

# Mark Scheme Summer 2009

GCSE

## IGCSE Commerce (4340)

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## General Marking Guidance

- All candidates must receive the same treatment. Examiners must mark the first candidate in exactly the same way as they mark the last.
- Mark schemes should be applied positively. Candidates must be rewarded for what they have shown they can do rather than penalised for omissions.
- Examiners should mark according to the mark scheme not according to their perception of where the grade boundaries may lie.
- There is no ceiling on achievement. All marks on the mark scheme should be used appropriately.
- All the marks on the mark scheme are designed to be awarded. Examiners should always award full marks if deserved, i.e. if the answer matches the mark scheme. Examiners should also be prepared to award zero marks if the candidate's response is not worthy of credit according to the mark scheme.
- Where some judgement is required, mark schemes will provide the principles by which marks will be awarded and exemplification may be limited.
- When examiners are in doubt regarding the application of the mark scheme to a candidate's response, the team leader must be consulted.
- Crossed out work should be marked UNLESS the candidate has replaced it with an alternative response.

#### 4340 IF Mark Scheme

Question Number	Answer	Mark
1(a) (i)	<i>(AO1 Demonstrate = 2)</i>  Road or examples such as car, bus or coach, rail or train.	(2)

Question Number	Answer	Mark
1(a) (ii)	<i>(AO4 =Evaluate = 2)</i>  Valid points could include: <ul style="list-style-type: none"> <li>• restaurants</li> <li>• piped music</li> <li>• entertainment</li> <li>• information desk</li> <li>• rest areas/seating.</li> </ul>	(2)

Question Number	Answer	Mark
1(a) (iii)	<i>(AO1 Demonstrate = 2)</i>  Valid points could include: <ul style="list-style-type: none"> <li>• wide range of goods</li> <li>• choice of different shops</li> <li>• car parking</li> <li>• petrol station.</li> </ul>	(2)

Question Number	Answer	Mark
1(a) (iv)	<i>(AO2 Apply = 3)</i>  Valid points could include: need for use of car - cost of travel - long distance involved may not have as many goods as town centre - may still have to go into town - extra time involved.	(3)

Question Number	Answer	Mark
1(b) (i)	<p><i>(AO1 Demonstrate = 3)</i></p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• for example many departments</li> <li>• different floors</li> <li>• personal assistance provided</li> <li>• each department under control of a buyer/manager</li> <li>• many facilities offered or example such as toilets.</li> </ul>	(3)

Question Number	Answer	Mark
1(b) (ii)	<p><i>(AO1 Demonstrate = 3)</i></p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• many branches</li> <li>• control by head office</li> <li>• shop managers</li> <li>• centralised admin/stock control</li> <li>• similar layout/shop fronts.</li> </ul>	(3)

Question Number	Answer	Mark
1(c) (i)	<p><i>(AO4 Evaluate = 4)</i></p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• prices relatively low for customers - as supermarkets bulk-buy - thereby reducing costs - which can be passed on to customers</li> <li>• customers can shop at own speed - due to self-service - do not get pressured into buying by sales assistants - can choose for themselves - pick the best brands - pick the better prices.</li> </ul>	(4)

Question Number	Answer	Mark
1(c) (ii)	<p><i>(AO3 Analyse = 4)</i></p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• provision of more personal service - advice given by owner- assistance with ordering goods - can stock what customers want</li> <li>• use of informal credit - to well-known customers - on a weekly/monthly basis - attracts customers to show loyalty to shop.</li> </ul>	(4)

Question Number	Answer	Mark
1(d) (i)	<i>(AO2 Apply = 1)</i> Positioned between manufacturer and retailer.	(1)

Question Number	Answer	Mark
1(d) (ii)	<i>(AO1 Demonstrate = 2)</i> <ul style="list-style-type: none"> <li>• Large scale retailers can afford to carry out functions of wholesaler.</li> <li>• Large scale retailers prefer to cut costs by dealing directly with manufacturers.</li> <li>• Branding has enabled retailers to deal directly with manufacturers.</li> </ul>	(2)

Question Number	Answer	Mark
1(d) (iii)	<i>(AO2 Apply = 2)</i> Valid points could include: <ul style="list-style-type: none"> <li>• manufacturer would be without storage - would be unable to concentrate on production</li> <li>• can give credit to retailers - reducing the need for retailers to borrow from other sources.</li> </ul>	(2)

