

# **Cambridge Technicals Business**

## **Unit 3: Business decisions**

Level 3 Cambridge Technical in Business  
**05834 - 05837 & 05878**

## **Mark Scheme for June 2023**

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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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## MARKING INSTRUCTIONS

### PREPARATION FOR MARKING

#### TRADITIONAL

Before the Standardisation meeting you must mark at least 10 scripts from several centres. For this preliminary marking you should use **pencil** and follow the **mark scheme**. Bring these **marked scripts** to the meeting.

#### MARKING

1. Mark strictly to the mark scheme.
2. Marks awarded must relate directly to the marking criteria.
3. The schedule of dates is very important. It is essential that you meet the traditional 40% Batch 1 and 100% Batch 2 deadlines. If you experience problems, you must contact your Team Leader (Supervisor) without delay.
4. If you are in any doubt about applying the mark scheme, consult your Team Leader by telephone or by email.
5. **Crossed Out Responses**  
Where a candidate has crossed out a response and provided a clear alternative then the crossed out response is not marked. Where no alternative response has been provided, examiners may give candidates the benefit of the doubt and mark the crossed out response where legible.

#### **Multiple Choice Question Responses**

When a multiple choice question has only a single, correct response and a candidate provides two responses (even if one of these responses is correct), then no mark should be awarded (as it is not possible to determine which was the first response selected by the candidate).

When a question requires candidates to select more than one option/multiple options, then local marking arrangements need to ensure consistency of approach.

#### **Contradictory Responses**

When a candidate provides contradictory responses, then no mark should be awarded, even if one of the answers is correct.

**Short Answer Questions** (requiring only a list by way of a response, usually worth only **one mark per response**)

Where candidates are required to provide a set number of short answer responses then only the set number of responses should be marked. The response space should be marked from left to right on each line and then line by line until the required number of responses have been considered. The remaining responses should not then be marked. Examiners will have to apply judgement as to whether a 'second response' on a line is a development of the 'first response', rather than a separate, discrete response. (The underlying assumption is that the candidate is attempting to hedge their bets and therefore getting undue benefit rather than engaging with the question and giving the most relevant/correct responses.)

**Short Answer Questions** (requiring a more developed response, worth **two or more marks**)

If the candidates are required to provide a description of, say, three items or factors and four items or factors are provided, then mark on a similar basis – that is downwards (as it is unlikely in this situation that a candidate will provide more than one response in each section of the response space.)

**Longer Answer Questions** (requiring a developed response)

Where candidates have provided two (or more) responses to a medium or high tariff question which only required a single (developed) response and not crossed out the first response, then only the first response should be marked. Examiners will need to apply professional judgement as to whether the second (or a subsequent) response is a 'new start' or simply a poorly expressed continuation of the first response.

6. Always check the pages (and additional lined pages if present) at the end of the response in case any answers have been continued there. If the candidate has continued an answer there then add an annotation to confirm that the work has been seen.
7. Assistant Examiners will email a brief report on the performance of candidates to your Team Leader (Supervisor) by the end of the marking period. Your report should contain notes on particular strength displayed as well as common errors or weaknesses. Constructive criticism of the question paper/mark scheme is also appreciated.

## 8. Annotations

Annotation	Meaning
Tick	Valid point, mark awarded
Cross	Incorrect
Question mark	Response unclear
BOD	Benefit of doubt (mark awarded)
TV	Too vague (mark not awarded)
REP	Repetition (no additional marks awarded)
NAQ	Not answered question (incorrect focus)
L1	Level 1 response (identification)
L2	Level 2 response (explanation)
L3	Level 3 response (analysis)
L4	Level 4 response (evaluation)
CONT	Context (required for high L4 award only)

## 9. Subject-specific marking instructions

For Level of Response marked questions marked over 4 levels:

- Knowledge (relevant to the question) not provided in the case study (allow rewording showing understanding) can be awarded Level 1
- Explanation of the Level 1 statement is awarded Level 2
- Analysis of the impact of the Level 2 discussion can be awarded Level 3. For Question 5 this must address the impact on the decision-making process. For Question 7 this must address the impact on the business (e.g. financial or strategic).
- Level 3 analysis is required before Level 4 evaluation can be accessed.

