

Applied Business

General Certificate of Secondary Education

Unit **A243**: Working in Business

Mark Scheme for June 2013

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This mark scheme is published as an aid to teachers and students, to indicate the requirements of the examination. It shows the basis on which marks were awarded by examiners. It does not indicate the details of the discussions which took place at an examiners' meeting before marking commenced.

All examiners are instructed that alternative correct answers and unexpected approaches in candidates' scripts must be given marks that fairly reflect the relevant knowledge and skills demonstrated.

Mark schemes should be read in conjunction with the published question papers and the report on the examination.

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Annotations

Annotation	Meaning
	Unclear
	Benefit of doubt
	Context
	Level 1
	Level 2
	Level 3
	Not answered question
	Repeat
	Noted but no credit given also to be used on blank pages.
	Too vague
	Tick
	Development of point
	Own figure rule
	Cross

Question		Answer	Marks	Guidance	
1	(a)	Employee A – Billy Bounce (CEO) Employee B – Craig George, Finance Director Employee C – 4 Production Staff	3	Grade: EFG Annotation: ✓ for correct response	One mark for each correct identification up to a maximum of three identifications. AO1 AO2
	(b) (i)	<u>Correct response:</u> Flat	1	Grade: EFG Annotation: ✓ for correct response	For one mark
	(ii)	<u>Indicative content:</u> <ul style="list-style-type: none"> • Easier co-ordination (1) • Easier communication (1) • More effective for promotion of new ideas (1) • Employees given more responsibility (1) • Shorter change of command (1) • Easier decision making (1) 	1	Grade: EFG Annotation: ✓ for correct response	AO1 For one mark Related to the business. DO NOT allow response which could be applied to all structures. OFR if incorrect response for 1bi
	(iii)	<u>Indicative content:</u> <ul style="list-style-type: none"> • Managers span of control could be wide (1) • Employees could be confused (1) • Employees may not be aware of their roles (1) • Lower motivation as may no room for promotion (1) 	1	Grade: EFG Annotation: ✓ for correct response	AO1 For one mark Related to the business. DO NOT allow response which could be applied to all structures. OFR if incorrect response for 1bi

Question		Answer	Marks	Guidance	
	(c)	<p><u>Indicative content:</u></p> <ul style="list-style-type: none"> • Chairing meetings of the directors (1) • Long term planning (1) • Lead the workforce (1) • Accountable to the shareholders (1) • Setting targets for directors 	2	<p>Grade: EFG Annotation: ✓ for correct response</p>	<p>AO2 One mark for each correct identification up to a maximum of two marks. No repeats</p>
	(d)	<p><u>Exemplar responses:</u></p> <ul style="list-style-type: none"> • Clerical tasks (1) typing a letter, filing invoices (1) • Collection and distributing mail (1) going around the functional areas delivering and collecting the mail (1) making sure that the mail that is going out is correct, eg are the correct enclosures included? (1) • Organising meetings (1) making sure that all the participants know the meeting arrangements (1) take and produce the minutes (1) • Respond to external and internal enquiries (1) may have to respond by letter, phone, email etc to simple enquiries, eg for prices, brochures, etc (1). 	4	<p>Grade: CD Annotation: ✓ and ✓ for correct response</p>	<p>AO2 One mark for each correct identification up to a maximum of two identifications, plus a further one mark for each of two descriptions. Identification can be in the description. Accept ICT tasks as per specification.</p>

Question		Answer	Marks	Guidance	
	(e)	<p><u>Exemplar responses:</u></p> <p>Finance:</p> <ul style="list-style-type: none"> • Making sure there is enough funding for a promotional campaign (1). This means that marketing and sales will have the funds to pay the costs(1). • Setting marketing and sales a budget (1) so that the <i>Daily Bugle</i> can maintain some financial control (1). • Paying the wages/salaries of the marketing and sales functional area (1) which will keep the employees motivated and keen to work (1). <p>Production:</p> <ul style="list-style-type: none"> • Can create the promotional material designed by the marketing and sales functional area (1) which should enhance the sales of the <i>Daily Bugle</i> (1). • Can make sure that it produces the correct number of newspapers (1). This will be linked to the marketing and sales market research (1). 	4	<p>Grade: CDEFG Annotation: ✓ and ✓+ for correct response</p>	<p>AO1 AO2 One mark for each correct identification up to a maximum of two identifications, plus a further one mark for each of two explanations.</p> <p>For the second mark candidates must explain how the Finance/Production functional areas help marketing and sales specifically.</p> <p>Not Research and Development</p>
2	(a)	<p><u>Correct response:</u> People at the meeting can ask questions if they are not certain about some of the decisions made.</p>	1	<p>Grade: EFG Annotation: ✓ for correct response</p>	<p>AO1 For one mark</p>
	(b)	<p><u>Correct response:</u> Meetings can last a long time and lose their focus.</p>	1	<p>Grade: EFG Annotation: ✓ for correct response</p>	<p>AO1 For one mark</p>

