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# basic education

Department:  
Basic Education  
**REPUBLIC OF SOUTH AFRICA**

**NATIONAL  
SENIOR CERTIFICATE**

**GRADE 12**

**CONSUMER STUDIES**

**NOVEMBER 2016**

**MEMORANDUM**

**MARKS: 200**

**This memorandum consists of 24 pages.**

**QUESTION 1: SHORT QUESTIONS**

1.1	1.1.1	B✓	<i>Remembering, easy (Focus, p.182–184; Successful, p.202)</i>	(1)
	1.1.2	D✓	<i>Remembering, easy (Focus, p.163; Successful, p.180)</i>	(1)
	1.1.3	C✓	<i>Applying, moderate (Focus, p.173–4; Successful, p.192–4)</i>	(1)
	1.1.4	C✓	<i>Remembering, easy (Focus, p.72; Successful, p.81)</i>	(1)
	1.1.5	A✓	<i>Remembering, easy (Focus, p.95; Successful, p.111)</i>	(1)
	1.1.6	B✓	<i>Remembering, moderate (Focus, p.101; Successful, p.119)</i>	(1)
	1.1.7	C✓	<i>Remembering, easy (Focus, p.103; Successful, p.123–124)</i>	(1)
	1.1.8	C/ D✓	<i>Remembering, easy (Focus, p.89–91; Successful, p.103-109)</i>	(1)
	1.1.9	A✓	<i>Understanding, easy (Focus, p.49–50; Successful, p.50)</i>	(1)
	1.1.10	C✓	<i>Understanding, easy (Focus, p.49; Successful, p.51)</i>	(1)
	1.1.11	B✓	<i>Remembering, easy (Focus, p.128; Successful, p.146)</i>	(1)
	1.1.12	C✓	<i>Understanding, difficult (Focus, p.127–128; Successful, p.145)</i>	(1)
	1.1.13	A/ D✓	<i>Applying, difficult (Focus, p.137; Successful, p.157)</i>	(1)
	1.1.14	B✓	<i>Understanding, moderate (Focus, p.130; Successful, p.149)</i>	(1)
	1.1.15	A✓	<i>Understanding, easy (Focus, p.120; Successful, p.138)</i>	(1)
	1.1.16	C✓	<i>Remembering, moderate (Focus, p.16; Successful, p.22)</i>	(1)
	1.1.17	D✓	<i>Remembering, easy (Focus, p.25; Successful, p.25)</i>	(1)
	1.1.18	D✓	<i>Remembering, easy (Focus, p.31; Successful, p.30)</i>	(1)
	1.1.19	A✓	<i>Remembering, moderate (Focus, p.40; Successful, p.42)</i>	(1)
	1.1.20	B✓	<i>Applying, moderate (Focus, p.35; Successful, p.34)</i>	(1)

- 1.2 1.2.1 F✓ (Focus, p. 90; Successful, p. 107) (1)
- 1.2.2 A/ D✓ (Focus, p. 90; Successful, p. 106) (1)
- 1.2.3 C✓ (Focus, p. 89; Successful, p. 104) (1)
- 1.2.4 B✓ (Focus, p. 89; Successful, p. 103) (1)

*Remembering, moderate*

- 1.3 1.3.1 Stokvel/ savings club✓ (Foc, p. 161; Suc, p. 177) (1)
- 1.3.2 Unfair business practice/ scam/ fraud✓ (Foc, p. 157; Suc, p. 174) (1)
- 1.3.3 Grey goods/ parallel imports✓ (Foc, p. 158; Suc, p.176) (1)
- 1.3.4 (Illegal) Pyramid scheme✓ (Foc, p. 162; Suc, p.179) (1)
- 1.3.5 Cooling-off period✓ (Foc, p. 157; Suc, p. 173) (1)
- 1.3.6 Tiered-level scheme/ multilevel marketing  
scheme/ legal pyramid scheme✓ (Foc, p. 162; Suc, p. 179) (1)

*Remembering, moderate*

- 1.4 A✓ (in any sequence)  
D✓  
E✓  
F✓ (4)

*Understanding, moderate (Focus, pages 39–40; Successful, page 41)*

- 1.5.1 D✓  
1.5.2 F✓  
1.5.3 I✓  
1.5.4 O/ P✓  
1.5.5 R✓  
1.5.6 X✓ (6)

*Analysing; applying, moderate (Focus, pages 56–60; Successful, pages 59–65)*

**[40]**

**QUESTION 2: THE CONSUMER****2.1 Name TWO forms of renewable energy.**

- Water energy/ hydroelectricity/ hydro power/ tidal energy✓<sup>1</sup>
- Wind (energy)✓<sup>2</sup> (Not air energy)
- Solar/sun (energy)✓<sup>3</sup>
- Energy from wood/ dung/ fuel/ vegetable matter/ vegetable oil/ bio-energy/ bio-mass✓<sup>4</sup>
- Geothermal✓<sup>5</sup>

(Any 2) (2)

*Remembering, easy (Focus, pages 171–172; Successful, pages 191–192)***2.2 Explain the term phishing.**

- Phishing e-mails are fake e-mails/ phone call/ website✓<sup>1</sup>
- usually pretending to be legitimate from banks/ other financial institutions,✓<sup>2</sup>
- asking the consumer to change his/ her personal details/ financial information/ tricks the consumer into giving his/ her credit card number, account user name and password to the phishers.✓<sup>3</sup>

