

(c) (i) Any one relevant source stated × 1 mark

[1]

- Personal/own savings
- Retained profits
- Sale of personal assets
- Reducing stock

Accept any other relevant point

(ii) Any one reason × 1 mark plus up to 2 marks for explanation

[3]

- Has little personal savings (1) and may want to keep them for emergencies (1) *allow an example* (1)
- Only a small business (1) so retained profit unlikely to be sufficient (1) to cover the large amount needed for the cost of a van (1)
- Reducing stock may not be possible (1) without holding a 'fire sale' (1) and this might result in Nina not receiving enough money (1)
- Personal assets are needed (1) *allow an example* (1) and therefore not available for sale (1)

Accept any other relevant point

(d) Level 2 (4–6 marks)

[6]

Has discussed both sources of finance and has given a reasoned recommendation.  
(If a candidate has discussed only one option award 4 marks max)

Level 1 (1–3 marks)

Has commented on one or both options with/without recommendation

#### Bank Loan

- Would be repaid over a period of two to five years with monthly payments of principal sum and interest would probably have to be paid too.
- Would be secured by the asset (van) and Nina would probably have to make a down-payment of around 20%.

#### Leasing

- Agreed payment over set period, usually two to five years.
- Van would not be owned by Nina.
- At end of period van is given back to leasing company.
- Down payment probably limited to monthly payment up front or none at all.

#### Comparison

- Payments would probably be higher on bank loan.
- At end of period Nina would own van but not with leasing.
- Leasing does not usually require an initial down-payment whereas a bank loan usually does.
- Accept recommendation of either as long as it is supported.

Accept any other relevant point

# O Level Past Papers 2011

**Shasha Hu**



**O Level Past Papers 2011:**

## **O Level Past Papers 2011** Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the ability of words has become more evident than ever. They have the ability to inspire, provoke, and ignite change. Such is the essence of the book **O Level Past Papers 2011**, a literary masterpiece that delves deep into the significance of words and their affect our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book is key themes, examine its writing style, and analyze its overall effect on readers.

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