

**Sample Assessment Schedule – 2025****Commerce: Demonstrate understanding of the financial viability of an organisation (92031)****Assessment Criteria**

<b>Achievement</b>	<b>Achievement with Merit</b>	<b>Achievement with Excellence</b>
<p><b><i>Demonstrating understanding</i></b> of the financial viability of an organisation involves:</p> <ul style="list-style-type: none"> <li>describing the effects of a factor on the financial viability of an organisation</li> <li>describing actions that the organisation could take to sustain financial viability</li> <li>using a relevant model or concept.</li> </ul>	<p><b><i>Examining</i></b> the financial viability of an organisation involves:</p> <ul style="list-style-type: none"> <li>explaining the effects of a factor on the financial viability of an organisation</li> <li>explaining actions that the organisation could take to sustain financial viability</li> <li>using a relevant model or concept.</li> </ul>	<p><b><i>Evaluating</i></b> the financial viability of an organisation involves:</p> <ul style="list-style-type: none"> <li>analysing the effects of a factor on the financial viability of an organisation</li> <li>evaluating actions that the organisation could take to sustain financial viability</li> <li>using a relevant model or concept.</li> </ul>

**Cut Scores**

<b>Not Achieved</b>	<b>Achievement</b>	<b>Achievement with Merit</b>	<b>Achievement with Excellence</b>
0–2	3–4	5–6	7–8

**N0** = No response; no relevant evidence.

**Sample evidence**

**Factor: Increase in the cost of production for *Plan my Dinners***

	<b>Achievement</b>	<b>Achievement with Merit</b>	<b>Achievement with Excellence</b>
(a)	<ul style="list-style-type: none"> <li>• Effects on financial viability described.</li> <li>• Model or concept used to support descriptions.</li> </ul> <p>E.g. An effect of the higher cost of production on <i>Plan my Dinners</i>' financial viability is that it will make less profit.</p> <p>E.g. An effect of the higher cost of production on <i>Plan my Dinners</i>' financial viability is that there will be a decrease in supply.</p>	<ul style="list-style-type: none"> <li>• Effects on financial viability explained.</li> <li>• Model or concept used to support explanations.</li> </ul> <p>E.g. <i>Plan my Dinners</i>' financial viability will be negatively impacted by the increase in the cost of production as it will be making less profit. This is because it will be paying more for production costs, which will increase expenses and decrease profit.</p> <p>E.g. <i>Plan my Dinners</i>' financial viability will be negatively impacted by the increase in the cost of production as there will be a decrease in supply. The supply curve will shift to the left, with a decrease in supply at each and every price.</p>	
(b)	<ul style="list-style-type: none"> <li>• Effect on pūtake described.</li> </ul> <p>E.g. An effect of the higher cost of production will be to make it more difficult for <i>Plan my Dinners</i> to achieve its pūtake as it may not be able to create suitable recipes for busy households to use.</p>		
(c)	<ul style="list-style-type: none"> <li>• Action described.</li> <li>• Model or concept used to support description.</li> </ul> <p>E.g. <i>Plan my Dinners</i> could replace the current ingredients with similar ingredients that are not as expensive, so it can continue to make similar recipes. This means that the break-even point would remain close to their present point of 59 subscriptions per week.</p>		

(d)			<ul style="list-style-type: none"> <li>• Positive consequence evaluated.</li> <li>• Model or concept used to support evaluation.</li> </ul> <p>E.g. If the organisation continues to satisfy its customers with affordable easy recipes by changing to cheaper ingredients, then positive word of mouth from their customers will help them to grow and expand the business. By expanding into vegetarian and gluten-free options, it will be able to further increase its market size, which will lead to an increase in income and profit, further sustaining its financial viability.</p> <p>Financial model or concept used to illustrate expansion of business.</p>
(e)			<ul style="list-style-type: none"> <li>• Negative consequence evaluated.</li> <li>• Model or concept used to support evaluation.</li> </ul> <p>E.g. A change in the ingredients may not suit all their regular subscribers who may not like the new meals. These customers may decide to cancel their subscription, which will cause a decrease in sales and financial viability for the organisation. As a result, Rachel and Jess may not be able to afford to withdraw \$400 a week each. This could mean they do not put as much effort into running the business, which could negatively impact <i>Plan my Dinners</i> in the future. Financial model or concept used to illustrate impact of losing subscribers.</p>

N1	N2	A3	A4	M5	M6	E7	E8
Very little Achievement level evidence.	Some Achievement level evidence, partial explanations.	Most Achievement level evidence, at least one explanation.  Discussion of pūtake.	Nearly all Achievement level evidence.  Discussion of pūtake.	Some Merit level evidence.  Discussion of pūtake.	Most Merit level evidence.  Discussion of pūtake.	Excellence level evidence. One part may be weaker.  Discussion of pūtake.	All points covered at Excellence level.  Discussion of pūtake.

**N0** = No response; no relevant evidence.