OR

- When an e-mail message/ website/ phone call✓<sup>4</sup>
- is designed to steal money from an unsuspecting consumer.✓<sup>5</sup>
- It is sometimes used for identity theft.✓<sup>6</sup>

(Any 3) (3)

*Remembering, easy (Focus, pages 159–160; Successful, pages 176–177)***2.3 Explain how an increase in VAT will affect food prices and the disposable income of South African consumers.**

- Some basic food items (brown bread/ maize meal/ lentils/ milk powder/ dried mealies/ mealie rice/ samp/ rice/ milk/ fruit/ vegetables/ eggs) are excluded/exempted from VAT/ zero-rated,✓<sup>1</sup> these products will still be zero-rated after an increase in VAT.✓<sup>2</sup>
- If VAT increases, the production cost/ electricity/ transport/ water/ overheads of all food items (regardless if zero rated or not) will increase,✓<sup>3</sup> and this will lead to higher food prices✓<sup>4</sup>, reducing the disposable income of consumers.✓<sup>5</sup>
- Consumers, especially lower income consumers, will suffer more/ consumers may not be able to meet their basic needs✓<sup>6</sup> and consumers will purchase fewer products.✓<sup>7</sup>

(Any 4) (4)

*Understanding, moderate (Focus, pages 164-165; Successful, page 181)*

- 2.4 2.4.1 **Quote a sentence from the information above to describe the term *inflation*.**
- Living in South Africa is not as cheap as it used to be because prices keep climbing/rising✓<sup>1</sup>
  - A rise in the costs of petrol, diesel and consumer products which have seen increases in the last few years✓<sup>2</sup>
  - The value of the rand keeps fluctuating.✓<sup>3</sup> Any 1) (1)

*Remembering, easy (Focus, page 167; Successful, pages 184–85)*

NOTE: Accept 'prices keep rising', it doesn't have to be a full sentence.

- 2.4.2 **Use the information above and identify TWO items that could be included in the 'consumer basket' when assessing the consumer price index.**
- Petrol✓
  - Diesel✓
  - Clothing✓
  - Computers✓
  - Consumer products✓ (Any 2) (2)

*Remembering, easy (Focus, pages 164–165; Successful, page 181)*

- 2.5 **Discuss how installing this shower head may contribute to the sustainable consumption of:**

- 2.5.1 **Water**  
This type of shower head uses 50%/ 60% less/ less water/saves water✓<sup>1</sup> but still retains the pressure/ power/ force of water.✓<sup>2</sup> (2)

- 2.5.2 **Electricity**  
This saves electricity / less electricity is used✓<sup>1</sup> as less heated water leaves the geyser.✓<sup>2</sup> (2)

*Understanding, moderate (Focus, p 180; Successful, page, 199)*

2.6 **Save more, save longer, delay your retirement:**

- This will help to accumulate wealth/ have more money<sup>✓1</sup> as savings gain (compound) interest.<sup>✓2</sup>
- The longer one saves the more money is accumulated<sup>✓3</sup> to help combat inflation/ increasing prices of goods and services.<sup>✓4</sup>
- Normally retirement income is less than income when working/ employed.<sup>✓5</sup>
- You will have more money for luxuries/ holidays/ helping your children<sup>✓6</sup>

(Any 2)

**Have a good medical aid with a comprehensive cover:**

- As one ages health deteriorates.<sup>✓1</sup> Medical needs will become more.<sup>✓2</sup> Therefore a comprehensive medical aid will ensure that medical needs are covered/ You will have to pay less out of your pocket.<sup>✓3</sup>
- Inflation will cause an increase in the cost of medical expenses<sup>✓4</sup> and will impact on the budget having less money available for daily living expenses.<sup>✓5</sup>
- Get good/ better health care/ do not have to go to the clinic.<sup>✓6</sup> (Any 2)

**Pay off your mortgage before retirement:**

- The quicker a mortgage bond/ loan is paid off, less interest is paid.<sup>✓1</sup>
- When the bond is paid off, no monthly payments are due<sup>✓2</sup> which increases the disposable income.<sup>✓3</sup>
- A paid off property is an asset/ investment.<sup>✓4</sup>
- If the mortgage bond/ home loan is not paid off before retirement the instalments<sup>✓5</sup> may not be affordable on pension/ retirement money/ income/ property may be repossessed.<sup>✓6</sup>
- May become dependent on other family members.<sup>✓7</sup> (Any 2x2) (4)

*Analysing, difficult (Focus, pages 166–169; Successful, pages 183–184)*

NOTE: TWO marks can be awarded for any TWO of the three aspects.

**[20]**

**QUESTION 3: FOOD AND NUTRITION****3.1 Define the term *obesity*.**

- Obesity is a condition of excessive/ too much fatness/ body fat/ weight exceeds the standard based on height/ BMI is over 30/ when an individual is over 20% of normal weight.✓

(1)

