



Mark Scheme (Results)

Summer 2025

Pearson Edexcel International GCSE

In Commerce (4CM1)

Paper 02: Facilitating Commercial Operations

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General Marking Guidance

- All candidates must receive the same treatment. Examiners must mark the first candidate in exactly the same way as they mark the last.
- Mark schemes should be applied positively. Candidates must be rewarded for what they have shown they can do rather than penalised for omissions.
- Examiners should mark according to the mark scheme not according to their perception of where the grade boundaries may lie.
- There is no ceiling on achievement. All marks on the mark scheme should be used appropriately.
- All the marks on the mark scheme are designed to be awarded. Examiners should always award full marks if deserved, i.e. if the answer matches the mark scheme. Examiners should also be prepared to award zero marks if the candidate's response is not worthy of credit according to the mark scheme.
- Where some judgement is required, mark schemes will provide the principles by which marks will be awarded and exemplification may be limited.
- When examiners are in doubt regarding the application of the mark scheme to a candidate's response, the team leader must be consulted.
- Crossed out work should be marked UNLESS the candidate has replaced it with an alternative response.

Question Number	Which one of the following trading documents is sent to a supplier asking for details about its products?	Mark
	Answer	
1 (a)	A01 = 1 mark The only correct answer is B An enquiry A – is not correct as an order is placed when a buyer has chosen a product C – is not correct as an invoice is sent to a buyer once a purchase has been made D – is not correct as a receipt is sent to a buyer once an invoice has been paid	(1)

Question Number	Which one of the following is an advantage to a business of buying equipment using hire purchase?	Mark
	Answer	
1 (b)	A01 = 1 mark The only correct answer is C A large sum does not have to be paid at the start of the agreement A – is not correct as the finance company owns the equipment during the hire purchase period B – is not correct as hire purchase is more expensive than buying outright D – is not correct as the buyer does not make the decision of the amount of each repayment	(1)

Question Number	Define the term mark-up .	Mark
	Answer	
1 (c)	A01 = 1 mark Award 1 mark for a definition of mark-up The percentage added to the cost of a product to ensure a profit (1)	(1)

Question Number	Define the term price stability .	Mark
	Answer	
1 (d)	A01 = 1 mark Award 1 mark for a definition of price stability Price stability is when average consumer prices for goods and services are constant over time (1)	(1)

Question Number	State one way VAA has reduced its expenses.	Mark
	Answer	
1 (e) (i)	A02 - 1 mark Award 1 mark for one valid way VAA has reduced its expenses. <i>Virgin Active Australia</i> has closed one gym when the lease ended which means it will not have to pay rent on the premises (1) - VAA does not operate any gym equipment unless it is popular with customers meaning it can reduce electricity costs (1) NB Do not accept a way that is not in the context of VAA Accept any other appropriate response.	(1)

Question Number	State one benefit to VAA of advertising on billboards near the main highways.	Mark
	Answer	
1 (e) (ii)	A02 = 1 mark Award 1 mark for one valid benefit to VAA of advertising its gyms on billboards near the main highways. - The adverts will be seen by a large local population within easy reach of the gyms as they travel around the cities (1) - The large pictures of people enjoying themselves will be seen repeatedly by drivers who regularly travel along the same route (1) NB Do not accept a benefit that is not in the context of VAA Accept any other appropriate response.	(1)

Question Number	Calculate, to two decimal places, the Profit for the year margin for VAA in 2022. You are advised to show your working.	Additional guidance	Mark
	Answer		
1 (e) (iii)	A02 = 2 mark 94 _____ X 100 (1) 436 = 21.56% (1)	Award 1 mark for correctly substituting numbers into the formula Award full marks for correct numerical answer without working	(2)

Question Number	Explain one benefit to a small business of using a night safe.	Mark
	Answer	
1 (f)	A01 = 3 marks Award 1 mark for identifying one benefit to a small business of using a night safe and up to 2 marks for explaining the benefit for a maximum of 3 marks • A small business will be able to use the night safe at any time of the day or night (1) which enables it to store cash safely away from the business premises (1) and reduce the risk of burglary (1) Answers that list three benefits with no explanation will get 1 mark only Accept any other appropriate response	(3)

