

| <b>Limitation<br/>1 mark</b>                                                | <b>Development<br/>0-3 marks</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Out of date (1).</b>                                                     | The ratios may be based on information which is out of date, in this case the Pendgard ratios are based on the financial statements that are at least 3 months old (1) and these may not reflect the current performance of the business (1). Similarly the industry average ratios are based on information which is at least 6 months old (1) and also may not reflect the current performance of the industry. The ratios may not be relied upon to forecast future performance (1) |
| <b>Based on financial statements that aggregate and summarise data (1).</b> | The ratios are based on financial statements that are aggregated and summarised – this could disguise the performance of the business (1) for example some sections of a business could be performing poorly but this is disguised by sections that perform much better (1). This may make comparisons difficult (1) and also make the ratios less reliable(1).                                                                                                                        |
| <b>External factors (1)</b>                                                 | The financial statements and ratios ignore external factors that could affect the performance of the business, for example the state of the economy (1) + 1 for example (eg recession, period of economic growth) or natural disasters (1) + 1 for example (eg floods)                                                                                                                                                                                                                 |
| <b>Not an accurate reflection of business performance (1)</b>               | The financial statements and ratios calculated may be based on an exceptional year (1) which differ greatly from a typical year (1) + 1 for example (eg Olympics year)<br>Or<br>The ratios may not reflect the actual results of the business for example a low profit in relation to revenue ratio would indicate that a business is not performing well (1) but this could disguise a very high profit figure(1)                                                                     |
| <b>Ratios do not show the cause of the performance (1)</b>                  | Ratios provide guidance on what has happened (1) but not why, for example the gross profit margin is lower than the industry average (1) but this does not explain what has caused this eg increased selling price or reduced cost of sales (1)                                                                                                                                                                                                                                        |
| <b>Ratios need to be compared in order to make an assessment (1)</b>        | Ratios can be compared with the industry average, other companies or over time (1); if these are not reliable (1) + 1 for example (companies are different in size, operate in different markets, different financial year ends, etc), then it is impossible to make an accurate assessment                                                                                                                                                                                            |

**12 marks****Marker notes:**

There is a maximum of 3 marks for the identification of limitations without development.

It is important to reward valid development points, not just to look for points made here. However, do not reward multiple examples for a particular limitation.

If the student provides more than 3 limitations please assess them all, but only award marks for the best three.

There is no reward for identifying "there could be errors in financial statements" as a limitation.

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A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the 'Disha Experts' text.

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