

COMMERCIAL STUDIES

<p>Paper 7101/11 Elements of Commerce</p>

Key messages

Below are some general suggestions to help candidates do well in this examination:

- Revise all sections of the syllabus.
- Note the number of marks awarded on each question.
- Use time effectively. Time spent on answering questions should be directly related to the number of marks allocated.
- Read and re-read questions before answering. Weak responses were often characterised by not taking enough time to fully register both the general focus of questions and also the level of detail required.
- Look for the command words in each question.
- Show working out in any calculation questions.
- Candidates should learn succinct and accurate commercial definitions.
- Answers should be developed with examples and/or application.
- Unqualified single words, such as 'easier', 'quicker' and 'cheaper' do not score marks – these should be explained to get the marks.

General comments

Centres had prepared their candidates well by providing wide coverage of the syllabus content, with candidates possessing generally sound knowledge and understanding of commercial vocabulary. All candidates had difficulty in answering **Question 5** of the examination paper, where the vast majority of candidates found it difficult to gain good marks on parts **(b)** and **(c)(i)(ii)** on the topics of warehousing and sea transport.

The command words on the examination paper are particularly relevant to centres and candidates. Each question indicates the level at which it is based:

AO1 (Knowledge and understanding) This assessment objective tests candidates on their ability to demonstrate their knowledge and understanding of commercial terms, ideas or concepts mentioned in the question. For example, **Question 2(a)(i)** asked candidates to 'State two characteristics of supermarkets.' Command words such as 'Name', 'Describe', 'Give' and 'State' confirm that the question is at this level.

AO2 (Application) This assessment objective tests candidates' ability to relate their answer to the context. In this examination, the context to **Question 6** was about the balance of payments for two countries. For instance, **Question 6(b)** asked candidates to 'Giving an example, explain the term invisible exports' based on information supplied in the question. Command words such as 'How', 'Draw', 'Why', 'Give an example' and 'Calculate' confirm the question is at this level.

AO3 (Analysis) This assessment objective requires candidates to select, interpret or otherwise analyse some point presented in the question. For example, **Question 7(a)(i)** asked candidates to 'Identify who is charge of the Production Department'. Command words such as 'Identify', 'Compare' and 'Analyse' confirm the question is at this level.

AO4 (Evaluation) This assessment objective tests candidates' ability to formulate some judgements. For example, **Question 5(e)(ii)** asked candidates to 'Suggest why an air waybill is not considered a document of title.' Command words such as 'Suggest', 'Explain why', 'Do you consider', 'Discuss' and 'Evaluate' confirm the question is at this level.

Candidates should be reminded to make sure they give the number of responses required by the question. For example, in **Question 6(d)** candidates were asked to 'Identify **four** stages involved when making a purchase of goods using a letter of credit'. Some candidates gave only two or three stages and some gave more than four stages. It should be emphasised to candidates that including less than the question asks for will limit the marks that a candidate can score; likewise, including more than the prescribed number does not gain any additional marks and may waste valuable examination time that could be used elsewhere on the paper to score marks.

Comments on specific questions

Section A

Questions 2, 3 and 5 were the most popular questions in **Section A**.

Question 1

- (a) Videoconferencing and fax were frequent correct answers. Please note that the use of letters and email did not score marks as they were stated in the stem of the question.
- (b) All four parts of this question required candidates to apply their knowledge of postal services to four different sets of circumstances. There were many responses identifying a relevant postal service, such as registered post to part (ii) but the other three question parts were generally poorly answered.
- (c) Relevant answers included the telephone benefits of immediate contact, being able to explain and discuss points whereas the post could take days to arrive and was impersonal.
- (d) Candidates demonstrated good subject knowledge and understanding on the topic of why the use of emails has increased.

The majority of candidates gained some credit for this question with answers focussing on the need for written proof in order to confirm details or to reduce any future disagreements. Stronger answers developed and explained a number of relevant points. Weaker answers were narrower in terms of points mentioned and less detailed. Please note that unqualified word comments such as 'cheaper', 'faster' and 'easier' do not gain any marks unless qualified.

