



**Cambridge Assessment  
International Education**



Interactive

Learner Guide

# Cambridge O Level Commerce 7100

For examination from 2022



Version 1

**Cambridge  
Pathway** 

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# Contents

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|   |    |
|---|----|
| About this guide  | 4  |
| Section 1: Syllabus content - what you need to know about | 5  |
| Section 2: How you will be assessed                       | 6  |
| Section 3: What skills will be assessed                   | 8  |
| Section 4: Example candidate response                     | 9  |
| Section 5: Revision                                       | 12 |
| Section 6: Useful resources                               | 27 |

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## About this guide

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This guide explains what you need to know about your Cambridge O Level Commerce course and examinations.

It will help you to:

- ✓ understand what skills you should develop by taking this Cambridge O Level course
- ✓ understand how you will be assessed
- ✓ understand what we are looking for in the answers you write
- ✓ plan your revision programme
- ✓ revise, by providing revision tips and an interactive revision checklist (Section 5).

Cambridge O Level Commerce is recognised by universities and employers throughout the world.

Through this course you will gain an introduction to the nature of commercial activities, how these activities are affected by changes in the commercial environment, and the impact they have on national and international consumers, producers, retailers and wholesalers.

You will also develop your skills of enquiry, interpretation and communication.

## Section 1: Syllabus content - what you need to know about

This section gives you an outline of the syllabus content for this course. You will study the commercial environment in a national and international context. Content is divided into 15 topics covering commercial activities and processes, and the ways in which they are subject to changes brought about by political, social, technological and environmental factors.

Only the broad topics of the syllabus have been included here. In the 'overview' column, below, you are given a basic idea of what each topic covers. Ask your teacher for more detail about each topic. You can also find more detail in the Revision checklists of this guide.

| Topic                            | Overview   |
|----------------------------------|--|
| Production                       | The chain of production. Primary (extractive) industries, secondary (manufacturing and construction) industries and tertiary activities (commercial services and direct services). Specialisation and division of labour. The relationship between industry, commerce and direct services. |
| Retail trade                     | The different types of retailer and the role of the retailer in the chain of distribution. Selling techniques and methods including e-commerce.  |
| Consumer credit                  | The types and uses of credit. Calculations of the costs of credit. The suitability of different types of credit in given situations.   |
| Wholesale trade                  | The role of the wholesaler in the chain of distribution. The role of intermediaries such as agents and brokers.  |
| Documents of trade               | The documents involved in trading. Calculations of amounts such as discounts.  |
| International trade              | The importance and difficulties faced when trading internationally. The Balance of Trade and Balance of Payments. The main functions of customs authorities. Evaluations of free trade, trading blocs and protectionism.   |
| Advertising                      | The role of advertising and sales promotion in commerce. Explanation of the methods of appeal (devices) and trends in advertising. Evaluations of the main forms of advertising media for different situations.  |
| Communications                   | Importance of communications in trade and the global market. Explain how different methods of communication might be used in a given situation. Identify trends and developments in communication.   |
| Transport                        | An evaluation of the importance of transportation in the chain of distribution. The factors affecting the choice of transport in given situations. The different transport documents. Developments in transportation and the handling of goods and passengers.                             |
| Warehousing                      | The role and types of warehousing.   |
| Insurance                        | Business and personal risks. The purposes and principles of insurance. How to arrange insurance cover. Analysis of the factors influencing the level and of insurance. How to make an insurance claim.   |
| Banking                          | Banking services and the means of payment for home and international trade activities. The trends in banking and their impacts.  |
| The business unit                | Factors affecting the location of business. The difference between the public and private sectors. The main forms of business organisation in the private sector including franchises and multinationals.  |
| Finance                          | Sources of finance for commercial activity. Ways to improve commercial performance.  |
| Changing environment of commerce | How the external environment affects commerce. The commercial and environmental effects of e-commerce. The impact of commerce on the environment. Consumer protection.   |

Make sure you always check the latest syllabus, which is available at [www.cambridgeinternational.org](http://www.cambridgeinternational.org).

## Section 2: How you will be assessed

You will be assessed at the end of the course using two components:

- Paper 1 Multiple Choice
- Paper 2 Written

### Components at a glance

This table summarises the key information about each examination paper. You can find details and advice on how to approach each paper in the 'About each paper' sub-section.

| Component                  | Time and marks      | Skills assessed   | Details   | Percentage of qualification |
|----------------------------|---------------------|---|---|-----------------------------|
| Paper 1<br>Multiple Choice | 1 hour<br>40 marks  | Knowledge, application, analysis and evaluation.<br>Some questions will require calculations. | 40 Multiple choice questions covering the entire syllabus.                        | 30%                         |
| Paper 2<br>Written         | 2 hours<br>80 marks | Knowledge, application, analysis and evaluation.<br>Some questions will require calculations. | Structured questions. Some questions will be based on stimulus response material. | 70%                         |

### About each paper

#### Paper 1 Multiple Choice

Paper 1 contains 40 multiple choice questions. You must answer all of the questions. The questions may cover any part of the syllabus and you answer on an answer sheet.

Paper 1 tests your knowledge, ability to apply that knowledge and techniques of analysis and evaluation.

Some of the questions will require you to use mathematical skills. These include being able to:

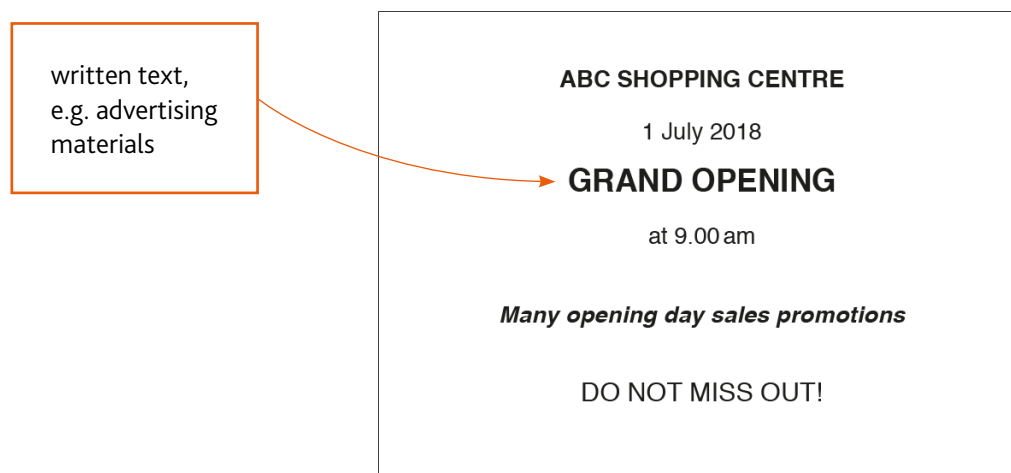
- analyse diagrams and charts of information such as graphs
- use numeracy skills such as addition, subtraction, multiplication and division
- calculate percentages and simple ratios.