*Remembering, easy (Focus, page 83; Successful, page 96)*

NOTE: Do not accept overweight

**3.2 Name FOUR points to keep in mind when treating gastroenteritis in adults.**

- Stop eating solid foods for a few hours so that your stomach can settle.✓<sup>1</sup>
- Avoid water of uncertain quality/ drink bottled water/ boiled water/ clear liquid/ fruit juices/ ~~sports drinks~~/ drink at least 200 ml an hour for adults.✓<sup>2</sup>
- Prevent or treat dehydration/ prevent dehydration✓<sup>3</sup> by sucking on ice or ice lollies/ take small, frequent sips of liquid
- Take electrolytes, e.g. sorol/ rehydrate solution/ mixture of boiled water, sugar and salt/ sports drink✓<sup>4</sup>
- Start eating again slowly/ gradually.✓<sup>5</sup>
- Eat foods that are usually well tolerated/ easily digested such as dry toast/ jelly/ bananas/ grated apple/ rice/ clear soup.✓<sup>6</sup>
- Avoid dairy products/ caffeine/ alcohol/ fatty food/ spicy food.✓<sup>7</sup>
- Consult a doctor/ clinic rather than attempt self-medication if the diarrhoea is severe/ it does not improve within several days/ there is blood and/ or mucus in the stool/ fever occurs with shaking chills/ or there is dehydration with persistent diarrhoea.✓<sup>8</sup>
- Rest✓<sup>9</sup>

(Any 4) (4)

*Remembering, easy (Focus, page 91; Successful, page 109)***3.3 3.3.1 Which ingredient is present in the largest quantity?**

- Filtered water✓

(1)

*Remembering, easy (Focus, page 97; Successful, page 118)***3.3.2 Identify the ingredient which is most commonly irradiated.**

- Spices✓

(1)

*Understanding, moderate (Focus, page 105; Successful, page 128)*



3.3.3 **Identify THREE ingredients which contain one or more of the most common allergens**

- (Fresh) cream✓
- Butter✓
- (Cheese) Pecorino✓
- Parmesan✓
- Colourant✓
- Flavourant✓

(Any 3) (3)

*Remembering, easy (Focus, page 79; Successful, page 92)*

3.3.4 **Explain the function of sorbic acid as a chemical preservative in this product.**

- It was added to lengthen the shelf-life of the product/ protect the product✓<sup>1</sup> against deterioration/ slow down enzyme activity✓<sup>2</sup> which could lead to food spoilage/ decay.✓<sup>3</sup>
- Makes the food safer✓<sup>4</sup> to eat as it inhibits/ retards spoilage caused by micro-organisms✓<sup>5</sup> which could lead to food poisoning✓<sup>6</sup>

(Any 2) (2)

*Understanding, moderate (Focus, page 94; Successful, page 113)*

3.3.5 **Discuss why this product is NOT suitable for the prevention of osteoporosis.**

- Although the product contains calcium/ phosphorus✓<sup>1</sup> it may not have an impact on the prevention of osteoporosis as it may not be consumed regularly/ daily.✓<sup>2</sup>/ The quantities present are inadequate,✓<sup>3</sup> may not have an impact on the prevention of osteoporosis.
- There is very little/no vitamin D✓<sup>4</sup> to assist with the absorption of calcium.✓<sup>5</sup>

(Any 2) (2)

*Applying, easy (Focus, page 76, Successful, page 90)*

3.4 3.4.1 **Identify TWO food items on the menus that must be avoided by a person with lactose intolerance.**

- Cream✓
- Milk✓
- Low fat milk✓

(Any 2) (2)

*Remembering, easy (Focus, page 79; Successful, page 93)*

**3.4.2 Explain why Breakfast B will contribute to arteriosclerosis.**

- Chocolate croissants/ cream/ full cream milk/ beef sausages/ fried egg/ butter/ non-dairy whitener<sup>✓1</sup> contains animal/ (saturated) fat<sup>✓2</sup> that forms plaque<sup>✓3</sup> which will narrow/ clog the arteries/ blood vessels/ <sup>✓4</sup> and raise the blood cholesterol levels.<sup>✓5</sup>
- These foods are high in low-density lipoproteins/bad cholesterol,<sup>✓6</sup> they will narrow the blood vessels/ arteries.
- Margarine spread on the bread/ chocolate in the croissants contains trans-fatty acids<sup>✓7</sup> which will raise the low-density lipoproteins<sup>✓8</sup> and contribute to atherosclerosis.
- This menu contains very little fibre<sup>✓9</sup> which lowers cholesterol.<sup>✓10</sup>
- Excessive intake of refined carbohydrates like Corn flakes/ chocolate croissants<sup>✓11</sup> contribute to atherosclerosis.

(Any 6) (6)

*Applying, difficult (Focus, page 74; Successful, page 84)***3.4.3 Give THREE reasons why Breakfast A will be the best choice to manage anaemia.**

- Strawberries/ mango/ kiwifruit is rich in vitamin C<sup>✓1</sup> which will promote the absorption of -iron.<sup>✓2</sup>
- Muesli/ whole wheat bread/ liver contain iron<sup>✓3</sup> to help in the formation of haemoglobin/ red blood cells.<sup>✓4</sup> Iron from animal sources is better absorbed than iron from plant sources.<sup>✓5</sup>
- Muesli/ whole wheat bread/ liver contain folic acid<sup>✓6</sup> which is needed for the production of red blood cells.<sup>✓7</sup>
- Liver/ egg contains vitamin B<sub>12</sub><sup>✓8</sup> which assists in the formation of red blood cells.<sup>✓9</sup>

(Any 3 x 2) (6)

