Page 3	Mark Scheme	1001	Syltabus	Paper
	Cambridge O Level - May/June 2016	1	7100	22

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

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
  - Has little personal savings (1) and may want to keep them for emergencies (1) allow an example (1)

[31]

- 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)

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

**H Kauffman** 

O Level Past Papers 2011:

Unveiling the Magic of Words: A Overview of "O Level Past Papers 2011"

In a world defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their power to kindle emotions, provoke contemplation, and ignite transformative change is really awe-inspiring. Enter the realm of "O Level Past Papers 2011," a mesmerizing literary masterpiece penned by a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve in to the book is central themes, examine its distinctive writing style, and assess its profound effect on the souls of its readers.

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### **Table of Contents O Level Past Papers 2011**

- 1. Understanding the eBook O Level Past Papers 2011
  - The Rise of Digital Reading O Level Past Papers 2011
  - Advantages of eBooks Over Traditional Books
- 2. Identifying O Level Past Papers 2011
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an O Level Past Papers 2011
  - User-Friendly Interface
- 4. Exploring eBook Recommendations from O Level Past Papers 2011
  - Personalized Recommendations
  - O Level Past Papers 2011 User Reviews and Ratings
  - O Level Past Papers 2011 and Bestseller Lists

- 5. Accessing O Level Past Papers 2011 Free and Paid eBooks
  - o O Level Past Papers 2011 Public Domain eBooks
  - O Level Past Papers 2011 eBook Subscription Services
  - O Level Past Papers 2011 Budget-Friendly Options
- 6. Navigating O Level Past Papers 2011 eBook Formats
  - o ePub, PDF, MOBI, and More
  - O Level Past Papers 2011 Compatibility with Devices
  - O Level Past Papers 2011 Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of O Level Past Papers 2011
  - Highlighting and Note-Taking O Level Past Papers 2011
  - ∘ Interactive Elements O Level Past Papers 2011
- 8. Staying Engaged with O Level Past Papers 2011
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers O Level Past Papers 2011
- 9. Balancing eBooks and Physical Books O Level Past Papers 2011
  - Benefits of a Digital Library
  - o Creating a Diverse Reading Collection O Level Past Papers 2011
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine O Level Past Papers 2011
  - Setting Reading Goals O Level Past Papers 2011
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of O Level Past Papers 2011
  - Fact-Checking eBook Content of O Level Past Papers 2011
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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