#### Paper 2 Written

Paper 2 tests your knowledge and ability to apply, analyse and evaluate commercial concepts to given situations.

This paper contains structured questions of varying lengths from 1 mark to 8 marks. You must answer all of the questions and the questions may cover any part of the syllabus.

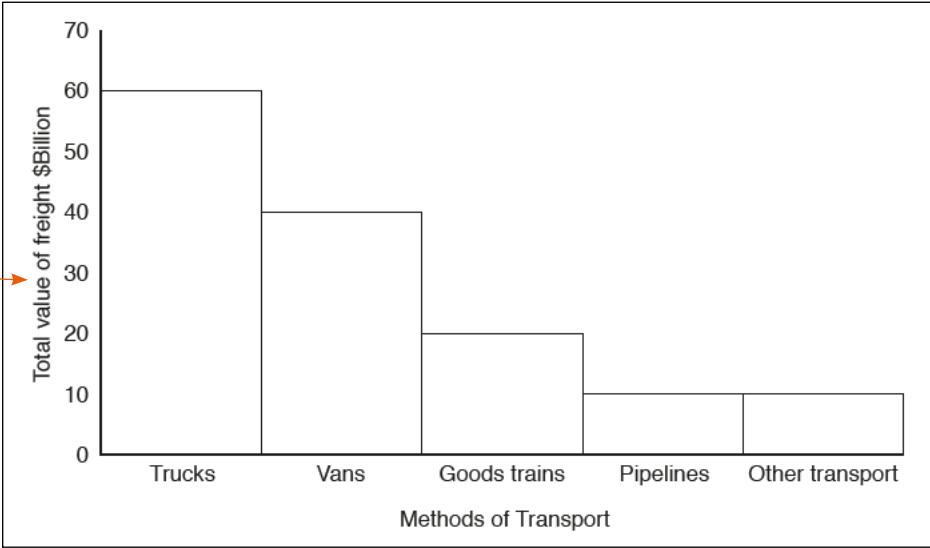
- All the questions are based on commercial scenarios. Some questions will contain stimulus response material such as:



| BALANCE SHEET FOR AAA LTD AS AT 31 DECEMBER 2017 |               |
|--|---------------|
|  | <b>\$000s</b> |
| Fixed (non-current) assets                       | 350           |
| Current assets                                   | 150           |
| Current liabilities                              | 90            |
| Working capital                                  | ?             |
|  | 410           |
| Financed by:                                     |               |
| Bank loan  | 120           |
| Share capital                                    | ?             |

numerical information, e.g. balance sheets

visual information, e.g. graphs and diagrams



For Paper 1 and Paper 2 you will be required, in some questions, to use mathematical skills.

### Question types

The time you spend on each question should be directly linked to the number of marks available. You must read the questions carefully to make sure you know what you are being asked to do. For example:

‘Explain **two** advantages to Hannah of being a sole trader’.

If you just include one advantage, this will limit the number of marks available to you. If you explain more than two advantages, you will not increase the marks you gain, and it may waste valuable time that could be used on other questions.

Questions will vary in what they are asking you to do. The command word, e.g. Calculate, Compare, Describe, and the number of marks available, will help you to see what level of detail you need to provide. There is a list of other command words and their meanings in the syllabus [here](#).

Questions using the command words ‘State ...’ or ‘Define ...’, require you to write clearly and precisely to show the examiner you know and understand the term or word it is focused on.

Calculation questions which use the command word ‘Calculate ...’, should always include your working out.

When answering 6 to 8 mark questions, you should always include examples and/or applications. These questions may ask you to provide a two-sided answer, considering the advantages and disadvantages of an action. When making a comparison, avoid using words such as *easier*, *quicker* or *cheaper* on their own. It is better to say ‘cheaper than...’ or ‘quicker than...’.

## Section 3: What skills will be assessed

The areas of knowledge, understanding and skills that you will be assessed on are called **assessment objectives** (AO). The examiners take account of the following skills areas (assessment objectives) in the examination papers.

- Knowledge and understanding
- Application
- Analysis
- Evaluation

| Assessment objectives (AO)             | What does the AO mean?  | What do you need to be able to do?  |
|--|---|---|
| <b>AO1 Knowledge and understanding</b> | You will be asked to show that you understand: <ul style="list-style-type: none"> <li>• basic principles, techniques and ideas in commerce</li> <li>• terms relevant to commerce</li> <li>• key features and purposes of commercial activities</li> <li>• main documents used in commerce.</li> </ul> | Give precise definitions of key terms and state methods of calculating figures such as profit and revenue.<br><br>Be able to describe different commercial activities such as large and small scale retailing.<br><br>Be able to describe and explain the purpose of documents. |
| <b>AO2 Application</b>                 | You should be able to: <ul style="list-style-type: none"> <li>• apply ideas, terms and techniques</li> <li>• use data and information in written, number and visual forms</li> <li>• make calculations.</li> </ul>  | Use the ideas you have learnt in commerce to: <ul style="list-style-type: none"> <li>• calculate figures from numbers given</li> <li>• complete commerce documents</li> <li>• select a suitable action for a given commerce situation.</li> </ul>                               |
| <b>AO3 Analysis</b>                    | You should be able to: <ul style="list-style-type: none"> <li>• identify and select the important issues in a commercial situation</li> <li>• explain written and numerical problems.</li> </ul>  | Explain the possible impacts of commercial actions to the situation described in the question material.<br><br>Explain the positive and negative impacts.<br><br>Explain the meaning and possible effect of any numbers provided.   |
| <b>AO4 Evaluation</b>                  | You should be able to: <ul style="list-style-type: none"> <li>• make distinctions between evidence and opinion</li> <li>• make reasoned judgements and communicate them in an accurate and logical manner.</li> </ul>   | Show that you understand the difference between someone's view (opinion) and facts that can be checked (evidence).<br><br>Make decisions based on the evidence you have selected and explain why you have made this decision.   |

It is important that you know the different weightings (%) of the assessment objectives, as this affects how the examiner will assess your work. For example, assessment objective 1 (AO1: Knowledge and Understanding) is worth 45% of the total marks in Paper 1, and 28% of the total marks in Paper 2.