*Applying, moderate (Focus, page 77; Successful, pages 90–91)*

**3.5 Explain why the nutrients in the extract above will have a positive influence on people with HIV/Aids.**

- All the listed nutrients/ Vitamin A, B vitamins, selenium, iron and zinc strengthen/protect/maintain the immune system. ✓<sup>1</sup>
- A stronger immune system lowers the risk of infections in people with HIV/ Aids ✓<sup>2</sup>
- Vitamin A keeps the linings of the lungs/ gut/ intestine healthy/intact ✓<sup>3</sup> to make it difficult for germs to enter the body and cause infections. ✓<sup>4</sup> During infections, there is an increased loss of vitamin A from the body ✓<sup>5</sup> and the vitamin A will not be replaced. Vitamin A is an anti-oxidant ✓<sup>6</sup> which protects cells from damage. ✓<sup>7\*</sup> This helps to prevent infection ✓<sup>\*8</sup> and may help to slow down the disease by keeping the immune system healthy. ✓<sup>\*9</sup>
- B vitamins are needed to maintain a healthy immune and nervous system. ✓<sup>10</sup>
- Vitamin C/ Zinc/ Selenium protects the immune system by helping to activate available T cells. ✓<sup>11</sup> Selenium/ Vitamin C is an anti-oxidant ✓<sup>12</sup> which protects cells from damage. ✓<sup>\*13</sup> This helps to prevent infection ✓<sup>\*14</sup> and may help to slow down the disease by keeping the immune system healthy. ✓<sup>\*15</sup>
- Zinc improves the appetite. ✓<sup>16</sup>
- As HIV/Aids weaken the immune system ✓<sup>17</sup>, these nutrients are important to strengthen it. ✓<sup>18</sup>
- For a person with HIV/Aids, these nutrients will help to fight infections ✓<sup>19</sup>, improve well-being ✓<sup>20</sup>, delay the development of full-blown Aids ✓<sup>21</sup> and prolong life. ✓<sup>22</sup>

(Any 4) (4)

**NOTE:** \*The explanation of an anti-oxidant can only be awarded marks ONCE. The marks can be awarded for either the explanation of an anti-oxidant for vitamin A OR selenium.

*Understanding, moderate (Focus, pages 84–85; Successful, pages 99–100, 105)*

**3.6 South Africa often experiences periods of drought. Analyse how droughts may affect food security and the South African economy negatively.**

- Families that plant their own vegetables/ have their own livestock/ self-sufficient may not have sufficient food to eat.✓<sup>1</sup>Families may have to buy vegetables/ meat which will put extra strain on their disposable income.✓<sup>2</sup>
- A decline in food production may lead to increased food prices/ inflation.✓<sup>3</sup> People/ the poor may not be able to afford enough food.✓<sup>4</sup> If less fruits/ vegetables are eaten, consumers may not be able to meet their nutritional needs/ requirements,✓<sup>5</sup> because their nutritional needs are not met they may become ill which causes more strain on the economy.✓<sup>6</sup>
- Grants may be given which will result in strain on the economy.✓<sup>7</sup>
- A decline in food production may lead to food being imported from other countries.✓<sup>8</sup> This will lead to a further increase of food prices✓<sup>9</sup> and more people going hungry✓<sup>10</sup> because imported prices can be unaffordable.✓<sup>11</sup>
- South Africa may not have enough food/ preserved fruit/ wine/ avocados/ maize/ dairy products to export to other countries✓<sup>12</sup> thus reducing the national income/ excise duty/ GDP (Gross domestic product).✓<sup>13</sup>There may be less funds/ money available to support hunger/ poverty stricken families.✓<sup>14</sup>
- If less food is produced farmers may earn less/ food factories may close down,✓<sup>15</sup> people/ farm workers will lose their jobs✓<sup>16</sup> resulting in less household income✓<sup>17</sup> and less money to buy food. ✓<sup>18</sup> With severe drought famers cull/slaughter livestock as they cannot afford to feed the animals/ stop farming.✓<sup>19</sup> Workers become unemployed and move to urban areas which is one of the biggest strains on food security currently, as there are not enough job opportunities.✓<sup>20</sup>
- Food security statistics in South Africa reflects currently that food insecurity in urban areas is larger than in rural areas.✓<sup>21</sup>
- The inflation rate will increase.✓<sup>22</sup>
- There may be more unwanted fires,✓<sup>23</sup> destroying farmland.
- All the above leads to more food insecurity/ less food security.✓<sup>24</sup>

(Any 8)

(8)

*Analysing, difficult (Focus, pages 106–107, 177–178; Successful, pages 128–130)*

**[40]**

**QUESTION 4: CLOTHING****4.1 Define the term *dress code*.**

- A dress code is a set of rules<sup>✓1</sup> about the type of clothes the company expects employees to wear to work.<sup>✓2</sup>
- A document drawn up by a company to specify<sup>✓3</sup> the type of dress that is acceptable for their employees.<sup>✓4</sup>
- A specific way a person should dress<sup>✓5</sup> for a specific event at a specific time.<sup>✓6</sup>
- What you are expected to wear<sup>✓7</sup> at a certain time, place or occasion.<sup>✓8</sup>

(Any 2) (2)

*Remembering, easy (Focus, page 54; Successful, page 57)***4.2 Write a paragraph to explain what *eco-friendly fabrics* are.**