- (e) This question was not well attempted. Centres are advised to review the published mark scheme to see the range of possible reasons that candidates could have explained.

Question 2

- (a) (i) The use of self-service and the selling of food were frequent correct answers.
 - (ii) This question was generally poorly answered with many candidates describing characteristics of department stores instead of multiple chain stores.
- (b) Many candidates gave relevant reasons why supermarkets sell branded goods: as it helps supermarkets to promote their sales because they are well-known products. Branded goods are also considered quality goods leading to brand loyalty of supermarket shoppers. Weaker answers were not developed.
- (c) The issue of possible credit card fraud, resulting in bad debts, was a common correct answer.
- (d) Strong answers to this question explained various features of shopping centres that accounted for their growth such as consumers wanting one-stop shopping, increased car ownership and the wide range of facilities available. Other answers which gave less detailed points or explained the growth in terms of population growth and general living standards gained less marks than those that had fully explained.
- (e) This question proved challenging. The best answers explained that wholesalers would not want to compete with their own customers: that is retailers, and that there would be many extra costs involved in locating in shopping centres.

Question 3

- (a) Most responses scored some marks in this question on why insurance is needed by businesses. Answers included the need to provide financial protection and compensation in case of loss.
- (b) The insurance risks of fire and theft were frequent correct answers.
- (c) Strong answers stated that insurance brokers arrange insurance from a range of different insurance company policies whereas an insurance company accepts the insurance risk and pays out on claims.
- (d) Many candidates recognised that, under the principle of insurable interest, one can insure their own building but not someone else's building. It was only stronger answers that included points of development. Other points that could have been included were that the damage might be deliberately done to cause loss, so that the policy holder would be making a profit if they had, for example, set fire to the building.
- (e) (i) Many candidates gained the one mark available.
 - (ii) There was some good knowledge and understanding demonstrated as to why the \$2.5 million claim may not be paid. The best answers recognised that this circumstance would be an example of over-insurance and therefore the maximum that Batesons Ltd could receive would be the \$2 million that the building was worth.

Question 4

- (a) (i) Most candidates could give one valid reason why cheques may be used instead of cash but often had difficulty in supplying a second valid reason.
 - (ii) Candidates had to identify the four numbered parts of a cheque. The date and payee parts of the cheque were often correctly stated, however there were not many correct responses to the other two parts of the question.
- (b) This question was not answered well. Responses did not demonstrate adequate knowledge and understanding of credit transfers.
- (c) Most responses were more detailed on the benefits of paying by credit card than of paying by cheque. The best answers developed their explanations.
- (d) The best answers explained that newspapers had a large audience, could give detailed information, can be kept by the reader and could target customers. Weaker answers gave less relevant reasons or lacked explanation.

Question 5

- (a) The majority of candidates knew at least one out of the two features of a multinational company.
- (b) The best answers identified two clear valid reasons such as to meet unexpected demand, to store goods before transport and to enable production ahead of demand, giving relevant explanation of these reasons. Weaker answers were more generalised and made vague statements.
- (c) (i) Only responses that identified an oil tanker as the type of sea transport to be used to ship crude oil scored marks, other types of sea transport were not valid.
 - (ii) Only a minority of responses identified a container ship as the correct mode of sea transport to be used in this situation.
- (d) Strong answers explained various factors such as the growth of the global economy, the increasing number of airports and the need for speed. These answers were often well supported with appropriate examples. Weaker answers lacked development of points.
- (e) (i) Most candidates were able to state two items of information found on an air waybill.

- (ii) Very few responses demonstrated knowledge about why an air waybill is not considered to be a document of title.

