

Coimisiún na Scrúduithe Stáit State Examinations Commission

LEAVING CERTIFICATE 2010

MARKING SCHEME

BUSINESS

ORDINARY LEVEL

LEAVING CERTIFICATE BUSINESS ORDINARY LEVEL 2010

MARKING SCHEME

SECTION 1 100 marks Answer 10 questions. Each question carries 10 marks.

Question	Marking Scheme	
1	(i) 3marks (2m + 1m) (ii) 3marks (2m + 1m) (iii) 4 @ 1 mark each	10
2	 (i) 5 marks for correct answer. If incorrect, up to 3 marks for workings (ii) 5 marks for correct answer. If incorrect, up to 3 marks for workings 	10
3	Five correct answers @ 2 marks each	10
4	Two benefits @ 5m each (3m + 2m)	10
5	Five answers @ 2 marks each	10
6	Two effects @ 5m each	10
7	Memorandum layout: 6 items @ 1 mark each Subject matter: 4 marks	10
8	Five answers @ 2 marks each	10
9	Three grounds @ 10 marks: (4m + 3m +3m)	10
10	Two benefits @ 5 marks each	10
11	Good explanation @ 10 marks (5m + 5m)	10
12	Two ways @ 5 marks each (3m + 2m)	10
13	Three stages in correct order @ 2 marks each Two non-generic examples @ 2 marks each	10
14	Two explanations @ 5 marks each (3m + 2m)	10
15	Three headings @ 10 marks (4m + 3m + 3m)	10
Section 1	Available marks	100

SECTION 2 – 300 MARKS

SECTION 2 PART 1

MINIMUM: 1 QUESTION (75 marks)
MAXIMUM: 2 QUESTIONS (150 marks)

PEOPLE IN BUSINESS

QUESTION 1

1 (A)	(i) Four words + year @ 2 marks each	5 x 2m	10
	(ii) Three legal rights @ 5 marks each (3m + 2m)		
	One duty @ 5 mark (3m + 2m)	4 x 5m	20
	(Family's legal rights accepted as Retailer's		
	duty, but no repetition)		
	(iii) Two advantages of Small Claims Court		
	@ $10m \operatorname{each} (5m + 5m)$	2 x 10m	20
1 (D)			
1 (B)	(i) Explanation of 'picketing' @ 15 marks	5m + 5m + 5m	15
	(Workers involved in a dispute 5marks		
	gather together outside the workplace 5marks		
	+ One other point 5 marks)		
	(ii) Two functions of a trade union@ 5marks each	2 x 5m	10
		Z X JIII	10
	Available marks		75

DOMESTIC/INTERNATIONAL ENVIRONMENT

QUESTION 2

2 (A)	Two advantages of a private limited company @ 5 marks each	2 x 5m	10
2 (B)	Two environmental responsibilities of a business @ 8 marks + 7 marks	$\begin{array}{c} 4m+4m\\ 4m+3m \end{array}$	15
2 (C)	(i) Customers: 2 points @ 5marks each (ii) Employees: 2 points @ 5marks each	2 x 5m 2 x 5m	20
2 (D)	Three challenges/difficulties in exporting @ 5 marks each (3m + 2m) (one or two-word answers get 3 marks)	3 x 5m	15
2 (E)	Two benefits to local community @ 8 marks + 7 marks	$\begin{array}{c} 4m+4m\\ 4m+3m \end{array}$	15
	Available marks		75

DOMESTIC / ENVIRONMENT QUESTION 3

3 (A)	(i) Bar Chart:		
- ()	Title 2 marks	2m	
	4 bars @ 2 marks each	4 x 2m	10
	(ii) Two effects on Government		
	@ 10 marks each (5m + 5m)	2 x 10	20
	(iii) Two effects on business		
	@ 10 marks each (5m + 5m)	2 x 10	20
3 (B)	(i) Two effects for Irish economy		
	@ 8 marks + 7 marks	4m + 4m	
		4m + 3m	15
	(ii) Effect of VAT rate reduction		
	@ 10 marks (5m + 5m)	5m + 5m	10
	Available marks		75

