

2011 Accounting & Finance Standard Grade - Credit Solutions Finalised Marking Instructions

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1. Robert & Tommy Rose are in a partnership which specialises in golf equipment. Credit customers are offered the following terms.

Trade Discount 10% VAT 17.5%

Cash Discount 5% one month

On 31 March 2011 a Statement of Account is sent to Terry Woods containing the following details.

1 March Balance due £524-81

7 March Terry Woods bought equipment costing £780.00

(before the above terms were applied)

10 March Terry Woods paid Robert & Tommy Rose £502-31 by

cheque in full settlement of the balance outstanding

on 1 March

15 March Terry Woods returned some of the equipment

purchased on 7 March as it was faulty. The value of the goods (after the above terms were applied) was

£265.00

(a) Complete the Statement of Account (on the Worksheet provided) to be sent to Terry Woods on 31 March.

| Date | Details | Dr £ | | Cr £ | | Balance £ | Э |
|----------|----------|---------|-----|---------|-----|--------------|----|
| 01/03/11 | Balance | 524-81 | (1) | | | 524-81 | dr |
| 07/03/11 | Sales | 818-70 | (5) | | | 1,343-51 | dr |
| 10/03/11 | Bank | | | 502-31 | (1) | 841-20 | dr |
| 10/03/11 | Discount | | | 22-50 | (1) | 818-70 | dr |
| 15/03/11 | Returns | | | 265-00 | (1) | 553-70 | dr |

| 07/03/11 | Sales | 780-00 | |
|----------|---------------------------|---------|-----|
| | LESS Trade Discount (10%) | 78-00 | (1) |
| | NGV | 702-00 | |
| | ADD VAT* | 116-70 | (1) |
| | TOTAL | £818-70 | |
| | | | |
| *VAT | NGV | 702-00 | |
| | LESS Cash Discount (5%) | 35-10 | (1) |
| | | 666-90 | (1) |
| | VAT (17.5%) | £116-70 | |

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| 1. | (continued) | KU | HI |
| | SALES 07/03 – ALTERNATIVE SOLUTIONS | | |
| | CORRECT | | |
| | GOODS 780.00 -TRADE DISCOUNT – 10% 78.00 = NGV 702.00 + VAT – 17.5% 116.70* = TOTAL 818.70 (1) *NGV 702.00 -CASH DISCOUNT – 5 35.10 (1) | | |
| | VAT – 17.5% 666.90 116.70 (1) = 4 marks + 1 for correct entry = 5 marks | | |
| | ALTERNATIVE 1 | | |
| | GOODS 780.00 -TRADE DISCOUNT - 10% 78.00 (1) = NGV 702.00 + VAT -17.5% 122.85 (1) = TOTAL 824.85 (1) = 3 marks + 1 for correct entry = 4 marks | | |
| | ALTERNATIVE 2 | | |
| | GOODS 780.00 -TRADE DISCOUNT – 10% 78.00 (1) = NGV 702.00 -CASH DISCOUNT – 5% 35.10 (1) -666.90 +VAT -17.5% 116.70 (1) = TOTAL 783.60 (0) = 3 marks + 1 for correct entry = 4 marks | | |
| | ALTERNATIVE 3 | | |
| | GOODS | | |
| | | | |

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| (con | tinued) | | | | | | |
| (b) | Suggest a reason v Discount to their cu | • | & Tommy Rose offer Cash | | | | |
| | within the time monthpromptly | | | | | | |
| | (Any one for 2 ma | ırks) | | 2 | | | |
| (c) | Name the documer Tommy Rose on 15 | | uld have been sent by Robert & explain its use. | | | | |
| | , , , , , | Previously States reas Reduces ar Used to rec | cord a return of goods (1) bought on credit (1) con for return (1) mount originally owed (1) cord entries in the ledger (1) ails of goods returned (1) | 3 | | | |
| (d) | Robert & Tommy R | lose are con | sidering becoming a plc. | | | | |
| | Suggest 2 advanta partners. | iges and 2 d | lisadvantages of this to the | | | | |
| | ADVANTAG | GES | DISADVANTAGES | | | | |
| | More capital (avai | ilable | No longer in control of business | | | | |
| | More expertise (fr | rom BOD) | Profits shared between people/shareholders | | | | |
| | More sources of f (debentures) | inance | Legal requirements have to be met/must publish accounts/must hold AGM | | | | |
| | Limited liability | | May not receive any dividends | | | | |
| | Easier to borrow (| (due to | Shares may lose value | | | | |
| | More purchasing | power | Expensive to set up | | | | |
| | (Any 2 advantage: | s and 2 dis | advantages for 2 marks each) | 8 | | | |

