughout the delivery of the module
- give you structure and purpose to your teaching
- identify what and how you are going to teach
- indicate what resources you will require
- indicate how many pieces of work you will issue and to suggest their form

The scheme of work is broken down into a series of session plans and there is a guide as to how much time each plan might take to deliver. It is not the intention that, necessarily, you spend two or three hours on a session plan in one teaching session but as you will know the timeframes for your classes so you must adjust the scheme accordingly.

## Scheme of Work

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### 1.0 Identify and describe a proposed business activity

Total time allocated to this assessment objective: 5 hours

#### Session Plan One

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"><li>describe a business idea (1.1)</li></ul>	<ul style="list-style-type: none"><li>the product or service: the reason(s) for the choice;</li><li>new or existing business: the actual (or realistic assumption of) market, customers and competitors</li></ul>

Notes on delivery and activities	Duration in hours
<p>Class presentation of theory and practice to include:</p> <ul style="list-style-type: none"><li>reasons why people set themselves up in business</li><li>choosing a business idea</li><li>elements of marketing and customer service</li><li>competition</li></ul> <p>Tutorial summary</p> <p>Activity One:</p> <p>Organise the class into groups of three; each group to be a brainstorming unit to discuss business ideas; (they should be encouraged to work together for the duration of the module).</p>	2½

#### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business
- Hall Jones and Raffo, Business Studies, Units 1, 8, 28 and 29

#### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)
- [www.3i.co.uk](http://www.3i.co.uk)

## Session Plan Two

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"> <li>describe the personal skills required to establish a business (1.2)</li> </ul>	<ul style="list-style-type: none"> <li>personal ambitions, motivation and commitment</li> <li>business or career experience</li> <li>personal attributes: self-discipline, imagination, vision, education</li> <li>practical skills e.g. language, computer literacy technical abilities</li> </ul>

Notes on delivery and activities	Duration in hours
<p>Each skill/attribute needs to be defined and related to the activity of setting up a business.</p> <p>Discuss each skill/attribute encouraging class contributions.</p> <p>Emphasise such issues as the need to be committed, organised, and to use even limited experience to advantage.</p> <p>Tutorial summary</p>	2½

### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business
- Hall Jones and Raffo, Business Studies, Units 8 and 47

### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)

### Assignment 1: Personal Skills for Business

You are thinking of working for yourself. With reference to the topic on personal skills, think about your personal traits and then display them in an appropriate table [like the following example]. If you have more than one entry per trait, set out your points in order of priority.

Personal Traits

Descriptions

Ambitions

Business and/or career experience

Personal attributes

Practical skills

## 2.0 Investigate and explain the process of setting up a business

Time allocated to this assessment objective 18 hours

### Session Plan Three

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"><li>identify and explain sources of assistance and advice (i) (2.1)</li></ul>	<ul style="list-style-type: none"><li>professional sources include: accountant, advertising agent/PR adviser, banker, business consultant, estate agent, lawyer</li></ul>

Notes on delivery and activities	Duration in hours
<p>The topic requires definitions of the sources and the ways in which they can help a Person to set up business e.g. the accountant will help with the business plan, balance sheet and accounts, taxation, payroll.</p> <p>Tutorial summary</p>	1½

#### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business

#### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)
- [www.3i.co.uk](http://www.3i.co.uk)

## Session Plan Four

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"><li>identify and explain sources of assistance and advice (ii) (2.1)</li></ul>	<ul style="list-style-type: none"><li>secondary sources include: Chamber of Commerce, local government, tax authorities, trade associations</li></ul>

Notes on delivery and activities	Duration in hours
<p>The approach is similar to that used in session plan three - each source needs to be defined and its role explained.</p> <p>Tutorial summary</p> <p>Activity Two:</p> <p>Create short role-play situations in which a person hoping to set up business discusses ideas and likely problems with e.g. a banker, local government official, or business consultant.</p>	2½

### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business

### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)
- [www.3i.co.uk](http://www.3i.co.uk)

## Session Plan Five

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"><li>investigate types of business organisation (2.2)</li></ul>	<ul style="list-style-type: none"><li>sole trader</li><li>partnership</li><li>private limited company</li><li>unlimited company</li><li>franchise</li></ul>

Notes on delivery and activities	Duration in hours
<p>Presentation of theory of types and features of business organisations supported by practical examples.</p> <p>Each type of organisation should be considered within the context of features and legal requirements.</p> <p>Advantages and disadvantages of each type.</p> <p>Tutorial summary</p>	2

### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business
- Hall Jones and Raffo, Business Studies, Unit 3

### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)

### Assignment 2 Locating a small business

In your area, there must be some empty business premises up for rent or sale. Visit three premises and write a brief location report on each one. Produce the report in any format you think appropriate but include reference to description of premises, description of location, previous use, your suggested use, your reasons.

