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**GRADE 12**

**SEPTEMBER 2020**

**CONSUMER STUDIES**

**MARKS: 200**

**TIME: 3 hours**

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This question paper consists of 18 pages.

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**INSTRUCTIONS AND INFORMATION**

1. This question paper consists of SIX questions.

SECTION		MARKS	TIME (minutes)
QUESTION 1:	Short questions (All topics)	40	20
QUESTION 2:	The Consumer	20	20
QUESTION 3:	Food and Nutrition	40	40
QUESTION 4:	Clothing	20	20
QUESTION 5:	Housing	40	40
QUESTION 6:	Entrepreneurship	40	40
TOTAL:		200	180

2. All questions are COMPULSORY.
3. Number the answers correctly according to the numbering system used in this question paper.
4. Start EACH section on a NEW page.
5. You may use a non-programmable calculator.
6. Write in blue or black ink only.
7. Pay attention to spelling and sentence construction.
8. Write neatly and legibly.

**QUESTION 1: SHORT QUESTIONS**

1.1 Various options are provided as possible answers to the following questions. Choose the answer and write only the letter (A–D) next to the question numbers (1.1.1–1.1.20) in the ANSWER BOOK, for example 1.1.21 D.

- 1.1.1 The calculation of this type of interest does not consider interest accrued from investment growth:
- A Compound interest
  - B Fixed interest
  - C Variable interest
  - D Simple interest
- (1)
- 1.1.2 The Act that governs the interest rate charged by credit providers:
- A Financial Intelligence Act
  - B Consumer Protection Act
  - C National Credit Act
  - D National Consumer Tribunal
- (1)
- 1.1.3 Food items that are zero-rated VAT in the system includes ...
- A lentils, mealie rice, milk and cheese.
  - B dried beans, fruit, cheese and eggs.
  - C rice, samp, eggs and brown bread.
  - D brown bread, milk, tuna and oil.
- (1)
- 1.1.4 Provisional tax will be paid:
- A On a monthly basis at the same time that income is earned
  - B In two payments spread over the tax year
  - C In a single large sum at the end of the tax year
  - D Monthly by individuals earning above the tax threshold
- (1)
- 1.1.5 Which of the following will contribute to malnutrition in people suffering from HIV/Aids?
- A Consuming too much insoluble fibre
  - B Drinking lots of clean and safe water
  - C Eating six small meals per day
  - D Consuming plenty of fruits and vegetables
- (1)
- 1.1.6 Thando has gastro-enteritis. The main complication will be ...
- A kidney failure.
  - B dehydration.
  - C coughing.
  - D liver damage.
- (1)

- 1.1.7 An advantage of eating low GI foods:
- A Blood vessels are constricted
  - B Cholesterol levels are well maintained
  - C Blood sugar levels are better maintained
  - D The pancreas is over stimulated (1)
- 1.1.8 An advantage of genetically modified food:
- A No chemicals or pesticides are used
  - B Waste materials ploughed back into the soil
  - C The use of growth hormones and antibiotics
  - D The crop yield is greater, so more people can be fed (1)
- 1.1.9 The following type of additives have a negative influence on the behaviour of some children:
- A Colourants
  - B Emulsifiers
  - C Gelling agents
  - D Stabilisers (1)
- 1.1.10 This disease is not transferred by contaminated water:
- A Hepatitis A
  - B Escherichia coli
  - C Tuberculosis
  - D Dysentery (1)
- 1.1.11 The standard fashion stays in for ...
- A a season.
  - B 2 to 3 years.
  - C many seasons.
  - D 5 to 6 years. (1)
- 1.1.12 The change in skirt length is an example of:
- A A trend
  - B A silhouette
  - C Mass fashion
  - D Couture (1)
- 1.1.13 The factor that determines the loan amount a person qualifies for when applying for a home loan:
- A Location
  - B Income level
  - C Family size
  - D Occupation (1)