Question 6

- (a) For part (i) there were a large number of incorrect responses, the correct answer was trade. There were more correct answers to parts (ii)–(iv).
- (b) A good number of responses included appropriate examples for this question. Answers for the term invisible imports sometimes lacked precision.
- (c) (i) Some responses described, instead of named, two trade restrictions.
- (ii) There was generally good knowledge demonstrated in responses to this question part about how a Custom Authority might be involved with regard to trade restrictions, such as enforcing quotas and collecting tariffs.
- (d) There was generally limited knowledge and understanding of the stages involved in using a letter of credit. Many of these answers discussed general points about home commercial documents.
- (e) Strong answers stated a range of international trade benefits of importing such as the need to import goods/services not available, creating jobs thereby lowering unemployment and increased friendly relations between countries so reducing conflict/wars. Many of these answers included points that were supported with applied examples. Weaker answers were characterised by limited reasons that lacked detail.

Question 7

- (a) It was pleasing to note that the majority of candidates were able to apply correctly their answers to the source data provided in Fig. 2. for parts (i) and (ii). There were a number of incorrect responses for parts (iii) and (iv): the production director and seven respectively.
- (b) Candidates demonstrated good subject knowledge and understanding on the topic of functional departments. Stronger answers explained clearly the purpose of two departments. Weaker answers only identified one department.
- (c) It was clear that candidates had drawn and studied organisation charts in class and many gave two varied benefits concerning their display for employees, there were many strong answers. Weaker responses did not include an explanation of the reasons or gave the same reason twice.
- (d) (i) Limited liability and owned by shareholders were frequent correct answers.
- (ii) The best answers recognised that more shareholders could provide more capital for expansion through the stock exchange for public limited companies whereas ownership is more restricted in private limited companies. Vague generalised points such as 'continuity' and 'more profits' were not accepted as creditworthy. Also, limited liability was not accepted as a valid point as this feature is present in both private and public limited companies.

COMMERCIAL STUDIES

<p>Paper 7101/12 Elements of Commerce</p>

Key messages

Below are some general suggestions to help candidates do well in this examination:

- Revise all sections of the syllabus.
- Note the number of marks awarded on each question.
- Use time effectively. Time spent on answering questions should be directly related to the number of marks allocated.
- Read and re-read questions before answering. Weak responses were often characterised by not taking enough time to fully register both the general focus of questions and also the level of detail required.
- Look for the command words in each question.
- Show working out in any calculation questions.
- Candidates should learn succinct and accurate commercial definitions.
- Answers should be developed with examples and/or application.
- Unqualified single words, such as 'easier', 'quicker' and 'cheaper' do not score marks – these should be explained to get the marks.

General comments

Centres had prepared their candidates well by providing wide coverage of the syllabus content, with candidates possessing generally sound knowledge and understanding of commercial vocabulary. All candidates had difficulty in answering **Question 4** of the examination paper, where the vast majority of candidates found it difficult to gain good marks on parts **(c)** and **(e)** questions on the topic of advertising.

The command words on the examination paper are particularly relevant to centres and candidates. Each question indicates the level at which it is based:

AO1 (Knowledge and understanding) This assessment objective tests candidates on their ability to demonstrate their knowledge and understanding of commercial terms, ideas or concepts mentioned in the question. For example, **Question 5(a)(ii)** asked candidates to 'List two items of information on a goods received note.' Command words such as 'List', 'Describe', 'Give' and 'State' confirm that the question is at this level.

AO2 (Application) This assessment objective tests candidates' ability to relate their answer to the context. In this examination, the context to **Question 2** was about types of retailers. For example, **Question 2(d)(i)** asked candidates to give 'two examples of large-scale retailers'. Command words such as 'How', 'Draw', 'Why', 'Give an example' and 'Calculate' confirm the question is at this level.

AO3 (Analysis) This assessment objective requires candidates to select, interpret or otherwise analyse some point presented in the question. For example, **Question 1(a)(ii)** asked candidates to 'Identify two processes that would be carried out by the coffee producer.' Command words such as 'Identify', 'Compare' and 'Analyse' confirm the question is at this level.

AO4 (Evaluation) This assessment objective tests candidates' ability to formulate some judgements. For example, **Question 7(e)** asked candidates to 'Explain why businesses prefer payment by debit card rather than by cheque.' Command words such as 'Explain why', 'Do you consider', 'Discuss' and 'Evaluate' confirm the question is at this level.