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| produ | | operates a small business buying and selling beauty owing balances were taken from her ledger on | KU | HI |
| | Overdraft oment | £455.00 £220.00 £2,100.00 | | |
| (a) | Open th | e accounts with the above balances. | | |
| (b) | Record | the following transactions in the ledger. | | |
| | 2 March | , I | | |
| | 4 March | use. Fans cost £30.00 each plus VAT Maggie decided to take one of the fans purchased on 2 March for her own use at home | | |
| | 6 March 8 March | Cash sales £200.00 plus VAT | | |
| | 10 Marc | was received h Maggie kept £50.00 cash in the till and transferred the rest to the bank | | |
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2. (a) & (b) (continued)

| DATE | DETAILS | DR | | CR | | BAL | |
|----------|-----------------|--------|-----|--------|-----|--------|----|
| CASH A | CCOUNT | | | | | | |
| 01/03/11 | Balance | 455-00 | (1) | | | 455-00 | dr |
| 06/03/11 | Sales & VAT | 235-00 | (1) | | | 690-00 | dr |
| 08/03/11 | Equipment & VAT | 35-25 | (1) | | | 725-25 | dr |
| 10/03/11 | Bank | | | 675.25 | (1) | 50-00 | dr |

| DATE | DETAILS | DR | | CR | | BAL | |
|----------|-----------|--------|-----|--------|-----|--------|----|
| BANK A | CCOUNT | | | | | | |
| 01/03/11 | Balance | | | 220-00 | (1) | 220-00 | cr |
| 02/03/11 | Equipment | | | 141-00 | (1) | 361-00 | cr |
| | & VAT | | | | | | |
| 10/03/11 | Cash | 675-25 | (1) | | | 314-25 | dr |
| | | | | | | | |

| DATE | DETAILS | DR | | CR | | BAL | |
|-------------------|----------|----------|-----|-------|-----|----------|----|
| EQUIPMENT ACCOUNT | | | | | | | |
| 01/03/11 | Balance | 2,100-00 | (1) | | | 2,100-00 | dr |
| 02/03/11 | Bank | 120-00 | (1) | | | 2,220-00 | dr |
| 04/03/11 | Drawings | | | 30-00 | (1) | 2,190-00 | dr |
| 08/03/11 | Cash | | | 30-00 | (1) | 2,160-00 | dr |

| DATE | DETAILS | DR | | CR | | BAL | |
|----------|----------|-------|-----|-------|-----|-------|----|
| VAT ACC | OUNT | | | | | | |
| 02/03/11 | Bank | 21-00 | (1) | | | 21-00 | dr |
| 04/03/11 | Drawings | | | 5-25 | (1) | 15-75 | dr |
| 06/03/11 | Cash | | | 35-00 | (1) | 19-25 | cr |
| 08/03/11 | Cash | | | 5-25 | (1) | 24-50 | cr |

| DATE | DETAILS | DR | CR | BAL | |
|----------|-----------|-------|-----|-------|----|
| DRAWIN | GS ACCOUN | Τ | | | |
| 04/03/11 | Equipment | 35-25 | (1) | 35-25 | dr |
| | & VAT | | | | |

| DATE | DETAILS | DR | CR | | BAL | |
|----------|---------|----|--------|-----|--------|----|
| SALES A | ACCOUNT | | | | | |
| 06/03/11 | Cash | | 200-00 | (1) | 200-00 | cr |