- 1.1.14 If you decide to build a house, you need to make sure the builder you choose is registered with the ...
- A NHBRC.
  - B SABC.
  - C NCR.
  - D SARS.
- (1)
- 1.1.15 ... is a form of security for the repayment of a loan.
- A Collateral
  - B Mortgage
  - C Bond
  - D Subsidy
- (1)
- 1.1.16 The criterion that must be considered when buying household appliances for consumers with diverse disabilities:
- A Available space
  - B Universal design
  - C Energy consumption
  - D Environmental impact
- (1)
- 1.1.17 For a business to be sustainable the ...
- A total amount of money received is saved.
  - B profit is maintained without exhausting available cash.
  - C product must be fresh and available.
  - D staff must be well trained and competent.
- (1)
- 1.1.18 A possible risk of overstocking:
- A Stock may become obsolete or damaged
  - B The business's reputation may be harmed
  - C Production slows down
  - D Large orders go missing
- (1)
- 1.1.19 An example of good customer relations:
- A Attend to customer complaints later rather than sooner
  - B Use the feedback to improve your service
  - C Return customer calls when you are not busy
  - D Ask the shop assistant to be friendly
- (1)
- 1.1.20 This aspect of a business ensures that products meet the prescribed standards:
- A Financial management
  - B Stock control
  - C Product specification
  - D SWOT analysis
- (1)

**[20]**

- 1.2 Choose the nutritionally related foodborne disease from COLUMN B that matches the management in COLUMN A. Write only the letter (A–F) next to the question numbers (1.2.1–1.2.4) in the ANSWER BOOK, for example 1.2.5 G.

COLUMN A MANAGEMENT		COLUMN B NUTRITIONAL RELATED DISEASE	
1.2.1	Avoid excessive amounts of protein which draws calcium from the bones	A	Anaemia
1.2.2	Increasing Vitamin C will help with the absorption of iron	B	High blood cholesterol
1.2.3	Nutritional counselling to ensure a balanced food intake	C	Obesity
1.2.4	Reduce the kilojoule intake by eating smaller amounts of food	D	High blood pressure
		E	Osteoporosis
		F	Anorexia nervosa

(4 x 1) (4)

- 1.3 Choose the explanation in COLUMN B that matches a term from COLUMN A. Write only the letter (A–G) next to the question numbers (1.3.1–1.3.5) in the ANSWER BOOK, for example 1.3.6 H.

COLUMN A TERM		COLUMN B EXPLANATION	
1.3.1	Overheads	A	The flow of money in and out of a business
1.3.2	Capital	B	The cost of the product is covered by the sales
1.3.3	Selling price	C	Additional costs such as salaries, electricity, water and cleaning materials
1.3.4	Profit	D	The amount left when expenses are subtracted from the income
1.3.5	Production costs	E	The price calculated as display on the product and includes all other costs
		F	Money or assets used to start a business
		G	The total amount paid for raw materials and overheads

(5 x 1) (5)

- 1.4 Choose the correct word/term in brackets. Write only the word/term next to the question numbers (1.4.1–1.4.6) in the ANSWER BOOK.
- 1.4.1 A set of rules about the type of clothes a company expects employers to wear is referred to as the (dress code/code of conduct).
- 1.4.2 The (market group/target market) is a specific group of potential buyers that will purchase a product.
- 1.4.3 The (trade name/trademark's act) can make the product easy to recognise and distinguish from competitor products.
- 1.4.4 The production of goods to satisfy the basic needs of consumers and to improve the quality of life without harming the environment is an adequate definition for (sustainable production/sustainable profitability).
- 1.4.5 Licences such as a driver's and car licence are forms of (direct/indirect) tax.
- 1.4.6 (Corporate/Casual) clothing are garments designed to represent a company and are worn while at work. (6 x 1) (6)
- 1.5 Identify FIVE CORRECT statements from the list below which depict the types of insurance that are applicable to homeowners and their possessions in the home. Write only the letters (A–H) next to the question number (1.5) in the ANSWER BOOK.
- A This cover protects employees if they get injured while on a business property.
- B This policy protects one's loved ones from suffering the burden of paying off a bond if the owner dies.
- C This cover can include structures such as a garage and a swimming pool.
- D This cover relieves loved ones from the emotional burden of looking for money for a burial.
- E This policy covers a building structure against damage caused by natural disasters.
- F This covers against any medical emergency such as an unexpected illness.
- G This covers loss of household goods like furniture and appliances against theft.
- H This policy can include permanent fixtures like baths and toilets from damage during a fire. (5 x 1) (5)
- [40]