Question		Answer	Marks	Guidance	
	(c) (i)	<p><u>Exemplar responses:</u> Advantage x 1</p> <ul style="list-style-type: none"> • Emails mean that directors do not have to be there in person (1) which will mean that work will not be interrupted (1) • Emails are written documentation (1) so there is a record of what is being requested (1) 	2	<p>Grade: CDEFG Annotation: ✓ and ✓+ for correct response</p>	<p>AO1 AO2 AO3 One mark for a correct identification, plus a further one mark for an explanation.</p> <p>The response must relate to the email to the directors and NOT generic ICT.</p>
	(ii)	<p><u>Exemplar responses:</u> Disadvantages x 2</p> <ul style="list-style-type: none"> • Emails are not an immediate two way process (1) so discussion on a topic is difficult (1) • Emails may not be looked at by the directors (1) so the business will have to have a protocol for looking at emails (1) • Distraction from other tasks (1) which means that the directors will not get their work done quickly. (1) • Emails are short (1) so full detail of the discussion cannot be included (1) 	4	<p>Grade: A*AB Annotation: ✓ and ✓+for correct response</p>	<p>One mark for each correct identification, plus a further one mark for each of two explanations.</p>

Question		Answer	Marks	Guidance														
3	(a)	<table border="1"> <thead> <tr> <th>Description of Documents</th> <th>Name of Document</th> </tr> </thead> <tbody> <tr> <td>Nemesis Newspaper Ltd sends this document to a supplier when it needs to buy more printing ink.</td> <td>Purchase Order (H)</td> </tr> <tr> <td>The supplier sends this document to Nemesis Newspaper Ltd with the printing ink.</td> <td>Delivery Note (D)</td> </tr> <tr> <td>When the supplier wants payment this document is sent to Nemesis Newspaper Ltd.</td> <td>Invoice (G)</td> </tr> <tr> <td>At the end of the month the supplier send this document which shows debit and credits to Nemesis Newspaper Ltd.</td> <td>Statement of Account (C)</td> </tr> <tr> <td>Nemesis Newspaper Ltd sends this document to the supplier with the payment.</td> <td>Remittance Advice Note (F)</td> </tr> <tr> <td>The supplier sends this document when Nemesis Newspaper Ltd has paid for the printing ink.</td> <td>Receipt (A)</td> </tr> </tbody> </table>	Description of Documents	Name of Document	Nemesis Newspaper Ltd sends this document to a supplier when it needs to buy more printing ink.	Purchase Order (H)	The supplier sends this document to Nemesis Newspaper Ltd with the printing ink.	Delivery Note (D)	When the supplier wants payment this document is sent to Nemesis Newspaper Ltd.	Invoice (G)	At the end of the month the supplier send this document which shows debit and credits to Nemesis Newspaper Ltd.	Statement of Account (C)	Nemesis Newspaper Ltd sends this document to the supplier with the payment.	Remittance Advice Note (F)	The supplier sends this document when Nemesis Newspaper Ltd has paid for the printing ink.	Receipt (A)	5	<p>Grade: EFG Annotation: ✓ for correct response</p> <p>AO1 One mark for each correct identification up to a maximum of five identifications.</p> <p>Letter and/or document name should be given credit.</p> <p>If both document name and the letter are included both must be correct for 1 mark.</p>
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Question		Answer			Marks	Guidance
(b)		Revenue	£	£	7	Grade: CDEFG Annotation: ✓ for correct response AO1 AO2 One mark for each correct identification up to a maximum of seven notifications. OFR Gross and Net Profit
		1 - Sales	60000	(1 for both correct revenues)		
		2 - Advertising income	40000			
		Total revenue		100000 (1)		
		Cost of sales		30000 (1)		
		Gross profit		70000 (1)		
		Expenses				
		1 - Salaries and wages	60000	(1 for both correct expenses)		
		2 - Other costs	15000			
		Total expenses		75000 (1)		
		Net Profit/Loss		-5000 (1)		

