**Name:**

**Group:**

**Exam Board OCR Course Code J837**

**R067: Enterprise and marketing concepts**

**R068 Design and business proposal**

**R069: Market and pitch a business proposal**



**ENTERPRISE AND MARKETING**

**KNOWLEDGE ORGANISER**

**Knowledge Organiser: KS4 Marketing and Enterprise - Topic Area 1: Characteristics, risk and reward for enterprise**

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| **1. Keyword** | **Definition** | **Examples** | | |
| 1. **Entrepreneur** | A person who sets up a business or businesses, taking on financial risks in the hope of making a profit. | *Successful entrepreneurs include:* | 1. Anita **Roddick -**  founder of The Body Shop 2. Jeff Bezos - founder of Amazon.com 3. Mark Zuckerberg - co-founder and CEO of Facebook, 4. Linda McCartney - founder of Linda McCartney vegan/vegetarian foods 5. Elon Musk - founder and CEO of Tesla 6. Vera Wang -  **American fashion designer.** | |
| 1. **Entrepreneurial characteristic** | *A feature or quality belonging typically to an entrepreneur.* | **Characteristics** | | **Exemplar answer** |
| 1. **Creativity**   An entrepreneur needs to be creative. They should be able to make something from nothing. They need to able to use their imagination to create something new. | | **Creativity** is associated with adjusting products or services in such a way that they produce something new. Any product has a tremendous potential for enhancement; all it takes is some creative thought to figure out what's missing. |
| 1. **Innovation**   An entrepreneur needs to be innovative. They need to be able make changes in something already developed. They need to introduce new methods, ideas or products. | | When you make continuous upgrades, repackaging and rebranding**, innovation** provides organisational sustainability. Any competent manager understands the necessity to create and develops business abilities to expand their inventiveness. |
| 1. **Risk-taking**   An entrepreneur needs to take risks  They need to be able to make decisions and judgements to develop their product(s)  They can’t be scared and need to make life-changing decisions for a business to succeed. | | Entrepreneurs take chances to set themselves apart from their competition. In today's competitive corporate world, those who are ready to **take risks** are positioned as leaders, while others are left behind. If you think of a successful leader, chances are they changed the way things were done for the better. |
| 1. **Communication**   An entrepreneur needs to be able to communicate. This is because they must work with different people, whether they are partners, employees or customers. They need to be able to present in different environments. | | Managers or leaders who have good **communication** skills communicate with their team members more effectively, passing on accurate information with accuracy and clarity. It reduces the likelihood of employee misinterpretation and allows them to execute flawless work. Good communication strengthens the link between a company and its employees and establishes clear expectations. |
| 1. **Negotiation**   An entrepreneur needs to be able to negotiate. This can be for a variety of reasons such as getting a better deal, negotiating a price and finalising an agreement | | The entrepreneur must **negotiate** to get the best resources including staff to make the business successful. |
| 1. **Confidence**   An entrepreneur needs to have confidence in both their product and in themselves. This will help make sales in the future | | **Confidence** is an important entrepreneurial trait. If you lack confidence, it's easy to become depressed, dissatisfied, and resentful. A successful businessperson has faith in his own ability. |
| 1. **Determination**   An entrepreneur needs to have determination.  This will help them succeed when times are tough. This will help them push further to achieve their goals | | Entrepreneurs are not discouraged by setbacks. They are **determined** see failure as an opportunity to succeed. |

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| 1. **Risk** | The possibility that a business may not be successful and money and time invested in the business may be lost. | 1. Personal relationships - | Relationships can become affected as you spend more time on your business and less time at home. This can affect your family, who may distance themselves from you. |
| 1. Financial - | As well as being a potential reward for risk taking, it is also a potential drawback for risk taking. This is because as an entrepreneur you may lose income and even become bankrupt! |
| 1. Health / wellbeing – | Working extended hours and taking risks can lead to your health and wellbeing being affected. Leading to short and long-term physical and mental illnesses such as stress and depression. |
| 1. Work-life balance - | Trying to be a successful entrepreneur can become very time constraining leading to longer hours at work. This can make it increasingly difficult to balance work and life. |
| 1. **Reward** | The possible returns that can be made from running a business. | 1. Financial | The money you can earn can be limitless from taking risks as an entrepreneur |
| 1. Independence | Being independent, being your own boss is another potential reward for risk taking |
| 1. Self-satisfaction | Many entrepreneurs begin their enterprises because they have a strong desire to do so. Many entrepreneurs are motivated by a sense of personal fulfilment. |
| 1. Making a difference / change - | A lot of entrepreneurs can make a difference by bringing changes into the world. For e.g. making technology accessible by less fortunate people. |