**QUESTION 2: THE CONSUMER**

2.1 Read the information below and answer the questions that follow.

The government imposed a five-week lockdown from 27 March to 30 April 2020 due to Covid-19. The range of products available to households for purchase was restricted as only certain consumer purchases were allowed. Stats SA continued to measure the price changes of items that appear in the CPI basket, but on a much smaller basket of goods and services. The lockdown necessitated the monitoring of prices to be done on a weekly basis as a temporary measure.

[Adapted from Stats SA]

2.1.1 Write the acronym CPI in full. (1)

2.1.2 The lockdown has necessitated the monitoring of prices to be done on a weekly basis as a temporary measure.  
Explain how the monitoring of the basket is compiled. (1)

2.1.3 Discuss what is meant by the phrase, *a basket of goods and services*. (2)

2.1.4 Explain how the CPI is used as an indicator to measure inflation. (3)

2.2 Read the statement below and answer the questions that follow.

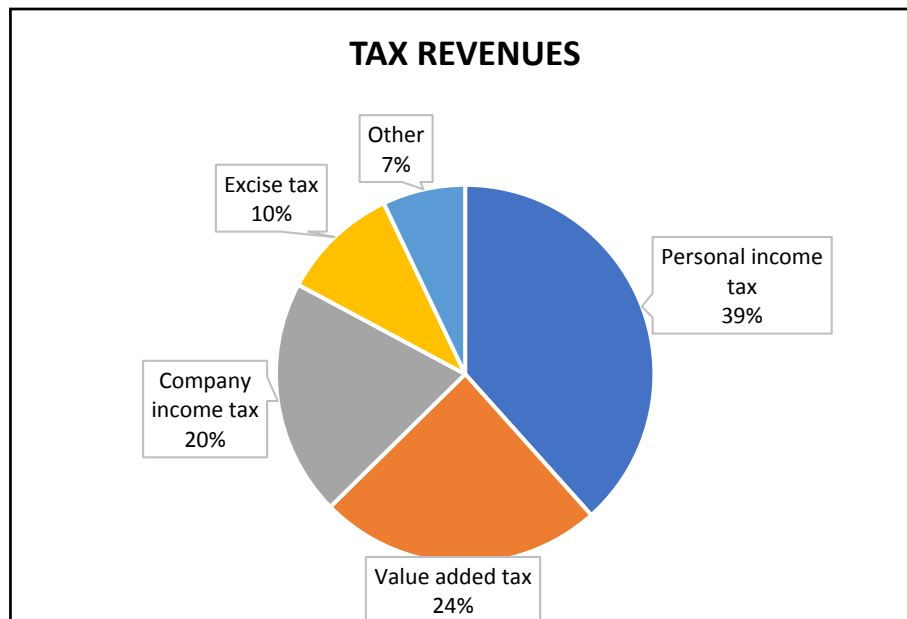
In May 2020, the repo rate was lowered to support the economy that has been weakened by the Covid-19 lockdown.

[Adapted from Cape Business News]

2.2.1 Name the institution that adjusts the repo rate. (1)

2.2.2 State how the lowering of the repo rate would have affected a consumer owing money on a credit card. (2)

- 2.3 Study the information on tax revenues in South Africa represented in the pie chart below and answer the questions that follow.



- 2.3.1 Identify the tax type that provides the greatest revenue. (1)
- 2.3.2 Name the tax type that the government did not receive any revenue from during the initial lockdown period. Discuss why this resulted in no revenue. (4)
- 2.4 Justify why it is each citizen's moral obligation to pay taxes. (5)
- [20]**

**QUESTION 3: FOOD AND NUTRITION**

- 3.1 Study the table below of two health bars and answer the questions that follow.