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(c)	<table border="1"> <thead> <tr> <th colspan="3" data-bbox="383 268 1131 311">Fixed Assets</th> </tr> </thead> <tbody> <tr> <td data-bbox="383 311 786 354">Buildings</td> <td data-bbox="786 311 931 354"></td> <td data-bbox="931 311 1131 354">130000</td> </tr> <tr> <td data-bbox="383 354 786 397">Printing Presses</td> <td data-bbox="786 354 931 397"></td> <td data-bbox="931 354 1131 397">30000</td> </tr> <tr> <td data-bbox="383 397 786 440">Total Fixed Assets</td> <td data-bbox="786 397 931 440"></td> <td data-bbox="931 397 1131 440">160000 (1)</td> </tr> <tr> <th colspan="3" data-bbox="383 440 1131 483">Current Assets</th> </tr> <tr> <td data-bbox="383 483 786 526">Stock</td> <td data-bbox="786 483 931 526">20000</td> <td data-bbox="931 483 1131 526"></td> </tr> <tr> <td data-bbox="383 526 786 569">Debtors</td> <td data-bbox="786 526 931 569">45000</td> <td data-bbox="931 526 1131 569"></td> </tr> <tr> <td data-bbox="383 569 786 612">Bank</td> <td data-bbox="786 569 931 612">50000</td> <td data-bbox="931 569 1131 612"></td> </tr> <tr> <td data-bbox="383 612 786 655">Total Current Assets</td> <td data-bbox="786 612 931 655">115000</td> <td data-bbox="931 612 1131 655"></td> </tr> <tr> <td data-bbox="383 655 786 699">Current Liabilities</td> <td data-bbox="786 655 931 699">10000</td> <td data-bbox="931 655 1131 699"></td> </tr> <tr> <td data-bbox="383 699 786 742">Net Current Assets</td> <td data-bbox="786 699 931 742"></td> <td data-bbox="931 699 1131 742">105000 (1)</td> </tr> <tr> <td data-bbox="383 742 786 785">Total Net Assets</td> <td data-bbox="786 742 931 785"></td> <td data-bbox="931 742 1131 785">265000 (1)</td> </tr> <tr> <td data-bbox="383 785 1131 828"></td> <td data-bbox="786 785 931 828"></td> <td data-bbox="931 785 1131 828"></td> </tr> <tr> <td data-bbox="383 828 1131 871">Financed by:</td> <td data-bbox="786 828 931 871"></td> <td data-bbox="931 828 1131 871"></td> </tr> <tr> <td data-bbox="383 871 786 914">Capital</td> <td data-bbox="786 871 931 914"></td> <td data-bbox="931 871 1131 914">270000</td> </tr> <tr> <td data-bbox="383 914 786 957">Net Profit/Loss</td> <td data-bbox="786 914 931 957"></td> <td data-bbox="931 914 1131 957">-5000 (1)</td> </tr> <tr> <td data-bbox="383 957 786 1000">Total</td> <td data-bbox="786 957 931 1000"></td> <td data-bbox="931 957 1131 1000">265000 (1)</td> </tr> </tbody> </table>	Fixed Assets			Buildings		130000	Printing Presses		30000	Total Fixed Assets		160000 (1)	Current Assets			Stock	20000		Debtors	45000		Bank	50000		Total Current Assets	115000		Current Liabilities	10000		Net Current Assets		105000 (1)	Total Net Assets		265000 (1)				Financed by:			Capital		270000	Net Profit/Loss		-5000 (1)	Total		265000 (1)	5	Grade: CDEFG Annotation: ✓ for correct response AO1 AO2 One mark for each correct identification up to a maximum of five identifications. Check Profit calculation from 3b <u>OFR:</u> <ul style="list-style-type: none"> • TFA 160000 - no OFR • NCA 105000 - OFR • TNA 265000 - OFR • NP -5000 – OFR If this is the final figure in 3b • Total 265000 – OFR only if it agrees with Total Net Assets
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(d)	<p>Indicative content:</p> <ul style="list-style-type: none"> • Total Fixed Assets are £160 000 • Debtors are £45 000 • Money in bank is £50 000 • High amount of money in bank which could encourage the bank to lend money • Debtors owe a large amount of money which means that Nemesis Newspaper Ltd is not very efficient at getting monies in. This may not make a very good impression on the financier lending money • Profit and Loss account and Balance Sheet are not at the same date. <p>Exemplar responses:</p> <p>The fixed assets are what Nemesis Newspaper Ltd own (L1). This is £160 000, which is quite a large amount of money and could be used to borrow money (L2). The bank manager would struggle to grant the loan because there is a loss of £5000 (L2). This means that the bank manager may feel that the bank will not get its money back if it gives out the loan (L3). The bank manager could lend the money to Nemesis Newspaper Ltd because the bank would easily be able to sell the fixed assets and get its money should the business fail. (L3)</p>	8	<p>Level 3 8 marks Makes a judgement about the impact of the balance sheet when requesting a loan which is supported by the previous correct analysis AND shows the need to look at other financial information in order to make an informed decision.</p> <p>7 marks Makes a judgement about the impact of the balance sheet when requesting a loan which is supported by the previous correct analysis</p> <p>6 marks Analyses the impact of two or more of the aspects explained in the context of obtaining a loan from the bank.</p> <p>5 marks Analyses the impact of one of the aspects explained in the context of obtaining a loan from the bank.</p> <p>Grade: A*ABCD Annotation: L1, L2 L3 AO2 AO3</p> <p>Level 3 (5–8 Marks) Candidate makes reasoned judgements about how the balance sheet would have an impact on Nemesis Newspaper Ltd's ability to obtain a loan from its bankers. NB. If candidate only analyses with inappropriate conclusions, a maximum 6 marks can be awarded. Candidate shows ability to present the relevant material in a well planned and logical sequence. Material is clearly structured using appropriate business terminology confidently and accurately. Sentences, consistently relevant, are well structured in a way which directly answers the question. There will be few, if any, errors of grammar, punctuation and spelling.</p> <p>Level 2 (3–4 Marks) Candidate identifies how the information on the balance sheet of Nemesis Newspaper Ltd could help the loan process.</p>