The approximate weighting allocated to each of the assessment objectives is summarised below.

| Component                                       | AO1 % | AO2 % | AO3 % | AO4 % | Weighting of component in overall qualification |
|---|-------|-------|-------|-------|---|
| <b>Paper 1 Multiple Choice</b>                  | 45    | 35    | 10    | 10    | 30  |
| <b>Paper 2 Written</b>                          | 28    | 27    | 25    | 20    | 70  |
| <b>Weighting of AO in overall qualification</b> | 33    | 29    | 21    | 17    |   |

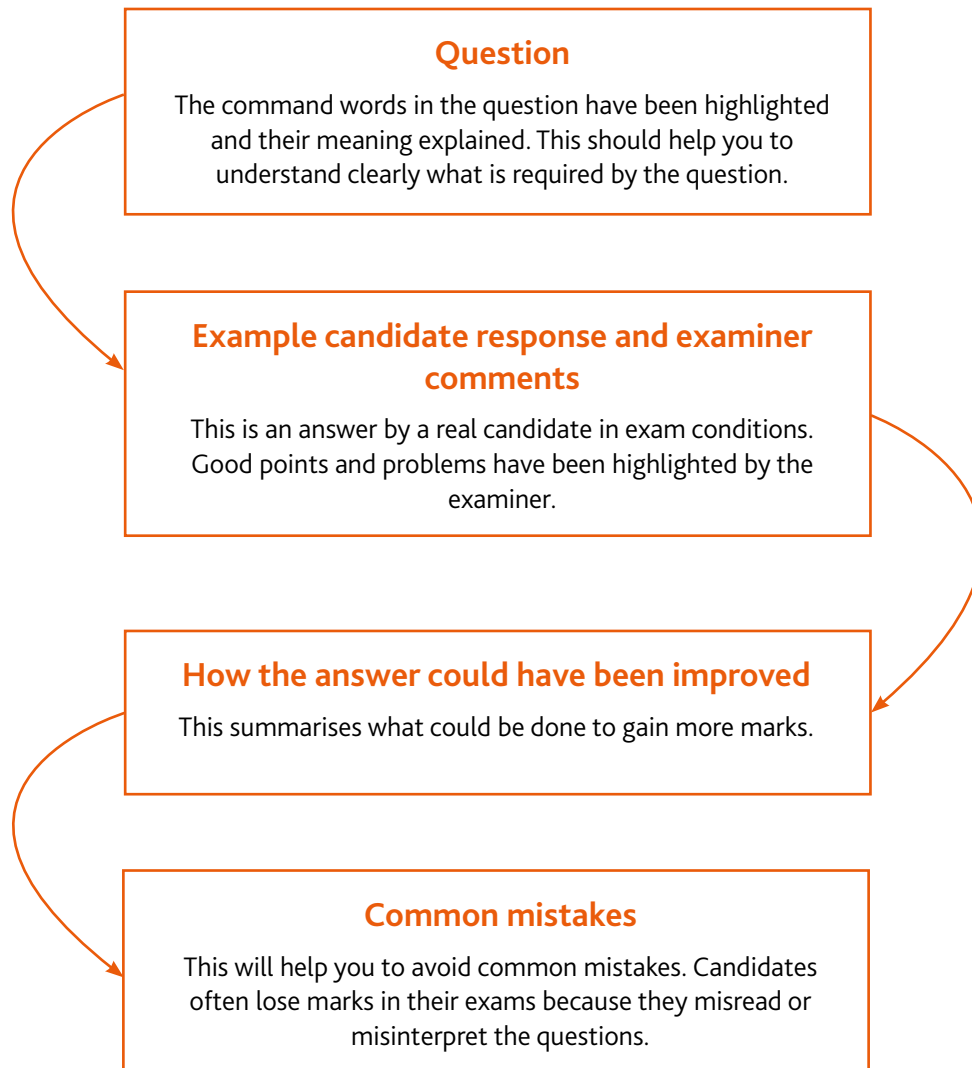


## Section 4: Example candidate response

This section takes you through an example question and learner response from a Cambridge O Level Commerce past paper. It will help you to see how to identify command words within questions and to understand what is required in your response. A command word is the part of the question that tells you what you need to do with your knowledge. For example, you might need to describe something, explain something, argue a point of view or list what you know.

All information and advice in this section is specific to the example question and response being demonstrated. It should give you an idea of how your responses might be viewed by an examiner but it is not a list of what to do in all questions. In your own examination, you will need to pay careful attention to what each question is asking you to do.

This section is separated as follows:



## Question

- (d) Some of the directors of AAA Ltd want to convert to a public limited company. Discuss whether or not AAA Ltd should remain as a private limited company or convert to a public limited company. What course of action would you recommend? Give reasons for your answer.

**Discuss** – this is the key instruction. This means that you should give the main advantages and disadvantages of each option. You should give the benefits and costs of remaining as a private limited company (Ltd) or changing to a public limited company. There is further guidance in the question that you must also make a recommendation.

## Example candidate response

## Example Candidate Response – high, continued

## Examiner comments

- (d) Some of the directors of AAA Ltd want to convert to a public limited company. Discuss whether or not AAA Ltd should remain as a private limited company or convert to a public limited company. What course of action would you recommend? Give reasons for your answer.

- 7 Public limited company can raise very large sums of capital easily by issuing shares and selling them to the public. It becomes a very huge organisation which then obtain benefits from economies of scale, have influence over suppliers and customers and also uses ~~more~~ mechanisation which increases its output eventually leading to higher sales and profit. But it is very difficult to control and often costs are high because of the high salaried skilled workers and thousands of low wage workers. There are thousands of shareholders and the real ownership does not matter much. Private limited companies also take benefit from discount prices because of bulk buying. They can also afford fixed assets and still have the control of the company because shares are not sold to the public. I would recommend AAA to become a public limited company so it will be easier to compete and grow. Sales will grow and profit will increase. However, AAA might not be successful in controlling the organisation. Also there are more documentation involved. But it will benefit from economies of scale and AAA can reduce its costs which can also be passed to the wholesaler, retailer or customer as low prices.
- [Total: 20]

7 There are 8 marks available: 4 marks for knowledge and understanding, 2 marks for analysis and 2 marks for a recommendation evaluating whether or not the business should convert from a Limited (Ltd) to a public limited company.

