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CAMBRIDGE
International Education

Cambridge International AS & A Level

BUSINESS **9609/13**

Paper 1 Business Concepts 1 **May/June 2026**

MARK SCHEME

Maximum Mark: 40

Published

This mark scheme contains the instructions and marking guidance that our examiners used to mark candidate responses for this component.

Before they start marking, examiners complete a standardisation process. They review a range of candidate responses and discuss the mark scheme in detail to agree which answers can and cannot be accepted. Examiners award marks where it is clear that candidate responses have met the requirements of the mark scheme. These requirements may vary between different components or different versions of the same component, depending on the exact requirements of the question and the candidate responses seen during the standardisation process.

Sometimes, our mark schemes may allow marks to be awarded to responses which contain elements that are factually incorrect or for content not covered by the syllabus. We do this in response to the demands of a specific question to support candidates and make sure that our assessments are fair. However, these allowances should not be used as a guide for teaching and learning.

We cannot discuss the mark scheme with schools, and we recommend that schools read the mark scheme together with the assessment material and the Principal Examiner Report for Teachers.

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General marking principles

All examiners must apply these marking principles when marking candidate responses.

1	Examiners must award marks for each response in line with: • the specific **content** defined in the mark scheme • the specific **skills** defined in the mark scheme or in the level descriptions • the **standard of response** required as exemplified by the standardisation scripts.
2	Examiners must award **whole marks** (not half marks, or other fractions).
3	Examiners must award marks **positively**. This means that: • marks are not deducted for errors or omissions • marks are awarded for correct/valid answers as defined in the mark scheme and also for **other valid answers** which go beyond the scope of the syllabus and mark scheme referring to your team leader as appropriate • the quality of spelling, punctuation and grammar are judged **only** when the mark scheme indicates that these features are **specifically assessed** in the question. However, the meaning of all responses must be unambiguous.
4	Examiners must **consistently** apply the requirements of the mark scheme and any rules for what to do when candidates have not followed instructions correctly.
5	Examiners must use the **full range of marks** defined in the mark scheme, unless limited by the quality of the candidate responses seen.
6	Examiners must award marks according to the mark scheme and **must not** award marks with grade thresholds or grade descriptions in mind.

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Social Sciences-Specific Marking Principles
(for point-based marking)

1 Components using point-based marking:

- Point marking is often used to reward knowledge, understanding and application of skills. We give credit where the candidate's answer shows relevant knowledge, understanding and application of skills in answering the question. We do not give credit where the answer shows confusion.

From this it follows that we:

a DO credit answers which are worded differently from the mark scheme if they clearly convey the same meaning (unless the mark scheme requires a specific term)
b DO credit alternative answers/examples which are not written in the mark scheme if they are correct
c DO credit answers where candidates give more than one correct answer in one prompt/numbered/scaffolded space where extended writing is required rather than list-type answers. For example, questions that require *n* reasons (e.g. State two reasons …).
d DO NOT credit answers simply for using a 'key term' unless that is all that is required. (Check for evidence it is understood and not used wrongly.)
e DO NOT credit answers which are obviously self-contradicting or trying to cover all possibilities
f DO NOT give further credit for what is effectively repetition of a correct point already credited unless the language itself is being tested. This applies equally to 'mirror statements' (i.e. polluted/not polluted).
g DO NOT require spellings to be correct, unless this is part of the test. However spellings of syllabus terms must allow for clear and unambiguous separation from other syllabus terms with which they may be confused (e.g. corrasion/corrosion)

2 Presentation of mark scheme:

- Slashes (/) or the word 'or' separate alternative ways of making the same point.
- Semi colons (;) bullet points (•) or figures in brackets (1) separate different points.
- Content in the answer column in brackets is for examiner information/context to clarify the marking but is not required to earn the mark (except Accounting syllabuses where they indicate negative numbers).

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3 Calculation questions:

- The mark scheme will show the steps in the most likely correct method(s), the mark for each step, the correct answer(s) and the mark for each answer
- If working/explanation is considered essential for full credit, this will be indicated in the question paper and in the mark scheme. In all other instances, the correct answer to a calculation should be given full credit, even if no supporting working is shown.
- Where the candidate uses a valid method which is not covered by the mark scheme, award equivalent marks for reaching equivalent stages.
- Where an answer makes use of a candidate's own incorrect figure from previous working, the 'own figure rule' applies: full marks will be given if a correct and complete method is used. Further guidance will be included in the mark scheme where necessary and any exceptions to this general principle will be noted.