Question Number	Explain one reason why commercial banks lend money to businesses.	Mark
	Answer	
1 (g)	A01 = 3 marks Award 1 mark for identifying one reason why commercial banks lend money to businesses and up to 2 marks for explaining the reason for a maximum of 3 marks • A commercial bank may generate profit (1) by using deposits as loans to other businesses (1) on which the businesses pay interest to the commercial bank (1) • A commercial bank may lend money to a business to help them grow (1) knowing that the loan will be able to be repaid from increased revenue (1) to cover the interest the bank charges (1) Answers that list three reasons with no explanation will get 1 mark only Accept any other appropriate response	(3)

Question Number	Analyse why direct debits may be a good method of payment for VAA. Indicative content	Mark
1 (h)	AO2 = 3 marks AO3 = 3 marks <u>AO2</u> - The monthly charge for customers of VAA services can vary on a regular basis - Customers pay by direct debit for their membership package <u>AO3</u> - VAA can alter the amount to be paid on the direct debit depending on usage/upgrade - This means VAA will know how much money they will receive and when for each customer.	(6)

Level	Mark	Descriptor
	0	No rewardable material
Level 1	1–2	- Limited application of knowledge and understanding of commercial concepts and issues to the commercial context. (AO2) - Attempts to deconstruct commercial information and/or issues, finding limited connections between points. (AO3)
Level 2	3–4	- Sound application of knowledge and understanding of commercial concepts and issues to the commercial context although there may be some inconsistencies. (AO2) - Deconstructs commercial information and/or issues, finding interconnected points with chains of reasoning, although there may be some logical inconsistencies. (AO3)
Level 3	5–6	- Detailed application of knowledge and understanding of commercial concepts and issues to the commercial context throughout. (AO2) - Deconstructs commercial information and/or issues, finding detailed interconnected points with logical chains of reasoning. (AO3)

Question Number	Which one of the following is a function of central banks?	Mark
	Answer	
2 (a)	A01 =1 mark The only correct answer is A to issue all the notes and coins circulating in their country (1) B is not correct as this is not handled by the central banks C is not correct as central banks cannot offer the public current accounts D is not correct as central banks do not provide ATMs	(1)

Question Number	Which one of the following is the correct formula to calculate the yield on a share that cost \$2.50 and received a dividend of \$0.06?	Mark
	Answer	
2 (b)	A02 = 1 mark The only correct answer is B ($\frac{\\$0.06}{\\$2.50} \times 100$) (1) A is not correct as the numerator and denominator are entered incorrectly in this calculation and the two are multiplied C is not correct as this uses addition of the share and yield figures D is not correct as this uses subtraction of the share and yield figures	(1)

Question Number	Identify the lowest value of global air traffic in any year.	Mark
	Answer	
2 (c)(i)	AO2 = 1 mark 391.22 (1) Or \$391.22 (1) Or 391.22 billion (1) Or \$391.22 billion (1)	(1)

Question Number	Identify the year with the greatest increase in the value of global air traffic on the previous year.	Mark
	Answer	
2 (c)(ii)	AO2 - 1 mark 2022 (1)	(1)

Question Number	Define the term mortgage .	Mark
	Answer	
2 (d)	A01 - 1 mark Award 1 mark for a definition of mortgage . A mortgage is a long term loan secured against property (1)	(1)

Question Number	Explain one benefit to a business of sponsoring famous people. Answer	Mark
2 (e)	A01 = 3 marks Award 1 mark for explaining one benefit to a business of sponsoring famous people and up to 2 marks for explaining the benefit for a maximum of 3 marks. • A business can gain more brand awareness (1) by associating its products with a famous person (1) which is likely to increase sales (1) Answers that list three benefits with no explanation will get a maximum of 1 mark. Accept any other appropriate response.	(3)

Question Number	Explain one way an individual can benefit from having a current account. Answer:	Mark
2 (f)	A01 = 3 marks Award 1 mark for explaining one way an individual can benefit from having a current account and up to 2 marks for explaining the reason for a maximum of 3 marks. • Current account holders can easily put money in their current accounts (1) that can be used to make payments for purchases in many different ways (1) such as by using a cheque book or debit card issued by a bank to current account holders (1) Answers that list three ways with no explanation will get a maximum of 1 mark. Accept any other appropriate response.	(3)

