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

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Judd E. Hollander

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