SECTION 2 PART 2

MINIMUM: 2 QUESTIONS (150 marks)
MAXIMUM: 3 QUESTIONS (225 marks)

ENTERPRISE/MANAGING

QUESTION 4

4 (A)	Autocratic leadership – explanation @ 10 marks (5m + 5m)	10 m	10
4 (B)	Two effects of poor employer/employee relationships 2 points @ 8 marks + 7 marks	$\begin{array}{c} 4m+4m\\ 4m+3m \end{array}$	15
4 (C)	Three enterprising skills/characteristics @ 5 marks each (3m + 2m)	3 x 5m	15
4 (D)	Name two long-term sources of finance @ 5 marks each	10m	
	One explanation @ 10marks (5m + 5m)	10m	20
4 (E)	McGregor's Theory Y Explanation and reference: 2 points @ 8m + 7m First Point: (4m for explanation; 4m for reference to text) 2 nd Point: (4m for explanation; 3m for reference to text)	4m + 4m 4m + 3m	15
	Available marks		75

MANAGING

QUESTION 5

5 (A)	Notice format: 7 items @ 2m each The word "Agenda" @ 1 mark Agenda contents: 5 items @ 2m each (to include at least three of first four in Support Notes, plus any two other items)	14 m 1m 10m	25
5 (B)	(i) Two duties of Chairperson @ 5 marks each (ii) Two duties of Secretary @ 5 marks each	10m 10m	20
5 (C)	Two advantages of meetings @ 5 m each	10m	10
5 (D)	(i) 2 explanations @ 5marks each (3m + 2m) (ii) Effect on future Premiums: 10 m (5m + 5m)	10m 5m + 5m	10 10
	Available marks	•	75

MANAGING

QUESTION 6

6 (A)	'Job description' 2 points @ 5 marks each (3m for explanation; 2m for reference to Adv.)	2 x 5m	
	'Person specification' 2 points @ 5 marks each (3m for explanation; 2m for reference to Adv.)	2 x 5m	20
6 (B)	Three ways of rewarding @ 5m each	3 x 5m	15
6 (C)	Two benefits of teamwork @ 8 marks + 7 marks	$\begin{array}{c} 4m+4m\\ 4m+3m \end{array}$	15
6 (D)	Two ways to recruit new staff @ 5m each	2 x 5m	10
6 (E)	Three advantages of IT to a business, with examples @ 5 marks each (3m for advantage + 2m for example) (Maximum of 2 internet related examples acceptable)	3 x 5m	15
	Available marks		75

BUSINESS IN ACTION QUESTION 7

7 (A)	Three factors which affect price of a product @ 5 marks each (3m + 2m)	3 x 5m	15
7 (B)	Product Life Cycle		
	5 ordered stages @ 2 marks each	10m	
	2 axes @ 1 mark each	2m	
	Correct diagram @ 3 marks	3m	15
7 (C)	Two reasons for market research		
	@ 8 marks + 7 marks	4m + 4m	
		4m + 3m	15
7 (D)	(i) Two benefits of using a brand name		
	@ 5 marks each	10m	
	(ii) Two examples of global brands		
	@ 3m + 2m	5m	15
7 (E)	Explanation: Target market		
	@ 10 marks (5m + 5m)	10m	
	Example: 5marks	5m	15
	Available marks		75

MANAGING / BUSINESS IN ACTION QUESTION 8

8 (A)	(i) Two advantages of a sole trader business @ 5 marks each	2 x 5m	
	(ii) Two disadvantages @ 5 marks each	2 x 5m	20
8 (B)	(i) Three types of insurance @ 3 marks each (ii) Three reasons @ 4m + 4m + 3m	9m 11m	20
8 (C)	Three advertising media @ 5 marks each (3m + 2m)	3 x 5 m	15
8 (D)	Two methods of sales promotion @ 5 marks each (3m + 2m)	2 x 5 m	10
8 (E)	Explanation: bank overdraft @ 10 marks (5m + 5m)	5 + 5 m	10
	Available marks		75

LEAVING CERTIFICATE 2010 BUSINESS ORDINARY LEVEL SUPPORT NOTES

Marking Scheme and Support Notes for use with the Marking Scheme.