4 Annotation:

- For point marking, ticks can be used to indicate correct answers and crosses can be used to indicate wrong answers. There is no direct relationship between ticks and marks. Ticks have no defined meaning for levels of response marking.
- For levels of response marking, the level awarded should be annotated on the script.
- Other annotations will be used by examiners as agreed during standardisation, and the meaning will be understood by all examiners who marked that paper.

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Annotations guidance for centres

Examiners use a system of annotations as a shorthand for communicating their marking decisions to one another. Examiners are trained during the standardisation process on how and when to use annotations. The purpose of annotations is to inform the standardisation and monitoring processes and guide the supervising examiners when they are checking the work of examiners within their team. The meaning of annotations and how they are used is specific to each component and is understood by all examiners who mark the component.

We publish annotations in our mark schemes to help centres understand the annotations they may see on copies of scripts. Note that there may not be a direct correlation between the number of annotations on a script and the mark awarded. Similarly, the use of an annotation may not be an indication of the quality of the response.

The annotations listed below were available to examiners marking this component in this series.

Annotations

Annotation	Meaning
	Indicates a point which is relevant and rewardable.
	Indicates a point which is inaccurate/irrelevant and not rewardable.
K	Indicates knowledge and understanding of the concepts and issues relating to the question.
APP	Indicates where application is made to an appropriate business context.
AN	Indicates where the answer has demonstrated analysis – **questions 4**, **5(a)**, **5(b)**, **6(a)** and **6(b)**.
EVAL	Indicates where the answer has demonstrated evaluation – (Section B Part (b) questions only).
BOD	Used when the benefit of the doubt is given in order to reward a response.
NAQ	Used when the answer or parts of the answer are not answering the question asked.
TV	Used when parts of the answer are considered to be too vague
SEEN	Indicates that content has been recognised but not rewarded.

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Annotation	Meaning
REP	Indicates where content has been repeated.
L1	Indicates a Level 1 point is made.
L2	Indicates a Level 2 point is made.
L3	Indicates a Level 3 point is made.
Off page comment	**Used to view PE comments on practice scripts only** – displayed at the bottom of the screen when clicking the comments button/toggle.

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Guidance on using levels-based mark schemes

Marking of work should be positive, rewarding achievement where possible, but clearly differentiating across the whole range of marks, where appropriate.

The examiner should look at the work and then make a judgement about which level statement is the best fit. In practice, work does not always match one level statement precisely so a judgement may need to be made between two or more level statements.

Once a best-fit level statement has been identified, use the following guidance to decide on a specific mark:

- If the candidate's work **convincingly** meets the level statement, award the highest mark.
- If the candidate's work **adequately** meets the level statement, award the most appropriate mark in the middle of the range.
- If the candidate's work **just** meets the level statement, award the lowest mark.
- L1, L2 etc. must be clearly annotated on the response at the point where the level is achieved.

Assessment objectives

AO1 Knowledge and understanding
Demonstrate knowledge and understanding of business concepts, terms and theories.

AO2 Application
Apply knowledge and understanding of business concepts, terms and theories to problems and issues in a variety of familiar and unfamiliar business situations and contexts.

AO3 Analysis
Analyse business problems, issues and situations by:

- using appropriate methods and techniques to make sense of qualitative and quantitative business information
- searching for causes, impact and consequences
- distinguishing between factual evidence and opinion or value judgement
- drawing valid inferences and making valid generalisations.

AO4 Evaluation
Evaluate evidence in order to make reasoned judgements, present substantiated conclusions and, where appropriate, make recommendations for action and implementation.

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Mark Grids for Section A

Used for Question 1(a), Question 2(a) and Question 3(a)

Two marks in total can be awarded for these questions. Ticks (✔) are used to show where the candidate has been given these marks.

AO1 Knowledge and understanding	Marks	
Knowledge of the term that demonstrates a clear understanding of the term.	**2**	Indicated by 2 ✔ ✔ where appropriate in the answer
Knowledge of the term that demonstrates a partial understanding of the term.	**1**	Indicated by 1 ✔ where appropriate in the answer
No creditable response.	**0**	

Used for Question 1(b), Question 2(b) and Question 3(b)

Three marks in total can be awarded for these questions. Ticks (✔) are used to show where the candidate has been given these marks.