Eco-friendly fabrics are grown/ produced/ manufactured in an environmentally friendly way.<sup>✓1</sup> Eco-friendly fabrics have a low carbon footprint.<sup>✓2</sup> They are grown/produced from crops that require few/ do not require pesticides/ chemicals<sup>✓3</sup> to be grown/ during processing. They use less water<sup>✓4</sup> and energy<sup>✓5</sup> to produce and process. They create less waste/ pollution.<sup>✓6</sup> They are made from renewable resources (bamboo/ hemp)<sup>✓7</sup> such as plants that yields good crops and requires less water.<sup>✓8</sup> Organic textiles/ raw materials are used.<sup>✓9</sup> Natural plant-based/ no harmful/ toxic dyes are used when manufacturing eco-friendly textiles.<sup>✓10</sup> Some fibres are recycled<sup>✓11</sup> reused<sup>✓12</sup> to make new yarn thus reducing the need to manufacture new/ virgin fabrics/ fabric waste on landfills.<sup>✓13</sup> Fabrics are manufactured in compliance with an ethical, social responsible code of manufacturing conduct/fair-trade.<sup>✓14</sup>

(Any 6) (6)

**NOTE:** Deduct ONE mark if the answer is not written in a paragraph.*Remembering, easy (Focus, page 61; Successful, page 67)*

4.3 **Explain how the changing role of women in the work place has a positive influence on fashion changes by referring to the following factors:**

4.3.1 **Economic factors**

- When the economy grows it creates more job opportunities for women/ more women work<sup>✓1</sup> and they have money/ more wealth/ they can afford<sup>✓2</sup> to buy more clothes/ dress themselves as they please<sup>✓3</sup> and this stimulates fashion change.<sup>✓4</sup>
- More women work<sup>✓5</sup> and need professional/ formal clothes suitable for the workplace<sup>✓6</sup> which leads to a positive change in fashion.<sup>✓7</sup>
- Because women are working, they become credit worthy,<sup>✓8</sup> they buy more clothes<sup>✓9</sup> and this stimulates fashion change.<sup>✓10</sup>

(Any 2) (2)

*Applying, moderate (Focus, pages 49, 51; Successful, pages 53–54)*

4.3.2 **Social factors**

- Women travel more/ have more mobility<sup>✓1</sup> and this creates a need for comfortable clothes/ casual clothes<sup>✓2</sup> which stimulates fashion change.<sup>✓3</sup>
- Women are more aware of their health/ body shape/ go to the gym/ exercise<sup>✓4</sup> and this influences the development of sportswear.<sup>✓5</sup>
- Women copy celebrities/ women in leadership positions whom they admire<sup>✓6</sup> and fashion designers continually develop new and innovative fashions to cater for the changing needs.<sup>✓7</sup>
- Women attend corporate functions <sup>✓8</sup> and need formal clothes,<sup>✓9</sup> resulting in fashion change.<sup>✓10</sup>
- Cross cultural contact<sup>✓11</sup> stimulates fashion change.<sup>✓12</sup>

(Any 2) (2)

*Applying, moderate (Focus, page 49, 51; Successful, pages 53–54)*

NOTE: 'Stimulates fashion change' cannot be awarded a mark if it stands on its own.

4.4 4.4.1 **Explain the optical illusions created by the use of colour in this outfit.**

- The two contrasting colours/ light colour used in the jacket<sup>✓1</sup> visually cut the body in half/ two parts<sup>✓2</sup> and create the illusion that the woman is shorter.<sup>✓3</sup>
- The cream colour creates a horizontal line<sup>✓4</sup> over the hips. This creates the illusion that the hips are wider.<sup>✓5</sup>
- The light jacket/ colour<sup>✓6</sup> creates the illusion that the upper body of the woman is bigger/ larger/ broader.<sup>✓7</sup>
- The dark pants/ colour<sup>✓8</sup> creates the illusion that the lower body is smaller/ narrower and above the knee makes the lower body shorter.<sup>✓9</sup>

(Any 4) (4)

*Applying, difficult* (CAPS, Grade 11 work)

4.4.2 **Motivate why the jacket is a good choice as a basic item for a working wardrobe.**

- The jacket is suitable as it looks formal/ professional/ presentable/ sophisticated.<sup>✓1</sup>
- The style is classic<sup>✓2</sup> and she will be able to wear it for a long time/ timeless.<sup>✓3</sup>
- It is versatile/ suitable for summer and winter/ can be mixed-and-matched<sup>✓4</sup> with skirts/ trousers/ dress
- The colour is neutral/ plain/ basic and can be mixed and matched with other colours.<sup>✓5</sup>
- It fits well/ compliments the figure/ not revealing.<sup>✓6</sup>
- The jacket is perceived to be good quality.<sup>✓7</sup>

(Any 4) (4)

*Evaluating, moderate* (Focus, pages 53–58; Successful, pages 62–64)

**[20]**

**QUESTION 5: HOUSING****5.1 Name TWO costs that are included in bond registration fees.**

- Attorney's fee✓ for drawing up the bond documents/registering the bond
- Taxes/ stamp duty✓
- Postage✓
- Deeds office (bond registration) fees✓
- VAT✓

(Any 2) (2)

*Remembering, easy (Focus, page 127; Successful, page 146)***5.2 State who is responsible for making the rules and regulations in a sectional title complex.**

- Body corporate✓

(1)

*Remembering, easy (Focus, page 123; Successful, page 141)***5.3 Explain why monthly levies must be taken into account when buying sectional title property.**

- Levies must be paid every month/ compulsory.✓<sup>1</sup>
- Levies may possibly increase/ rise every year/ due to inflation.✓<sup>2</sup>
- The buyer must budget✓<sup>3</sup> to ensure that he/ she can afford to pay the levies.✓<sup>4</sup>