In considering the marking scheme the following points should be noted:

- The support notes presented are not exclusive or definitive.
- The support notes in many cases contain key phrases which must appear in the candidate's answer in order to merit the assigned marks.
- Further relevant points of information presented by candidates are marked and rewarded on their merits.
- The detail required in any answer is determined by the context and the manner in which the question is asked and by the number of marks assigned to the answer in the examination paper. Requirements may therefore vary from year to year.

SECTION 1 100 marks

Answer 10 questions. Each question carries 10 marks.

1 What do the following letters stand for?

- (i) PR Public Relations
- (ii) CV Curriculum Vitae
- (iii) SWOT Strengths, Weaknesses, Opportunities, Threats

The following information is available from the final accounts of Casey Ltd on 31/12/2009. Current Assets €500,000 Current Liabilities €200,000. Calculate:

- (i) Working Capital = \$500,000 \$200,000 = \$300,000
- (ii) Working Capital Ratio = \$00,000 : \$200,000 = 2.5 : 1

3 Sectors of industry:

		Primary	Secondary	Tertiary/Services
A	A factory making candles		✓	
В	A taxi company			✓
С	Insurance Brokers			✓
D	A dairy farmer	✓		
E	A coal mining company	✓		

4 State two benefits of EU membership for Irish business:

- Common Currency euro makes trade/travel easier
- Large market available to Irish firms for exporting/expansion
- Economies of scale can be achieved through expansion
- Free trade no government duties on movement of goods and services
- Free movement of capital and labour.

_						
5	Business Terms	1	2	3	4	5
		С	F	E	A	В

6 Two effects of high interest rates on business:

- Increases the cost of borrowing
- Reduces profits
- Discourages expansion/borrowing
- May reduce consumer demand/expenditure
- May increase prices.

7 MEMORANDUM

To: All members of staff
From: Michelle Deasy
Date: 15 June 2010
Re: Training Day

The training day will be held on Friday, 2 July 2010.

Signed: Michelle Deasy **Title:** General Manager

8 TRUE or FALSE:

	Statement	True or False
1	Job production is used to produce one-off unique products.	True
2	Strategic Planning is long term planning.	True
3	A poor relationship between the sender and the recipient of the message is a barrier to effective communication.	True
4	Mass produced goods are generally very expensive and of very high quality.	False
5	A Credit Union is a type of Co-operative.	True

9 List three grounds on which Employment Discrimination is outlawed under the Employment Equality Act 1998:

(i) Gender/Male/Female
 (ii) Marital status
 (vi) Age
 (vii) Race
 (iii) Family Status
 (vii) Disability

(iv) Sexual orientation (ix) Membership of traveller community.

(v) Religious beliefs

10 | State two benefits of a 'Partnership' as a type of business:

- More capital is available, as there are more owners/investors.
- Better decision making as a result of combined effort.
- Risk is shared
- Workload is shared
- More skills/experience/knowledge.

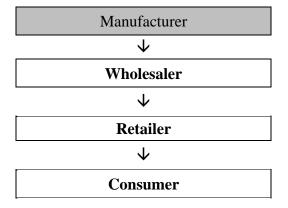
11 | Stock Control:

This ensures that you have enough stock to satisfy customer needs and at the same times keep stock holding costs to a minimum. To maintain detailed records of stock.

12 Two ways in which the Irish Government supports business:

- (i) Grants through Enterprise Ireland/Údarás na Gaeltachta/IDA
- (ii) Advice/Mentoring County Enterprise Boards/ Enterprise Ireland
- (iii) Training through FÁS
- (iv) Low tax rates Corporation Tax / VAT reductions
- (v) Development of better infrastructure new motorways
- (vi) Enact legislation which helps business, e.g.Safety, Health and Welfare at Work Act 1989Industrial Relations Act 1990.