Question Number	Answer	Mark
1(d) (iv)	<i>(AO1 Demonstrate = 2)</i> Valid points could include: <ul style="list-style-type: none"> <li>• enquiry</li> <li>• quotation</li> <li>• order</li> <li>• advice note</li> <li>• delivery note</li> <li>• invoice</li> <li>• debit note</li> <li>• credit note</li> <li>• statement of account</li> <li>• receipt.</li> </ul>	(2)

Question Number	Answer	Mark
2(a) (i)	<i>(AO2 Apply = 1)</i> They provide a service.	(1)

Question Number	Answer	Mark
2(a) (ii)	<i>(AO1 Demonstrate = 2)</i> Deed of partnership or partnership agreement	(1)

Question Number	Answer	Mark
2(a) (iii)	<i>(AO1 Demonstrate = 2)</i> Valid points could include: <ul style="list-style-type: none"> <li>• how much capital each partner would put into business</li> <li>• how the profits would be divided</li> <li>• the part played by each partner in the business.</li> </ul>	(3)

Question Number	Answer	Mark
2(b) (i)	<i>(AO1 Demonstrate = 2)</i> Total sales less returns or net sales.	(2)

Question Number	Answer	Mark
2(b) (ii)	<i>(AO1 Demonstrate = 2)</i> Sales - cost of goods sold.	(2)

Question Number	Answer	Mark
2(b) (iii)	<i>(AO1 Demonstrate = 2)</i> Gross profit - expenses.	(2)



Question Number	Answer	Mark
2(c) (i)	<i>(AO2 Apply = 3)</i>  125,000/1 000 000 (1) x 100 (1) = 12.5 (1) (Note: Maximum marks for correct answer by itself).	(3)

Question Number	Answer	Mark
2(c) (ii)	<i>(AO2 Apply = 3)</i>  Valid points could include: <ul style="list-style-type: none"> <li>• more advertising - wider range of media used - not just travel</li> <li>• magazines</li> <li>• new kinds of holidays - for new market segments - such as shopping trips.</li> </ul>	(3)

Question Number	Answer	Mark
2(c) (iii)	<i>(AO3 Analyse =4)</i>  Valid points could include: <ul style="list-style-type: none"> <li>• higher costs - costs of labour - increased wages paid to tour reps - too many staff being employed</li> <li>• change of demand - good weather at home - makes people stay at home - rather than buying package holidays</li> <li>• higher prices - less demand - not an inelastic good - consumers spending money elsewhere.</li> </ul>	(4)

Question Number	Answer	Mark
2(d)	<i>(AO2 Apply = 4)</i>  Valid points could include: <ul style="list-style-type: none"> <li>• loan - paid back in instalments - fixed interest - on the principal of the loan</li> <li>• retained profits - money already in the business - no interest to be paid - can use funds immediately.</li> </ul>	(4)

Question Number	Answer	Mark
3(a) (i)	<i>(AO1 Demonstrate = 1)</i> Any liquid commodity such as oil.	(1)

Question Number	Answer	Mark
3(a) (ii)	<i>(AO1 Demonstrate = 1)</i> Furniture / timber / machinery / cement.	(1)

Question Number	Answer	Mark
3(a) (iii)	<i>(AO2 Apply = 4)</i> Valid points could include: <ul style="list-style-type: none"> <li>• for example vans - delivering bread</li> <li>• lorry/truck - delivering machines</li> <li>• bus - people going to work.</li> </ul>	(4)

Question Number	Answer	Mark
3(a) (iv)	<i>(AO2 Apply = 2)</i> Vehicle A = Tanker ship Vehicle B = Liner/Tramp/Ro-Ro.	(2)

Question Number	Answer	Mark
3(b) (i)	<p><i>(A04 Evaluate = 5)</i></p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>bulky goods - requiring larger carriage space - that would need many journeys - by too many road vehicles - making it very expensive</li> <li>long distances - example such as UK to Africa - especially when countries are separated by water - when goods are not urgently required - so will be cheaper to transport.</li> </ul>	(5)

Question Number	Answer	Mark
3(b) (ii)	<p><i>(A03 Analyse = 4)</i></p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>containers allow speedy transfer between road/sea - less loading by humans required</li> <li>more security - as no individual transfer</li> <li>less chance of damage - within secure containers.</li> </ul>	(4)

Question Number	Answer	Mark
3(c)	<p><i>(A02 Apply = 4)</i></p> <p>Valid points could include:  hiring of ships - or part of ships - between shipowners - and people requiring transport - terms agreed at Baltic Exchange.</p>	(4)

Question Number	Answer	Mark
3(d)	<p><i>(A02 Apply = 4)</i></p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>contact between drivers - mobile phones</li> <li>emergency uses - such as accidents</li> <li>orders placed for transport facilities - new lorries</li> <li>SatNav - info on traffic, accidents, weather</li> <li>Radio - info on traffic, accidents, weather.</li> </ul>	(4)



