

(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

Richard Bailey



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1. Understanding the eBook O Level Commerce Past Papers
 - The Rise of Digital Reading O Level Commerce Past Papers
 - Advantages of eBooks Over Traditional Books
2. Identifying O Level Commerce Past Papers
 - 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 Commerce Past Papers
 - User-Friendly Interface
4. Exploring eBook Recommendations from O Level Commerce Past Papers
 - Personalized Recommendations
 - O Level Commerce Past Papers User Reviews and Ratings
 - O Level Commerce Past Papers and Bestseller Lists
5. Accessing O Level Commerce Past Papers Free and Paid eBooks

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