8 The candidate begins their argument with relevant knowledge and understanding of the benefits to a business of being a public limited company.

9 The candidate links their knowledge and understanding with supporting analysis. The analysis considers both the benefits and problems that can result from conversion. This means that the candidate has gained marks in level 2 of the mark scheme.

10 The argument is developed by showing some knowledge and understanding of staying as a private limited company.

11 A recommendation is made by the candidate enabling this answer to access level 3 of the mark scheme. As there is limited reasoning, the candidate was unable to obtain maximum marks. Mark for (d) = 7 out of 8

## Examiner comment

There are 8 marks available for this question.

- 4 marks for knowledge and understanding of each type of business organisation
- 2 marks for analysis
- 2 marks for the evaluation deciding if the business should convert from a private to a public limited company.

The candidate in this answer has started by giving the benefits and problems of converting to a public limited company. The candidate has explained the possible effect on the business of the benefit by explaining that huge amounts of capital can be raised. The problem of loss of control is also explained. These explanations show analysis.

The candidate also shows some knowledge and understanding of the benefits of remaining as a private limited company. However, there is very little explanation of these benefits, they are just statements. The candidate has commented upon both choices, showing analysis.

The answer concludes with a recommendation of the best choice. The conclusion repeats some of the points already stated in the answers, but the candidate mentions a new problem of documentation. This recommendation shows evaluation.

## How the answer could have been improved

The answer showed the skills needed to gain marks in the top level for this question. Knowledge and understanding was shown of both types of business organisation and an explained decision was made.

The answer could have been improved by stronger knowledge of the organisation of private limited companies, especially a problem. There were also some irrelevant points made, such as economies of scale which can be gained by the growth of any type of business organisation. These points did not add to the answer. The recommendation needed to be built upon with more detailed analysis of both types of organisation to justify maximum marks.

## Common mistakes

The most common mistakes when approaching the longer questions which require evaluation are:

- writing long lists of knowledge points
- producing general answers which are not applied to the business stated in the question and therefore losing the analysis points
- ignoring one of the options mentioned in the question, and so producing an unbalanced answer
- repeating points made earlier in the answer in the conclusion
- not stating clearly, the decision made in the recommendation.

## Section 5: Revision

This advice will help you revise and prepare for the examinations. It is divided into general advice for all papers and more specific advice for Paper 1, and Paper 2.

**Use the tick boxes  to keep a record of what you have done, what you plan to do or what you understand.**

### General advice

- In order to do your best when answering questions in this examination you should know the meaning of each of the command words used in questions. These words will indicate the type of answer you should provide.
- In the examination read and re-read the question before attempting to answer it.
- Take note of the number of marks awarded for the question, and make sure that you allocate your time effectively. A question worth 2 marks should be given less time than a question worth 8 marks.
- Make sure that you take notice of all the guidance given in the question including the command words.
- Questions with 6–8 marks are marked on the quality of answer you provide, not the number of separate points listed. Make sure that in these questions you develop each point made with either an application to a business, or an example, if appropriate.
- Make sure that you have shown your understanding of any technical terms in your answer and that you have considered both benefits and costs, if the question will be marked for evaluation (Evaluate ...).
- If the question asks you to decide a course of action, make sure that your decision is clearly stated. Always provide the reasons for your decision and try not to repeat points already stated earlier in your answer.

### Before the examination

- Find out when the examinations are and plan your revision, so you have time to revise. Create a revision timetable and divide it into sections to cover each topic – the revision checklist in the guide can help you with this.
- Find out how long each paper is, how many questions you have to answer, how many marks there are for each question, and work out how long you have for each question.
- Know the meaning of the command words used in questions and how to apply them to the information given. Look at past examination papers and highlight the command words and check what they mean.
- Make revision notes. Try different styles of notes.
- Work for short periods then have a break. Revise small sections of the syllabus at a time.
- Test yourself by writing out key points, completing documents, etc.
- Make sure you define, commerce terms accurately. E.g. cashless society is not that 'people use less money', it is when people use less cash and use more electronic methods such as debit or credit cards instead.
- Definitions must not reuse the words to be defined. E.g. Secondary stage of production is not just the second stage of production. It is the stage where products are made or manufactured from raw materials.
- Make your own dictionary or draw up a glossary of key terms for each section of the syllabus.
- Look at graphs, diagrams and documents, etc. to find out what are their key features.
- Practise calculations and completion of commerce documents.
- Learn to spell commerce terms correctly.
- Have a look at past questions so that you are clear of what to expect in an examination.
- Look at mark schemes to help you to understand how the marks are awarded for each question.

### In the examination

- Read the instructions carefully.
- Do not provide more points than are needed, as this will not gain you more marks in the examination.
- Plan your time according to the marks for each question. For example, a question worth three marks requires less time and a shorter answer than one worth 10 marks. If a question has several parts, then the parts with more marks will need more time and more developed answers.
- Do not leave out questions or parts of questions. Remember, no answer means no mark.
- Read each question very carefully.
  - Identify the command words – you could underline or highlight them.
  - Identify the other key words and perhaps underline them too.
  - Try to put the question into your own words to understand what it is really asking.
- Read all parts of a question before starting your answer. Think carefully about what is needed for each part. You will not need to repeat material.
- Look very carefully at the resource material you are given.
  - Try using coloured pencils or pens to pick out anything that the question asks you about.
- Answer the question.** This is very important!
- Use your knowledge and understanding. Do not just write all you know, only write what is needed to answer the question.
- Plan your answers. Clear, concise, well-ordered, well-argued, well-supported answers get more marks than long, rambling, muddled, repetitious answers. Quality is better than quantity.
- Use commerce terms in your answers as much as possible.
- Use the resource material given in the question to support your answer.
- Figures and calculation can be used to support your answer. Use them whenever possible but do not copy long pieces of information from the material.
- Use the information given in the stimulus response material even when it is not required specifically by the question.
- Make sure your writing is clear and easy to read. It is no good writing a brilliant answer if the examiner cannot read it.

