

(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 Commerce Past Papers

Michal Rosen-Zvi



O Level Commerce Past Papers:

The book delves into O Level Commerce Past Papers. O Level Commerce Past Papers is a crucial topic that must be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into O Level Commerce Past Papers, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to O Level Commerce Past Papers
- Chapter 2: Essential Elements of O Level Commerce Past Papers
- Chapter 3: O Level Commerce Past Papers in Everyday Life
- Chapter 4: O Level Commerce Past Papers in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, the author will provide an overview of O Level Commerce Past Papers. This chapter will explore what O Level Commerce Past Papers is, why O Level Commerce Past Papers is vital, and how to effectively learn about O Level Commerce Past Papers.
3. In chapter 2, this book will delve into the foundational concepts of O Level Commerce Past Papers. This chapter will elucidate the essential principles that must be understood to grasp O Level Commerce Past Papers in its entirety.
4. In chapter 3, the author will examine the practical applications of O Level Commerce Past Papers in daily life. The third chapter will showcase real-world examples of how O Level Commerce Past Papers can be effectively utilized in everyday scenarios.
5. In chapter 4, the author will scrutinize the relevance of O Level Commerce Past Papers in specific contexts. This chapter will explore how O Level Commerce Past Papers is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, the author will draw a conclusion about O Level Commerce Past Papers. The final chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of O Level Commerce Past Papers.

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