#### 4340 2H Mark Scheme

Question Number	Answer	Mark
1(a) (i)	<i>(AO1 Demonstrate = 1)</i> Any liquid commodity such as oil.	(1)

Question Number	Answer	Mark
1(a) (ii)	<i>(AO1 Demonstrate = 1)</i> Valid points could include: <ul style="list-style-type: none"> <li>• Furniture / timber / machinery / cement</li> </ul>	(1)

Question Number	Answer	Mark
1(a) (iii)	<i>(AO2 Apply = 4)</i> Valid points could include: <ul style="list-style-type: none"> <li>• for example vans - delivering bread</li> <li>• lorry/truck - delivering machines</li> <li>• bus - people going to work</li> <li>• motor bikes - urgent small deliveries/medical deliveries.</li> </ul>	(4)

Question Number	Answer	Mark
1(iv)	<i>(AO2 Apply = 2)</i> Vehicle A = Tanker ship Vehicle B = Liner/Tramp/Ro-Ro.	(2)

Question Number	Answer	Mark
1(b) (i)	<p><i>(A04 Evaluate = 5)</i></p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• bulky goods - requiring larger carriage space - that would need many journeys - by too many road vehicles - making it very expensive</li> <li>• long distances - example such as UK to Africa - especially when countries are separated by water - when goods are not urgently required - so will be cheaper to transport.</li> </ul>	(5)

Question Number	Answer	Mark
1(b) (ii)	<p><i>(A03 Analyse = 4)</i></p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• containers allow speedy transfer between road/sea - less loading by humans required</li> <li>• more security - as no individual transfer</li> <li>• less chance of damage - within secure containers.</li> </ul>	(4)

Question Number	Answer	Mark
1(c)	<p><i>(A02 Apply = 4)</i></p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• hiring of ships - or part of ships - between shipowners - and people requiring transport - terms agreed at Baltic Exchange.</li> </ul>	(4)

Question Number	Answer	Mark
1(d)	<p><i>(A02 Apply = 4)</i></p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• contact between drivers - mobile phones</li> <li>• emergency uses - such as accidents</li> <li>• orders placed for transport facilities - new lorries</li> <li>• SatNav - info on traffic, accidents, weather</li> <li>• Radio - info on traffic, accidents, weather.</li> </ul>	(4)

Question Number	Answer	Mark
2(a) (i)	<p>(AO1 - Demonstrate = 5 marks)</p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• self service</li> <li>• card often required to gain access</li> <li>• no transport provided/customers have to carry their goods away</li> <li>• payment in cash/no credit</li> <li>• goods displayed on shelves</li> <li>• variety of stock</li> <li>• car parking.</li> </ul>	(5)

Question Number	Answer	Mark
2(a) (ii)	<p>(AO4 - Evaluate = 4 marks)</p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• for example enabling them to survive - so that they can compete against larger stores - at a reasonable price - sell at a competitive price - especially if given special offers.</li> </ul>	(4)

Question Number	Answer	Mark
2(b)	<p>(AO1 - Demonstrate = 6 marks)</p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• for example evens out price fluctuations - when price is increasing - wholesaler releases more goods on to the market</li> <li>• reduces the risk of goods going out of fashion - by buying goods immediately - not left to go unsold</li> <li>• lessens risk of goods being stolen/damaged - by being stored in wholesaler's warehouse - the wholesaler then bearing the risk of any mishap.</li> </ul>	(6)

Question Number	Answer	Mark
2(c) (i)	<p>(AO4 - Evaluate = 5 marks)</p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• for example expert knowledge may be needed - such as with diamonds - retailers may not have specialist staff - to make purchases</li> <li>• goods may be need to be stored for long periods for example seasonal goods - no good selling umbrellas during summertime - retailers would make a loss - can get goods when needed from wholesaler</li> <li>• manufacturers have their own shops - to control/push their sales - getting to know market conditions better.</li> </ul>	(5)

Question Number	Answer	Mark
2(c) (ii)	<p>(AO4 - Evaluate = 5 marks)</p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• large scale retailers have developed - have the necessary capital - to be able to bulk buy - have own warehouses to store the goods - can then distribute to outlets from regional distribution centres.</li> </ul>	(5)



Question Number	Answer	Mark
3(a) (i)	(AO1 - Demonstrate = 2 marks)  Exchange of goods/services (1) for other goods/services (1).	(2)