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| 2. | (con | itinued) | KU | HI |
| | (c) | At the moment, Maggie operates her business on a strictly "cash only" basis ie all customers pay at the time of sale. Suggest 2 benefits and 2 costs of operating on a credit basis. | | |
| | | Advantages of operating on a credit basis include: | | |
| | | wider range of customers – increased sales (2) increased customer loyalty (2) larger orders more likely (2). | | |
| | | Disadvantages of operating on a credit basis include: | | |
| | | (likelihood of) bad debts (2) cost of credit checks (2) liquidity/cashflow problems (2) cost of borrowing (2) | | |
| | | • increased accounting procedures (2). | | |
| | | (Any 2 advantages and disadvantages for 2 marks each) | 8 | |
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| 2. | (con | tinued) | | |
| | (d) | Maggie is also a member of her local Tennis Club. The club only provides its members with a Receipts and Payments Account. Maggie has complained that this does not provide enough information. Suggest 2 other Financial Statements which could be provided and explain their significance. | | |
| | | Refreshments/Shop/Bar Trading A/c (1) | | |
| | | to show profit/loss made on bar (2) to indicate how bar expenses may be controlled (2) to show cost of bar supplies (2). | | |
| | | • Income Statements (1) | | |
| | | can show profit/loss made by events/activities (2). | | |
| | | An Income & Expenditure A/c (1) | | |
| | | to show <u>revenue</u> income (1) and expenditure (1) to show Surplus/Deficit for the year (as opposed to cash position) (2) | | |
| | | to indicate how profitability may be improved (2). | | |
| | | Balance Sheet (1) | | |
| | | to show what the club is worth/accumulated fund (2) to show assets owned by club (2) to show liabilities of the club (2). | | |
| | | Cash Budget (1) | | |
| | | can predict future cash surpluses (2) arrange payment of debts (2) arrange purchase of assets (2) can predict future cash shortages (2) arrange overdrafts (2) arrange loans (2) you know your opening/closing balances (2) you can plan for the future (2) can be used to support applications for loans/show prospective investors (2). | | |
| | | One mark for each financial statement name 2 marks for explanation of each financial statement named | 6 | |
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| follo | c plc make and sell hamburgers fo wing Profit Statement relates to las burgers were made and sold. | • | | |
| Prof | it Statement | | | |
| | £ | £ | | |
| Sale | | 15,000 | | |
| Less | S Cost of sales | 9,000 6,000 | | |
| Less | s Expenses | | | |
| Rent | , | | | |
| Insui Wag | rance 200 les 1,800 | 4,000 | | |
| Prof | | 2,000 | | |
| (a) | Calculate how many hamburgers even. | s JMac plc must sell to break | | |
| | | (1) | | |
| | Sales/qty = SP | £15,000/30,000 = £0.50 | | |
| | | _ 20-30 | | |
| | Cost of Sales/qty = VC | £9,000/30,000 = £0.30 | | |
| | Total Exp = FC | £2,000 + £200 + £1,800 = £4,000 (1) | | |
| | SP – VC = Unit Contribution | (1) (1) $£0.50 - £0.30$ $= £0.20 (1)$ | | |
| | FC/Unit Contribution = BEP | £4,000/£0-20 = 20,000 <i>(1)</i> hamburgers | | 7 |
| (b) | Wages are expected to increase how many hamburgers JMac plo | to £2,000 next month. Calculate will have to sell to break even. | | |
| | New FC/Unit Contribution = N BEP | ew 4,200 (2)/£0·20 (1) = 21,000 hamburgers (1) | | 4 |
| (c) | If the wages rise, as expected, conditions of the same | | | |
| | Required Profit (£5000) + FC (£4200) = (1) (1) | Required Contribution (£9200) | | |
| | Required Contribution/Unit Co | ontribution per hamburger = | | |
| | £9,200/£0-20 = 46,000 hambur | gers | | 4 |

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| (con | tinue | d) | | | |
| (d) | | e the effect each of th t and explain why. | ne following will have on the break-even- | | |
| | (i) | Selling price increas | ses while all costs remain the same. | | |
| | | will be a higher fig | e BEP (1) as the contribution per unit pure (2) being divided into the same t BEP (2), contribution will change | | |
| | (ii) | Cost of sales decrea | ases while all other costs and selling nt. | | |
| | | will again be a hig | e BEP (1) as the contribution per unit her figure (2) being divided into the (2), contribution will change (1) | | |
| | | (One mark for effe | ct and 2 marks for explanation x 2) | 6 | |
| (e) | (i) | | of finance, that are only available to a ow JMac plc to expand. | | |
| | | more shares (1) debentures (1) | | | |
| | (ii) | • | e and one disadvantage of each source tages/disadvantages of each source | | |
| | | SHARES | | | |
| | | Advantages – | Do not have to be paid back (2) No interest repayments required (2) Dividend can be decided by BOD (2) Can get a large sum of money (2) | | |
| | | Disadvantages – | May have to pay extra dividends (2) Ownership & control are diluted (2) Investors may not be interested (2) Cost of issue (2) | | |
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3. (e) (ii) (continued)

