

Please check the examination details below before entering your candidate information

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Centre Number	Candidate Number
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Pearson Edexcel International GCSE (9–1)

Monday 19 May 2025

Afternoon (Time: 1 hour 30 minutes)	Paper reference	4CM1/01
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Commerce

PAPER 1: Commercial operations and associated risks

You do not need any other materials.	Total Marks
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Instructions

- Use **black** ink or ball-point pen.
- **Fill in the boxes** at the top of this page with your name, centre number and candidate number.
- Answer **all** questions.
- Answer the questions in the spaces provided
– *there may be more space than you need.*
- You must **show all your working out** with **your answer clearly identified** at the **end of your solution**.

Information

- The total mark for this paper is 80.
- The marks for **each** question are shown in brackets
– *use this as a guide as to how much time to spend on each question.*
- Calculators may be used.

Advice

- Read each question carefully before you start to answer it.
- Try to answer every question.
- Check your answers if you have time at the end.

Turn over ►

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SECTION A

Answer ALL questions. Write your answers in the spaces provided.

Some questions must be answered with a cross in a box ☒. If you change your mind about an answer, put a line through the box ☒ and then mark your new answer with a cross ☒.

1 (a) Which **one** of the following is a feature of a hypermarket?

Select **one** answer.

(1)

- A** Located in towns and city centres
- B** Sells a narrow range of goods
- C** Offers a personal service
- D** Allows one-stop shopping

(b) Which **one** of the following buys from cash and carry warehouses?

Select **one** answer.

(1)

- A** Exporters
- B** Manufacturers
- C** Retailers
- D** Wholesalers

(c) Define the term **bricks and clicks**.

(1)

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(d) Define the term **trading bloc**.

(1)

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(e) *Candy Wonderland* is a sweet shop in Vietnam that sells handmade sweets and jellies. An English tourist bought some sweets and paid 79 173.25 Vietnamese Dong (VND) for them.

The exchange rate was 31 669.30 VND = £1.00 GBP.

(i) Calculate the price of these sweets in GBP. You are advised to show your working.

(2)

£.....

In 2024 the exchange rate changed to £1 = 32 029.72 VND.

(ii) State **one** possible effect the change in the exchange rate could have on UK customers of *Candy Wonderland*.

(1)

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(iii) State **one** advantage for *Candy Wonderland* of making its own sweets.

(1)

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(f) Explain why clauses are included in most insurance policies.

(3)

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(g) Explain **one** reason why an insurance company may give compensation to a customer.

(3)

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- 2 **Figure 1** shows the number of Vietnamese supermarkets in Vietnam in 2013 and 2022.

2013	2022
714,000	1,241,000

Figure 1

- (a) Which **one** of the following is the percentage increase in the number of supermarkets between 2013 and 2022?

Select **one** answer.

(1)

- A** 42.47%
- B** 57.53%
- C** 73.81%
- D** 173.81%

- (b) Which **one** of the following describes the role of an insurance broker?

Select **one** answer.

(1)

- A** Negotiates deals between a proposed client and an insurance business
- B** Can insure against making a loss
- C** To calculate premiums
- D** Guarantees buyers can pay

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(c) **Figure 2** shows the single trip cover premiums for an individual aged 18–35.

Provider	Worldwide cover	Europe	Excess
Leisure Guard Flexi	£17.60	£9.10	£100
Coverwise	£17.90	£8.90	£100
CoverForYou	£34.38	£18.08	£0
A to Z Insurance	£44.50	£15.50	£75
Avanti (Classic)	£59.93	£18.01	£75

Figure 2

(i) Using **Figure 2**, identify the provider with the lowest excess. (1)

(ii) Using **Figure 2**, identify the lowest insurance premium for Europe. (1)

(d) Define the term **fidelity guarantee**. (1)

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(e) Explain **one** reason why an insurance company would require a completed claim form from an insured customer making a claim for theft.

(3)

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(f) Explain **one** way a business deals with complaints from customers.