## Session Plan Six

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"> <li>understand and explain essential business start-up requirements (i) (2.3)</li> </ul>	<ul style="list-style-type: none"> <li>trading premises: buy or lease, equipment, space required, function e.g. office, factory, warehouse access</li> <li>stationery: e.g. letterheads, business cards, invoices</li> </ul>

Notes on delivery and activities	Duration in hours
<p>Presentation of theory but with reference to practical examples and real costs.</p> <p>Bring in examples of business documentation.</p> <p>Tutorial summary</p> <p>Activity Three:</p> <p>Each group should consider the types of business organisation (session plan five) and list at least three features of each type.</p>	3

### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business
- Hall Jones and Raffo, Business Studies, Unit 8

### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)

## Session Plan Seven

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"> <li>understand and explain essential business start-up requirements (ii) (2.3)</li> </ul>	<ul style="list-style-type: none"> <li>banking arrangements: e.g. business accounts, cheques signatories</li> <li>finance: adequate finance for start-up and working capital e.g. shares, loans, overdraft</li> <li>insurance: e.g. motor vehicles, public liability, fire, damage, theft</li> </ul>

Notes on delivery and activities	Duration in hours
<p>Presentation of detail supported by appropriate documentation e.g. bank statements, insurance forms, which may be provided by sources.</p> <p>Tutorial summary</p> <p>Activity Four:</p> <p>Each student should create a portfolio of documentation and materials relating to session plans six to eight. The information will assist in understanding the essential start-up activities.</p>	3

### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business
- Hall Jones and Raffo, Business Studies, Units 8, 38, 40 and 44

### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)

## Session Plan Eight

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"><li>understand and explain essential business start-up requirements (iii) (2.3)</li></ul>	<ul style="list-style-type: none"><li>accounting system: legal obligation to keep financial records</li></ul>

Notes on delivery and activities	Duration in hours
<p>Presentation of theory supported by examples of terms and documents.</p> <p>Tutorial summary</p> <p>Activity Five:</p> <p>The accounting system aspect needs some input of basic bookkeeping procedure. The class should have some elementary tasks to work through.</p>	3

### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business
- Hall Jones and Raffo, Business Studies, Units 8, 38 and 39

### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)

### Session Plan Nine

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"> <li>• identify and explain sources of assistance and advice (2.1)</li> <li>• investigate types of business organisation (2.2)</li> <li>• understand and explain essential business start-up requirements (2.3)</li> </ul>	<ul style="list-style-type: none"> <li>• as above</li> </ul>

Notes on delivery and activities	Duration in hours
<p>Activity Six:</p> <p>Class presentations of assignment three. The opportunity exists here for the presentations to be video recorded. Tutorial summary of assignment content, quality of presentation material, skill in presentation.</p>	

#### Assignment 3 Presentation of Start-Up activities

Working in your group of three, prepare a ten-minute presentation using either OHP slides or PowerPoint, to illustrate the types of business organisation and the essential start-up activities available to someone setting up in business.

### 3.0 Analyse and explain the elements of business finance

Time allocated to this assessment objective 7 hours

#### Session Plan Ten

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"><li>understand and explain the reasons for business finance (3.1)</li></ul>	<ul style="list-style-type: none"><li>acquisition of assets: tangibles e.g. land, machinery, buildings; intangibles e.g. brand names, goodwill</li><li>provision of working capital: i.e. day to day finance for running the business e.g. raw materials, general expenses, credit offered to customers</li></ul>

Notes on delivery and activities	Duration in hours
<p>Cross reference to session plans seven and eight.</p> <p>The issues need defining and discussing in detail and, preferably, in the context of a real business.</p> <p>Tutorial summary</p>	2

#### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business
- Hall Jones and Raffo, Business Studies, Units 38, 39, 40, 41 and 44

#### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)

## Session Plan Eleven

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"> <li>identify and describe the types and sources of business finance (3.2)</li> </ul>	<ul style="list-style-type: none"> <li>types; share capital, debentures, loans, overdraft, leasing, hire purchase, trade credit, customer finance e.g. deposits, payments in advance</li> <li>personal: e.g. cash, savings, investments</li> <li>internal: e.g. partners, ploughed back profits</li> <li>external: e.g. banks, finance houses, leasing companies, suppliers</li> </ul>