13 Complete the three missing stages in the chain of distribution.



Give two examples of a 'Manufacturer':

Any valid examples e.g. Toyota, Philips, Jacobs.

14 | Explain the following needs in Maslow's Hierarchy of Needs:

Basic Needs – the need for food, clothing, shelter and warmth, pay/wage.

Safety/Security Needs – the need for job security/ safe working conditions.

15 Identify three of the main headings in a business plan. (Example: Finance)

- (i) Business details / history / goals and objectives
- (ii) Details of owners / legal structure
- (iii) Management how the business will be run / organised
- (iv) Production description of product/service / how it going to be produced
- (v) Marketing Strategy/Marketing Mix
- (vi) Marketing opportunities
- (vii) Staffing.

SECTION 2 TOTAL AVAILABLE MARKS 300

SECTION 2 PART 1

MINIMUM: 1 QUESTION 75 MARKS MAXIMUM: 2 QUESTIONS 150 MARKS

Question 1 – People in Business

1 (A) (i) Name the law that protects the Burkes in this case (purchase of faulty washing machine).

The Sale of Goods and Supply of Services Act 1980.

(ii) Explain three legal rights of the Burke family under the law.

- Goods should be of merchantable quality they should be of reasonable quality taking into account what they are supposed to do, their durability and price.
- Goods should be fit for the purpose intended they must do what they are sold as being capable of doing.
- Goods should be as described the description on the package must not be misleading.
- Goods should be as per sample all the goods must be of the same quality as the sample.
- If goods do not fulfil any one of the above, the consumer is entitled to redress or compensation either a refund or replacement or repair.

Explain one duty of Murray's electrical store under the law:

• The seller/retailer has the contract with the buyer/consumer and is responsible for putting things right / cannot pass responsibility to consumer.

(iii) Explain two advantages of taking a case to the Small Claims Court.

- Provides a quick solution to consumer claims of up to €2,000
- Very accessible to people complaint can be made by post or on-line application form can be downloaded
- Not expensive a fee of €15
- No solicitors involved, saving consumer extra cost
- Will get unbiased and fair judgement.

(i) **Picketing:** This means that workers involved in a dispute gather together outside the workplace and carry placards giving information about their dispute / strike / protest. Must be peaceful. Primary and Secondary picketing.

(ii) Outline two functions of a trade union:

- Securing a fair wage for its members / engaging in National Agreements
- Securing fair/improved working conditions for its members
- Negotiating on behalf of its members in the event of a trade dispute / representation
- Seeking opportunities for promotion and training of its members
- Providing for training and recreational facilities / saving schemes for members.

1 (B)

Question 2 – Domestic/International Environment

2 (A)	State two advantages of a private limited company:		
	(i) Shareholders have limited liability – only their investment at risk		
	(ii) More capital can be raised from up to 99 shareholders		
	(iii) Separate legal entity from the shareholders so it can sue and be sued in la		
	(iv) Better credit rating with lenders than a sole trader		
	(v)	Continuity of existence in the event of death of a shareholder.	
2 (B)	Outline two environmental responsibilities of business:		
2 (D)	•		
	(i) Pollution – air, water, noise, climate – all efforts to prevent such pollution must		
		be made / no emissions that would affect climate change/ozone layer	
	(ii) Proper waste disposal – no illegal dumping		
	(11)	1 Toper waste disposar – no megar dumping	
	(iii)	Energy consumption – conserve energy where possible	
	` ′	· · · · · · · · · · · · · · · · · · ·	
	(iii)	Energy consumption – conserve energy where possible	

2 (C) Explain how Wholefood Farm Products Ltd can behave ethically towards: (i) its customers; (ii) its employees.

(i) Customers:

- Provide good quality products
- Charge reasonable prices
- Ensure products are safe and healthy
- Deal with customers' complaints fairly
- Provide honest information about products.