Candidates should be reminded to make sure they give the number of responses required by the question. For example, in **Question 1(d)** candidates were asked to 'Explain **two** differences between a broker and factor'. Some candidates gave only one difference and some gave more than two differences. It should be

emphasised to candidates that including less than the question asks for will reduce the maximum marks that a candidate can score; likewise, including more than the prescribed number does not gain any more marks and, may waste valuable examination time that could be used elsewhere on the paper to score marks.

Comments on specific questions

Section A

Questions 2, 3 and 5 were the most popular questions in **Section A**.

Question 1

- (a) Candidates generally knew that the person indicated by X in the chain of distribution for coffee was the consumer to part (i). Overall, the majority of candidates scored at least one mark out of the two for part (ii). Blending and branding were frequent correct answers.
- (b) Answers for the terms 'exporter' to part (i) and 'importer' to part (ii) sometimes lacked precision.
- (c) There was a general lack of knowledge on why a bill of lading is required. It was only the best answers that recognised that it was a document of title, as it was needed to claim the goods at the destination port.
- (d) This question was not well attempted. Centres are advised to review the published mark scheme to see the range of possible differences that candidates could have explained.
- (e) Candidates demonstrated good subject knowledge and understanding on the topic of bonded warehouses. Stronger answers developed and explained a number of relevant points. Weaker answers were narrower in terms of points mentioned and less detailed.

Question 2

- (a) Hawkers and convenience stores were often given as correct answers. However, candidates who gave store names as their answers did not score, as the question asked for 'types', not named examples, of small-scale retailers.
- (b)(i) Although many responses states that informal credit was offered by retailers to build a personal relationship with their customers not many went on to explain why that was important.
- (ii) The majority of responses scored the maximum of two marks in this question.
- (c) This proved to be a challenging question for many candidates. The better responses stated that the wholesaler provides a number of functions that a manufacturer does not. These wholesaler functions include storage, breaking bulk and market advice. The best answers then analysed why manufacturers would not be able to provide such functions.
- (d)(i) The majority of candidates could give two types of large-scale retailers.
- (ii) Many responses described what after-sales service was rather than giving reasons why large-scale retailers offer such service.
- (e) Strong answers to this question explained various reasons why shopping at large-scale stores has greater benefits such as consumers having one-stop shopping, lower prices and the wider range of goods available. Weaker answers gave less reasons or less detail in their reasoning.

Question 3

- (a) Candidates were expected to know that internal communication meant messages between people in the same organisation. Responses usually scored one of the two marks available.
- (b)(i) The partnership features of unlimited liability and being owned by partners were valid answers given by many candidates. However, they do not necessarily have to distribute all profits equally to partners, as that depends on the wording of the Partnership Deed.

- (ii) This proved to be a testing question for many candidates. Candidates had to recognise that by operating a partnership it is easier to raise finance as there were more owners in the business compared to a sole trader. Moreover, there was wider expertise and cover for absences. Marks were lost by those candidates who did not develop their answers or by those candidates who focussed only on partnerships and ignored sole traders.
- (c) Loans and hire purchase were two of the expected answers. Accessing funds from the family or selling shares were not acceptable answers given the business context.
- (d) Many candidates knew that an agenda was a list of items to be discussed at a meeting to part (i). Candidates also had little difficulty in stating two agenda items to part (ii).

Question 4

- (a) The majority of candidates scored at least one mark, out of two marks, to this question.
- (b) Relevant reasons for companies to advertise were to inform, persuade and remind customers. Weaker answers often lacked relevant explanations of these reasons.
- (c) Many candidates gave relevant reasons on how packaging helps advertising but often did not relate it to the context of breakfast cereals. Moreover, weaker answers were not developed.
- (d) Candidates demonstrated good subject knowledge and understanding on the topic of why manufacturers would use television to advertise their goods.
- (e) There was a general lack of knowledge on why persuasive advertising was considered undesirable by consumers. Some responses did mention that advertising can be misleading leading to disappointment, but other reasons such as that it may lead to overspending, were not often seen by examiners.

