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

- Retained 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

<u>Bank Loan</u>
- 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%.

<u>Leasing</u>
- 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.

<u>Comparison</u>
- 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

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