(ii) Employees:

- Pay a fair wage
- Provide good conditions of employment
- No discrimination in the workplace
- Provide safe and healthy workplace
- Treat employees with respect and dignity.

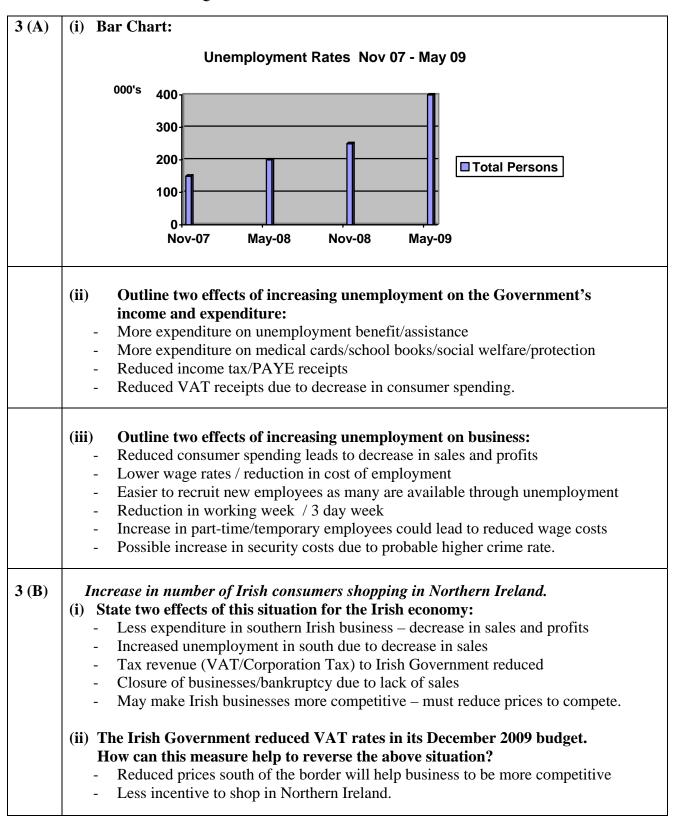
2 (D) State three challenges/difficulties Jim and Martina may have if they decide to export to other markets.

- (i) Distribution costs far-away locations
- (ii) Different customs/cultures in other countries
- (iii) Cost of adapting products/packaging/advertising
- (iv) Risks of exchange rate fluctuations e.g. Sterling, Dollar
- (v) Payment difficulties may be difficult to collect debts from foreign customers
- (vi) Competition from similar firms in the market
- (vii) Communication problems/different languages.

2 (E) Outline two possible benefits that Wholefood Farm Products Ltd may bring to the local community:

- (i) Employment they employ local people
- (ii) Spin-off effects local businesses benefit from supplying services to Wholefood Ltd.
- (iii) Possible sponsorship and support for local events
- (iv) Spending by Wholefood Ltd employees in Cork boosts the local economy.