Question 5

- (a) Most candidates knew that home trade involved the buying and selling of goods within a country but often did not mention, for the second mark, that it was also concerned with wholesale and retail.
- (b) Good knowledge of the purposes of a delivery note was demonstrated to part (i), and the majority of candidates could list two items of information on a goods received note to part (ii).
- (c) The best answers identified two clear valid circumstances such as for bulky goods and over longer distances, giving relevant descriptions. Weaker answers were more generalised and made vague statements.
- (d) The advantages of road transport over rail transport were well known by most candidates. Weaker answers were narrower in terms of advantages mentioned and less detailed.
- (e) This question on the benefits of containerisation was generally well attempted. Good answers included the points that there was a quicker turnaround, less labour used and no need for unpacking.

Question 6

- (a) (i) In part C it was surprising to find a number of candidates not identifying public liability the correct answer. There were more correct answers to parts A, B and D.
 - (ii) Many responses correctly identified one non-insurable business risk but had not identified a second risk.
- (b) Many candidates knew that a cover note was an insurance document used when arranging insurance but often found difficulty in naming another valid document.

- (c) (i) There were many correctly applied answers. These answers recognised that the principle involved was contribution and that the three insurance companies would split the amount of the claim.
- (ii) There was some good knowledge and understanding demonstrated as to why the \$25 000 claim may not be paid. The best answers recognised that this circumstance would be an example of over-insurance and therefore the maximum the insured could receive would be the \$20 000 that the jewellery was worth.

Question 7

- (a) It was pleasing to note that the majority of candidates were able to apply correctly their answers to the source data provided in Fig. 2. for parts (i) and (iv). Some candidates incorrectly gave debit as their answers to part (ii). The answer to part (iii) was not well known.
- (b) The bank statement entries for parts (i) and (ii) were well answered by most candidates.
- (c) There was generally good knowledge demonstrated by many candidates to this question part about the reasons why banks provide ATMs for use by their customers, such as to save customers from visiting bank branches and allowing them to access cash 24-hours a day.
- (d) This question was well answered, although a minority of responses confused the two methods of payment.
- (e) All candidates scored some marks on this question. The best answers scored highly by explaining that debit cards reduced the chances of bad debts, were processed immediately and led to better cash flow. Weaker answers gave less relevant reasons or lacked explanation.

COMMERCIAL STUDIES

<p>Paper 7101/21 Arithmetic</p>

Key messages

- Candidates need to read the question carefully to ensure that the correct rounding is applied. A large numbers of responses were not rounded as instructed in **Question 4** and **Question 8**.
- Candidates should try to explain carefully what they are doing in high mark questions such as **Question 11(a)** and **Question 13(b)** so that examiners can see clearly what they are doing if they make a mistake.

General comments

There were a number of responses that showed arithmetic operations in the **unsuitable** and ambiguous form:

$$\begin{array}{r} 176 \\ \times \quad 920 \\ \hline 860 \end{array}$$

Credit cannot be given when the answer is incorrect unless the correct mathematical statement is shown, such as:

$$x = \frac{920}{860} \times 172$$

The level of the paper was such that all candidates were able to demonstrate their knowledge and ability. The paper was challenging for the most able with no candidates scoring full marks. However, it was pleasing to see that all candidates scored some marks and that the general standard was very good.

There was no evidence at all that any candidates were short of time as all candidates completed the paper.

Comments on specific questions

Question 1

This question was very well done and the working was well presented. In parts **(a)** and **(c)**, very few responses showed the basic error of doing the calculations in the wrong order. Part **(b)** was also well done with only a few responses not dealing with the 100 very well.

Answers: **(a)** 13.1 **(b)** 892.68 **(c)** $\frac{2}{15}$

Question 2

Part (a) was very well done with almost all responses using the correct method. The common error was to calculate the interest and not the amount. In part (b) percentage decrease was clearly understood by almost all candidates. There were a number of responses that scored full marks on this RPI question. The method was well presented, as mentioned above in the general comments, but the common error was to involve subtraction in the process.