(Any 2) (2)

*Understanding, easy (Focus, pages 122–123; Successful, pages 140–141)***5.4 Explain the following terms****5.4.1 Mortgage bond**

A mortgage bond is a loan/money✓<sup>1</sup> that is secured on immovable property / house / gives the right over a property.✓<sup>2</sup>

**OR**

Borrowed money / a loan✓<sup>3</sup> made to the property owner where the property is the security for the loan.✓<sup>4</sup>

**OR**

A document that the buyer signs to promise/agree that he / she will pay back the loan✓<sup>5</sup> made for a property/house.✓<sup>6</sup>

(Any 2) (2)

*Remembering, moderate (Focus, page 126; Successful, page 145)*



5.4.2 **Deed of sale agreement**

- A formal written legal/ signed agreement/ terms and conditions<sup>✓1</sup> between a buyer and seller/ both parties<sup>✓2</sup> of property.
- The offer to purchase becomes the deed of sale<sup>✓3</sup> after signed by the buyer and seller/ both parties<sup>✓4</sup> of property.

(Any 2) (2)

*Remembering, easy (Focus, page 125; Successful, page 142)*

5.5 5.5.1 **Compare a cash payment with a credit card payment**

CASH	CREDIT CARD
<ul style="list-style-type: none"> <li>• Cheaper<sup>✓</sup></li> <li>• No interest is charged<sup>✓</sup></li> <li>• Can get a discount<sup>✓</sup></li> <li>• No extra administration costs<sup>✓</sup></li> <li>• Once off payment<sup>✓</sup></li> <li>• No debt/ cannot spend money that you don't have/ no impulsive buying<sup>✓</sup></li> <li>• Not safe to carry cash<sup>✓</sup></li> </ul> <p style="text-align: right;">(Any 2)</p>	<ul style="list-style-type: none"> <li>• More expensive<sup>✓</sup></li> <li>• Interest is charged/ high<sup>✓</sup></li> <li>• No discount<sup>✓</sup></li> <li>• Bank administration cost must be paid<sup>✓</sup></li> <li>• Could be paid in monthly instalments<sup>✓</sup></li> <li>• Can accumulate debt/ Can buy more than you can afford/ can lead to impulsive buying<sup>✓</sup></li> <li>• Safer to carry a credit card<sup>✓</sup></li> </ul> <p style="text-align: right;">(Any 2)</p>

(4)

*Understanding, moderate (Focus, page 148; Successful, page 162)*

**NOTE:** Deduct one mark if not answered in table format.

5.5.2 **Explain TWO benefits of the following aspects of the gas stove**

(a) **TWO Universal safety design features.**

- Different sized burners<sup>✓1</sup> because it is possible to match the cookware to the size of the burner<sup>✓2</sup> to prevent accidents.
- Child safety lock<sup>✓3</sup> makes the gas stove safe for children/reduces the risk of unsafe/ uncontrolled gas supply.<sup>✓4</sup>
- Safety feature that shuts down the flow of gas<sup>✓5</sup> if the flame is not ignited.<sup>✓6</sup>
- Grid of the burner keeps cookware in place/ stable<sup>✓7</sup> and prevents accidents.<sup>✓8</sup>
- Knobs/ buttons on the front<sup>✓9</sup> are easy/ safe<sup>✓10</sup> to use.
- Clear instruction manual<sup>✓11</sup> makes it easy to understand and follow safety procedures.<sup>✓12</sup>

(2 x 2) (4)

*Applying, moderate (Focus, page 136; Successful, page 159)*

(b) **Human energy consumption**

- Clear instruction manual makes it easy to follow instructions<sup>✓1</sup> and therefore easy to use the gas stove.<sup>✓2</sup>
- The grid can be lifted,<sup>✓3</sup> so it is easy to clean underneath.<sup>✓4</sup>
- It is quicker/faster than electricity<sup>✓5</sup> and saves time.<sup>✓6</sup>

(Any 2) (2)

*Applying, moderate (Focus, pages 136–137; Successful, page 159)*

**(c) Non-human energy consumption**

- Gas is cheaper than electricity, so it is cheaper to operate. ✓<sup>1</sup>
- Different sized burners can be used which have a better distribution of heat, making it more effective as less gas is used. ✓<sup>2</sup>
- The heat is instant/fast ✓<sup>3</sup>, so less energy is required for cooking. ✓<sup>4</sup>
- More environmentally friendly as less electricity is used – less water is used in the generating of electricity ✓<sup>4</sup> and the pollution caused by generating electricity is reduced/ carbon footprint is smaller/less. ✓<sup>5</sup>

(Any 2) (2)

*Applying, moderate (Focus, page 139; Successful, page 159)***5.5.3 Describe the positive impact of gas on the natural environment.**

- Gas is the cleanest fossil fuel, ✓<sup>1</sup> it does not give off smoke/ burns cleaner than coal/oil. ✓<sup>2</sup>
- Produces very low carbon dioxide/ emissions ✓<sup>3</sup> therefore less (air) pollution. ✓<sup>4</sup> Gas is thus less harmful to the environment/ more eco/ environmentally friendly/ lower carbon footprint. ✓<sup>5</sup>
- Very little contribution to global warming/ climate change/ less damage to the ozone layer. ✓<sup>6</sup>

(Any 4) (4)