	<b>JUNGLE PEANUT BUTTER ENERGY BAR</b>	<b>TREK PEANUT POWER ENERGY BAR</b>
<b>INFORMATION RELATING TO ALLERGENS AND INTOLERANCES</b>	<b>ALLERGENS: GLUTEN (OATS), PEANUTS, COW'S MILK, TREE NUTS AND SOYA</b>	<b>GLUTEN, WHEAT AND DAIRY FREE</b>
<b>NUTRITIONAL VALUE</b>	<b>Per 100 g</b>	<b>Per 100 g</b>
Energy	2 170 kJ	1 548 kJ
Protein	13 g	18,5 g
Carbohydrate	38 g	46,7 g
of which total sugar	25,0 g	38,4 g
Total fat	34,3 g	10,9 g
of which is saturated fat	13,4 g	1,8 g
Dietary fibre	8,3 g	5,5 g
Total sodium	166 mg	0,8 g

- 3.1.1 List TWO groups of food-sensitive consumers who should avoid eating the Jungle energy bar. (DO NOT rewrite the allergens.) (2)
- 3.1.2 Identify from the nutritional content given, ONE regulation that has been followed by the prescribed format for labelling a food product. (1)
- 3.1.3 Name the health-related condition that a person may suffer from when they do not follow the advice to avoid a high sodium intake. (1)
- 3.1.4 Name the bar with the highest sodium content. (1)
- 3.2 Write a paragraph describing the health condition and causes of Type 1 diabetes. (5)
- 3.3 Differentiate between *systolic blood pressure* and *diastolic blood pressure* to explain blood pressure readings. (4)
- 3.4 Discuss THREE reasons why a petite 55-year-old woman would be more prone to developing osteoporosis. (3 x 2) (6)
- 3.5 Name TWO food borne diseases that are associated with a lack of personal hygiene. (2)

3.6 Read the information below and answer the questions that follow.

**PLANT-BASED ON THE RISE**

Globally, we have seen the phenomenal rise of more plant-based eating. SA Registered Dietitian and Association for Dietetics in South Africa spokesperson, Kelly Scholtz, says: "It is already clear that restaurants and retailers in South Africa are stocking more meat alternatives and vegetarian and vegan products in support of this trend, which suggests that there is more demand for plant-based options from consumers."

As a protein source pulses include dry beans, dry peas, chickpeas and lentils. Pulses are a low-fat source with high levels of protein and fibre. They also contain important vitamins and minerals like iron, potassium and folate.

**SUSTAINABILITY IS A MUST**

This year and years beyond we are going to have to do more to help the planet. Extreme weather conditions and species extinction aside, the greatest impact of a disrupted climate will be on human food production and food availability. The world's agricultural system as it is depending on the stability of the earth's climate. Food products will likely become more expensive if they are not sustainably produced, or if extreme drought and other climate changes make production more challenging for farmers, explains Kelly.

[Adapted from [www.womenshealth.co.za](http://www.womenshealth.co.za): January 2020]

3.6.1 Name the term which relates to the underlined words in the quote below.

"The greatest impact of a disrupted climate will be on human food production and food availability."

(1)

3.6.2 Refer to the paragraphs under the subheading: Plant-based on the rise.

Analyse how a person suffering from a heart condition and high cholesterol levels would reap the benefits of a predominantly plant-based diet in the dietary management of this disease. (5 x 2)

(10)