Question	Answer	Marks	Guidance
			<p>Level 2 4 marks Candidate explains two or more aspects from the balance sheet in context of obtaining a loan from the bank.</p> <p>3 marks Candidate explains one aspect from the balance sheet in context of obtaining a loan from the bank.</p> <p>Level 1 2 marks Candidate correctly identifies two or more figures from the balance sheet or makes two or more correct statements about the balance sheet.</p> <p>1 mark Candidate correctly identifies one figure from the balance sheet or makes a correct statement about the balance sheet.</p> <p>Candidates can access Level 2 straight away</p> <p>Candidate shows the ability to present relevant material in a planned and logical sequence. Appropriate business terminology is used. Sentences, for the most part relevant, are presented in a balanced, logical and coherent manner which answers the question. There will be occasional errors of grammar, punctuation and spelling.</p> <p>Level 1 (1–2 marks) Candidate identifies the information that is included on the Nemesis Newspaper Ltd balance sheet.</p> <p>Candidate shows ability to communicate at least one point using some appropriate business terminology. Sentences have limited coherence and structure, often being of doubtful relevance to the main focus of the question. Errors of grammar, punctuation and spelling may be noticeable and intrusive.</p> <p>0 marks = no response or response does not address the question.</p> <p>ACCEPT OFR</p>

Question		Answer	Marks	Guidance	
4	(a)	<p><u>Exemplar responses:</u></p> <ul style="list-style-type: none"> • Vouchers (1) where if the customer buys the paper they are given a voucher to get a free paper on another day (1) • Discount prices (1) where the price of the paper is cut to encourage sales (1) • Joint promotions (1) where the <i>Weekly Bugle</i> joins with another well known brand to encourage sales (1) • Free samples (1) where free CDs or vouchers are given to encourage people to buy the <i>Weekly Bugle</i> (1) 	6	<p>Grade: CDEFG Annotation: ✓ and ✓+ for correct response</p>	<p>AO2</p> <p>One mark for each correct identification up to a maximum of three identifications, plus a further one mark for each of three descriptions.</p> <p>Responses must be appropriate methods of sales promotion for a local newspaper.</p> <p>NO repeats</p> <p>For the 2nd mark must show how the method promotes the newspaper.</p> <p>Promotions must be applicable to a local newspaper. Not BOGOF or others which are not appropriate.</p>