Question 3 – Domestic Environment



SECTION 2 PART 2

MINIMUM: 2 QUESTIONS 150 MARKS MAXIMUM: 3 QUESTIONS 225 MARKS

Question 4 – Enterprise / Managing

4 (A)	Explain the term autocratic (authoritarian) leader.				
	• The autocratic leader has very little trust or confidence in his/her staff.				
	 He/she is unwilling to delegate power and responsibility to subordinates. 				
	 He/she makes all decisions and ignores the opinion of others. 				
	 He/she uses authority to force agreement and may use intimidation or fear/shouting 				
	This leads to poor motivation / lack of cooperation / industrial relations problems.				
4 (B)	Outline two effects that poor employer-employee relationships may have on a				
	business:				
	 Employee dissatisfaction / Poor atmosphere in workplace 				
	 Poor motivation of staff leads to low productivity, poor sales/service, lower profit 				
	High absenteeism due to poor atmosphere/poor job satisfaction				
	High labour turnover – staff who are unhappy will not remain with the firm				
	 Industrial relations problems – strikes, work-to-rule. 				
4 (C)	Outline three enterprising skills/characteristics displayed by Roisín:				
	• Innovative – able to see problems and	opportunities and solve them			
	 Decisive – set up her own business 				
	Flexible/adaptable – responded to change				
	Risk-taker – took on new staff				
	Also: good communicator, motivator, leader.				
4 (D)	Name two long-term sources of finance Roisín may have used to help start her				
	business and explain one of them:				
	(i) Mortgage – for purchase of property; amount, cost/interest, security.				
	(ii) Long term loan – amount, cost/interest, security.				
	(iii)Owner's Capital – finance invested in the business by the owner, usually made up of				
	personal savings (on deposit in bank a	ccounts, interest earned).			
4 (E)	Explain McGregor's Theory Y on Motivati	on, with reference to given text.			
	Explanation	Reference to Text			
	Employers trust employees to do their work	Roisín trusts her staff.			
	well.	Roisin trasts not start.			
	Employers delegate jobs and responsibilities	Roisín believes her staff have ability and the			
	to staff.	right to contribute to decision making.			
	Employers consult regularly with staff about	She regularly consults with staff over			
	the best way to do their work.	business issues.			
	Employers motivate staff and recognise their	She pays her staff well and praises the high			
	achievements.	standard and quality of their work. She is an			
		excellent communicator.			
	Employees want responsibility and are	Roisín values her staff's opinions.			
	ambitious.	1			
	Employees like to work and are willing to	Roisín values her staff's opinions and trusts			
	work. Work is satisfying. Roisin values her staff s opinions and her staff.				

Question 5 – Managing

5 (A) **Úsing today's date draft the Notice and the Agenda for the Annual General Meeting of** Glendarn Sports Club. (The Agenda should contain at least five items) Glendarn Sports Club 15 June 2010 Notice is hereby given that the Annual General Meeting of the Club will take place on 5 July 2010 at 7.30 p.m. in the Park Hotel Galway. 1. Minutes of the last Annual General Meeting 2. Chairperson's report 3. Treasurer's report 4. Election of new officers 5. Repair of clubhouse/Funding/Insurance costs 6. A.O.B. Michael Brown Secretary 5 (B) **(i)** Outline two duties of a Chairperson at a meeting. Ensure that there is a quorum, open the meeting and run it in an orderly manner Ensure that the agenda is followed / ensure compliance with standing orders Make sure that everybody gets a chance to participate and air their views Ensure that any voting is carried out according to standing orders Chairperson may have casting vote in the event of a tie. (ii) Outline two duties of a Secretary at a meeting. Ensure that all entitled to attend have received the Notice and Agenda in advance Ensure all facilities are arranged and all necessary documentation is available Read the minutes of the last meeting Read out any correspondence Take notes of discussions and decisions made in order to write the minutes. 5 (C)

State two advantages of meetings as a method of communication.

- They allow people to exchange ideas and information
- They allow decisions to be made by voting on proposals
- Problems can be discussed and solutions put forward
- People can report findings, etc. to other participants
- Face-to-face communication / less misunderstanding / less chance of conflict.

5 (D) (i) Explain insurance terms.

Policy: A policy is a contract document between the insurance company and the insured – it contains details of the insured, the risks covered, length of cover and the conditions attached.

Claim form: If an insured loss is suffered, the insured completes this document when seeking compensation, giving a description of what happened and stating the amount of loss suffered. Joanne would be seeking compensation for the flooding damage for the Club.

(ii) Outline how recent flood damage may affect the club's future insurance premiums. Insurance premiums may increase as premiums are based on risk. Insurance companies may refuse to cover the risk, or could amend the insurance contract, as they consider that the risk is now greater.