Answers: (a) 9945.20 (b) 4 (c) 184

Question 3

Many candidates found this question quite challenging as there was little or no structure to many answers. In part (a) it is essential to deal with the components and the boxes separately. Many meaningless calculations were seen such 400×1500 . Similarly in part (b) the distance and the weight need to be clearly done separately

Answers: (a) 321 (b) 136.96

Question 4

Part (a) was well done with the main error being an incorrect number of zeros when working with the full number. Part (b), however, was generally answered incorrectly with many responses making the mistake of finding 4% of 1.33 million and not the reverse percentage. Part (c) was also not answered well. Many responses stated 3% instead of 103%. The instruction to round the answer was often ignored.

Answers: (a) 0.42 million (b) 33.25 million (c) 1.37 million

Question 5

There were few correct responses to part (a). In part (b) the pie chart method was well understood so most responses scored some marks though the rounding instruction was often ignored. In addition, in both parts of this question, the vertical scale was often misread.

Answers: (a) 11.5 (b) 238

Question 6

A few candidates quoted and used the simple interest formula. Some candidates used 3.5 in the compound interest formula instead of $\frac{3.5}{100}$. Those that did the compound interest correctly gave their answer as the total amount in the account rather than the total interest earned.

Answer: 2950.46

Question 7

Part (a) was very well done. Those that made errors often had a problem dealing with the half an hour. Parts (b) and (c) were almost always correct with just a few responses dividing by the exchange rate instead of multiplying and *vice versa*.

Answers: (a) 30.9 (b) 4794 (c) 937.50

Question 8

Both parts of this question were generally well done. Responses to this question had generally done the rounding at the end of the last part correctly.

Answers: (a) 1583.40 (b) 36.42

Question 9

Part **(a)** of this question was very well done. The few errors that did occur were either giving the price or choosing the variety with the highest price. In part **(b)** almost all candidates were able to find Σx and Σxf but the main error was to divide by 5 instead of Σf which was 49.

Answers: **(a)** Estima **(b)** 23.98

Section B

Question 10

This was the most popular question in this section and most parts were correctly answered with the exception of parts **(e)** and **(f)**. The concept of overtime was not well understood and around half of the candidates did not understand that they needed to find 8 hours at \$18.40 plus 1½ hours at \$27.60. Many combinations of 8, 9, ½ and \$9.60 were seen in responses. In part **(f)** many responses missed that all of Saturday was at overtime rates.

Answers: **(a)** 10½ **(b)** 9 **(c)** 8 **(d)** 50 **(e)** 188.60 **(f)** 124.20 **(g)** 1012

Question 11

This was the least popular question in this section and very few correct answers were seen. Most that tried the question confused investment with profit and usually calculated tax on the investment. Expenses are also not clearly understood in this context and were often ignored. Many responses did not have any structure displaying random calculations all over the page.

Answers: **(a)** 25 200 **(b)** 1650

Question 12

A reasonably popular question and most candidates scored at least half marks. Part **(e)** proved to be the most difficult part with candidates not realising that this was a reverse percentage and finding 8.75% of \$261 or else finding a decrease in the price.

Answers: **(a)** 540 **(b)** 2010 **(c)** 2008 to 2009 **(d)** \$0.68 **(e)** 240 **(f)** 620

Question 13

Very few candidates attempted this question and the most able scored full marks on it. The remainder of the candidates scored very few marks. In part **(a)** commission is not understood and most found 5% of either his earning form salary or commission. In part **(b)** the tax structure was well understood and most of the marks scored on this question were gained on this part.

Answers: **(a)** 320 000 **(b)** 7400

COMMERCIAL STUDIES

Paper 7101/22
Arithmetic

Key messages

- Candidates need to read the question carefully to ensure that the correct rounding is applied. A large numbers of responses were not rounded as instructed in **Questions 9 and 12**.

General comments

There were a number of responses that showed arithmetic operations in the **unsuitable** and ambiguous form:

$$\begin{array}{cc} 184 & 176 \\ & \times \\ X & 920 \end{array}$$

Credit cannot be given when the answer is incorrect unless the correct mathematical statement is shown, such as:

$$x = \frac{176}{184} \times 920$$

The level of the paper was such that all candidates were able to demonstrate their knowledge and ability. The paper was challenging for the most able with only a few candidates scoring over 95%.