**Knowledge Organiser: KS4 Marketing and Enterprise - Topic Area 2: Market research to target a specific customer**

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| **1. Keyword** | **Definition** | **Example** | |
| 1. **Market Research** | Market research is the action or activity of gathering information about consumers' needs and preferences. | Market research can be done through primary or secondary research. | 1. Surveys, 2. Questionnaires 3. Internet research 4. focus groups 5. observations. |
| 1. **Purpose**   **of research** | Research is the action or activity of gathering information about consumers' needs and preferences. | 1. To reduce risk | As a business you need to reduce risks as much as possible to prevent loss of money and resources. |
| 1. To aid decision making | As a business, market research will allow you to make better decisions and informed decisions. |
| 1. To understand the market | As a business, market research will allow you to understand the market better. This will allow you to make a better, targeted product. |
| 1. To gain customers’ views and understand their needs/wants. | As a business, market research will allow you to gain customers’ views and understand their needs/wants. |
| 1. To inform product development | As a business, market research will allow you to inform product development so that it is more suitable for your clients. |
| 1. To understand how a good/service complements others on the market. | As a business, market research will allow you to understand how a good/service complements others on the market. |

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| 1. **Primary research** | Primary research can also be referred to as field research. It is research a company does itself. The data collected is known as secondary data. | 1. Observations - | It involves watching people to see their actions and behaviours to see their buying patterns. Observations may be of people within a demographic or location of a town, city or larger geographical area | | | |
| 1. Questionnaires - | A set of printed or written questions with a choice of answers, devised for the purposes of research. They involve asking open and closed questions to aid market research. | | | |
| 1. Surveys - | A type of research that involve obtaining information from a group of people in order to gain knowledge and insight about a number of topics. They involve asking open and closed questions to aid market research. | | | |
| 1. Interviews - | Similar to focus groups, except that only one person speaks to one researcher, who conducts the discussion. | | | |
| 1. Focus groups - | Focus groups are frequently used to gather high-quality research data.This can allow a wide range of viewpoints. | | | |
| 1. Consumer trials - | A limited-time offer of a product or service that lets a small group of customers to inspect, use, or test it before the company completely launches it. | | | |
| 1. Test marketing / pilots | This entails marketing a new product to a tiny segment of the market to gauge client response. For example a new business could begin by selling to a small local market to iron out product flaws. | | | |
| 1. **Secondary research** | Secondary research is also known as desk research. It consists of gathering data that already exists and has already been produced by other people. This is known as secondary data. | 1. Internal data - | Internal data is personal or confidential information that your company owns, controls, or collects. Sales data, customer profiles and financial data are all examples of internal data. | | | |
| 1. Books/newspapers/trade magazines - | | | These can be either be digital such as online books and / or paper-based. | |
| 1. Competitors’ data - | | | Depending on the legal framework of the company, competitor data may be made public. The law requires a limited firm to publish its financial statistics on an annual basis. | |
| 1. Government publications and statistics - | | | These are downloadable government materials and statistics are widely available on the internet. The national census and tax-related publications, such as income tax or corporate tax are examples. | |
| 1. Mintel or similar | | | companies buy research materials from market research firms like Mintel as they have information relating to **specific** market trends. Such as electrical, leisure and media trends. However, to acquire this information, Mintel charge a **large sum of money**. | |
| 1. **Market Segmentation** | Market Segmentation is the process of grouping potential customers together based on different factors.  It is basically the method used by businesses to identify their target customer/market. Markets can be segmented in different ways and some businesses choose to use more than one characteristic to specifically segment their market. | 1. Age | | This is basically how old the customer is. Businesses tend to segment their market into age brackets | | Toys, for example, are aimed at younger audiences, potentially between ages 3 and 13. |
| 1. Gender | | This is whether the target customers are typically going to be male or female | | Make-up, for example, is targeted at females – this doesn’t mean that males cannot buy it, it is just who the business is targeting! |
| 1. Occupation | | Occupation means the job or career that the people within the target market may have. This could be a specific job, | | for example Gym equipment being targeted at Personal Trainers, or a more general group of jobs, Office Workers for example. |
| 1. Income – | | Some businesses segment their market based on how much money their potential customers make | | Luxury branded items, for example, will be targeted at customers with more disposable (spare) income |
| 1. Geographic | | This is when businesses segment their market by their location. | | This is when businesses segment their market by their location. |
| 1. Lifestyle | | Businesses could segment their market based on what their customers’ lifestyle is like; this is basically their hobbies, their routines and their habits. | | Some people enjoy going on holiday abroad each year, this is their lifestyle |
| 1. **Benefits of segmentation** | Advantages of grouping potential customers together based on different factors including age, gender, occupation, income, geographical location and lifestyle. | 1. Higher Rate of Success ...  2. Increases Profitability ...  3. Increases Competitiveness ...  4. Retention of Customer ...  5. Creates and Provides Market Opportunities ...  The Bourne Academy Scholars Programme  Knowledge Organiser: KS4 Marketing and Enterprise - Topic Area 1: Characteristics, risk and reward for enterprise | | | | |