AO1 Knowledge and understanding 1 mark	AO2 Application 2 marks
	2 marks Developed application of **one** relevant point to a business context. Indicated by a further ✔ where appropriate in the answer
1 mark Knowledge of **one** relevant point is used to answer the question. Indicated by 1 ✔ where appropriate in the answer	**1 mark** Limited application of **one** relevant point to a business context. Indicated by 1 ✔ where appropriate in the answer
0 marks No creditable response.	**0 marks** No creditable response.

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Question	Answer	Marks
1(a)	**Define the term 'stakeholder.'** **Indicative content** Responses may include: **AO1 Knowledge and understanding** **CLEAR UNDERSTANDING (2 marks)** • People or organisations (or examples) who have an interest in or are affected/influenced by the activities/decisions of a business (2) Clear understanding of the term is worth 2 marks. This is indicated by 2 ticks ✔ ✔. **PARTIAL UNDERSTANDING (1 mark)** • Examples of stakeholders such as employees/owners/customers/government (1) Partial understanding of the term is worth 1 mark. This is indicated by 1 tick ✔. **PUT 1 or 2 TICKS IN THE BODY OF THE SCRIPT.** Accept all valid responses.	**2**

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Question	Answer	Marks
1(b)	**Explain <u>one</u> responsibility of an employee to a business.** **THERE ARE 3 MARKS FOR THIS *QUESTION – 1 mark for knowledge and understanding and 2 marks for application*.** **Indicative content** Responses may include: **AO1 Knowledge and understanding - 1 mark for identifying ONE responsibility** Responses may include: • To work effectively/productively • Meet the business' clear expectations • Understand and contribute to business objectives • To fulfil terms of contract of employment • To follow business policy/regulations • Not damage the business reputation • Not give/sell employer's trade secrets to competitors • Duty of care for other employees/for equipment **PUT 1 TICK IN BODY OF THE SCRIPT WHERE A RESPONSIBILITY IS GIVEN.** **AO2 Application – 2 marks for a DEVELOPED explanation of ONE RESPONSIBILITY.** **– 1 mark for a LIMITED explanation of ONE RESPONSIBILITY.** • Examples may be given in the context of different employees – managers/shopfloor workers • Effective and productive employees will perform the duties of their position to the best of their ability • Motivated to work towards business objectives(output) and increase profits • Come to work when expected, manage their time well and be a positive part of the team • Following company policies and protocols leads to less accidents and legal issues • Consult managers with any questions or problems to get the job right first time and avoid costly waste • Accept responsibility for their own mistakes to prevent a blame culture affecting working relations	**3**

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Question	Answer	Marks
1(b)	• Work for the good of the business to help it maintain its position in the market • Using business resources – equipment/materials only for business purposes **PUT 1 or 2 TICKS IN THE BODY OF THE SCRIPT.** Accept all valid responses.	

Question	Answer	Marks
2(a)	**Define the term 'capital expenditure.'** **Indicative content** Responses may include: **AO1 Knowledge and understanding** **CLEAR UNDERSTANDING (2 marks)** • Purchase of fixed/non-current assets / that are expected to last over a long period / such as buildings and machinery (2) Clear understanding of the term *capital expenditure* is worth 2 marks. This is indicated by 2 ticks ✔ ✔. **PARTIAL UNDERSTANDING (1 mark)** • Purchase of machinery/buildings (1) Partial understanding of the term is worth 1 mark. This is indicated by 1 tick ✔. **PUT 1 or 2 TICKS IN THE BODY OF THE SCRIPT.** Accept all valid responses.	**2**