Question		Answer	Marks	Guidance
1	(a)	<p>Responses include:</p> <ul style="list-style-type: none"> <li>• Effect on reputation</li> <li>• Likelihood of success</li> <li>• Familiarity</li> <li>• Competence (Ansoff's matrix)</li> </ul>	2	<p>One mark for each correct response.</p> <p>In addition to the items in the answer column: valid responses must identify either a potential cause or consequence to the business.</p> <p>One-word responses are likely to be TV unless they relate to the items in the answer column.</p> <p>Do not credit attitudes to risk (risk averse etc.).</p>
1	(b)	<p>Responses include:</p> <p>Likely to improve decision-making (1 mark)</p> <p>Explanation:</p> <ul style="list-style-type: none"> <li>• Knowledge of different methods e.g. investment appraisal, Boston Matrix, Critical path analysis etc</li> <li>• Knowledge of which method(s) suitable for a particular circumstance</li> <li>• Knowledge of how to interpret the results</li> <li>• Knowledge of the benefits/drawbacks/limitations of decision-making tools</li> <li>• Has knowledge of decision-making techniques</li> <li>• Less likely to make guesses</li> <li>• More likely to base decisions on evidence</li> </ul> <p>Example response: Decisions are likely to be better (1) because Sam will know how to interpret the results (1) so he is less likely to base his decision on guesswork (1).</p>	3	<p>Up to 3 marks.</p> <p>Max one mark for identifying that decision-making likely to be improved.</p> <p>Max 2 marks for (examples of) how decision-making could be improved.</p> <p>For full marks some explanation of why decision-making is improved is needed.</p> <p>Do not credit discussion of the impact of better decisions.</p> <p>No context required.</p>

Question			Answer	Marks	Guidance
1	(c)	(i)	Benefits include: <ul style="list-style-type: none"> <li>• Unbiased opinion (consultant is external to the organisation)</li> <li>• Different perspective (to that of the trustees)</li> <li>• Consultant will have expertise/experience that trustees do not have</li> </ul>	1	1 mark for identification of a relevant benefit to <i>CFD</i> .  Benefits must be to <i>CFD</i> not to the consultant or individual trustees.
1	(c)	(ii)	Drawbacks include: <ul style="list-style-type: none"> <li>• (financial) cost of using consultant</li> <li>• Time spent with consultant (opportunity cost to <i>CFD</i>)</li> <li>• Consultant lacks knowledge <u>of <i>CFD</i>/context</u></li> <li>• Consultant may offer poor-quality advice (accept examples/reasons)</li> </ul>	2	1 mark for each relevant drawback to <i>CFD</i> up to a maximum of two marks.  Drawbacks must be to <i>CFD</i> not to the consultant or individual trustees.
2	(a)		Unit contribution = Selling price – variable cost per unit (1)  Unit contribution = £150 - £50 = £100 (2)  E.g. 100 (1) (no units)  E.g. 100 computers (1) (incorrect units)	2	Up to two marks:  No workings required.  Pound sign required for full marks.  Award full (2) marks for £100. Award one mark for 100 (without units (or incorrect units)).  Workings should only be marked if the final answer is incorrect. In which case award max one mark for the correct formula, if seen, whether in words or numbers.