(3)

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Igara Growers Tea Factory Limited (IGTF) is a large Ugandan tea growing business that provides a range of teas. It trades internationally but is now considering opening new trading arrangements with some European businesses.

It is considering two trading options:

Option 1: supply directly to European retailers

Option 2: supply through European wholesalers.

(g) Justify which **one** of these two options *Igara Growers Tea Factory Limited* should choose.

(9)

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(Total for Question 2 = 20 marks)

TOTAL FOR SECTION A = 40 MARKS

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SECTION B**Answer ALL questions.****Read the following extract before answering the questions.****Write your answers in the spaces provided.**

3 *WinMart* is a supermarket business in Vietnam. *WinMart* has grown steadily over the last 10 years. It now sells a variety of different products including its own label cheese and cakes as well as other brands such as Kellogg's, Fairy and Pepsi.

(a) Which **one** of the following is a temporary document issued while the insurance policy is being prepared?

Select **one** answer.

(1)

- A** Cover note
- B** Prospectus
- C** Proposal
- D** Subrogation

Each week *WinMart* has a special offer for its customers. One week it was a 15% discount if a customer bought three or more items.

A customer should have paid 780 669 Vietnamese Dong (VND) when they purchased three items.

(b) Which **one** of the following did the customer pay after the 15% discount was applied?

Select **one** answer.

(1)

- A** 117 100.35
- B** 663 568.65
- C** 897 769.35
- D** 2 342 007.00

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(c) State **one** advantage for *WinMart* when taking out plate glass insurance.

(1)

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(d) Outline **one** reason why customers use their *WinMart* loyalty cards.

(2)

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(e) Analyse the importance to *WinMart* of locating its supermarkets near to transport links.

(6)

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(Total for Question 3 = 20 marks)

TOTAL FOR SECTION B = 20 MARKS



SECTION C

Answer ALL questions.

Read the following extract before answering the questions.

Write your answers in the spaces provided.

4 *Cadbury* is one of the largest manufacturers of chocolate in the United Kingdom and celebrated 200 years of trading in 2024. Its first shop was opened in Birmingham. The shop sold cocoa and drinking chocolate.

Many factories across the world now manufacture its chocolate. *Cadbury* produces many well-known brands such as Dairy Milk, Buttons and Crunchies.

Cadbury is now part of *Mondelez*, the largest snack business in the world.

A box of *Cadbury's* chocolate costs £7.50 to make; 22% is added to the cost to give the selling price.

(a) Calculate, to **two** decimal places, the selling price of the box of chocolates. You are advised to show your working.

(2)

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(b) Analyse why *Cadbury* would want to take out insurance on its factories.

(6)

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(c) Evaluate why *Cadbury* would follow consumer protection legislation. You should use the information provided and your own knowledge of commerce in your answer.

(12)

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(Total for Question 4 = 20 marks)

**TOTAL FOR SECTION C = 20 MARKS
TOTAL FOR PAPER = 80 MARKS**



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Source information:

Question 1

https://en.wikipedia.org/wiki/Garden_of_Ridvan%C3%A1n,_Baghdad
19/9/2024

<https://www.statista.com/statistics/1237330/vietnam-number-of-supermarkets/#:~:text=In%202022%2C%20there%20were%20over%201.2%20thousand%20supermarkets%20in%20Vietnam.>
19/03/2024

Candy Wonderland Sweet shop
Exchange rate
28/4/2024 32029.72

Question 2

<https://www.moneysavingexpert.com/insurance/cheap-travel-insurance/#tool> 18/03202/4

Igara Growers Tea Factory Limited (IGTF)
17/03/2024

Question 3

supermarkets in Vietnam Vietmart

<https://www.vietnamesepivatetours.com/grocery-stores-supermarkets-vietnam> 12/03/2024

Vin mart changed to Win mart April 2024

Question 4

<https://www.cadbury.co.uk/about/anniversary/200-years-of-cadbury/>
01/03/2024