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Question	Answer	Marks
2(b)	**Explain <u>one</u> reason why working capital is important to a business.** **THERE ARE 3 MARKS FOR THIS QUESTION – *1 mark for knowledge and understanding and 2 marks for application*.** **Indicative content** Responses may include: **AO1 Knowledge and understanding – 1 mark for identifying ONE reason.** Reasons include: • Maintain cash flow on day-to-day basis • Enables business to continue trading • Funds business operations • Cover operational costs • Ensures business does not run out of cash • Facilitates inventory management • Gives credibility to a business • Meeting short term obligations such as emergency funding gaps **PUT 1 TICK IN THE BODY OF THE SCRIPT WHERE A REASON IS GIVEN.** **AO2 Application – 2 marks for DEVELOPED explanation of ONE reason.** **– 1 mark for LIMITED explanation of ONE reason.** • Requires inventory management so do not have too much money tied up in stock • If business runs out of cash won't be able to pay wages/suppliers • Cover costs of electricity, water, telephone • Fund operations such as buying more materials • Maintain cashflow so that the business manages inflows and outflows, e.g. debt management • Ensures ability to continue trading by ensuring liquidity • Demonstrates business reliability-maintains good relationship with suppliers/lenders	**3**

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Question	Answer	Marks
2(b)	**PUT 1 or 2 TICKS IN THE BODY OF THE SCRIPT.** Accept all valid responses.	

Question	Answer	Marks
3(a)	**Define the term 'unfair dismissal'.** **Indicative content** Responses may include: **AO1 Knowledge and understanding** **CLEAR UNDERSTANDING (2 marks)** • Ending a worker's employment contract for a reason the law regards as being unlawful/unreasonable (such as dismissal of a women who becomes pregnant (2) • Workers fired without any performance or behaviour related problems (2) • Workers forced out without a justified reason (2) • Workers dismissed for unethical/biased reasons (2) Clear understanding of the term unfair dismissal is worth 2 marks. This is indicated by 2 ticks ✔ ✔. **PARTIAL UNDERSTANDING (1 mark)** Identification of part of the answer • Workers wrongly sacked/fired/dismissed (1) Partial understanding of the term is worth 1 mark. This is indicated by 1 tick ✔. **PUT 1 or 2 TICKS IN THE BODY OF THE SCRIPT.** Accept all valid responses.	**2**

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Question	Answer	Marks
3(b)	**Explain <u>one</u> reason why a business may need a workforce plan.** ***THERE ARE 3 MARKS FOR THIS QUESTION – 1 mark for knowledge and understanding and 2 marks for application*** **Indicative content** Responses may include: **AO1 Knowledge and understanding – 1 mark for identifying ONE reason.** Reasons include: • Informs/forecasts the number of employees required in the future • Informs HR of employee skills required • Identifies existing skills • Allows response to product demand forecasts • Anticipates staff leaving • Reduces costs / predicts future costs **PUT 1 TICK IN THE BODY OF THE SCRIPT WHERE A REASON IS GIVEN.** **AO2 Application – 2 marks for DEVELOPED explanation of ONE reason.** **– 1 mark for LIMITED explanation of ONE reason.** • Knowing staff numbers can indicate recruitment requirements • Knowing skills needed means training can be planned for • Talented staff can be targeted for promotion • Future increases in demand can be planned for • Enables business to have contingency plan for when staff leave • Prevents overstaffing / wastage of resources **PUT 1 or 2 TICKS IN THE BODY OF THE SCRIPT.** Accept all valid responses.	**3**

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Question	Answer	Marks
4	**Analyse <u>one</u> reason why a business measures labour productivity.** ***Note: no marks can be awarded if a relevant way has not been identified*** **Indicative content** Responses may include: **Knowledge and understanding – 1 mark for identifying ONE reason.** • To identify level of productivity in the business • To compare level of productivity with expected level • To determine the level in relation to competitors • To measure efficiency of workforce • To identify areas for improvement • To provide information for business decisions • To control costs **Application – 2 marks for a DEVELOPED application of ONE reason** **– 1 mark for LIMITED application of ONE reason** • Labour is likely a major business cost • Important to track output per worker • Labour productivity is a key element in overall business efficiency • In a search for cost reduction labour productivity is crucial • Labour productivity measurement reveals opportunities for efficiency improvement e.g. reward workers with bonuses • Need to train workers so to improve labour performance **Analysis – 2 marks for DEVELOPED analysis of ONE reason** **– 1 mark for LIMITED analysis of ONE reason** • Provides opportunities for decisions that can generate more output from same or fewer inputs	**5**

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Question	Answer	Marks
4	• Information produced that may lead to more efficient use of business resources • Resulting increase in labour productivity can mean positive changes in speed of service or quality of product/service • Improved labour productivity can create room for improved worker incentives such as better reward systems • Improved labour productivity can lower costs and boost profits • Low productivity can lead to releasing workers Accept all valid responses.	