Question		Answer	Marks	Guidance
2	(b)	<p>Break-even = Fixed costs/unit contribution (1)</p> <p>Break-even = £3000/£100 (OFr) = 30 computers (2)</p> <p>E.g. 30 (2) (correct/no units)</p> <p>E.g. £30 (1) (incorrect units)</p> <p>In addition, OFr applies to use of unit contribution in Q2a.</p> <p>Break-even = £3000/2a answer = <b>correct OFr</b> with <b>correct/no units</b> i.e. computers (2 OFr).</p> <p>Break-even = £3000/2a answer = <b>correct OFr</b> with <b>incorrect units</b> (1 OFr).</p>	2	<p><b>This question assesses synoptic knowledge from Unit 1 LO4: Be able to use financial information to check the financial health of businesses</b></p> <p>Up to two marks:</p> <p>No workings required.</p> <p>Award full (2) marks for 30. Award 1 mark for 30 with incorrect units.</p> <p>OFr only applies to use of unit contribution answer in Q2a.</p> <p>Workings should only be marked if the final answer is incorrect. In which case award max one mark for the correct formula, if seen, whether in words or numbers.</p>
2	(c)	<p>Responses include:</p> <ul style="list-style-type: none"> <li>• Increase selling price</li> <li>• Reduce fixed costs (accept examples)</li> <li>• Reduce variable costs (accept examples)</li> </ul> <p>Example responses:</p> <p>Increase price (1)</p> <p>Reduce fixed costs (1).</p> <p>Reduce the rent they pay on the shop (1)</p> <p>Spend less on advertising (1).</p>	2	<p>One mark for each of two valid actions.</p> <p>Actions must directly alter the break-even level of output by increasing the selling price or decreasing either fixed or variable costs.</p> <p>Accept two examples from the same category if they are clearly different.</p> <p>Do <b>not</b> credit any examples of increased expenditure (e.g. spend more on advertising)</p> <p>Do <b>not</b> credit 'reduce selling price' since this has the effect of increasing the break-even point.</p>



Question			Answer	Marks	Guidance
3	(a)	(i)	<p>Indicative answer:</p> <ul style="list-style-type: none"> <li>• There is a <u>positive</u> correlation (1) for all but the lowest income band (1).</li> <li>• A rise in income is associated with higher levels of internet access (1)</li> <li>• The data for income under £6000 does not follow the same relationship (1)</li> </ul> <p>Example response: There is a positive correlation (1) for all income levels except the lowest (1).</p> <p>Example response: There is generally a positive correlation (1) as when income rises so does internet access (1).</p> <p>Example response: As incomes rise more households have internet access (1) except for the households with the lowest incomes (1).</p>	2	<p>Up to two marks.</p> <p>No marks for a description of the data.</p> <p>Allow one mark for a comparison between any two data points that confirm the overall trend.</p> <p>No marks for explanations of the relationship.</p>
3	(a)	(ii)	<p>Possible answers:</p> <ul style="list-style-type: none"> <li>• Information is out of date/the information is from 2014</li> <li>• The data is from Scotland/does not relate to <i>CFD</i>'s location</li> <li>• The data is about internet access, not computer ownership</li> </ul>	1	1 mark for a valid reason.

Question		Answer	Marks	Guidance
3	(b)	<p>Possible ethical constraints include:</p> <ul style="list-style-type: none"> <li>• Prices charged should be fair and reasonable</li> <li>• Advertising should not criticise competitors</li> <li>• Advertising should not place excessive moral pressure on customers to support the charity</li> <li>• The charity should not seek to undercut the prices charged by profit-seeking competitors (who will have higher costs)</li> <li>• Chris and Jakob may wish to avoid using media whose objectives conflict with those of the charity</li> </ul> <p>Example response:</p> <p>Example response: <i>CFDs</i> adverts should not put too much pressure on customers to buy its computers (1) for example by showing pictures of poor children in Africa (1) and saying this will continue if you don't buy our computers (1).</p>	3	<p><b>This question assesses synoptic knowledge from Unit 1 LO6: Understand the external influences and constraints on businesses and how businesses could respond.</b></p> <p>1st mark is for identifying a valid <i>ethical</i> constraint on <i>marketing</i> for <i>CFD</i>.</p> <p>The award up to 2 marks for explanation of its impact on decision-making (allow relevant contextual examples).</p> <p>Do not allow non-ethical constraints on marketing (e.g. legal).</p> <p>Do not allow non-marketing-related constraints (e.g. environmental impact of production/transportation decisions).</p>