**Knowledge Organiser: KS4 Marketing and Enterprise - Topic Area 3: What makes a product financially viable**

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| **1. Keyword** | **Definition** | **Examples** | |
| 1. **Costs** | Any money spent by a company to carry out its operations is referred to as costs. It is essential for a company to ensure that it can cover its expenses. A company's overall costs will be made up of **fixed costs** and **variable costs**. | 1. 1. Fixed costs - costs that **do not** change (costs which **do not** vary with output) 2. 2. Variable costs – costs that **change** (costs that vary with output) | Advertising, Insurance, Loan interest, Rent, Salaries, Utilities  Raw materials / components (that make up a product), Packaging, Wages |
| 1. **Total Costs per unit** | The cost of producing, storing or selling one unit of product or service. | **Fixed costs + variable costs = total costs** | **variable costs =£7 fixed costs =23**  Fixed costs + variable costs = total costs  £23 + £7 = £30  Total costs = £30 |
| 1. **Revenue** | The total amount of income generated by the **sale** of goods and services related to the primary operations of the business | **Multiply the selling price of the goods by the number of goods sold:**  Total revenue = selling price per unit x number of sales  **For example:**  A videogame store sells 300 videogames for £50 each  So £50 (selling price) x 300 (number of sales) = £15000 (total revenue) | |

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| 1. **Profit** | A profit is a financial gain in money. Profit is the amount of income that remains after all expenses, debts, additional income streams and operating costs. Profit is also known as net income. | Profit per unit = selling price – total cost per unit  **For example:**  *A gaming console sells for £450. It cost £299 to buy. Advertising costs are £10.*  So £450 (selling price) - £299 (cost price) - £10 (advertising costs) = £450 - £309 =  Profit = £141 | |
| 1. **Loss** | A financial loss is when a company does not make enough money to cover all its costs. When a company doesn’t make either a profit or **loss it is said to break even.** | Profit or Loss is per unit = selling price – total cost per unit  **For example:**  *A gaming console sells for £450. It cost £399 to buy. Advertising costs are £40 and delivery is £50.*  *Selling price = 450 Cost price = 399 Advertising costs = 40 and delivery =50*  So £450 - £399 - £40 - £50= profit or loss  £450 - £489 = profit or loss  -39 = profit or loss  As the sign is negative this indicates a loss. So answer is loss of £39 | |
| 1. **Break even** | When a company doesn’t make either a profit or **loss it is said to break even.** | To explain break-even is the level of output where  Total revenue = Total costs |  |
| 1. **Cash** | Cash comes in and out of a business. Cash comes into a business via receipts. Cash leaves a business via payments. Wages, salaries, raw supplies and utilities could all be included in these payments. | **The difference between cash and profit**   * Cash involves money moving in and out of the business * Not all cash invested in a business is profit * A business must pay its costs out of the money it receives * The profit of a business is the amount remaining after all expenditures have been deducted from all income * In most cases, profit is calculated on an annual basis * Calculating it monthly, on the other hand, can aid a business by demonstrating that it is stable and suggesting if it will be able to meet its profit objectives | |
| 1. **Lack of cash** | If a company has a limited supply of cash then it can cause many problems to the business. | **The consequences of a lack of cash**   * If there is less cash in the business it won’t be able to pay the wages, salaries, raw supplies and utilities of a business * Less cash in and out of a business means less profit * Less profit will hinder the development of a business * The business will then have added pressure to succeed and may be forced to borrow money or a loan to prevent closing * Ultimately the business will not survive and fail if it has a lack of cash | |