DEBENTURES

Advantages – Only interest is paid until repayment date (2)

Final payment in future giving time

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to save/organise (2)

No loss/dilution of ownership/

control (2)

Long term loan (2)

Can get a large sum of money (2)

Disadvantages - Interest has to be paid (2)

Final repayment has to be made in

lump sum (2)

Profits reduced due to interest (2)

Extra liability (2)

One mark for source and 2 marks for any advantage and disadvantage

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| 4. | Malcolm Docherty operates a small fishing so | upplies business called | | |
| | "Flies Are Us". The following information was | s extracted from his ledger | ļ | |
| | on 30 April 2011. | | | |
| | | | | |
| | | £ | | |
| | Purchases | 24,650 | | |
| | Debtors | 3,000 | | |
| | Loan | 2,000 | | |
| | Wages | 20,000 | | |
| | Drawings | 1,500 | | |
| | Stock – 1 May 2010 | 4,600 | | |
| | Carriage Out | 350 | | |
| | Carriage In | 175 | | |
| | Sales | 73,250 | | |
| | Returns Out | 900 | | |
| | Electricity | 1,540 | | |
| | Provision for Depreciation of Van 3,000 Van (at cost) 10,000 Bad Debts 150 | | | |
| | | | | |
| | Bad Debts | | | |
| | Rent Received | 1,200 | | |
| | Provision for Bad Debts | 200 | | |
| | Creditors | 2,500 | | |
| | Loan Interest | 200 | | |
| | NOTES | | | |
| | | | | |
| | Stock value at 30 April 2011 | £5,000 | ļ | |
| | Electricity prepaid | £90 | | |
| | Wages accrued | £1000 | | |
| | Provide for depreciation of the van at 159 | % on cost | | |
| | The provision for bad debts is to be adjusted to 10% of Debtors | | | |
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| 4. | (a) | |) ot the necessary Loss Accounts fo | | and | prepare tl | he Tr | ading, Pro | ofit | | |
| | TRAI | | US PROFIT & LOS ENDED 30 AP | | NT | | | | | | |
| | | | ST OF SALES | £ | | £ 4,600 | (1) | £ 73,250 | (1) | | |
| | ADD ADD | : Purc : Carri | hases age Inwards | 175 24,825 | (1) (1) | | (1) | | | | |
| | LESS GRO | S: Clos SS PR | urns Outwards sing Stock ROFIT <i>(1)</i> | 900 | (1) | 23,925 28,525 5,000 | (1) | 23,525 49,725 | (1) (1) | | |
| | Rent | Recei | ER INCOME ived PENSES | | | | - | 1,200 50,925 | (1) | | |
| | Carri Elect | age O | ,000+1,000) utwards (1,540-90) | | | 21,000 350 1,450 150 | (1) (2) | | | | |
| | Incre Depr (10,0 | ease in eciation 00*15° | • |)%)-200 | | 100 1,500 | (2) (2) | 24.750 | | | |
| | | Intere | | | - | 200 | (1) | 24,750 26,175 | (1) | | 23 |
| | (b) | Expla | in the difference | e between tl | ne fol | lowing ter | ms. | | | | |
| | | (i) | Carriage In and | d Carriage (| Out | | | | | | |
| | | | Carriage is the Outwards mea business (1). into our business | ans the go Inwards m | ods | are going | out | of our | g | | |
| | | | Carriage Outw from our busi recorded as a | ness to ou | r cus | stomers (| (2) . It | t is | 3 | | |
| | | | Carriage Inwa purchases fro It is added to | m our sup | plier | s to our l | ousir | ness <i>(2)</i> . | | 4 | |