Question		Answer	Marks	Guidance
4	(a)	<p>Responses include:</p> <ul style="list-style-type: none"> <li>• could use benchmarking</li> <li>• compare with other/similar organisations</li> <li>• compare with past performance</li> <li>• compare with performance needed to achieve targets (e.g. financial or output targets)</li> </ul> <p>Example response: CFD could use benchmarking (1) to study the productivity levels of similar organisations and set CFDs levels to be the same (1).</p>	2	<p>One mark for identification/description of a valid method plus one further mark for explanation.</p> <p>One mark maximum for describing method(s).</p> <p>No context required.</p> <p>Do not credit responses which describe how current productivity levels could be calculated or improved.</p>
4	(b)	<p>Responses include:</p> <ul style="list-style-type: none"> <li>• Improved working conditions e.g. workplace environment, length</li> <li>• More frequent breaks</li> <li>• Improved communication between trustees and volunteers</li> <li>• Greater involvement in decision-making</li> <li>• Remind volunteers of the good work the charity does</li> <li>• Training</li> <li>• Small, unexpected financial rewards e.g. a gift-card.</li> <li>• <u>Non-financial</u> incentives</li> <li>• <u>Impact: more motivated/happier/confident/make fewer mistakes</u></li> </ul> <p>Example response: CFD could give its volunteers greater involvement in decision-making (1). This would make them feel valued (1).</p> <p>Example response: CFD could give its volunteers a better room in which to take breaks (1) this could make them happier (1).</p> <p>Example response: CFD could improve working conditions (1) this might make workers more motivated (1).</p>	4	<p>One mark for each method to a maximum of two, plus a further one mark for each of two explanations.</p> <p>Explanations can address any plausible impact likely to result in greater productivity.</p> <p>Responses must relate to CFD's use of volunteer labour. Hence do not accept answers related to financial-incentives e.g. piece-rate payments, bonuses, pay rises or other contractual arrangements e.g. flexible working-hours, or any arrangement that implies a contractual relationship.</p>

Question	Answer	Marks	Guidance
5	<p><b>Use level of response criteria</b></p> <p>Responses include:</p> <p>Benefits include:</p> <ul style="list-style-type: none"> <li>• New information</li> <li>• Up to date</li> <li>• Relevant to <i>CFD</i></li> <li>• Collected by <i>CFD</i> itself</li> <li>• Not available to <i>CFD</i>'s competitors</li> </ul> <p>Drawbacks include:</p> <ul style="list-style-type: none"> <li>• Financial costs of obtaining it</li> <li>• More expensive than secondary research</li> <li>• Time involved in collecting it</li> <li>• Quality of results depends on quality of data collection methods</li> <li>• May quickly become out of date</li> </ul> <p>Exemplar response</p> <p>Primary research is expensive (L1) and is time consuming (L1). This is because <i>CFD</i> will have to either design a questionnaire itself then collect the data and analyse it (L2) or pay a market research company to do it for them (L2). This will increase the financial cost to <i>CFD</i> of making a decision, reducing the value of any beneficial impact (L3). The information might also be unreliable (L1) if the questionnaires are badly designed or the sample chosen is unrepresentative (L2) and this could mean that the benefits of choosing Option 3 are stronger than they really are resulting in an incorrect decision being made (L3). On the other hand the data collected is original (L1) and tailored to <i>CFD</i> (L1) because the questionnaire has be tailored to their specific needs (L2) which might give them very useful information that helps them to take the correct decision (L3). Overall I would argue that they should use primary research because the shop is the only one in the local area (CONT) and so there is unlikely to be any valid secondary research available on what customers might want (L4).</p>	12	<p><b>Levels of response:</b></p> <p><b>Level 4 (10 – 12 marks)</b> Candidate evaluates the benefit(s)/drawback(s) to <i>CFD</i> of using primary research rather than secondary research.</p> <p><b>Level 3 (7 – 9 marks)</b> Candidate analyses the benefit(s)/drawback(s) to <i>CFD</i> of using primary research.</p> <p><b>Level 2 (4 – 6 marks)</b> Candidate explains the benefit(s)/drawback(s) to <i>CFD</i> of using primary research.</p> <p><b>Level 1 (1 – 3 marks)</b> Candidate identifies benefit(s)/drawback(s) to <i>CFD</i> of using primary research.</p> <p><b>L4 evaluation:</b> Award 10 marks for a general justification. Award 11 marks for a general justification with context. Award 12 marks for a detailed <i>or</i> specific contextual justification.</p> <p><b>L3 analysis:</b> analysis must discuss the impact on decision-making, not the choice of option or the primary research method/results-obtained. Discussion of the benefits/drawbacks of primary research will only achieve Level 1 or Level 2.</p> <p>Benefits/drawbacks/impact must be business-facing i.e. for <i>CFD</i>.</p> <p>No marks for definition/examples of methods of primary research.</p>