Question	Answer	Marks
5(a)	**Analyse <u>two</u> reasons why a business may have a direct channel of distribution.** **Indicative content** Responses may include: **AO1 Knowledge and understanding – 1 mark for identifying ONE reason.** Reasons include: • No need for intermediaries when a business is small and local • Business has complete control over marketing mix – e.g. quality control • Speedier delivery is possible • Direct contact with consumers is possible **–** builds relationships with customers • Produces feedback from customers • Handling perishable goods requires a direct channel of distribution • Reduces costs of distribution **–** cheaper prices **AO2 Application – 1 mark for application/explanation of ONE reason.** • No intermediaries mean there will be no mark-up by other businesses such as retailers	**8**

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Question	Answer	Marks
5(a)	• Having control over the marketing mix such as how the product/service is sold, promoted and priced to consumers • Direct contact with consumers offers useful market research/feedback/personal service • Perishable goods can quickly decay, so fast delivery is vital • Business may already have a website that can be adapted for direct selling • No middlemen to share profits with **AO3 Analysis – up to 2 marks for analysis of ONE reason – 2 marks for DEVELOPED analysis of ONE reason (L2 AN) or 1 mark for LIMITED analysis of ONE reason (L1 AN).** • No mark-up therefore means greater profit margins are possible • Being fully in control of all aspects of the marketing mix may lead to greater sales and revenues, for example, if a business is able to price lower than competitors • Direct contact with consumers could lead to attracting and retaining customers and customer loyalty • Need to maintain quality of goods for sale to customers • Selling via internet may open up overseas markets and increase sales • Higher profit margins as a result of reduced price Accept all valid responses.	
5(b)	**Evaluate the extent to which mass marketing is essential for the success of a fast-food business.** **Indicative content** Responses may include: **AO1 Knowledge and understanding – 2 marks for DEVELOPED knowledge and understanding (L2 K) – 1 mark for LIMITED knowledge and understanding (L1 K)** • Mass marketing is selling the same products to the whole market with no attempt to target groups within it. • Different measures of success within a business i.e. profitability, customer satisfaction, market share, revenues, growth, employee satisfaction	**12**

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Question	Answer	Marks
5(b)	**AO2 Application/Context – 2 marks for DEVELOPED application/context (L2 APP) – 1 mark for LIMITED application/context (L1 APP)** • Named businesses, e.g. McDonalds, Burger King, KFC • Relevant terms such as ingredients, meat, bread, beef, fish burgers, soft drinks (coke) • Characteristics of a fast-food business **AO3 Analysis – 2 marks for DEVELOPED analysis (L2 AN) – 1 mark for LIMITED analysis (L1 AN)** • Mass marketing drives high volume sales necessary for profitability • The production of standardised food products delivers economies of scale • Establishes immediate brand recognition • Ensures widespread visibility in a crowded marketplace • Utilising broad channels **–** television, radio, social media **–** fast food chains so can reach massive audiences, foster brand loyalty, and encourage quick habitual purchases from customers seeking convenience food • Cost efficiency **–** no need for business to contact consumers individually and production costs are lowered as mass marketed products reach more consumers	

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<tr><th>Question</th><th>Answer</th><th>Marks</th></tr>
<tr><td>5(b)</td><td>

AO4 Evaluation - 6 marks for evaluation (EVAL)

<table>
<tr><td>DEVELOPED evaluation IN context:</td><td>Developed/Supported judgement in context</td><td>(L3 EVAL)</td><td>SIX marks</td></tr>
<tr><td>DEVELOPED evaluation IN context:</td><td>Developed/Reasonable evaluative comments in context</td><td>(L3 EVAL)</td><td>FIVE marks</td></tr>
<tr><td>DEVELOPED evaluation NOT in context:</td><td>Developed/Supported judgement without context</td><td>(L2 EVAL)</td><td>FOUR marks</td></tr>
<tr><td>DEVELOPED evaluation NOT in context:</td><td>Developed/Reasonable evaluative comments without context</td><td>(L2 EVAL)</td><td>THREE marks</td></tr>
<tr><td>LIMITED evaluation NOT in context:</td><td>Limited supported judgement</td><td>(L1 EVAL)</td><td>TWO marks</td></tr>
<tr><td>LIMITED evaluation NOT in context:</td><td>An attempt to balance the arguments/Weak attempt at evaluative comments</td><td>(L1 EVAL)</td><td>ONE mark</td></tr>
</table>

A judgment/conclusion is made as to whether customer relationship marketing (CRM) is the most important factor that will affect the success of a fast-food franchise.

