Centre No.					Pape	r Refer	ence			Surname	Initial(s)
Candidate No.			4	3	4	0	/	2	H	Signature	

Paner Reference(s)

4340/2H

London Examinations IGCSE

Commerce

Paper 2H

Higher Tier

Monday 10 May 2010 - Morning

Time: 2 hours

Materials required for examination	Items included with question papers
Nil	Nil

Instructions to Candidates

In the boxes above, write your centre number, candidate number, your surname, initial(s) and signature.

Check that you have the correct question paper.

Answer ALL the questions. Write your answers in the spaces provided in this question paper.

Information for Candidates

The marks for individual questions and the parts of questions are shown in round brackets: e.g. (2). There are 4 questions in this question paper. The total mark for this paper is 100. There are 16 pages in this question paper. Any blank pages are indicated.

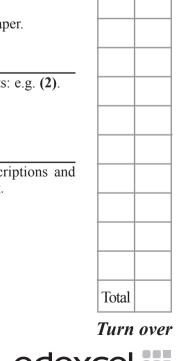
Advice to Candidates

You will be assessed on your ability to organise and present information, ideas, descriptions and arguments clearly and logically, including your use of grammar, punctuation and spelling. You are advised to spend an equal amount of time, about 30 minutes, on each question.

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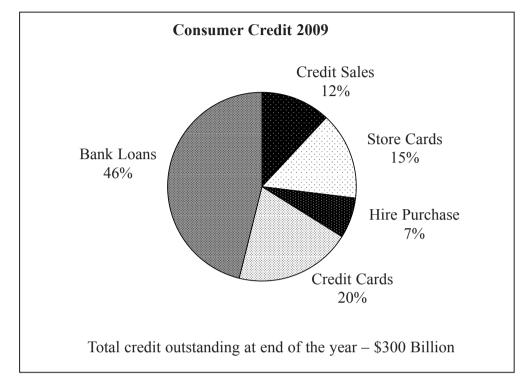
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Answer ALL questions

1. The following pie chart shows some types of credit used by consumers in shops in 2009.



(a)	(i)	Calculate the percentage of total credit taken by consumers using credit sales and hire purchase in 2009.
		(2)
	(ii)	Calculate the amount owed at the end of 2009 by consumers using store cards.
		(2)

Leave blank (b) State two advantages and two disadvantages to the consumer of using credit cards to purchase goods in a shopping centre. **(4)** (c) Suggest, giving reasons for your choice, a suitable method of credit in the following circumstances: (i) A yacht costing \$120000. **(3)** (ii) New furniture, including a television, costing \$7000.

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3

(3)

Turn over

I	dentify the actions that the consumer should take in this situation.
•	
•	
	(4)
) I	Discuss why the use of credit for the buying of goods and services continues to
	ncrease.
•	
•	(7)
	(Total 25 marks)

Leave blank

2.	The fo	llowing information relates to a si	mall retailer for the year 2009.	
	Turnov	ge stock at hand (at cost price) ver up on cost price	\$10 000 \$75 000 25%	
	(a) (i)	Name two operating expenses their business.	hat a small retailer is likely to have in ca	rrying out
	(ii) Calculate the gross profit.		(2)
	<i>,</i>			(2)
	(11	i) Calculate the rate of turnover.		
				(2)
	(b) W	hy does the rate of turnover vary	from one retailer to another?	(=)
	···			(4)



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Turn over

(c) Explain why the following may have happened to a retail business.

(i) gross profit for the year increased but net profit was lower.

(3)

(ii) whilst turnover remained the same, the rate of turnover decreased over the past year.

Leave blank

(9) (Total 25 marks)	Analyse the likely advantages and disadvantages shopping.	to the retailer of introducing internet
(9)		
(9)		
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		(9)
(Total 25 marks)		
		(10tal 25 marks)



Turn over

7

3. Look Ltd has produced a new brand of cosmetics targeted at young teenagers. (a) (i) Name three types of media that you would recommend to advertise these cosmetics. **(3)** (ii) Explain a method of appeal that could be used to advertise the cosmetics. **(3)** (iii) Why do manufacturers such as Look Ltd use brand names? **(3)**

Leave blank

		•
	(6)	
c)	Why might advertising to consumers be considered undesirable?	
c)		
c)	Why might advertising to consumers be considered undesirable?	-
(c)		
c)		-
c)		
(c)		



9

Turn over

(d)	Describe how a code of advertising might affect the advertising of goods such as cosmetics.	Leave
	(4)	Q3
	(Total 25 marks)	

Leave blank

4. Study the following table which shows a country's trade with the rest of the world.

Trade 2009	Exports (\$M)	Imports (\$M)
Raw materials	8.25	12.50
Manufactured goods	40.10	17.40
Semi-manufactured goods	19.90	11.60
Fuels	6.30	11.50
Food	13.00	17.00
Other goods	5.45	10.25
Services	9.00	19.75

(a)	Cal	culate the total value of trade for each of the following:
	(i)	Visible exports.
		(2)
	(ii)	Invisible balance.
		(2)
(b)		ntify two conclusions that can be made about the commercial activities of this ntry, as shown in the table.
		(2)

11

,	plain why a country:
(i)	exports goods.
	(3)
(ii)	imports goods.
	(3)
l) The	e directors of a company in a country that grows and packages tea are planning to port to other countries.
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exp Ot	e directors of a company in a country that grows and packages tea are planning to port to other countries.
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