Question Number	Answer	Mark
3(a) (ii)	(AO1 - Demonstrate = 3 marks)  Valid points could include: <ul style="list-style-type: none"> <li>• must be accepted in law - in debt settlement</li> <li>• only notes - and coins have to be accepted</li> <li>• other methods do not have to be accepted - foreign currency.</li> </ul>	(3)

Question Number	Answer	Mark
3(b)	(AO2 - Apply = 4 marks)  Valid points to include: <ul style="list-style-type: none"> <li>• double coincidence of wants necessary - must find someone who wants your goods and vice versa</li> <li>• problems of assessing relative value - for example such as how many pigs to a chair?</li> <li>• many goods are not easily portable - to get to market.</li> </ul>	(4)

Question Number	Answer	Mark
3 (c)	(AO3 - Analyse = 6 marks)  Valid points could include: <ul style="list-style-type: none"> <li>• provides a medium of exchange - in the forms of acceptable money for the buying of goods</li> <li>• value can be measured in money terms - by price - for example such as a toy priced at £5</li> <li>• money is portable - can be carried around - less bulky.</li> </ul>	(6)

Question Number	Answer	Mark
3(d) (i)	<p>(AO4 - Evaluate = 4 marks)</p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• saves on staff costs - customers do not have to go into bank</li> <li>• saves on premises/equipment - branch closures</li> <li>• can handle more customers - in a shorter time</li> <li>• provides service 24 hours a day - keeps customers satisfied when bank is closed.</li> </ul>	(4)

Question Number	Answer	Mark
3(d) (ii)	<p>(AO4 Evaluate = 6 marks)</p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• provides access from home - do not have to visit bank - can obtain a variety of banking services - for example amending standing orders</li> <li>• credit card fraud - hackers may gain access to your banking details and take money from your account.</li> </ul> <p>(Note: Maximum 4 marks for any one side.)</p>	(6)

Question Number	Answer	Mark
4(a) (i)	(AO2 - Apply = 2 marks)  Visible Balance = (469) (1 mark) Current Balance = (214) (1 mark)	(2)

Question Number	Answer	Mark
4(a) (ii)	(AO1 - Demonstrate = 2 marks)  Valid points could include: <ul style="list-style-type: none"> <li>• banking</li> <li>• insurance</li> <li>• tourism.</li> </ul>	(2)

Question Number	Answer	Mark
4(b)	(AO4 - Evaluate = 6 marks)  Valid points could include: <ul style="list-style-type: none"> <li>• if imports are higher than exports - may lead to continuing balance of payments crisis - low economic growth - leading to unemployment - standard of living falls - lower incomes to buy goods</li> <li>• higher exports can produce jobs - lower unemployment - increases standard of living - more foreign currency to buy goods - to pay for imports.</li> <li>• improvement in exports leads to a more favourable balance of trade - country will earn foreign currency - can be used for country's infrastructure.</li> </ul>	(6)

Question Number	Answer	Mark
4(c) (i)	(AO2 - Apply = 2 marks)  Acts as taxes on goods - making goods more expensive - consumption of goods may be discouraged.	(2)

Question Number	Answer	Mark
4(c) (ii)	(AO2 - Apply = 2 marks)  Restricts the amount of goods imported - for example x tons of tea - would increase prices - reduce the amount of imports - lead to shortages of food.	(2)

Question Number	Answer	Mark
4 (d)	<p>(AO3 - Analyse = 4 marks)</p> <p>Valid points could include:</p> <ul style="list-style-type: none"> <li>• customs duties imposed on imported goods - excise duties imposed on home consumed goods</li> <li>• customs duties imposed to assist home producers to compete - excise duties imposed to restrict consumption</li> <li>• both are forms of government revenue</li> <li>• both are forms of trade restrictions - both increase the price of goods.</li> </ul>	(4)

Question Number	Answer	Mark
4 (e)	<p>(AO4 - Evaluate = 7 marks)</p> <ul style="list-style-type: none"> <li>• Earns foreign currency for countries - improving balance of trade - reduces interest payments on international bank loans.</li> <li>• More jobs - reduces unemployment - increases skills of workers.</li> </ul> <p>Multinationals can exploit natural resources of a country - once resources are dried up - multinationals move on - country then left without resources.</p> <p>(Note: Maximum of 5 marks for any one side.)</p>	(7)

## 4340 03 Mark Scheme

Question Number	Answer	Mark
1	<p style="text-align: center;"><i>(AO1 Demonstrate = 2)</i></p> <p>My task as an insurer is to:</p> <ul style="list-style-type: none"> <li>• assess risk (1)</li> <li>• give advice (1)</li> <li>• set premium (1)</li> <li>• pay claims. (1)</li> </ul>	(2)