*Understanding moderate (Focus pages 169–170; Successful pages 190, 194–195)***5.6 5.6.1 Identify the two-year period during which a fixed interest rate would have been more beneficial to a home owner with a mortgage bond.**

- 2007–2008/ 2009 ✓

(1)

*Remembering, easy (Focus, page 127; Successful, page 145)*

5.6.2 **Give reasons for your answer to QUESTION 5.6.1**

- From 2007 – 2009, the interest rate increased/ rose significantly/ by about 5%.<sup>✓1</sup>
- Fixed interest rates mean that the home loan repayments remain constant/ did not change<sup>✓2</sup> and the borrower is protected against upward fluctuations.<sup>✓3</sup> (Any 2)

**OR**

- If a homeowner had a fixed interest rate in 2007, interest rates would have remained the same/at about 7%<sup>✓4</sup> and the monthly repayments would have stayed the same/would not have increased.<sup>✓5</sup> (Any 2) (2)

*Applying, moderate (Focus, page 127; Successful, page 145)*

5.7 5.7.1 **Discuss the disadvantages of renting out the house for Mr Bones.**

- Mr Bones is responsible for paying rates/ taxes<sup>✓1</sup> and maintenance/ repairs.<sup>✓2</sup>
- Tenants may not have the same pride<sup>✓3</sup> as Mr Bones and damage the property which could result in more expenditure to fix damaged items/ untidy tenants<sup>✓4</sup>
- Mr Bones lost income in the long run<sup>✓5</sup> because tenants did not pay a deposit/ tenants moved out without prior notice<sup>✓6</sup> that he could have used for repairing damages<sup>✓7</sup> to the property.
- Mr Bones struggled to get tenants willing to occupy the house for a long period.<sup>✓8</sup> They did not follow the terms and conditions for renting (contract/ lease)<sup>✓9</sup>
- The house was in an old residential area/probably an old house/ area with a high crime rate.<sup>✓10</sup>

(Any 4) (4)

*Applying moderate (Focus, page 122; Successful, page 137)*

NOTE: The answer must relate to the scenario.

5.7.2 **Mr Bones did not make a sound investment. Motivate the statement.**

- Buying a house in an old residential area is a risk there is a high crime rate<sup>✓1</sup> did not have a guarantee that he could resell it.<sup>✓2</sup>
- The old house requires more maintenance – is a risk.<sup>✓3</sup>
- Buying a house is a long-term commitment/more expensive,<sup>✓4</sup> and he may not have been able to afford the bond/loan repayments every month<sup>✓5</sup> as he did not have regular rental income.<sup>✓6</sup>
- He sold the house for a price slightly higher than the purchase price and that may not have been enough to purchase another house/low return on investment<sup>✓7</sup> or to cover payment for capital gains tax.<sup>✓8</sup>
- The rent expected was too high for the area in which the house was located.<sup>✓9</sup>
- He may have made a loss.<sup>✓10</sup> Allowing tenants to move in without paying the deposit was not a good investment.<sup>✓11</sup>
- He did not have a constant rental income.<sup>✓12</sup>
- He spent money on repairing<sup>✓13</sup> the house and that money was never recovered when the house was sold for a small profit.<sup>✓14</sup>
- Mr Bones responsible for all costs incurred with the break-in.<sup>✓15</sup>

(Any 8)

(8)

*Analysing, difficult (Focus, page 122; Successful, page 140)*

**[40]**

**QUESTION 6: ENTREPRENEURSHIP**

6.1 **State FOUR factors an entrepreneur must consider when choosing a suitable product for small-scale production.**

- Availability of human skills✓
- Availability of financial resources/ start-up costs/ operational costs✓
- Available (work)space✓
- Available raw materials/ other resources✓
- Consumer appeal/ target market✓ (Any 4) (4)

*Remembering, easy (Focus, pages 10–13; Successful pages 16–20; CAPS document)*

6.2 **Give ONE example of each of the following types of media that could be used to advertise a product.**

6.2.1 **Print media**

- Newspaper/ flyers/ pamphlets/ brochures/ posters/ business cards/ magazines/ price lists/ catalogues/ labels/ packaging✓ (Any 1) (1)

*Remembering, easy (Focus, page 31; Successful, page 30)*

6.2.2 **Electronic media**

- Internet/ Social media/ WhatsApp/ TV/ Radio/ Cinema/ Facebook/ Twitter/ Instagram/ Cell phone✓ (Any 1) (1)

*Remembering, easy (Focus, page 31; Successful, page 30)*

6.3 **State the purpose of a financial feasibility study.**

- To discover the strengths✓<sup>1</sup> and weaknesses✓<sup>2</sup> of an existing business/ a new business idea.
- To find out whether a business will be a success✓<sup>3</sup> after taking into consideration its total costs and probable revenues.✓<sup>4</sup>
- Will help the entrepreneur to decide objectively whether to proceed with his/her idea of a business.✓<sup>5</sup>
- Will help to identify how the business idea could be changed/ adapted to ensure profitability. ✓<sup>6</sup>
- To calculate how much start-up capital is needed✓<sup>7</sup> where it can be obtained✓<sup>8</sup> the type of return/ profit on investment.✓<sup>9</sup> (Any 2) (2)

*Remembering, moderate (Focus, page 35; Successful, page 35)*

6.4 **Give reasons why it is important for a business to calculate the production cost and selling price of products accurately for sustainable profitability.**

- It will lead to realistic/ competitive pricing<sup>✓1</sup> which will lead to stimulation of sales/ more sales,<sup>✓2</sup> resulting in sustained profitability/sales.