Notes on delivery and activities	Duration in hours
<p>Full descriptions and definitions required of each financial source. Practical Examples drawn from real businesses should be used.</p> <p>Tutorial summary</p> <p>Activity Seven:</p> <p>Each group to invest an imaginary \$5,000 in three to five publicly quoted companies for the period from now until the end of the course. The investments should be monitored at least once a week and the profit or loss calculated at the end of the period.</p>	2½

### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business
- Hall Jones and Raffo, Business Studies, Units 38, 39, 40, 41 and 44

### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)
- [www.carol.co.uk](http://www.carol.co.uk)

## Session Plan Twelve

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"><li>demonstrate understanding of the elements of forecasting costs and profits (3.3)</li></ul>	<ul style="list-style-type: none"><li>direct costs: e.g. material, labour</li><li>indirect costs: e.g. rent, interest charges</li><li>profit: definition of net and gross</li><li>budgeting</li><li>break-even calculation; cash flow forecast</li></ul>

Notes on delivery and activities	Duration in hours
<p>Full descriptions and definitions of each Item. Examples can be drawn from a real business or, even, the institution in which the module is being delivered.</p> <p>Tutorial summary</p> <p>Activity Eight:</p> <p>The students should be set a series of realistic break-even tasks to reinforce this topic. The exercises should ideally represent situations of loss, break-even and profit.</p>	2½

### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business
- Hall Jones and Raffo, Business Studies, Units 10, 11, 12, 42 and 46

### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)

### Assignment 4 Financial Records

Yau Lee-Ling and Tan Shui-Wing set up a private company about ten months ago and whilst business is good they are not very organised when it comes to financial management. Explain to them why it is necessary for them to keep a strict record of all of the company's financial transactions.

#### 4.0 Understand and produce a business plan

Time allocated to this assessment objective 8 hours

##### Session Plan Thirteen

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"><li>investigate and explain the nature of the business plan (4.1)</li></ul>	<ul style="list-style-type: none"><li>description of business proposals and objectives: to attract investors; to monitor business progress</li></ul>

Notes on delivery and activities	Duration in hours
<p>This assessment objective contains important activities. It is necessary to assemble relevant background material including an exemplar business plan.</p> <p>Blank business plan forms to be obtained from a bank or chamber of commerce.</p> <p>Tutorial summary</p>	1½

##### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business
- Hall Jones and Raffo, Business Studies, Units 5 and 8

##### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)
- [www.3i.co.uk](http://www.3i.co.uk)

##### Assignment 5 Draft Business Plan (see session plan sixteen)

Working in your group and using the content of session plans thirteen and fourteen, assemble a draft business plan with a view to discussing it in class. Nb. this is not to be considered the final assignment but the preparation for it.

## Session Plan Fourteen

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"><li>demonstrate ability to understand and produce an elementary business plan (i) (4.2)</li></ul>	<ul style="list-style-type: none"><li>description of the business and its objectives: details of the business activity, legal status, summary of the business proposal, mission statement, short and long term plans, skills of key personnel</li></ul>

Notes on delivery and activities	Duration in hours
<p>The delivery is both theoretical and practical.</p> <p>As these topics lead towards the final assignment, the class presentation (assignment 5) needs to pull together the foregoing topics as well as leading students through session plans thirteen to fifteen.</p> <p>Tutorial summary</p>	1½

### Resources:

- Lines, Marcouse and Martin, *The Complete A-Z Business Studies Handbook*
- Kogan, H, *How to set up and run your own business*
- Hall Jones and Raffo, *Business Studies*, Units 1, 5, and 8

### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)

## Session Plan Fifteen

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"> <li>demonstrate ability to understand and produce an elementary business plan (ii) (4.2)</li> </ul>	<ul style="list-style-type: none"> <li>marketing plan: description of product or service, potential market, sales forecasts, competitors, marketing mix</li> <li>production plan: costs, employees, premises, equipment</li> <li>resources: capital items (vehicles, equipment, computers), business financial resources, assets, finance required</li> <li>financial information: break-even forecast, cash flow forecast, finance required</li> </ul>

Notes on delivery and activities	Duration in hours
<p>The delivery is both theoretical and practical.</p> <p>As these topics lead towards the final assignment, the class presentation needs to pull together the foregoing topics as well as directing attention towards session plans thirteen and fourteen.</p> <p>Issues should, preferably, be drawn from real cases (where practicable).</p> <p>Tutorial summary</p>	2½