There was no evidence at all that any candidates were short of time as some even attempted all four questions in **Section B**.

Comments on specific questions

Question 1

This question was very well done. Answers were well presented and working correct. In part **(b)** the most common error was for $3 \div \frac{1}{2}$ to be evaluated as 1.5. Part **(c)** proved challenging, many responses did not deal with $\frac{9}{4} \div \frac{59}{72}$ correctly.

Answers: **(a)** 929.50 **(b)** -36 **(c)** $2 \frac{44}{59}$

Question 2

In part **(a)**, many responses included additional or omitted zeros and the contents insurance was often written as £14 per £100. Part **(b)** was generally correct.

Answers: **(a)** 985.80 **(b)** 275

Question 3

There were many fully correct answers to this question. Some responses did not select the correct discount, this was normally because they had not included that the retailer paid the bill on day 12. Many candidates evaluated all 4 discounts, sometimes applying both to the cost of the stock.

Answer: A by \$8.48

Question 4

This topic was not well understood with many responses combining all 3 percentages into a single percentage. Some responses applied each percentage to the original price and others quoted formulae for the value of the car to increase.

Answer: 14 374.50

Question 5

There were few correct responses to part (a). Part (b) caused the some problems dealing with time. It was not uncommon for the responses to have missed that the shop was open for 6 days in the week and just work on Friday. Another common error was to subtract 4:30 from 9:00 and work with 4:70, 4:10 or 5:30. Overtime payments are not well understood and even when the correct rate of \$18.60 was identified it was not then applied to the actual overtime hours worked on the Friday. Part (d) was very well done.

Answers: (a) 70 (b) 5 (c) 41.85 (d) 880

Question 6

Part (a) was very well done but in part (b) many candidates were unable to understand that they had to find the Hydro generation as a percentage of the total generation.

Answers: (a) correct bar chart (b) 20

Question 7

Quite a number of candidates made no attempt at part (a), some responses stated that the flight would depart at 4:10 instead of 16:10. Some responses added on 6 hours instead of subtracting 6 hours. Parts (b) and (c) were generally well done with only a few responses dividing by the exchange rate when they should be multiplying and *vice versa*.

Answers: (a) 18:20 (b) 3836 (c) 922.50

Question 8

Only the most able candidates were able to do this reverse percentage question in part (a). In contrast all but the least able scored full marks on part (b). In part (c) responses were variable. Only the very best responses had found 18.8% of the correct figure. Many responses had used different numbers given in the question and not the correct one.

Answers: (a) 15 (b) 3690 (c) 3.30

Section B

Question 9

This question was attempted by over half of the candidates. The rounding to the nearest minute was not well done, some responses did not include an attempt at it. In part **(b)** some responses found the weight of the whole train, instead of just the weight of ONE wagon.

Answers: **(a)** 10h 46min **(b)** 17

Question 10

This was a very popular question and most parts of part **(a)** were correctly answered. The exception was part **(iii)** where 6 was a common error. Part **(b)** was not well done, the combination of expenses and tax bands proved challenging.

Answers: **(a)(i)** 40 **(ii)** 20 **(iii)** 4 **(iv)** 20 **(b)** 20160

Question 11

This was the least popular question in this section and very few correct answers were seen. Most responses confused investment with profit and once again the expenses issue was not handled very well. Part **(b)** was slightly better done with most responses giving $\frac{8}{13}$ of something. Commission was a problem for most candidates and part **(c)** was not well answered.

Answers: **(a)** 200 000 **(b)** 14 600 **(c)** 340 000

Question 12

A reasonably popular question. Many responses had missed that the mean salary for each country was given in the question and instead had assumed that it was the total salary. The modal colour and the sector angle in part **(b)** were very well done with most responses scoring full marks.

Answers: **(a)** 20746.15 **(b)(i)** Red **(ii)** 50