Question 6 – Managing

6 (A)	Explain the following terms with reference to the given advertisement:				
	(i) A JOB DESCRIPTION describes the vacancy that needs to be filled. It includes: **Explanation** *Reference to Advertisement*				
	•	the job title	Web Designer		
	details of work		Involves meeting with clients to assess their requirements		
	•	place of work	Dublin		
	•	duties and responsibilities	Designing and developing unique websites and on- site training for clients		
	•	conditions of employment.	Negotiable.		
	(ii) A PERSON SPECIFICATION describes the qualities that the successful candidate should have. They would include:				
	Explanation		Reference to Advertisement		
	•	qualifications	IT degree/diploma		
	•	experience	Experience		
	•	other suitable	Excellent communication skills; problem solving		
6 (B)		characteristics/skills	capacity. An ability to work as part of a team. Γ Solutions could reward its staff.		
Benefits-in-kind e.g., club membership, healt Flexitime, Job sharing, Pleasant and safe wor 6 (C) Outline two benefits of teamwork to a busine (i) Motivation - teamwork encourages great		citime, Job sharing, Pleasant and the two benefits of teamwork to	nd safe working conditions.		
	everyone's achievements (ii) Improved decision making because of a wider range of views				
	(iii)	` '			
	(iv) Support - team members share the responsibility and can help each other				
	 (v) Workload is shared / greater use of people's talents / work gets done faster/better (vi) Improved job satisfaction – reduces labour turnover and absenteeism. 				
6 (D)	` ′		spaper, Cohan IT can use to recruit new staff.		
O(D)	(i) Advertisements – local/national/radio/teletext/aertel				
	(ii				
	(ii	i) Internet sites			
	(iv	v) FÁS			
	(v		contacts/networking/word of mouth.		
6 (E)		_	nation Technology to a business, giving examples.		
	(i)	=	global markets – Internet/websites		
	(ii) Instant and improved communication – e-mails, Facebook				
	(iii) Quick decision making – budgets, cash flow forecasts on spreadsheets(iv) Market research – Internet				
	(v)	,			
	 (v) Goods/services may be sold through an online shopping site (vi) Can bring people at different sites together for a meeting – video-conferencing 				
	(vi	· • • • • •	ough Electronic Data Interchange (EDI).		

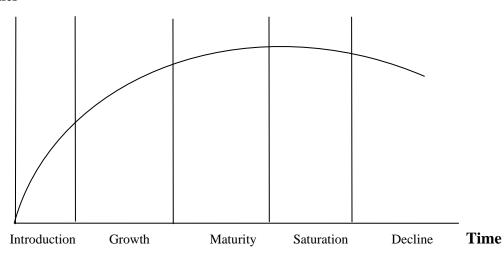
Question 7 – Business in Action

7 (A) State three factors which affect the price of a product.

- Cost of production costs must be calculated and recouped over the life of the product.
- Competition price must be similar to competitors to gain market share
- Type of product whether perishable, durable, mass-produced or highly technical
- Economic conditions/demand higher prices in a booming economy
- Break-even point the minimum price to cover costs
- Seasonal influences certain goods in demand or supplied only at specific times
- Government taxes/VAT will be added to final price
- Government restrictions maximum price set for certain products
- Target market different prices may be charged in different markets.

7 (B) | Product Life Cycle:

Sales



7 (C) | State two reasons why a business would carry out market research:

To find out:

- information about the target market/customers' needs
- if demand exists for a new product/service
- information about the competition's prices/products
- the best marketing mix 4 Ps
- to reduce risk of failure/producing unwanted products.

7 (D) (i) State two benefits of using a brand name.

- helps identify the product / it differentiates the product from other products
- creates customer loyalty / easier for the customer to select the product
- allows new products to be launched
- can allow a firm to charge a higher price and make extra profits.

(ii) Give two examples of global brands.

Nike, Rolex, Lacoste, Vodafone, etc.

7 (E) Explain the term 'target market'.

The **target market** is the group of people at whom a particular product or service is aimed. The target market may be characterised by age, income level, gender, location, lifestyle. (People sharing common needs).

Example: Athletes would be the target market for energy drinks.