Question		Answer	Marks	Guidance	
				Content	Levels of response
(b)*	QWC	<p>Indicative content:</p> <ul style="list-style-type: none"> Websites are easy to access Nearly everybody has access to a computer Website is the media of the perceived target audience People may not look at the <i>Weekly Bugle's</i> website <i>Weekly Bugle</i> is a local paper so website may not be appropriate Local radio advertising could be more cost effective as it is targeting the local market Television advertisements can be expensive People tend to channel hop when the advertisement come on the television. Radio audiences are rising so there will be more people listening <p>Exemplar response: Websites are good for advertising as they are relatively cheap to set up (L1) however, people may not want to access the <i>Weekly Bugle's</i> website which would make this a waste of time. (L2) This would not heighten the awareness of local people to the local events section. Also the website is not purely aimed at local people (L1) so is not very efficient as non-local people would not buy the newspaper. (L2)</p>	8	<p>Level 3 8 marks Makes a recommendation in context of the chosen method having considered both the other methods of advertising in relation to the local events section. The chosen method must be analysed PLUS at least one other.</p> <p>7 marks Makes a recommendation in context of the chosen method having considered another method of advertising in relation to the local events section.</p> <p>6 marks Analyses the impact of two or more of the methods of advertising in relation to the local events section.</p> <p>5 marks Analyses the impact of one of the methods of advertising in relation to the local events section.</p> <p>Level 2 4 marks Candidate explains two or more methods of advertising the local events section.</p>	<p>AO1 AO2 AO3 CONT</p> <p>Grade: CDEFG Annotation: L1, L2 L3</p> <p>Context – Advertising local events section of local or regional newspaper, people etc.</p> <p>Level 3 (5–8 marks) Candidate makes reasoned judgements about the most suitable method of promotion for the local events section of the newspaper.</p> <p>NB. If candidate only analyses with not appropriate conclusions, a maximum 6 marks can be awarded.</p> <p>Candidate shows ability to present the relevant material in a well planned and logical sequence. Material is clearly structured using appropriate business terminology confidently and accurately. Sentences, consistently relevant, are well structured in a way which directly answers the question. There will be few, if any, errors of grammar, punctuation and spelling.</p>

Question			Answer	Marks	Guidance	
					Content	Levels of response
			I do not think that the local events section from the <i>Weekly Bugle</i> should be advertised purely on a website. I think that linking it to other more specific types of advertising such as flyers would be more productive as it targets the local market. (L3)		<p>3 marks Candidate explains one method of advertising the local events section.</p> <p>Level 1 2 marks Candidate correctly identifies two or more pieces of information about methods of promotion</p> <p>1 mark Candidate correctly identifies one piece of information about methods of promotion.</p> <p>Candidates can access Level 2 straight away</p>	<p>Level 2 (3–4 marks) Candidate identifies and explains their choice of the most relevant method of advertising the local events section of the <i>Weekly Bugle</i>.</p> <p>Candidate shows the ability to present relevant material in a planned and logical sequence. Appropriate business terminology is used. Sentences, for the most part relevant, are presented in a balanced, logical and coherent manner which answers the question. There will be occasional errors of grammar, punctuation and spelling.</p> <p>Level 1 (1–2 marks) Candidate identifies the information about methods of advertising.</p> <p>Candidate shows ability to communicate at least one point using some appropriate business terminology. Sentences have limited coherence and structure, often being of doubtful relevance to the main focus of the question. Errors of grammar, punctuation and spelling may be noticeable and intrusive.</p> <p>0 marks = no response or response does not address the question</p>