Question Number	Option 1: agree a 30 day trade credit with suppliers Option 2: increase its overdraft limit at its bank Indicative Content	Mark
2 (g)	AO2 = 3 marks AO3 = 3 marks AO4 = 3 marks. Arguments for option 1: <u>AO2</u> • <i>MBP</i> needs regular supplies of construction materials • <i>MBP</i> is operating in a market where there are many high value construction projects available <u>AO3</u> • Shorter trade credit terms provide a cheap source of short term finance to <i>MBP</i> to buy concrete tarmac and bricks • <i>MBP</i> may be able to take on the contracts if it can improve its short-term finances by using an overdraft to buy the materials to start the building work quickly <u>AO4</u> • However, <i>MBP</i> may not be able to make the earlier payment to suppliers as it may need this money to pay other costs such as wages • However, there is no guarantee that <i>MBP</i> will win the necessary number of contracts to receive sufficient payments to pay the charges on its overdraft Arguments for option 2: <u>AO2</u> • <i>MBP</i> is hoping to win contracts of high value • <i>MBP</i> may need to be overdrawn on a regular basis to meet the demands of government contracts	

A03

- A bank is able to provide a large overdraft to *MBP* which enables them to meet the high costs of the contracts such as buying new machinery
- As payment for the projects is to be received monthly, *MBP* would be able to use the overdraft to finance the projects for that period and pay them off on receipt of payment thus reducing interest paid

A04

- However, *MBP* may require more short term finance in the form of an overdraft than the bank is prepared to offer and may insist that *MBP* take out a loan instead reducing *MBPs* ability to minimise its costs.
- However, the bank may ask *MBP* to repay its overdraft at any time if it thinks that *MBP* is struggling financially thus putting *MP* at risk of bankruptcy

Level	Mark	Descriptor
	0	No rewardable material
Level 1	1-3	- Limited application of knowledge and understanding of commercial concepts and issues to the commercial context (AO2) - Attempts to deconstruct commercial information and/or issues, finding limited connections between points (AO3) - Makes a judgement, providing a simple justification based on limited evaluation of commercial information and issues relevant to the choice made (AO4)
Level 2	4-6	- Sound application of knowledge and understanding of commercial concepts and issues to the commercial context although there may be some inconsistencies (AO2) - Deconstructs commercial information and/or issues, finding interconnected points with chains of reasoning, although there may be some logical inconsistencies (AO3) - Makes a judgement, providing a justification based on sound evaluation of commercial information and issues relevant to the choice made (AO4)
Level 3	7-9	- Detailed application of knowledge and understanding of commercial concepts and issues to the commercial context throughout (AO2) Deconstructs commercial information and/or issues, finding detailed interconnected points with logical chains of reasoning (AO3) - Makes a judgement, providing a clear justification based on a thorough evaluation of commercial information and issues relevant to the choice made (AO4)

Question Number	Which one of the following is a written record of what was discussed and decided at a meeting?	Mark
	Answer	
3 (a)	A01 =1 mark The only correct answer is D The minutes (1) A is not correct as a presentation is not a written record of a meeting B is not correct as an agenda sets out what is to be discussed at a meeting C is not correct as a telephone call is not a written record	(1)

Question Number	Which one the following is a reason why <i>Zomato</i> provides a receipt to its customers? Answer	Mark
3 (b)	A02 = 1 mark The only correct answer is B - Customers can prove what meal they ordered if they need to complain (1) A is not correct as ingredients are not listed on a receipt C is not correct as the restaurants know the costs of the meals D is not correct as this information is not available on the receipt	(1)

Question Number	State one disadvantage to <i>Zomato</i> of not paying a dividend to its shareholders. Answer	Mark
3 (c)	A02 = 1 mark <i>Zomato's</i> shares may drop in value possibly making it more difficult to raise capital to invest in attracting more restaurants to its website and app. (1) NB Do not accept a disadvantage that is not in the context of <i>Zomato</i> Accept any other appropriate response	(1)

Question Number	Answer	Mark
3 (d) (i)	A02 = 1 mark 362.98 (1)	(1)

Question Number	Answer	Mark
3 (d)(ii)	A02 = 1 mark 372.50 (1)	(1)