Question 8 – Managing / Business in Action

8 (A)	Sole Trader: (i) Two Advantages			
	(i) Formation – easy to set up			
	(ii) Control – the sole trader can make all the decisions			
	(iii) Profits – the sole trader keeps all the profits			
	(iv) Confidentiality – don't need to disclose information to the public.			
	(ii) Two Disadvantages			
	(i) Risk – bears all the risk/responsibility			
	(ii) Liability – unlimited liability – could lose private possessions			
	(iii) Setting up/expansion – has to provide all the capital			
	(iv) Continuity – not guaranteed after retirement/death of owner			
	(v) Stress – a lot of pressure and work on one person.			
8 (B)	(i) Name three types of insurance Jack should have for his business.			
	(ii) Give one reason for having each type of insurance.			
	 Public Liability – to protect against claims by members of the public (coffee shop) 			
	 Employers Liability – to protect against claims by staff (bakery and coffee shop) 			
	Motor – required by law for van			
	 Buildings and contents insurance – against burglary, fire, flood, etc 			
	• Employers PRSI – required by law for employers to pay some/all employees PRSI			
	Also: Fidelity Guarantee, Consequential Loss, Product Liability Insurance.			
8 (C)	Outline three advertising media that Jack could use to promote his business.			
	(i) Radio – many listeners			
	(ii) Newspapers – can illustrate all aspects			
	(iii) Flyers/posters – local market			
	(iv) Direct mail – special offers / personal discounts			
	(v) Internet – international market			
	(vi) Magazines – glossy write-ups			
	(vii) Television – large national market (viii) Cinema – captive audience.			
	(VIII) Cincina captive addictice.			
8 (D)	Apart from price reductions, outline two other methods of sales promotion Jack could			
	use to increase sales.			
	(i) Special Offers – buy one, get one free: three for the price of two			
	(ii) Competitions – customers like to win prizes in shop			
	(iii) Vouchers /Loyalty cards – free gift after collecting a certain amount			
	(iv) Money off coupons – customers get discounts			
	(v) Free samples – encourage customers to return.			
8 (E)	Explain the term 'bank overdraft'.			
	bank allows the customer to withdraw more money from the account than the			
	account holds			
	• it is a short term source of finance			
	interest is paid on the overdrawn amount			
	a limit is set on the amount of the overdraft.			



Coimisiún na Scrúduithe Stáit

Marcanna Breise as ucht freagairt trí Ghaeilge

Léiríonn an tábla thíos an méid marcanna breise ba chóir a bhronnadh ar iarrthóirí a ghnóthaíonn níos mó ná 75% d'iomlán na marcanna.

N.B. Ba chóir marcanna de réir an ghnáthráta a bhronnadh ar iarrthóirí nach ngnóthaíonn níos mó ná 75% d'iomlán na marcanna don scrúdú. Ba chóir freisin an marc bónais sin **a shlánú síos**.

Tábla 400 @ 10%

Bain úsáid as an tábla seo i gcás an ábhair a leanas, a bhfuil 400 marc san iomlán ag gabháil leis agus inarb é 10% gnáthráta an bhónais:

Gnó - Gnáth Leibhéal

Iomlán: 400 marc Gnathráta: 10%

Bain úsáid as an ngnáthráta i gcás 300 marc agus faoina bhun sin.

Os cionn an mharc sin, féach an tábla thíos.

Bunmharc	Marc Bónais
301 - 303	29
304 - 306	28
307 - 310	27
311 - 313	26
314 - 316	25
317 - 320	24
321 - 323	23
324 - 326	22
327 - 330	21
331 - 333	20
334 - 336	19
337 - 340	18
341 - 343	17
344 - 346	16
347 - 350	15

Bunmharc	Marc Bónais
351 - 353	14
354 - 356	13
357 - 360	12
361 - 363	11
364 - 366	10
367 - 370	9
371 - 373	8
374 - 376	7
377 - 380	6
381 - 383	5
384 - 386	4
387 - 390	3
391 - 393	2
394 - 396	1
397 - 400	0