These judgements/conclusions may be made at any point in the essay, not only in a concluding section.

- What would be classed as success for this type of business e.g. brand leader?
- Would success be increasing number of sales, value of sales, market share?
- How important is mass marketing within the fast- food industry which is a highly competitive market?
- It may depend on the business objectives.
- It may depend on whether the business can finance mass marketing.
- Customer retention can be a critical metric for any business.
- Might depend on how well established the business is.

Accept all valid responses.

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Question	Answer	Marks
6(a)	**Analyse two factors which may influence a business' choice of sources of finance.** **Indicative content** Responses may include: **AO1 Knowledge and understanding – 1 mark for identifying ONE factor (K)** • Purpose of business finance • Duration of time/long term or short term • Reputation of the business • Past trading record of the business • Amount of finance needed • Amount of control required • Security/collateral available • Speed with which finance can be provided • Method of credit repayment • Cost of available finance • Type of business • Stage in the life cycle of a business • Size of business • Risk involved • Amount of debt • Ability to repay **AO2 Application – 1 mark for application of ONE factor (APP)** • Start-up finance, expansion, product development needs • Short term/long term funding needs • Suitable source of finance to suit the business needs e.g. owner's savings, crowdfunding, overdraft, trade credit, loan, share capital, retained earnings • Strength of the business - brand/reputation/customer loyalty	**8**

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Question	Answer	Marks
6(a)	**AO3 Analysis – up to 2 marks for analysis of each factor – 2 marks for DEVELOPED analysis of each factor (L2 AN) – 1 mark for LIMITED analysis of each factor (L1 AN)** • Start-up business with no established record or reputation may have to rely on owner's savings or crowdfunding as not attractive to other investors • Small established business wanting to grow may take on more partners/owners but limit this to keep control with original owner • Finance such as overdraft or trade credit will give short term boost to working capital to cover temporary problems • Business with trading record may gain a loan from the bank to pay back long term with interest • Limited company may sell more shares to raise larger amount of finance but may further dilute ownership of existing owners • Profitable business may have retained earnings to use without diluting ownership further or borrowing money Accept all valid responses.	
6(b)	**Evaluate whether using break-even analysis is essential for the success of a new hotel.** **Indicative content** Responses may include: **AO1 Knowledge and understanding – 2 marks for DEVELOPED knowledge and understanding (L2 K) – 1 mark for LIMITED knowledge and understanding (L1 K)** • Break even analysis determines the number of units and amount of revenue that is needed to cover a business's total costs. • Different measures of success within a business such as cash flow forecasts, market share, profitability	**12**

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<table>
<tr><th>Question</th><th>Answer</th><th>Marks</th></tr>
<tr><td>6(b)</td><td>

AO2 Application – 2 marks for DEVELOPED application/context (L2 APP) – 1 mark for LIMITED application/context (L1 APP)

- Allows the new hotel to classify the different costs of running a hotel – staff, receptionist, cleaners, etc.
- Enables potential cost centre revenues to be calculated from room sales, bar sales, food, spa treatments, etc.

AO3 Analysis – 2 marks for DEVELOPED analysis (L2 AN) – 1 mark for LIMITED analysis (L1 AN)

- The technique can be used to help increase the chances of success for a new hotel – ensuring the new business gets off to the best possible start.
- Can provide information, such as is it worth going ahead with this new hotel – which could prevent significant losses.
- As an essential part of a business plan – which the new business could use it to gain investment.
- Variable costs can change regularly – so the break-even analysis may not be accurate.
- Management can look at the profit generated at different levels of sales/room occupancy – which can help with future financial planning.
- Find out the required sales levels to reach target profit – so can plan marketing budgets/materials needed.
- Enables management to look at impact of changes in room price and costs – which enables budgets to be set.