### Paper 1 advice

- Allocate your time effectively each question should take a maximum of 1½ minutes to complete.
- If you change your mind about an answer, follow the instructions on the exam paper which will clearly show how to alter your marks on the answer sheet.
- Attempt all questions, even if you don't know the answer.

### Paper 2 advice

- Notice the number of marks awarded for the question.
- Use your time effectively, spend longer on questions with a higher number of marks.
- Read and re-read the questions before answering to make sure you know the level of detail needed in the answer.
- Underline the command words in the question to remind you how to answer the question.
- Underline other key words that will help you in making any conclusion such as always or best.
- Include your working out in all calculation questions – this is very important.
- In the questions with 6 or 8 marks, it is the quality of the response that decides the mark. You must fully explain each point made showing your skills of application, analysis and judgement. Long lists or bullet points of knowledge will not gain high marks.

## Revision checklists

In the next part of this guide we have provided some revision checklists. These include information from the syllabus that you should revise. They don't contain all the detailed knowledge you need to know, just an overview. For more detail see the syllabus and talk to your teacher.

The table headings are explained below:

| Topic   | You should be able to   | R   | A | G | Comments   |
|---|---|---|---|---|--|
| These are the details of the 15 topics covering commercial activities and processes which are listed in the syllabus. | The content of this column explains what you need to be able to do and the content of the syllabus you need to cover before the examinations. | <p>You can use the tick boxes to show when you have revised an item and how confident you feel about it.</p> <p>R = <b>RED</b> means you are really unsure and lack confidence; you might want to focus your revision here and possibly talk to your teacher for help</p> <p>A = <b>AMBER</b> means you are reasonably confident but need some extra practice</p> <p>G = <b>GREEN</b> means you are very confident.</p> <p>As your revision progresses, you can concentrate on the <b>RED</b> and <b>AMBER</b> items in order to turn them into <b>GREEN</b> items. You might find it helpful to highlight each topic in red, orange or green to help you prioritise.</p> |   |   | <p>You can:</p> <ul style="list-style-type: none"> <li>• Add further information of your own, such as examples of business</li> <li>• add learning aids, such as rhymes, poems or word play</li> <li>• pinpoint areas of difficulty you need to check further with your teacher or textbooks</li> <li>• include reference to a useful resource.</li> </ul> |

Note: the tables below cannot contain absolutely everything you need to know, but it does use examples wherever it can.

## Paper 1 and Paper 2

### Production

| Topic  | You should be able to  | R                        | A                        | G                        | Comments |
|--|--|--------------------------|--------------------------|--------------------------|----------|
| 1.1 The chain of production  | <ul style="list-style-type: none"> <li>define the term <i>production</i></li> <li>show understanding of the production of goods and services to satisfy human wants and needs</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 1.2 Primary (extractive) industries, secondary (manufacturing and construction) industries and tertiary activities (commercial services and direct services) | <ul style="list-style-type: none"> <li>describe these types of industries and activities with examples</li> <li>explain how people working in primary industries, secondary industries and tertiary activities are part of production</li> <li>discuss the relative importance of each type of industry within a country</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 1.3 Specialisation and division of labour  | <ul style="list-style-type: none"> <li>explain the terms <i>specialisation</i> and <i>division of labour</i></li> <li>describe the different forms of specialisation by: country, region, town, firm, factory, individual</li> <li>discuss the advantages and disadvantages of division of labour to a manufacturer and a worker</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 1.4 Commerce   | <ul style="list-style-type: none"> <li>define the terms <i>trade</i> and <i>commerce</i> showing the differences between them</li> <li>discuss how distribution assists commercial activity</li> <li>explain the nature, purposes and importance of trade, both at home and overseas</li> <li>discuss how advertising, communications, transport, warehousing, insurance, banking and finance help trade to function</li> <li>evaluate the extent to which businesses are involved in trade and/or commerce</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 1.5 The relationship between industry, commerce and direct services  | <ul style="list-style-type: none"> <li>discuss ways in which industry, commerce and direct services are inter-related and interdependent</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

## Retail trade

| Topic   | You should be able to  | R                        | A                        | G                        | Comments |
|---|--|--------------------------|--------------------------|--------------------------|----------|
| 2.1 The role of the retailer in the chain of distribution             | <ul style="list-style-type: none"> <li>identify functions of the retailer as the middleman between manufacturer and consumer</li> <li>evaluate possible responses to changes in customer requirements and expectations</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 2.2 Types of retailer   | <ul style="list-style-type: none"> <li>describe the characteristics of different types of retailer, including: large and small (hypermarkets, supermarkets, multiples, department stores, speciality shops, unit/independent retailers, street markets)</li> <li>discuss the advantages and disadvantages of each type of retailer</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 2.3 Large-scale and small-scale retailing                             | <ul style="list-style-type: none"> <li>discuss the advantages and disadvantages of large-scale retailing</li> <li>discuss the effects of large-scale retailers on wholesalers, other retailers and consumers</li> <li>explain why the small-scale retailer often survives, including: personal service, opening hours, additional services provided</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 2.4 Selling techniques and methods and the implications of e-commerce | <ul style="list-style-type: none"> <li>discuss the importance, advantages and disadvantages of selling techniques, including: branding, own brands, logos, packaging, self-service, after-sales service, barcoding, Electronic Point of Sale (EPoS), direct mail, factory outlets, shopping centres and internet auctions</li> <li>describe the use of computers to aid retailing</li> <li>describe characteristics of mail order, telesales, television shopping, online shopping (e-tailing) and discuss the advantages and disadvantages to retailers and consumers of these methods of selling</li> <li>evaluate the likely implications for retail outlets and consumers of the growth of online shopping and e-commerce</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 2.5 Trends in retailing   | <ul style="list-style-type: none"> <li>describe trends in retailing, including: omnichannel retailing, self-service check-outs, development of loyalty programmes, virtual retailing, mobile retailing (m-commerce), shopping anywhere/anytime</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |



## Consumer credit

| You should be able to | Ways to practise skills  | R                        | A                        | G                        | Comments |
|-----------------------|--|--------------------------|--------------------------|--------------------------|----------|
| 3.1 Use of credit     | <ul style="list-style-type: none"> <li>outline the concept of credit</li> <li>analyse reasons for the increased use of credit</li> <li>discuss the advantages and disadvantages of credit to the buyer and the seller</li> </ul>           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 3.2 Types of credit   | 3.2.1 Hire purchase  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       | <ul style="list-style-type: none"> <li>identify main features</li> <li>discuss advantages and disadvantages to consumers and retailers</li> <li>explain how the finance of hire purchase operates compared with extended credit</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       | 3.2.2 Extended credit (deferred payments)  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       | <ul style="list-style-type: none"> <li>identify main features</li> <li>discuss advantages and disadvantages to consumers and retailers</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       | 3.2.3 Store cards  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       | <ul style="list-style-type: none"> <li>identify main features</li> <li>discuss advantages and disadvantages to consumers and retailers</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       | 3.2.4 Credit cards   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       | <ul style="list-style-type: none"> <li>identify main features</li> <li>discuss advantages and disadvantages to consumers and retailers</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       | 3.2.5 Informal credit  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       | <ul style="list-style-type: none"> <li>identify main features</li> <li>discuss advantages and disadvantages to consumers and retailers</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

| Topic  | You should be able to  | R                        | A                        | G                        | Comments |
|--|--|--------------------------|--------------------------|--------------------------|----------|
| 3.3 Suitability of different types of credit | <ul style="list-style-type: none"> <li>evaluate the suitability of different methods of credit in given situations (including calculations of the cost associated with different methods of credit)</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

### Wholesale trade

| Topic   | You should be able to   | R                        | A                        | G                        | Comments |
|---|---|--------------------------|--------------------------|--------------------------|----------|
| 4.1 The role of the wholesaler in the chain of distribution | <ul style="list-style-type: none"> <li>explain different patterns of distribution and evaluate their use in given situations</li> </ul>                           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|   | <ul style="list-style-type: none"> <li>analyse trends in wholesaling: forces making for the elimination and the survival of the independent wholesaler</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 4.2 Functions and services of the wholesaler                | <ul style="list-style-type: none"> <li>describe functions and services provided by the wholesaler</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|   | <ul style="list-style-type: none"> <li>evaluate the importance of the wholesaler to the manufacturer and retailer</li> </ul>                                      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 4.3 Intermediaries  | <ul style="list-style-type: none"> <li>evaluate the role of agents (including brokers and factors) and export merchants in international trade</li> </ul>         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

### Documents of trade

| Topic                       | You should be able to  | R                        | A                        | G                        | Comments |
|-----------------------------|--|--------------------------|--------------------------|--------------------------|----------|
| 5.1 Documents of home trade | <ul style="list-style-type: none"> <li>identify and interpret key information and explain the purposes of documents used in home trade, including: enquiry, quotation, price list, order, invoice, advice note, delivery note, credit note, statement of account, receipt</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 5.2 Terms of payment        | <ul style="list-style-type: none"> <li>define the terms <i>cash discount</i>, <i>trade discount</i> and <i>mark-up</i></li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                             | <ul style="list-style-type: none"> <li>calculate cash discount, trade discount and mark-up and evaluate their use in given situations (including calculations)</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

### International trade

| Topic                                     | You should be able to  | R                        | A                        | G                        | Comments |
|---|--|--------------------------|--------------------------|--------------------------|----------|
| 6.1 The importance of international trade | <ul style="list-style-type: none"> <li>define the term <i>global market</i></li> </ul>                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|   | <ul style="list-style-type: none"> <li>explain the benefits of international trade to a country</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

| Topic   | You should be able to  | R                        | A                        | G                        | Comments |
|---|--|--------------------------|--------------------------|--------------------------|----------|
|   | <ul style="list-style-type: none"> <li>calculate cash discount, trade discount and mark-up and evaluate their use in given situations (including calculations)</li> <li>define imports, exports, visible and invisible trade</li> <li>apply these terms to given products or services</li> <li>examine the interdependence of countries within the global market</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 6.2 Balance of Trade and Balance of Payments      | <ul style="list-style-type: none"> <li>differentiate between Balance of Trade and Balance of Payments</li> <li>calculate and interpret statistics relating to international trade, including Balance of Trade and Balance of Payments from given figures</li> <li>explain how commercial activities may affect the Balance of Trade/Balance of Payments</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 6.3 Customs authorities                           | <ul style="list-style-type: none"> <li>describe the main functions of customs authorities, including: collection of duties, collection of trade statistics, enforcement of trade restrictions, supervision of bonded warehouses</li> <li>explain how the work of customs authorities affects trade</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 6.4 Free trade, trading blocs and protectionism   | <ul style="list-style-type: none"> <li>describe free trade</li> <li>describe the main features and aims of a trading bloc</li> <li>discuss the advantages and disadvantages of joining a trading bloc, e.g. ASEAN, European Union, SADC</li> <li>evaluate the importance of free ports in international trade</li> <li>explain how restrictions on trade are applied, including: licences, tariffs, quotas, embargoes and their possible effects on commercial activities</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 6.5 Difficulties faced by exporters and importers | <ul style="list-style-type: none"> <li>describe the main difficulties, including: distance, language, methods of payment, documentation, transport, different customs, non-payment, currencies, exchange rates, duties, competition</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

## Advertising

| Topic                           | You should be able to  | R                        | A                        | G                        | Comments |
|---------------------------------|--|--------------------------|--------------------------|--------------------------|----------|
| 7.1 The role of advertising     | <ul style="list-style-type: none"> <li>show understanding of the purposes of advertising</li> <li>describe the types of advertising: informative, persuasive, collective (generic) and competitive and explain when they would be used</li> <li>discuss the advantages, dangers and criticisms of advertising when selling goods and services</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 7.2 Media                       | <ul style="list-style-type: none"> <li>identify the main forms of advertising media, including: television, radio, internet, cinema, newspapers (local and national), magazines, trade journals, trade fairs and shows, leaflets/flyers, packaging, direct mail, sponsorship, catalogues/brochures, digital billboards, transport vehicles, displays – point of sale and window, neon lights, signs</li> <li>discuss the advantages and disadvantages of the main forms of advertising media</li> <li>evaluate the factors affecting choice of medium in given situations</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 7.3 Methods of appeal (devices) | <ul style="list-style-type: none"> <li>explain methods of appeal (devices), including: colour, emotions, ambition, famous people, music</li> <li>select methods of appeal in given situations</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 7.4 Sales promotion             | <ul style="list-style-type: none"> <li>distinguish between advertising and sales promotion and explain why businesses use sales promotions</li> <li>describe methods of promotion, including: point of sale, offers, sponsorship, displays, competitions, coupons, sales periods, loss leaders</li> <li>evaluate the factors affecting choice of sales promotion methods in given situations</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 7.5 Trends in advertising       | <ul style="list-style-type: none"> <li>describe trends, including digital billboards, product placement, importance of internet advertising, mobile phone advertising, use of social media, digital video</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