Question		Answer	Marks	Guidance
6	(a)	<p>Responses include:</p> <p>Features of an RFID system:</p> <ul style="list-style-type: none"> <li>• An RFID tag can be placed on each computer</li> <li>• A transmitter/receiver is located at the shop exit/entrance</li> <li>• The transmitter sends a signal...</li> <li>• ...which causes the RFID tag to transmit a signal</li> <li>• This is identified by the receiver</li> </ul> <p>How RFID can help reduce theft:</p> <ul style="list-style-type: none"> <li>• RFID tags help to track <u>an item's location/movements in store/when in range</u></li> <li>• RFID tags are active unless disabled</li> <li>• The RFID tag helps to identify when a computer is taken from the shop</li> <li>• The RFID system is linked to an alarm</li> </ul> <p>Example response: If a computer containing an RFID tag is taken from the shop (1) it will get detected by a receiver and an alarm will sound (1).</p>	2	<p>Up to 2 marks for explanation.</p> <p>Allow 1 mark for idea that RFID tags help the store to track whether computer is inside or outside the store (but not the location after computer is taken outside the store).</p> <p>No context required.</p> <p>No marks for explanation of deterrent effect.</p> <p>Do not credit responses that show no understanding of RFID tags.</p>

Question		Answer	Marks	Guidance
6	(b)	<p>Responses include:</p> <ul style="list-style-type: none"> <li>• Lack of volunteer engagement with the change process</li> <li>• Volunteers are used to existing working methods</li> <li>• Volunteer inertia</li> <li>• Fear of the unknown</li> <li>• Disagreement about the impact of the change</li> <li>• Perceived or real lack of skills/knowledge/experience</li> <li>• Suspicion of the real motives for change</li> <li>• Potential impact on working conditions</li> </ul> <p>Example response: Volunteers may lack the skills needed to refurbish smartphones (1) and they may be unwilling to undergo training to do this (1).</p> <p>Example response: They might have a fear of the unknown (1) especially if the benefits of the change are not explained to them (1)</p> <p>Example response: They might be afraid they might lose their jobs (NAQ – they are volunteers) as they do not want to change the work they do (REP question).</p>	4	<p><b>This question assesses synoptic knowledge from Unit 1 LO5: Understand the relationship between businesses and stakeholders.</b></p> <p>One mark for each reason to a maximum of two, plus a further one mark for each of two explanations.</p> <p>Response must relate to <i>CFD</i>'s volunteers.</p> <p>Do <b>not</b> accept responses related to financial or employment impact as volunteers are not paid and not employed by <i>CFD</i>.</p> <p>Do not accept responses related to 'lack of communication' or 'unaware of the changes' as the question states that they have been informed about the change.</p>