(2)

*Understanding, moderate (Focus, page 18; Successful, page 22)*

6.5 6.5.1 **How does Nelly ensure that the design of the packaging for the hair bands is appealing to customers.**

- The envelopes are attractive<sup>✓1</sup> as she uses coloured<sup>✓2</sup> paper and buttons<sup>✓3</sup> to decorate the envelopes.
- The envelopes are handmade/ unique.<sup>✓4</sup>
- The envelopes can be re-used.<sup>✓5</sup>
- The packaging is cheap<sup>✓6</sup> as she uses recycled/ cheap packaging materials.<sup>✓7</sup>
- The packaging is environmentally friendly/ eco-friendly as she uses recycled paper/ buttons/ raw materials.<sup>✓8</sup>
- The packaging is easy to open and close/ well designed.<sup>✓9</sup>
- The envelopes keep the hair bands clean.<sup>✓10</sup>

(Any 6)

(6)

*Understanding, moderate (Focus, page 30; Successful, page 29)*

6.5.2 (a) **Name the distribution method Nelly uses to sell the hair bands.**

- Direct distribution/ selling<sup>✓</sup>

(1)

*Remembering, easy (Focus, page 33; Successful, page 32)*

(b) **Discuss TWO advantages of the distribution method that Nelly uses to sell her product.**

- There is no middle man that must be paid/ shares in the profits<sup>✓1</sup>
- Doesn't have to pay for a stall.<sup>✓2</sup>
- Additional transport costs not required as she goes to school every day.<sup>✓3</sup>
- She can interact directly with the customers/ talk to them/ build a relationship with them.<sup>✓4</sup>
- Hair bands can be customised according to the needs of the target market.<sup>✓5</sup>

(Any 2)

(2)

*Applying, moderate (Focus, page 33; Successful, page 32)*

**6.5.3 Discuss ways in which Nelly maintains sustainable production.**

Target market needs:

- Nelly produces hair bands in a variety of patterns to satisfy a wider target market's needs.✓<sup>1</sup>
- She crochets every day thus sustains the production of hair bands.✓<sup>2</sup>
- She makes a profit that will sustain production.✓<sup>3</sup>
- She buys stock with the profit earned which will sustain production.✓<sup>4</sup>
- Good record keeping keeps her informed and enhances sustainable production.✓<sup>5</sup>

Environmentally friendly:

- She uses coloured, recycled paper✓<sup>6</sup> and she re-uses buttons from old clothes✓<sup>7</sup> for packaging, therefore reduces the use of natural resources/ new paper/ new buttons.✓<sup>8</sup>
- She uses patterns from magazines/ re-uses shoe boxes/ old buttons✓<sup>9</sup>, thus reducing waste✓<sup>10</sup> and pollution.✓<sup>11</sup>
- She reused her grandmother's crochet hooks.✓<sup>12</sup>
- Paper is biodegradable which enhances sustainability.✓<sup>13</sup>
- No toxic material/ no need for extra paint/ colouring/ chemicals/ new buttons.✓<sup>14</sup>This reduces harm to the environment/ reduces the carbon footprint.✓<sup>15</sup>

(Any 6) (6)

*Applying, difficult (Focus, page 26; Successful, page 2*



6.5.4 **Calculate the production cost and selling price of ONE hair band. Show ALL calculations and round off the final amount to the nearest rand.**

Yarn for one hair band =  $R36,00/5 = R7,20$ ✓

Glue for 1 envelope =  $R25,00/20 = R1,25$ ✓

Labour for one hair band = R6,00

Total production cost for one hair band =  $R7,20 + R1,25 + R6,00$   
= R14,45✓

$R14,45 \times 65\%$ ✓ = R9,39✓

$R14,45 + R9,39 = R23,84$ ✓

= R24,00✓

(7)

**NOTE:** The Rand (R) value must be indicated at the selling price. No mark for only 24,00.

*Applying, moderate (Focus, pages 35–40; Successful, pages 36–37)*

6.5.5 **Analyse how Nelly ensures efficient production of quality items.**

- **(Planning):** Nelly plans her time/ production✓<sup>1</sup> as she performs all her duties and still produces quality products/ hair bands.✓<sup>2</sup>
- **(Adhering to specifications):** She uses patterns from magazines to produce beautiful hair bands,✓<sup>3</sup> according to specifications.✓<sup>4</sup>
- **(Quality control):** She applies quality control✓<sup>5</sup> as the hair bands are beautiful/ neatly crocheted/ finished off/ makes her own envelopes/ packaging.✓<sup>6</sup>
- **(Tidy workspace):** Yarn/ crochet hooks/ packaging/ envelopes/ buttons are stored in shoe boxes/ patterns in flip file✓<sup>7</sup> leaving her workspace tidy.✓<sup>8</sup>
- **(Stock control):** Nelly's storage methods✓<sup>9</sup> helps her with stock control✓<sup>10</sup> and makes it easy to determine how much yarn/ envelopes/ buttons/ glue/ raw materials she needs.✓<sup>11</sup>
- **(Careful control of finances):** she records her income and expenses✓<sup>12</sup> and she doesn't spend much money on packaging.✓<sup>13</sup>

(Any 8)

(8)

*Analysing, difficult (Focus pages 15–19; Successful pages 21–23)*

[40]

**TOTAL: 200**