MARKING SCHEME

Grade 10 Business Studies ·

Term 3 End of Term 2026

SECTION A 30 MARKS

Q. No.	Expected answer / working	Marks
1	A – security thread/strip; B – security device/mark; C – watermark area. Accept equivalent correct identification. 1 mark each.	3
2	Specific/measurable; realistic/achievable; time-bound; relevant/clear. Any 3 × 1.	3
3	Budget surplus = 103,500 − 72,500 = KSh 31,000. B1 operation; A1 substitution; A1 answer with currency.	3
4	Any three: deposits/withdrawals; loans/overdrafts; payment services; electronic banking; foreign exchange; statements; savings/investment services. Any 3 × 1.	3
5	Need: essential for basic living/well-being; want: desired but not essential. One valid example of each. 1 + 1 + 1.	3
6	Sole proprietorship; partnership; company; co-operative. Any three correct × 1.	3
7	Any three: builds reputation/trust; improves community relations; supports environmental/community welfare; strengthens customer loyalty; reduces conflict. Any 3	3