### Communications

| You should be able to   | Ways to practise skills  | R                        | A                        | G                        | Comments |
|---|--|--------------------------|--------------------------|--------------------------|----------|
| 8.1 Importance of communications in trade and the global market | <ul style="list-style-type: none"> <li>show understanding of the importance of communications in trade and the global market</li> <li>evaluate the need for rapid and accurate communication in trade and in the global market</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 8.2 Methods of communications, internal and external            | <ul style="list-style-type: none"> <li>describe methods of communication, including: oral, written, telephonic, electronic (including: mobile phones, internet, intranet, email, teleconferencing, videoconferencing) and explain how each might be used in a given situation</li> <li>discuss factors affecting choice of method in given situations</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 8.3 Postal services   | <ul style="list-style-type: none"> <li>describe postal services</li> <li>explain in what circumstances different postal services might be used</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 8.4 Trends in communication                                     | <ul style="list-style-type: none"> <li>identify trends and developments in communication, including: computer hardware (tablets, smartphones, in-touch interfaces), use of social media, application stores (app stores) and importance of the mobile phone as a multi-functional tool</li> <li>identify main features</li> <li>discuss advantages and disadvantages to consumers and retailers</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

### Transport

| You should be able to | Ways to practise skills   | R                        | A                        | G                        | Comments |
|-----------------------|---|--------------------------|--------------------------|--------------------------|----------|
| 9.1 Transportation    | <ul style="list-style-type: none"> <li>evaluate the importance of transportation in the chain of distribution</li> <li>describe the characteristics of different methods: road, rail, air, sea, waterways, pipeline</li> <li>describe different modes of transport used for road, rail, air and sea, including: passenger train, goods train, ferry, tanker, bulk carrier, cruise liner, container ship, cargo liner, delivery vans, buses, shared taxis, passenger aircraft, freight planes</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

| Topic   | You should be able to  | R                        | A                        | G                        | Comments |
|---|--|--------------------------|--------------------------|--------------------------|----------|
|   | <ul style="list-style-type: none"> <li>evaluate the factors affecting choice of method in given situations</li> <li>evaluate the benefits to a business of having own transport</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 9.2 Containerisation                          | <ul style="list-style-type: none"> <li>identify main features</li> <li>discuss advantages and disadvantages</li> <li>discuss reasons for increased use</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 9.3 Ports and airports                        | <ul style="list-style-type: none"> <li>describe services offered at seaports and airports for the handling of goods and passengers</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 9.4 Transport documents                       | <ul style="list-style-type: none"> <li>identify and use the key information and explain the purposes of transport documents: delivery/consignment note, bill of lading, air waybill (including calculations)</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 9.5 Developments and trends in transportation | <ul style="list-style-type: none"> <li>explain developments and trends in the handling of goods and passengers, including: growth of air freight, express road routes, changes in use of rail transport, high speed trains, mass rapid transport, importance of logistics, increased use of freight forwarders, demands on transport from global market</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

### Warehousing

| You should be able to    | Ways to practise skills  | R                        | A                        | G                        | Comments |
|--------------------------|--|--------------------------|--------------------------|--------------------------|----------|
| 10.1 Role of warehousing | <ul style="list-style-type: none"> <li>describe warehousing functions</li> <li>evaluate the importance of warehousing to businesses and trade, including: links with seasonal production, demand, protecting supply and price stability</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 10.2 Types of warehouse  | <ul style="list-style-type: none"> <li>identify the main features of bonded, cold storage, cash and carry, manufacturers' and retailers' warehouses and large-scale retailers' regional distribution centres</li> <li>evaluate the importance of each in either home or international trade</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

## Insurance

| Topic                               | You should be able to   | R                        | A                        | G                        | Comments |
|-------------------------------------|---|--------------------------|--------------------------|--------------------------|----------|
| 11.1 Purposes of insurance          | <ul style="list-style-type: none"> <li>describe the purposes, including: risk reduction, compensation, financial protection, business confidence, investment</li> <li>evaluate the importance of pooling of risk</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 11.2 Business and personal risks    | <ul style="list-style-type: none"> <li>identify and describe the main types of business and personal risk and explain why they are important</li> <li>distinguish between insurable and non-insurable risks</li> <li>explain why some risks are not insurable</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 11.3 Insurance principles           | <ul style="list-style-type: none"> <li>explain the essential elements of insurance principles, including: indemnity (including contribution and subrogation), insurable interest, utmost good faith and explain how they are applied</li> <li>evaluate the importance of insurance principles when taking out insurance and making a claim in given situations (including calculations relating to insurance premiums and compensation payments)</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 11.4 Effecting insurance cover      | <ul style="list-style-type: none"> <li>outline procedures, including calculating premiums</li> <li>identify the main documents of insurance, including: proposal form, cover note, policy and explain their purposes</li> <li>evaluate the role of an insurance broker</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 11.5 Statistical basis of insurance | <ul style="list-style-type: none"> <li>analyse factors influencing the level of insurance premium</li> <li>evaluate insurance quotations</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 11.6 Effecting a claim              | <ul style="list-style-type: none"> <li>outline procedures, including claim form</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

**Banking**

| Topic   | You should be able to   | R                        | A                        | G                        | Comments |
|---|---|--------------------------|--------------------------|--------------------------|----------|
| 12.1 Banking services   | <ul style="list-style-type: none"> <li>distinguish between deposit/savings accounts and current/cheque accounts</li> <li>describe services and documents provided to personal and business customers, including: paying-in slip, bank statement, night safe, ATM services, internet banking, telephone banking</li> <li>explain when each service and document would be used</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 12.2 Means of payment for home and international trade activities | <ul style="list-style-type: none"> <li>identify the characteristics and purposes of means of payment in home and international trade, including: cash, cheques, credit transfers, standing orders (banker's order), direct debits, debit cards, credit cards, electronic transfers, documentary credits (letters of credit), bank drafts</li> <li>evaluate factors affecting choice of method of payment in given situations</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 12.3 Trends in banking  | <ul style="list-style-type: none"> <li>describe trends, including mobile and digital banking, the mobile wallet</li> <li>discuss the concept of the cashless society</li> <li>evaluate the implications of internet banking, including the closure of bank branches</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