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| (b) (contin | ued) | | |
| (ii) | Debtors and Creditors | | |
| | A debtor is someone we have sold goods on credit to (1) and they therefore owe us money (1). They are shown in the (Balance Sheet) as a Current Asset (1). | | |
| | A creditor is someone we have purchased goods on credit from (1) and we therefore owe them money (1). They are shown in the (Balance Sheet) as a Current Liability (1). | 4 | |
| (iii) | Bad Debts and Provision for Bad Debts | | |
| | Bad Debts occur when debtors fail to pay the amount owed (2). It is an expense in the P&L Account (1). It does not affect the Debtors total as the account has already been closed (1). | | |
| | MUST IMPLY THE PAST | | |
| | The Provision for Bad Debts is an attempt to anticipate future Bad Debts (2). Only the difference from one year to another is shown in the P&L Account (1). An increase is an Expense (1), a decrease is Other Income (1). It is deducted from Debtors in the Balance Sheet (1) to give a more realistic Debtors figure (1). | | |
| | MUST IMPLY THE FUTURE | 4 | |
| | In parts (i), (ii) & (iii) both sides must be explained to gain full marks 12 KU | | |
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| Brian and Pat Boyle run a corner shop. The total of the Dr column in the Trial Balance was £89,260 and the total of the Cr column was £90,152. (a) Open the necessary account which will allow the Trial Balance to balance. On checking the entries it was discovered that the following errors had been made. Sales Returns of £250 had been correctly entered in the Debtor and VAT Accounts, but had been recorded on the wrong side of the Sales Returns Account. Although recorded in the Bank Account, there was no other record made of £466 withdrawn by the owner Brian Boyle. Cash Sales of £240 were correctly entered in the Sales and VAT Accounts but recorded as £24 in the Cash Account. The Purchases Account was over-added by £290. | d nd |
|---|---------|
| the Trial Balance was £89,260 and the total of the Cr column was £90,152. (a) Open the necessary account which will allow the Trial Balance to balance. On checking the entries it was discovered that the following errors had been made. Sales Returns of £250 had been correctly entered in the Debtor and VAT Accounts, but had been recorded on the wrong side of the Sales Returns Account. Although recorded in the Bank Account, there was no other record made of £466 withdrawn by the owner Brian Boyle. Cash Sales of £240 were correctly entered in the Sales and VAT Accounts but recorded as £24 in the Cash Account. | d nd |
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| VAT Accounts, but had been recorded on the wrong side of the Sales Returns Account. Although recorded in the Bank Account, there was no other record made of £466 withdrawn by the owner Brian Boyle. Cash Sales of £240 were correctly entered in the Sales and VAT Accounts but recorded as £24 in the Cash Account. | |
| (b) Correct these errors showing only the necessary entries to be made in the account opened in part (a) above. | |
| DATE DETAILS DR CR BAL |] |
| SUSPENSE ACCOUNT (1) 1 March Difference on 892-00 (1) 892-00 dr | - |
| TB 032-00 di | |
| Sales Returns 500-00 (2) 392-00 dr | |
| Drawings – B 466-00 (1) 74-00 cr | |
| Boyle 216-00 (2) 290-00 cr | - |
| Purchases 290-00 (1) 0 | † |

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| • | following errors were discovered after the corrections above were e. | | |
| • F | Payment of £45 for the purchase of petrol for the Delivery Van was correctly entered in the Bank Account, but mistakenly entered in the Delivery Vans Account. Purchases of £157 on credit from Jack Green had been recorded in the account Jim Green. | | |
| (c) | State the name given to each of the above types of error. | | |
| | Error of principle (1) Error of commission (1) | 2 | |
| (d) | Describe 2 other types of error which would not have been detected by the Trial Balance. | | |
| | Error of Omission (1). When no entries have been made for a transaction either in dr or cr (2) eg an invoice falling down the back of the filing cabinet and being forgotten about (2). | | |
| | • Error of Original Entry (1). When the wrong figure is used in all entries for a transaction (2) eg payment of an expense of £624 is recorded in the expense and money accounts as £642 (2). | | |
| | Compensating Errors (1). When one or more errors cancel each other out (2) eg a wrong dr of £50 is cancelled out by wrong cr entries of £23 and £27 (2). | | |
| | Complete Reversal (1). When the entries for a transaction are completely reversed (2) ie the account that should have been dr is cr whilst the account that should have been cr is dr (2) eg payment of an expense is cr to expense account and dr to money account (2). | | |
| | Any 2 of above for 2 marks each | 4 | |
| (e) | Explain why the above errors would not have been detected by the Trial Balance. | | |
| | The above errors would not affect the balancing of the Trial Balance as in all cases the Debit entries made are equal to the Credit entries made (2). The double entry has been completed (2). | 2 | |
| | MUST BE SOME REFERENCE TO DOUBLE ENTRY OR DR & CR | | |