Question Number	Analyse two benefits for <i>Zomato</i> of having its own transport to deliver online orders to customers.	Mark
	Indicative content	
3 (e)	A02 = 3 marks A03 = 3 marks <u>A02</u> • <i>Zomato</i> receives up to 8% commission to deliver online orders • <i>Zomato</i> wants to attract more restaurants to use its website <u>A03</u> • <i>Zomato</i> could use that commission to pay its own drivers to provide a quick and flexible service possibly resulting in more orders • It could build brand awareness by putting its logo on its own transport possibly reducing advertising costs	(6)

Level	Mark	Descriptor
	0	• No rewardable material
Level 1	1-2	• Limited application of knowledge and understanding of commercial concepts and issues to the commercial context (AO2) • Attempts to deconstruct commercial information and/or issues, finding limited connections between points (AO3)
Level 2	3-4	• Sound application of knowledge and understanding of commercial concepts and issues to the commercial context although there may be some inconsistencies (AO2) • Deconstructs commercial information and/or issues, finding interconnected points with chains of reasoning, although there may be some logical inconsistencies (AO3)
Level 3	5-6	• Detailed application of knowledge and understanding of commercial concepts and issues to the commercial context throughout (AO2) • Deconstructs commercial information and/or issues, finding detailed interconnected points with logical chains of reasoning (AO3)

Question Number	Option 1: using the local Delhi radio Option 2: developing its website and app. Indicative content	Mark
3 (f)	AO2 = 3 AO3 = 3 AO4 = 3 Arguments for option 1: <u>AO2</u> - Local radio is a popular medium in Delhi with over sixteen million listeners - Radio advertising is one of the cheapest forms of advertising at 165 rupees per second <u>AO3</u> - Many of these listeners will be carrying out a large range of activities whilst listening to the radio and will keep listening to the adverts rather than switching to another channel so <i>Zomato</i> can reach a wide range of potential customers frequently <i>Zomato</i> could limit its financial risk by starting with a short cheap radio campaign targeted at the wealthy tourists in Delhi and assess how many visitors it attracts to taste the favourite dishes at its advertised restaurants <u>AO4</u> - However, radio does not allow a listener to see or taste the foods being advertised so may not be effective - However, the correct target audience for an expensive dining experience and the most appropriate radio station would have to be carefully selected and may be many fewer than sixteen million listeners	

	Arguments for option 2: <u>A02</u> • Websites and apps can be updated regularly • <i>Zomato</i> can target its app to Indian visitors to Delhi <u>A03</u> • <i>Zomato</i> can develop its website and app to allow interested visitors to read and write the latest reviews, view and upload recent photos of its latest dishes and share stories of their experiences which could attract more customers • Visitors may be attracted by the ease and speed by which they can order food, book a table and make payments when they place their orders <u>A04</u> • However, reviews and photos may sometimes be negative which may result in the marketing campaign being ineffective • However, the marketing campaign may not attract enough customers to justify the investment as many other restaurants are likely to be advertising their menus through websites and apps	(9)
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Level	Mark	Descriptor
	0	No rewardable material
Level 1	1-3	• Limited application of knowledge and understanding of commercial concepts and issues to the commercial context (AO2) • Attempts to deconstruct commercial information and/or issues, finding limited connections between points (AO3) • Makes a judgement, providing a simple justification based on limited evaluation of commercial information and issues relevant to the choice made (AO4)
Level 2	4-6	• Sound application of knowledge and understanding of commercial concepts and issues to the commercial context although there may be some inconsistencies (AO2) • Deconstructs commercial information and/or issues, finding interconnected points with chains of reasoning, although there may be some logical inconsistencies (AO3) • Makes a judgement, providing a justification based on sound evaluation of commercial information and issues relevant to the choice made (AO4)
Level 3	7-9	• Detailed application of knowledge and understanding of commercial concepts and issues to the commercial context throughout (AO2) • Deconstructs commercial information and/or issues, finding detailed interconnected points with logical chains of reasoning (AO3) • Makes a judgement, providing a clear justification based on a thorough evaluation of commercial information and issues relevant to the choice made. (AO4)