**The business unit**

| You should be able to                               | Ways to practise skills  | R                        | A                        | G                        | Comments |
|---|--|--------------------------|--------------------------|--------------------------|----------|
| 13.1 Location of a business, including retail units | <ul style="list-style-type: none"> <li>evaluate factors to be considered, including: labour, markets, transport, power and raw materials, competition, suppliers, communication, government influence in given situations</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 13.2 Public and private sectors                     | <ul style="list-style-type: none"> <li>distinguish between enterprises in the public and the private sector</li> <li>identify the characteristics of public sector enterprises</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 13.4 Franchises                                     | <ul style="list-style-type: none"> <li>describe the main characteristics of franchises</li> <li>discuss the advantages and disadvantages of franchises for particular businesses</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |



| You should be able to | Ways to practise skills  | R                        | A                        | G                        | Comments |
|-----------------------|--|--------------------------|--------------------------|--------------------------|----------|
| 13.5 Multinationals   | <ul style="list-style-type: none"> <li>define <i>multinational company</i></li> <li>explain reasons for the existence of multinationals in the global economy</li> <li>evaluate the importance of multinationals in the global economy</li> <li>evaluate the opportunities offered to, and conflicting interests of, multinational companies locating in individual countries</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                       |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

### Finance

| Topic                                 | You should be able to  | R                        | A                        | G                        | Comments |
|---------------------------------------|--|--------------------------|--------------------------|--------------------------|----------|
| 14.1 Sources of finance               | <ul style="list-style-type: none"> <li>distinguish between long-term and short-term finance</li> <li>discuss the main features, advantages and disadvantages of: <ul style="list-style-type: none"> <li>long-term finance, e.g. shares (ordinary and preference), debentures, mortgages, loans, sale and leaseback</li> <li>short-term finance, e.g. overdraft, factoring, leasing, trade credit, hire purchase</li> </ul> </li> <li>describe methods of self-financing, including: retained earnings (retained profits), sale of assets, savings</li> <li>evaluate the suitability of choice of finance (including self-financing) in given situations</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                                       |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                                       |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|                                       |  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 14.2 Finance for commercial activity  | <ul style="list-style-type: none"> <li>identify, define, calculate and examine the importance in commercial situations of capital (fixed capital), working capital, assets and liabilities, sales turnover, rate of inventory turnover, gross profit and profit for the year (net profit)</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 14.3 Improving commercial performance | <ul style="list-style-type: none"> <li>explain methods of improving sales turnover, rate of inventory turnover, profit and working capital, including: reducing expenses, increasing mark-up, changing prices, improving marketing, introducing new products in given situations</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

Changing environment of commerce

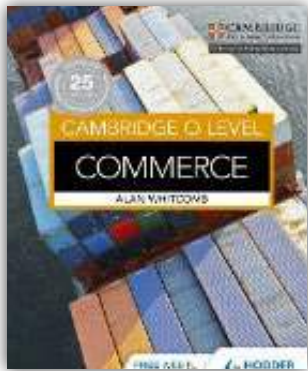
| Topic   | You should be able to  | R                        | A                        | G                        | Comments |
|---|--|--------------------------|--------------------------|--------------------------|----------|
| 15.1 Commercial activity and the external environment   | <ul style="list-style-type: none"> <li>define the term <i>environment of commerce</i></li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|   | <ul style="list-style-type: none"> <li>identify and explain the external PEST (political, economic, social, technological and environmental) factors that affect commercial activities</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 15.2 Commercial and environmental effects of e-commerce | <ul style="list-style-type: none"> <li>describe the characteristics of an e-shop, including: use of website, wide range of goods, delivery dates, return option</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|   | <ul style="list-style-type: none"> <li>explain commercial effects, including: change in supply, such as retailers supplying directly from warehouses rather than from their stores, more communications (online orders), smaller packages leading to greater use of couriers and air transport, opening of new consumer markets such as China and India</li> </ul> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|   | <ul style="list-style-type: none"> <li>explain environmental effects, including: increased use of transport for deliveries, greater vehicle emissions, less lighting needed in stores, greater use of electricity for use of computers, search for sustainable solutions for the movement of goods</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 15.3 Commerce and the environment                       | <ul style="list-style-type: none"> <li>identify negative impacts of commerce on the environment, including: exploitation of some countries' natural resources, dangerous products being extensively advertised, retail developments spoiling the natural environment</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|   | <ul style="list-style-type: none"> <li>explain how businesses attempt to deal with environmental impacts, including: recycling, using less packaging, ethically-produced goods, environmentally friendly products</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
| 15.4 Consumer protection                                | <ul style="list-style-type: none"> <li>evaluate the growing importance of consumer protection in the global economy</li> </ul>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |
|   | <ul style="list-style-type: none"> <li>describe the actions buyers or sellers might take in given situations, including: making a complaint, dealing with faulty or poor quality goods or services</li> </ul>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |          |

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## Section 6: Useful resources

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**Endorsed by Cambridge:** Endorsed resources have been through a rigorous quality-assurance process to make sure they closely reflect the syllabus and are appropriate for Cambridge schools worldwide.



This title is designed to be accessible for students studying in a second language, while providing depth and stretch for all students. It provides varied activities and structure and multiple-choice practice questions at the end of every chapter. Key terms and important terminology are highlighted and explained.

**Publisher:** Hodder Education

**Author:** Whitcomb, A

**ISBN:** 9781471859656

**Published:** 2015

**Website:** [www.hoddereducation.co.uk](http://www.hoddereducation.co.uk)



This title features up-to-date real-life examples, activities and practice questions to help learners apply commercial theory. Key terms are highlighted and explained and there are summary sections at the end of each chapter.

**Publisher:** Cambridge University Press

**Author:** Trigwell-Jones, M

**ISBN:** 9781107579095

**Published:** 2016

**Website:** [education.cambridge.org](http://education.cambridge.org)

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