6. The following information was extracted from the Balance Sheets of 2 firms in the same line of business.

| | Peddlars | Cycling World |
|---------------------|----------|---------------|
| | | |
| Fixed Assets | £100,000 | £40,000 |
| Current Assets | £11,000 | £4,500 |
| Current Liabilities | £7,750 | £1,500 |
| Working Capital | £3,250 | £3,000 |
| | £103,250 | £43,000 |
| Financed by | | |
| Opening Capital | £85,000 | £30,000 |
| Net Profit | £35,000 | £25,000 |
| | £120,000 | £55,000 |
| Drawings | £16,750 | £12,000 |
| Closing Capital | £103,250 | £43,000 |
| | | |

(a) Calculate appropriate ratios for both firms.

| RATIO | PEDLARS | CYCLING WORLD |
|--|--|---------------------------------------|
| WORKING CAPITAL/ CURRENT RATIO = CA : CL | (1) 11000 : 7750 (1) 1.42 : 1 (1) 1 : 0.7 ACCEPT | 4500 : 1500 3 : 1 <i>(1)</i> |
| RETURN ON CAPITAL EMPLOYED (INVESTED) NP/CAP AT BEGINNING * 100 | (1) 35000/85000 (1) * 100 41.18% (1) | 2500/30000 * 100 83.33% <i>(1)</i> |

4

Marks

HI

KU

| | | | | rks |
|----|------|---|----|-----|
| 6. | (con | tinued) | KU | HI |
| | (b) | Name and explain the possible use of 2 other accounting ratios. (Give a different use for each ratio named.) | | |
| | | Gross Profit % (1) = GP/Sales x 100 (1) one mark for name OR formulae | | |
| | | Shows % profit being made from buying/selling stock (2) Can show if Selling Price needs to be increased (2) Shows how well business is doing (2) Can be compared to: previous years (2) other businesses (2) Industry Average (2) | | |
| | | Any one for 2 marks | | |
| | | Rate of Stock turnover (1) = Cost of Sales/Av St (1) one mark for name OR formulae | | |
| | | Shows how quickly stock is being sold (2) Can avoid build up of stock (2) Lets you know how quickly to re-order (2) | | |
| | | Any one for 2 marks | | |
| | | Net Profit % (1) = NP/Sales x 100 (1) one mark for name OR formulae | | |
| | | Shows how profitable the company is after expenses have been deducted (2) Can indicate changes in GP% (2) | | |
| | | Any one for 2 marks | | |
| | | ACCEPT MARK-UP %/ACID TEST/EXPENSE % | | |
| | | (Any 2 ratios from above) | 6 | |
| | (c) | Identify the type of business organisation of the 2 firms. Give a reason to support your answer. | | |
| | | A Sole Trader (1) | | |
| | | The business has only one person injecting Capital (2) The Net Profit is going in full to the owner (2) The Drawings are being taken from the owner's capital (2) | | |
| | | Any one for 2 marks | 3 | |
| | | | | |

| | | | rks |
|-------------|---|----|-----|
| (continued) | | KU | ŀ |
| (d) | State 2 reasons why "Closing Capital" may be less than "Opening Capital". | | |
| | Closing Capital may be less than Opening Capital because: | | |
| | the owner has taken TOO much out in Drawings (2) more drawings than NP (2) drawings on its own = 1 mark the business made a Net Loss (2) the owner has withdrawn some of their capital (2). | | |
| | Any 2 for 2 marks each | 4 | |
| (e) | Suggest 2 banking services a business could use to pay an electricity bill and justify the most appropriate service. | | |
| | Banking Services to pay an electricity bill could be: | | |
| | Direct Debit (1) Standing Order (1) BGC (1) | | |
| | Any 2 of above for one mark each | | |
| | Most appropriate method is Direct Debit as: | | |
| | the amount can vary <i>(2)</i> the recipient informs bank of amount due <i>(2)</i> the date can vary <i>(2)</i> | | |
| | Any one of above for 2 marks | 4 | |
| | If only SO and BCG suggested, then accept: | | |
| | Justification of SO as "amount paid automatically" only and if justification of BGC as "amount paid can vary" only | | |
| | | | |
| | | | |
| | | | |
| | | | |

[END OF MARKING INSTRUCTIONS]