Question		Answer	Marks	Guidance	
	(c)	<p>Exemplar response: ASA ensures that advertisements in newspapers, magazines etc. are not misleading (1), harmful (1) or offensive (1). The advertisements of the local events guide cannot claim that they include something they do not. For example, if an advertisement only covers Cheswick, content must reflect this accurately. (1)</p>	2	<p>Grade: CDEFG Annotation: ✓ and ✓*for correct response</p>	<p>AO1 One mark for a correct identification plus a further one mark for an explanation.</p> <p>Explanation must be in the context of advertisements in the <i>Weekly Bugle</i>.</p>
5	(a)	<p>Exemplar responses:</p> <ul style="list-style-type: none"> • Giving information • Giving advice • Providing after sales service • Accepting different methods of payment • Offering refunds or exchanges • Providing emergency procedures 	3	<p>Grade: EFG Annotation: ✓ for correct response</p> <p>Must be a correct method</p>	<p>AO1 One mark for each correct identification of a correct method up to a maximum of three identifications.</p> <p>No repeats</p>
	(b)	<p>Exemplar responses:</p> <ul style="list-style-type: none"> • Locals will stop buying the <i>Weekly Bugle</i> (1) which will reduce revenue (1) • Locals will stop believing the content of the <i>Weekly Bugle</i> (1) which will decrease the credibility of the newspaper (1) • Employees will have low morale (1) because of the local impression of the paper and this will stop them working so effectively (1) • The <i>Weekly Bugle</i> may lose market share (1) and this will be difficult to regain in a competitive market (1) • Bad publicity (1) which means that people will not buy the newspaper and this will a drop in sales and profit (1). 	4	<p>Grade: A*BCD Annotation: ✓ and ✓*for correct response</p>	<p>AO2 AO3 One mark for each correct identification, plus a further one mark for each of two explanations.</p> <p>2nd mark must be a consequence to the <i>Weekly Bugle</i>.</p> <p>Beware of repeat of consequence and explanation.</p>

Question		Answer	Marks	Content	Guidance
					Levels of response
(c)*	QWC	<p>Block A:</p> <ul style="list-style-type: none"> 7th June 2013 Name AND address in correct order with name on the top: Ms D Lombard or Ms Dervla Lombard 37 Roget Road Collins VP45 7HP Correct Salutation – Dear Ms Lombard OR Dear Madam not Ms Dervla Lombard Correct complimentary closing Yours sincerely OR Yours faithfully must be correctly matched An appropriate space (approx 6 lines) for the signature with the name B Lodge or similar and no signature. <p>Block B:</p> <ul style="list-style-type: none"> Reference to the complaint. An apology A reasonable solution to the problem explained 	8	<p>Level 3 8 marks – all 8 items of the indicative content and meets the QWC criteria (few if any errors). 7 marks – all 8 items of the indicative content included and more than one amendment needed. 6 marks – at least 4 pieces of correct indicative content from Block A and all of Block B.</p> <p>Level 2 5 marks – at least 3 pieces of correct indicative content from Block A and all of Block B 4 marks – at least 2 pieces of correct indicative content from Block A and at least 2 from Block B 3 marks – at least 2 pieces of correct indicative content from Block A and at least 1 from all of Block B OR other way around</p> <p>Level 1 2 marks – two or more pieces of correct indicative content from Block A OR Block B. 1 mark for one piece of correct indicative content from Block A OR Block B.</p>	<p>Tick the indicative content and then put the appropriate level in the bottom right hand corner of the page.</p> <p>AO1 AO2 AO3</p> <p>Grade: CDEFG Annotation: ✓ OR X for Block A ✓+ OR X for Block B AND L1, L2, L3 at end of response Highlight amendments (up to 2) if candidate has included all 8 items in the indicative content.</p> <p>Level 3 (6–8 marks) Candidates will produce a formal letter with all the relevant indicative content which is constructed using business type language.</p> <p>Candidate shows ability to present the relevant material in a well planned and logical sequence. Material is clearly structured using appropriate business terminology confidently and accurately. Sentences, consistently relevant, are well structured in a way which directly answers the question. There will be few, if any errors of grammar, punctuation and spelling.</p> <p>Level 2 (3–5 marks) Candidates will produce a letter which will have the correct indicative content but will not be expressed in a business style.</p>

Question			Answer	Marks	Guidance	
					Content	Levels of response
						<p>Candidate shows the ability to present relevant material in a planned and logical sequence. Appropriate business terminology is used. Sentences, for the most part relevant, are presented in a balanced, logical and coherent manner which answers the question. There will be occasional errors of grammar, punctuation and spelling.</p> <p>Level 1 (1–2 marks) Candidates will include items from the indicative content.</p> <p>Candidate shows ability to communicate at least one point using some appropriate business terminology. Sentences have limited coherence and structure, often being of doubtful relevance to the main focus of the question. Errors of grammar, punctuation and spelling may be noticeable and intrusive.</p> <p>0 marks = no response or response does not address the question</p>

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