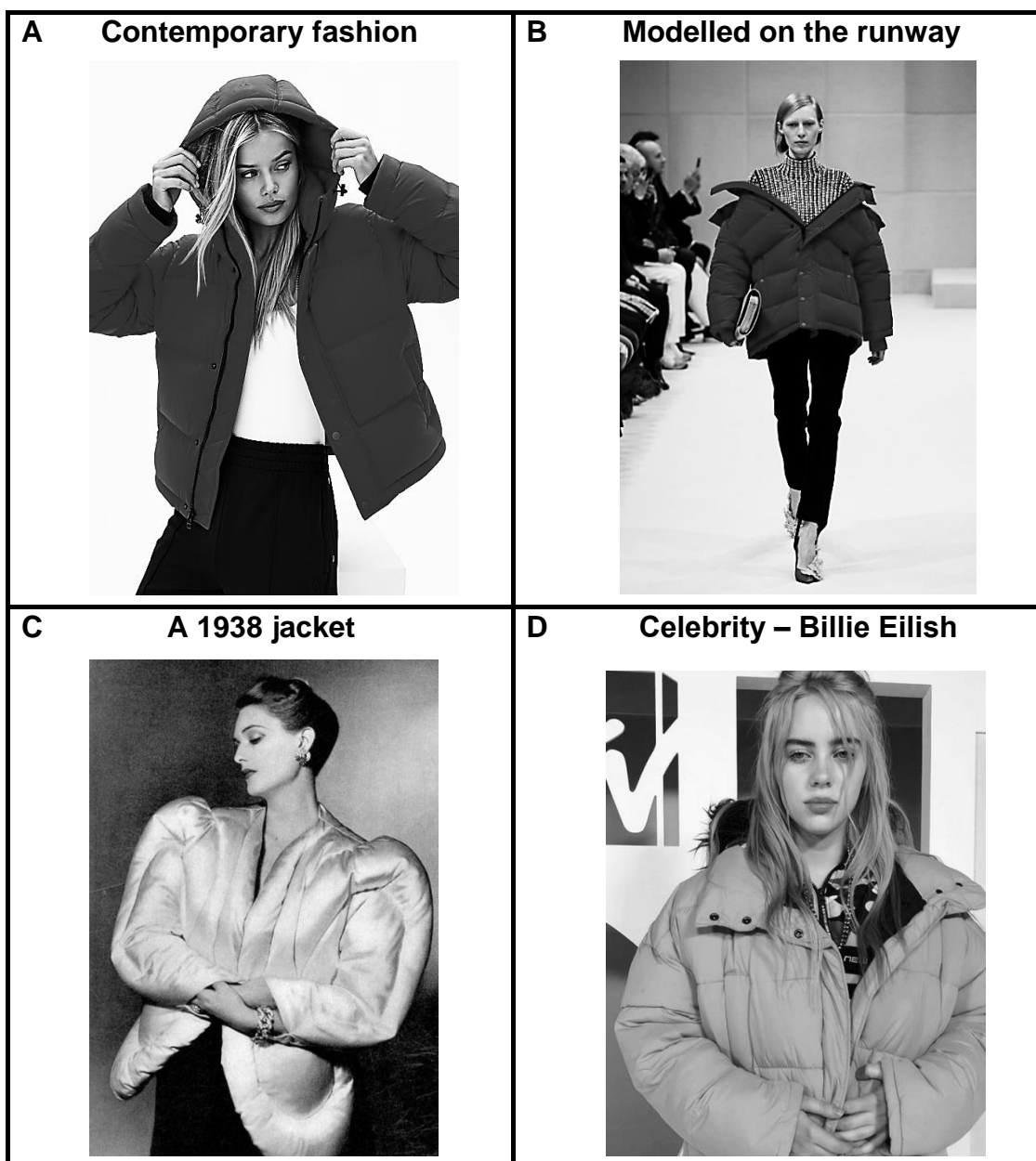
3.6.3 Discuss the implications that drought would have on food production.

(7)

**[40]**

**QUESTION 4: CLOTHING**

4.1 Study the pictures of the puffer jacket in different forms below and answer the questions that follow.



[Source: [www. google images](http://www.google.com/images)]

- 4.1.1 Describe the term *contemporary fashion* in picture **A**. (2)
- 4.1.2 Draw a sketch of the fashion cycle. Indicate on your drawing by means of an arrow, which phase the garment in picture **A** would be situated on the fashion cycle. Name the stage next to the arrow. (2)
- 4.1.3 Explain how the fashion styles represented in pictures **B**, **C** and **D** could influence a designer when designing a contemporary garment. (3 x 2) (6)

4.2 Study the picture below and answer the question that follow.



All items are black.  
(Jacket, skirt, gloves, handbag,  
shoes and stockings)

The jacket centre zip and buckle  
on the belt and shoe heels is gold.