Question		Answer				Marks	Guidance
7			<b>Option 1 – supply local councils and schools</b>	<b>Option 2 – open a computer store</b>	<b>Option 3 – refurbish smartphones</b>	16	<p>NB: This question can be answered from a general business perspective or from the perspective of a specific pathway/function (or a hybrid of both). In all cases the same level of response criteria apply.</p> <p><b>Levels of response</b></p> <p><b>Level 4 (13 – 16 marks)</b> Candidate recommends and justifies which option <i>CFD</i> should take, based on analysis.</p> <p><b>Level 3 (9 – 12 marks)</b> Candidate analyses one or more options under consideration at <i>CFD</i>.</p> <p><b>Level 2 (5 – 8 marks)</b> Candidate explains issue(s) relating to one or more options under consideration at <i>CFD</i>.</p> <p><b>Level 1 (1 – 4 marks)</b> Candidate identifies issue(s) relating to one or more options under consideration at <i>CFD</i>.</p> <p><b>L4 evaluation:</b> Award 13 marks for suggesting the most beneficial option for <i>CFD</i> with justification for the choice. Award 14 marks for suggesting the best option with contextual justification for the choice. Award 15 marks for a detailed <i>or</i> specific contextual judgement of the most suitable option. Award 16 marks for a detailed <i>and</i> specific contextual judgement of the most suitable option.</p>
	Capital cost	£30 000	£40 000	£20 000			
	Payback	4 years 6 months	4 years 5 months	5 years 0 months			
	ARR	12.8%	7.9%	5%			
	Capital cost financed by:	Interest-free loan over 4 years.	£10 000 cash reserves  £30 000 Bank loan 6% variable over five years.	£10 000 cash reserves  £10,000 Bank loan 7% variable over four years.			
	Revenue expenditure p.a.	£40 000 (but council will donate £50,000 pa)	£18 000	£15 000			
	Ansoff	Market development	Market development/ Diversification	Product development			
	Other impacts	Full-time employee needed.	Edge of city-centre location, low-income/high-crime rate.	Additional volunteers needed. Website needed.			

Question	Answer	Marks	Guidance
	<p>Exemplar response</p> <p><b>e.g. from a financial data and general business perspective</b></p> <p>Options 3 is the cheapest option (L1) and also has the lowest revenue expenditure (L1) but has the lowest ARR (L1) and the longest payback period (L1). So of all three options it is the weakest financially because it will earn less surplus and take longer to achieve it than the other two options (L2). It does however make sense from a growth perspective since it is an example of product development using Ansoff's Matrix (L1) because it involves a new product into an existing market (L2). This means that the development represents a moderate risk for the business (L2) meaning that the potential for business failure may be less than if Option 2 is chosen (L3) because Option 2 involves a new product in a new market.</p> <p>Option 1 looks attractive from a financial perspective because it attracts the highest ARR (L1) meaning it has the potential to give the largest surplus (L2) and the interest-free loan means that they can budget for cash-outflows more easily (L1) because interest-payments will not rise if interest rates are increased (L2). However the success depends on the ability of local schools to want to be supplied with computers (L1) and if they don't the council might pull the contract (L1) meaning a large drop in revenue (L3) which could threaten the viability of the charity (L3).</p> <p>Option 2 looks attractive but the shop is located in a relatively poor area (L1) and according to the data in question 4 they might struggle to sell computers to low income groups (L1) meaning their income could be lower than expected (L2) resulting in a potential deficit for the charity (L3).</p>		



Question	Answer	Marks	Guidance
	<p>Overall, I would choose Option 3. Whilst it is not the most profitable it does represent relatively low financial risk, being an example of product development and there is evidence that smartphone refurbishment is likely to grow in the future as in the UK there is likely to be an increased supply of phones (CONT) needing to be refurbished) and in Africa an increased demand for phones (L4).</p>		

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