**Knowledge Organiser: KS4 Marketing and Enterprise - Topic Area 4: Creating a marketing mix to support a product**

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| **1. Keyword** | **Definition** | **Example** | | | |
| 1. **Marketing Mix** | There are 4 elements of the marketing mix which must be considered to provide a good/service to customers. | Product - understanding customer needs is vital to ensure that a business is able to supply products that customers want to buy, at a price that allows the business to make a profit. | | Each element of the Marketing Mix affects the appropriateness of decisions regarding other elements.   * Consideration of the whole marketing mix and how the elements work together to create a specific brand image, such as premium or economy * Satisfying the target market segment’s needs | |
| Price – this is the amount that must be paid to purchase a product or access a service. To be willing to pay the price, the customer needs to believe that there is enough value in the product or service. | |
| Place - this is concerned with how goods and services reach customers. This includes how customers access products, and which methods of transport will be involved in moving them. | |
| Promotion - businesses use promotion to:   * **inform** consumers of a new product or service * **persuade** consumers to buy a product or service * **remind** consumers about the benefits of a product or service | |
| 1. **Advertising** | Advertising is a marketing activity that helps you to reach out to potential customers and encourage them to buy your products or services. Advertising can be split **into digital and non-digital** medium. | **Digital Medium** | | **Non Digital Medium** | |
| * Social Media – video, feedback, social networks | Businesses use social media to post information about their products, run competitions and interact with customers. | * Leaflets | Leaflets are a cost-effective form of advertising, and are particularly useful for smaller, local businesses who can use them within the local area to trial offers, eg money back on a purchase |
| * Websites | Having a website enables a business to share more detailed information about their products, as well as ways in which people can get in touch with them. | * Newspapers / Magazines | Newspapers can be both local or national, so geographical areas to be targeted. In addition, different newspapers are read by different types of people, which can be useful if a business knows which market segment it needs to appeal to. |
| * Online banners / pop-ups | This advertising is a type of digital advertising through creative ads known as banners. Banners are the creative rectangular ad that are shown along the top, side or bottom of a website in hopes that it will drive traffic to the advertiser’s proprietary site, generate awareness and overall brand consideration. | * Radio | Radio advertising enables a business to reach a large audience, and can be national, regional or local, allowing a business to choose an appropriate geographical area. |
| * SMS texts | **Text message advertising** is a way of sharing promotions, sales, or news updates with your customers through text messages. You can either send out mass texts to tens, hundreds, or thousands of customers at once or communicate one-on-one with customers. | * Posters / billboards | Large outdoor areas /boards for displaying advertisements. typically found in high-traffic areas such as alongside busy roads. Billboards present large advertisements to passing pedestrians and drivers. |
| * Podcasts / blogs / vblog | These are all effective marketing techniques for businesses looking to attract more customers.  **Podcasts** advertising is a form of audio advertising that serves ads to the listeners of a podcast episode. Since podcasts often cover niche subjects and have devoted, attentive audiences, podcast ads are typically more effective and targeted than many other forms of advertising.  A **Blog** (short for “weblog”) is an online journal or informational website run by an individual, group, or business that offers regularly updated content about a topic. It is written in an informal or conversational style.  A **Vlog** refers to video blogging, so it’s simply a blog in video format. | * Cinema | The old and young love films, making cinema advertising hugely cost effective. Adverts are played before the main feature film in the form of a TV advert. |
| 1. **Sales promotion** | A sales promotion technique is a marketing approach in which a company uses short-term campaigns to generate interest in a product, service or other offer. There are 7 main promotional techniques. | 1. **Discounts** - products or services can be sold at a reduced price for a short period of time. | | 1. **Free gifts/product** trials - free gifts – offering a free gift with the purchase of products or service. Product trials – offering a product for free. Generally given with the purchase of product. | |
| 1. **Competition**s - customer participate in a prize draw or competition designed to encouraged interest in the product being sold. | | 1. **Loyalty schemes -**  these are in place to ensure that regular customers invest more time in your business. Normally in a point system. The more they purchase from your business, the more their points that they can invest on your products/services | |
| 1. **Buy one get one free (BOGOF)** - this is designed to give customers a free product for the purchase of one product. A similar promotion is 2 for the price of 1. | | 1. **Sponsorship -**  these are in place to ensure that regular customers invest more time in your business. Normally in a point system. The more they purchase from your business, the more their points that they can invest on your products/services | |
| 1. **Point of sale advertising** - Displays in stores that are used to draw customers attention to a particular product. This includes banners, posters, screens, signs and so forth. | | | |

