

Two original cases in the shape the paper uses, with questions rising from knowledge through application to evaluation. Figures are illustrative, chosen so the business reasoning works. The commentary names where each mark sits. 以下数据为教学设定; 斜体说明分数所在。

Case 1 – A bakery decides whether to expand

EXTRACT. Rosa's Bakery is a sole trader with one shop. Last year revenue was \$180,000, cost of sales \$99,000 and expenses \$54,000. Rosa wants a second shop costing \$60,000. A bank will lend the money over four years; a friend offers \$60,000 to become a partner. Rosa says she 'enjoys making every decision herself'. Two competitors opened nearby last year.

I Calculate Rosa's gross profit and net profit. [4]

Gross profit = revenue – cost of sales = \$180,000 – \$99,000 = \$81,000. Net profit = gross profit – expenses = \$81,000 – \$54,000 = \$27,000.

Two marks each: one for the method, one for the figure. Showing the subtraction protects the method mark if the arithmetic slips.

Label which is which. An unlabelled pair of numbers can lose a mark even when both are right.

I Explain two disadvantages to Rosa of taking a partner. [6]

First, she would lose sole control of decisions. A partner has a legal say in how the business is run, and Rosa states that she enjoys making every decision herself, so the arrangement conflicts with her stated objective. Second, profits must be shared. Net profit was \$27,000 last year; splitting future profits reduces Rosa's own income even if the second shop succeeds, and she would still carry unlimited liability for the partnership's debts.

Each disadvantage is APPLIED to Rosa – her stated objective, her actual profit figure. A generic answer caps at the knowledge marks.

Two developed points beat four listed ones: the marks are for the explanation, not the count.

I Do you think Rosa should open the second shop? Justify your answer. [6]

In favour: net profit of \$27,000 on \$180,000 revenue is a 15% margin, which suggests the format works and could be repeated. Against: two competitors opened nearby last year, so the existing shop's revenue may fall, and a four-year loan commits Rosa to repayments whether or not the second shop performs. On balance she should not expand yet. The decision depends on whether her existing revenue holds against the new competition, and she has only one year of evidence; waiting a further year would cost little and would reveal whether the market has room for her.

The judgement is stated AND rests on a criterion – whether existing revenue holds. 'It depends' with no criterion earns nothing.

Both sides use the extract's own figures. The recommendation is also actionable, which the top band rewards.

Case 2 – A manufacturer considers automation

EXTRACT. Kestrel Tools employs 40 workers assembling hand tools. A machine costing \$250,000 would do the work of 12 of them, saving \$180,000 a year in wages. Output quality would become more consistent. The workforce is unionised and the local town has few other employers.

I Calculate the payback period for the machine. [2]

Payback period = initial cost $\div$ annual saving = \$250,000 $\div$ \$180,000 = 1.39 years, or about 1 year and 5 months.

Give the units. A bare '1.39' can lose the second mark.

I Evaluate the impact of the purchase on Kestrel's stakeholders. [8]

Shareholders gain: a payback of under eighteen months and more consistent quality raise both profit and reputation. The twelve workers made redundant lose most, and because the town has few other employers they are unlikely to find comparable work – a cost that falls on the local community as well. The remaining 28 workers face uncertainty, and with a unionised workforce the risk of industrial action could delay the saving the machine is bought for. Whether the purchase is justified turns on how Kestrel manages the reduction: redeployment and retraining would preserve goodwill and reduce the risk of disruption, and on that condition the investment is sound.

Named stakeholders, each with a distinct consequence. An answer that discusses 'the business' only cannot reach the top band.

The evaluation identifies the CONDITION under which the answer changes – how the reduction is managed – rather than simply weighing pros against cons.