### Resources:

- Lines, Marcouse and Martin, The Complete A-Z Business Studies Handbook
- Kogan, H, How to set up and run your own business
- Hall Jones and Raffo, Business Studies, Units 8, 11, 18, 28 and 40

### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)

## Session Plan Sixteen

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"><li>• 4.1 - 4.2 above</li></ul>	<ul style="list-style-type: none"><li>• as above</li></ul>

Notes on delivery and activities	Duration in hours
<p>Activity Nine:</p> <p>Class discussions and presentations of assignment 5. Nb. this is <b>not</b> the final assignment but the preparation for it.</p> <p>Tutorial advice and summary</p>	2½

## 5.0 Choose, investigate and present a business proposal

Time allocated to this assessment objective 2 hours

### Session Plan Seventeen

Competence Criteria	Skills and Knowledge
<ul style="list-style-type: none"><li>prepare a report (part of 5.1)</li></ul>	<ul style="list-style-type: none"><li>the final assignment must be presented in the form of a report: report writing, layout, presentation, style</li></ul>

Notes on delivery and activities	Duration in hours
<p>The <b>business plan</b> is the most important element in the final assignment but it must be delivered in the form of a report. An <b>introduction</b> to the structure of and the writing of a report would be helpful to the students.</p> <ul style="list-style-type: none"><li>Nb. 1: the proposed business idea is less important than the ability to discuss and assemble a report and business plan</li><li>Nb. 2: students are advised not to be too ambitious with their projects</li></ul>	2

#### Resources:

- Kogan, H, How to set up and run your own business

#### Online Resources:

- [www.bized.ac.uk](http://www.bized.ac.uk)
- [www.dti.gov.uk](http://www.dti.gov.uk)

**Final assignment: Prepare a report, including a Business plan, for a new business venture**

Prepare a report, which must include a business plan, on the development of your business proposal. The plan should include discussion of the product or service, and type of business organisation chosen along with an explanation of how you plan to set up the business. This will include a discussion of sources of advice and finance.

- 1) You must present your findings in the form of a written report.
- 2) The written report must:
  - indicate how you went about the investigation
  - demonstrate adequate coverage of the aims and objectives of the module
  - be between 1400-1800 words in length
  - be word processed, typed, or legibly hand-written
  - have a logical structure with clearly presented and explained sections
  - have well-summarised findings from the investigation
  - have a clear, legible and business-like layout
  - be your own work

Please note that CIE has recently developed an assignment grid for candidates to use in their assignment work. The emphasis of the grid is on self-assessment for the candidate. It contains details of the syllabus, and a section for the candidate to check that their work covers the required elements. These should be made available to candidates prior to submitting their work, to ensure that all requirements are covered in their assignment. To access this, please click on the link next to the scheme of work.

## SUGGESTED RESOURCES

Title	Date	Author[s]	Publisher
The Complete A-Z Business Studies Handbook	3 <sup>rd</sup> Edition 2000	Lines, Marcouse and Martin	Hodder and Stoughton
Business Studies	1999 reprint 2000	Hall, Jones and Raffo	Causeway Press
How to set up and run your own business	2000	The Daily Telegraph	Kogan Page
Going for Self-Employment	2002	John Whitely	How to Books
Running your own business	2000	Robert Leach	Management Books 2000 Ltd
Setting up your own limited company	1997	Robert Browning	How to Books
Business Studies	1999	Marcouse, Gillespie, Martin, Surrige and Wall	Hodder and Stoughton
Business Studies	1997 3 <sup>rd</sup> impression 2000	Chambers, Hall and Squires	Longman

Newspapers – business pages

Specialist journals [generally issued by the professional bodies]

Surfing the Internet: regular surfing will reveal useful sources of supportive information but bear in mind that there is always a chance that some websites will close down. You may also be asked to register and/or subscribe. Examples, correct at the time of publication, include:

[www.bized.ac.uk](http://www.bized.ac.uk) Business Education  
[www.carol.co.uk](http://www.carol.co.uk) Company annual reports on-line  
[www.cbi.org.uk](http://www.cbi.org.uk) Confederation of British Industry  
[www.dti.gov.uk](http://www.dti.gov.uk) Department of Trade and Industry  
[www.ipd.co.uk](http://www.ipd.co.uk) Institute of Personnel Development  
[www.3i.co.uk](http://www.3i.co.uk) Investors in Industry  
[www.companieshouse.gov.uk](http://www.companieshouse.gov.uk) Registrar of Companies

You need to check what is available in your own country.