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| 1. **Pricing strategy** | The technique through which businesses price their products or services is referred to as pricing strategy. Almost all businesses base their pricing of their goods and services on production, labour and advertising costs. **There are four types of pricing strategies which you need to know.** | 1. **Competitive pricing** - as the names suggests, it is when a business sets the price similar to a competitor’s price so that customers will be more likely to buy their products or services | e.g a competitor is selling similar product for £20 so you decided to sell your product for £19.50 |
| 1. **Psychological pricing** - Psychological pricing is where prices are set in a way to make them sound lower to encourage sales. | e.g. £24.99 appears less expensive than £25 |
| 1. **Price skimming** – this is the opposite of price penetration. The business will make their products more expensive at the introduction and gradually drop their prices over time. | A common example is of electronic devices like mobile phones and gaming consoles |
| 1. **Price penetration** - normally used to attract new customers and used by new and existing customers. Businesses will introduce products and services at a low price and eventually increase their prices as they build a customer base. | Often seen with gym memberships, internet services and mobile phone contracts. |

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**Knowledge Organiser: KS4 Marketing and Enterprise - Topic Area 5: Factors to consider when starting up and running an enterprise**

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| **1. Keyword** | **Definition** | **Example** | | |
| 1. Forms of ownership | Starting a business is a big decision that comes with a lot of challenges. The first challenge business owners face is deciding the ownership structure they want to use. This structure will be heavily influenced by the type of business ownership employed. | 1. Sole Trader | A single person who is the exclusive owner of a business, entitled to keep all profits after tax has been paid but liable for all losses | **Examples of sole traders:**  Electrician, Personal Trainer, Driving Instructor |
| 1. Partnership | As the name suggests, a partnership is when two or more owners manage the business. These partners are responsible for the business and share liability | **Examples of Partnerships:**  Small retail stores, Restaurant/takeaway owners, tax accountants |
| 1. Private Limited Company | A private limited company has limited liability. Therefore the word 'Ltd' is frequently added to the end of the company name. An example of this would be ‘Green Construction Ltd’. A Privaye Limited Company is owned by Shareholders. | **Examples of Private Limited Companies**  Any type of business can set up as a private limited company – for example, a plumber, hairdresser, photographer, lawyer, dentist, accountant or driving instructor. |

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|  |  | 1. Franchise | It is a business in which a franchisor i.e. business owner allows the franchisee (another business) to use their business name to sell their products and services | Large corporation companies’ often hospitality based. Burger King, McDonalds, Nando’s, Pizza hut etc. | |
| 1. Liability | Being legally liable/accountable for a company's debts and financial obligations | Unlimited Liability | Unlimited liability is when owners share responsibility for debts incurred if a business fails or to settle any legal procedures. This means that if the business went into debt, the business person(s) would be wholly responsible | For example, a sole trader invested £10,000 into their business. If the business went into £25,000 of debt, they would be personally responsible for the whole of this debt. This means that they may need to sell their personal assets to recover the debt | E.g. Sole Trader and Partnerships |
| Limited Liability | Business owners are only accountable for the debts of their company up to the amount of money they put into it. This means that a creditor can only take assets belonging to the business and not personal assets | For e.g. a person invested £5,000 into a business and they owned 100% of the shares. If the business went into £10,000 of debt, they would only lose their original investment. Personal finances and possessions would be protected | E.g. Limited Company (Ltd) |