Question Number	Answer	Mark
2(a)	<p style="text-align: center;"><i>(AO1 Demonstrate = 2)</i></p> <p>What is an insurable risk:</p> <ul style="list-style-type: none"> <li>• any risk which insurance company will accept (1)</li> <li>• use stats to calculate risk (1)</li> <li>• set premium (1)</li> <li>• one suitable example. (1)</li> </ul>	(2)

Question Number	Answer	Mark
2(b)	<p style="text-align: center;"><i>(AO2 Apply = 3)</i></p> <p>Non insurable risk:</p> <ul style="list-style-type: none"> <li>• suitable for example such as failure to make profit/changes in fashion (1)</li> <li>• appropriate explanation involving lack of information (1) - thus cannot predict or assess (1) - to fix a premium. (1)</li> </ul>	(3)

Question Number	Answer	Mark
2(c)	<p style="text-align: center;"><i>(AO1 Demonstrate = 1) (AO2 Apply = 2)</i></p> <p>One other insurance principle:</p> <ul style="list-style-type: none"> <li>• example of any one of insurable interest, indemnity, subrogation, contribution (1)</li> <li>• appropriate explanation of the principle such as indemnity - restored to same position (1) before loss occurred (1)</li> <li>• proximate cause.</li> </ul>	(3)

Question Number	Answer	Mark
3(a)	<p style="text-align: center;"><i>(AO2 Apply = 2) (AO3 Analyse = 4)</i></p> <p>Third party motor insurance.</p> <p>Relevant factors - age, size of lorry, value of lorry, usage, where kept, annual mileage, past statistics (2 marks for application of relevant factors).</p> <p>For example, lorry with low mileage will be a lower premium than a lorry with high mileage or less wear and tear (4 marks for analysis).</p>	<b>(6)</b>

Question Number	Answer	Mark
3(b)	<p style="text-align: center;"><i>(AO2 Apply = 2) (AO3 Analyse = 4)</i></p> <p>Employer liability.</p> <p>Relevant factors - dangers, type of business, numbers of employees (2 marks for application of knowledge).</p> <p>For example employees in vulnerable/dangerous environment will cost more to insure as higher risk of accident (4 marks for analysis).</p>	<b>(6)</b>

Question Number	Answer	Mark
3(c)	<p style="text-align: center;"><i>(AO2 Apply = 2) (AO3 Analyse = 4)</i></p> <p>Premises for fire/theft.</p> <p>Relevant factors - flammable materials, nature of buildings (for example wood), age, value, location - security (2 marks for application of knowledge).</p> <p>For example a wooden building will be higher premium than modern steel one as greater risk of fire (4 marks for analysis).</p>	<b>(6)</b>

Question Number	Answer	Mark
4(a)	<p style="text-align: center;"><i>(AO4 Evaluate = 4)</i></p> <p>Comparison of premiums of businesses ABC + XYZ regarding motor insurance:</p> <ul style="list-style-type: none"> <li>• candidate makes correct choice = ABC = lowest (1)</li> <li>• candidate makes judgements giving reasons, ie ABC lower than XYZ as second hand v new vehicle</li> <li>• ABC lower than XYZ as less mileage</li> <li>• ABC lower than XYZ as fewer vehicles (3)</li> <li>• if wrong choice well argued max. (2)</li> </ul>	(4)

Question Number	Answer	Mark
4(b)	<p style="text-align: center;"><i>(AO4 Evaluate = 4)</i></p> <p>Comparison of premiums of businesses ABC + XYZ regarding employers liability:</p> <ul style="list-style-type: none"> <li>• candidate makes correct choice = XYZ = lowest (1)</li> <li>• candidate gives reasoned judgement, ie XYZ lower than ABC as fewer employees (4 v 50) XYZ lower than ABC as less risk (ie ABC makes weed killers), also newer machines. (3)</li> </ul>	(4)

Question Number	Answer	Mark
4(c)	<p style="text-align: center;"><i>(AO4 Evaluate = 4)</i></p> <p>Comparison of premiums of businesses ABC + XYZ regarding premises:</p> <ul style="list-style-type: none"> <li>• candidate makes a reasoned choice - it could be <u>either</u> ABC lower on smaller site, fewer old assets <u>Or</u> XYZ lower as not cash sales, rural location, fewer employees (2)</li> <li>• candidate recognises difficulties, pros and cons as arguments for each client, differences not clear cut (2)</li> <li>• candidate realises that insufficient information to make judgement and other factors relevant. (4)</li> </ul>	(4)

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