Question Number	Outline one reason why <i>Beekman 1802</i> uses <i>DHL Express</i> to deliver its international orders by air.	Mark
Answer		
4 (a)	A02 = 2 marks Lightweight cosmetic packages are unlikely to be damaged using the fastest option of air freight (1) thus satisfying the speed and quality needs of most customers and attracting more business (1) NB Do not accept a reason that is not in the context of <i>Beekman 1802</i> Accept any other appropriate response.	(2)

Question Number	Analyse the benefit to a customer of using a mobile device to pay for their purchases from <i>Beekman 1802</i> .	Mark
Answer		
4 (b)	A02 = 3 marks A03 = 3 marks <u>A02</u> - Customers can pay for the skincare products by mobile device on the ecommerce site, QVC and <i>Amazon</i> (1) - Customers can compare the prices with a wide range of vegan beauty products available from other online sites (1) <u>A03</u> - They can shop at any time if they have access to the internet (1) - Customers are likely to be able to immediately take advantage of special offers by paying from their mobile device (1) Accept any other appropriate response.	(6)

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Level 1	1-2	- Limited application of knowledge and understanding of commercial concepts and issues to the commercial context (AO2) - Attempts to deconstruct commercial information and/or issues, finding limited connections between points (AO3)
Level 2	3-4	- Sound application of knowledge and understanding of commercial concepts and issues to the commercial context although there may be some inconsistencies (AO2) - Deconstructs commercial information and/or issues, finding interconnected points with chains of reasoning, although there may be some logical inconsistencies (AO3)
Level 3	5-6	- Detailed application of knowledge and understanding of commercial concepts and issues to the commercial context throughout. (AO2) - Deconstructs commercial information and/or issues, finding detailed interconnected points with logical chains of reasoning (AO3)

Question Number	Evaluate the impact of changing consumer preferences on the way <i>Beekman 1802</i> advertised its vegan skincare range. Answer	Mark
4 (c)	A01= 3 marks A02 = 3 marks A03 = 3 marks A04 = 3 marks <u>A01</u> • Businesses must be aware of and respond to changes in consumer preferences to remain competitive • Consumer preferences in the beauty market are changing <u>A02</u> • The market for vegan beauty products is expected to grow to \$24 billion by 2028 • There is a trend in 30-45 year old women of Europe and America to use vegan skin care products <u>A03</u> • <i>Beekman 1802</i> has chosen to promote is vegan skincare range using the global reaching <i>Tik Tok</i> as it is a popular social media for 30 – 45 year old women • <i>Beekman 1802</i> has targeted the age group that is changing their demands towards a vegan alternative by involving them and relevant celebrities in this promotion <u>A04</u> • However, dissatisfied customers can also use <i>Tik Tok</i> to inform all viewers of their complaints which can reduce the success of the promotion very quickly • However, some customers may not admire some of the chosen celebrities and may not wish to buy products associated with them	(12)

Level	Mark	Descriptor
	0	No rewardable material
Level 1	1-4	• Demonstrates elements of knowledge and understanding of commercial concepts and issues, with limited commercial terminology used (AO1) • Limited application of knowledge and understanding of commercial concepts and issues to the commercial context (AO2) • Attempts to deconstruct commercial information and/or issues, finding limited connections between points (AO3) • Draws a conclusion, supported by generic assertions from limited evaluation of commercial information and issues (AO4)
Level 2	5-8	• Demonstrates mostly accurate knowledge and understanding of commercial concepts and issues, including appropriate use of commercial terminology in places (AO1) • Sound application of knowledge and understanding of commercial concepts and issues to the commercial context, although there may be some inconsistencies (AO2) • Deconstructs commercial information and/or issues, finding interconnected points with chains of reasoning, although there may be some logical inconsistencies (AO3) • Draws a conclusion based on sound evaluation of commercial information and issues (AO4)
Level 3	9-12	• Demonstrates accurate knowledge and understanding of commercial concepts and issues throughout, including appropriate use of commercial terminology (AO1) • Detailed application of knowledge and understanding of commercial concepts and issues to the commercial context throughout. (AO2) • Deconstructs commercial information and/or issues, finding detailed interconnected points with chains of reasoning (AO3) • Draws a valid and well-reasoned conclusion based on a thorough evaluation of commercial information and issues (AO4)