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| 1. Capital | Money and possessions, especially a large amount of money used for producing more wealth or for starting a new business. Capital can be obtained from different sources. | **Own savings** | This is when you rely on your own capital i.e. money and savings for your business start-up or expansion |
| **Friends and family** | This is when you rely on friends and family for financial support as a gift or a loan. This is normally high risk in case your business goes into debt, as the friends and families capital will be lost |
| **Loans** | Loans are very popular for businesses as you can gain a large sum of capital. However, they have their disadvantages. Loans are generally taken from a:  Bank  Government The local council/enterprise department  Charitable organisation  Credit union |
| **Crowdfunding** | This is becoming increasing popular where fundraisers raise funds from a huge number of contributors for their business. In the modern day, the business or entrepreneur will contact contributors through online platforms |
| **Grants** | Grants are non-repayable forms of capital. They are normally only available if business/entrepreneur meets specific requirements (strict eligibility requirements). Businesses normally apply for grants through:  Government  Local charities  Banks |
| **Business Angels** | Business angels are wealthy entrepreneurs that invest in your business. They normally make a substantial contribution to your business, however they will normally ask for a share of the business in exchange for the capital. The Dragon’s Den Entrepreneurs are an example of Business Angels. |

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**Knowledge Organiser: KS4 Marketing and Enterprise - Topic 6: Equations and Formulae**

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| **Keyword** | **Definition** | **Examples** | | |
| **Total Costs per unit** | The cost of producing, storing or selling one unit of product or service. | **Fixed costs + variable costs = total costs** | **variable costs =£7 fixed costs =£23**  Fixed costs + variable costs = total costs  £23 + £7 = £30  Total costs = £30 | |
| **Revenue** | The total amount of income generated by the **sale** of goods and services related to the primary operations of the business | **Multiply the selling price of the goods by the number of goods sold:**  Total revenue = selling price per unit x number of sales  **For example:**  A videogame store sells 300 videogames for £50 each  So £50 (selling price) x 300 (number of sales) = £15000 (total revenue) | | |
| **Profit** | A profit is a financial gain in money. Profit is the amount of income that remains after all expenses, debts, additional income streams and operating costs. Profit is also known as net income. | Profit per unit = selling price – total cost per unit  **For example:**  *A gaming console sells for £450. It cost £299 to buy. Advertising costs are £10.*  So £450 (selling price) - £299 (cost price) - £10 (advertising costs) = £450 - £309 =  Profit = £141 | | The shaded region represents profit.  A graph of sales and a line  Description automatically generated |
| **Loss** | A financial loss is when a company does not make enough money to cover all its costs. When a company doesn’t make either a profit or **loss it is said to break even.** | Profit or Loss is per unit = selling price – total cost per unit  **For example:**  *A gaming console sells for £450. It cost £399 to buy. Advertising costs are £40 and delivery is £50.*  *Selling price = 450 Cost price = 399 Advertising costs = 40 and delivery =50*  So £450 - £399 - £40 - £50= profit or loss  £450 - £489 = profit or loss  -39 = profit or loss  As the sign is negative this indicates a loss. So answer is loss of £39 | | |

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| **Break even** | When a company doesn’t make either a profit or **loss it is said to break even.** | To explain break-even is the level of output where  Total revenue = Total costs  The formula for break even is | Point C shows break even  A graph with lines and dots  Description automatically generated  Line x represents the total costs  A graph with lines and points  Description automatically generated |

**External examination command words**

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**Non Examined Assessment (NEA)**

The tables below show the command words that will be used in the NEA Marking Criteria grids. They explain the type of evidence that you should expect to see to meet each command word.

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**NOTES**