AO4 Evaluation – 6 marks for evaluation (EVAL)

DEVELOPED evaluation IN context:	**Developed/Supported judgement in context (new hotel)**	**(L3 EVAL)**	**SIX marks**
DEVELOPED evaluation IN context:	**Developed/Reasonable evaluative comments in context (new hotel)**	**(L3 EVAL)**	**FIVE marks**
DEVELOPED evaluation NOT in context:	**Developed/Supported judgement without context**	**(L2 EVAL)**	**FOUR marks**
DEVELOPED evaluation NOT in context:	**Developed/Reasonable evaluative comments without context**	**(L2 EVAL)**	**THREE marks**
LIMITED evaluation NOT in context:	**Limited supported judgement**	**(L1 EVAL)**	**TWO marks**
LIMITED evaluation NOT in context:	**An attempt to balance the arguments/Weak attempt at evaluative comments**	**(L1 EVAL)**	**ONE mark**

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Question	Answer	Marks
6(b)	*A judgment/conclusion is made as to whether break-even analysis is the most important finance activity for a new hotel.* *These judgements/conclusions may be made at any point in the essay, not only in a concluding section.* • A judgement/conclusion is made as to the importance of break- even analysis or any other activity for the success of a new hotel. • Such judgements/conclusions may be made at any point in the essay, not only in a concluding section. • A conclusion about what the new hotel hopes to achieve in the long and short term, and the contribution break-even analysis could make • A judgement that break-even analysis assumes that costs and revenues are always represented by straight lines is unrealistic and there cannot be relied upon to provide accurate information. • A conclusion that it does not predict demand so break even analysis can often be more ambitious than initially thought. • A judgement that the strategies and performance of competitors are not factored into the equation. • A judgement about the environment in which the hotel exists and that it is subject to factors beyond its control e.g. economic downturn or worldwide pandemic. • A conclusion that break-even analysis should be seen as a planning aid rather than a decision-making tool. • A judgement that other finance activities are more important, (cash flow forecasts) Accept all valid responses.	

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Mark Grids for Section B

Used for Question 5(a) and Question 6(a)

Level	AO1 Knowledge and understanding 2 marks	AO2 Application 2 marks	AO3 Analysis 4 marks
2			**3–4 marks** **Developed analysis** • Developed analysis that identifies connections between causes, impacts and/or consequences of **two** points. • Developed analysis that identifies connections between causes, impacts and/or consequences of **one** point.
1	**1–2 marks** • Knowledge of **two** relevant points is used to answer the question. • Knowledge of **one** relevant point is used to answer the question.	**1–2 marks** • Application of **two** relevant points to a business context. • Application of **one** relevant point to a business context.	**1–2 marks** **Limited analysis** • Limited analysis that identifies connections between causes, impacts and/or consequences of **two** points. • Limited analysis that identifies connections between causes, impacts and/or consequences of **one** point.
0	**0 marks** No creditable response.	**0 marks** No creditable response.	**0 marks** No creditable response.

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Mark Grids for Section B

Used for Question 5(b) and Question 6(b)

Level	AO1 Knowledge and understanding 2 marks	AO2 Application 2 marks	AO3 Analysis 2 marks	AO4 Evaluation 6 marks
3				**5–6 marks** **Developed evaluation in context** • A developed judgement/conclusion is made in the business context. • Developed evaluative comments which balance some key arguments in the business context.
2	**2 marks** **Developed knowledge** of relevant key term(s) and/or factor(s) is used to answer the question.	**2 marks** **Developed application** of relevant point(s) to the business context.	**2 marks** **Developed analysis** that identifies connections between causes, impacts and/or consequences.	**3–4 marks** **Developed evaluation** • A developed judgement/conclusion is made. • Developed evaluative comments which balance some key arguments.
1	**1 mark** **Limited knowledge** of relevant key term(s) and/or factor(s) is used to answer the question.	**1 mark** **Limited application** of relevant point(s) to the business context.	**1 mark** **Limited analysis** that identifies connections between causes, impacts and/or consequences.	**1–2 marks** **Limited evaluation** • A judgement/conclusion is made with limited supporting comment/evidence. • An attempt is made to balance the arguments.
0	**0 marks** No creditable response.	**0 marks** No creditable response.	**0 marks** No creditable response.	**0 marks** No creditable response.

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