White beaded flowers on each shoe.

[Source: [Google images](#)]

Discuss how this lady has worn her puffer jacket as part of her outfit, so that it is suitable for professional work wear.

(3)

4.3 Read the information below and answer the questions that follow.

The Better Cotton Initiative (BCI) is the largest cotton sustainability programme in the world. Less than 20% of cotton is grown in a way that actively protects people and the environment.

Our comprehensive programme of training, practical demonstrations and knowledge-sharing helps farmers to reduce their impacts on the environment and improve working conditions. We address multiple environmental issues – from soil health and pesticide use to water stewardship – and raise awareness of work that provides opportunities for people to work productively in conditions of freedom, equity, security and human dignity, focusing particularly on promoting women's empowerment and preventing child labour.

[Source: <https://bettercotton.org/>]

- 4.3.1 Identify from the text TWO different key areas that describe the word sustainability. (2)
- 4.3.2 Name the term that is given to companies whose products are manufactured by following ethical practices such as protecting people and the environment. (1)
- 4.3.3 Explain how non-organic textiles are also considered to be sustainable pertaining to how crops are grown/produced. (4)
- Give ONE example of a non-organic sustainable crop. **[20]**

**QUESTION 5: HOUSING**

- 5.1 Read the scenario below, study the table provided and answer the questions that follow.

Billy would like to buy a sectional title apartment as an investment. He came across two possibilities – both on the ground floor. The one apartment had one bedroom and the other had two bedrooms. He did some research and concluded that the market that can afford to rent for R7 000,00 per month is much bigger than those that can afford to rent above R8 250,00 per month. He must keep in mind the rental return on the investment.

	<b>PROPERTY A: ONE-BEDROOM GROUND FLOOR APARTMENT</b>	<b>PROPERTY B: TWO-BEDROOM GROUND FLOOR APARTMENT</b>
Price	R740 000 (transfer duty free)	R980 000 (transfer duty R6 900)
Rental pm.	R7 000	R8 250
Levy pm.	R977	R1 650
Rates pm.	R320	R420
Net rental return	9,25% per annum	7,25% per annum

pm – per month

[Source: <https://businesstech.co.za>]

**NOTE:** Net rental return is the rental income less direct costs, such as levies, rates and taxes, insurance and the potential cost of maintenance.

- 5.1.1 State TWO reasons why Billy would choose property to buy as an option for investment. (2)
- 5.1.2 Give the name of the contract with which Billy has purchased the property. (1)
- 5.1.3 Discuss sectional title as a form of ownership. (6)
- 5.1.4 Explain the term *transfer duty*. (3)
- 5.1.5 Give ONE reason why no transfer duty is paid for PROPERTY A. (1)
- 5.1.6 List the financial responsibilities of a tenant. (2)
- 5.1.7 Using the information given in the scenario and table, select which property Billy should buy. Justify your answer with FOUR reasons. (5)
- 5.2 Explain how the bond repayments are affected when interest is calculated according to the variable rate. (4)



- 5.3 Describe the role of the Deeds Office when purchasing a house. (6)
- 5.4 Study the scenario below and answer the questions that follow.

Mr and Mrs Khumalo want to purchase a dishwasher. They both work and having a dishwasher will save them time washing dishes during the week. They have three children all under the age of ten. They enjoy entertaining and often have social braais on weekends, so the dishwasher will help on weekends too.

Their kitchen has a built-in space for a standard size dishwasher. Their living, dining and kitchen area is open plan. They did research on the internet and have looked at two options. They are not prepared to spend more than R4 400 on this appliance.

Mrs Khumalo intends to find out about the warranty and delivery costs before she buys a dishwasher.

[Own text]

- 5.4.1 Describe THREE issues that the Khumalo family must consider before purchasing a dishwasher. (3)
- 5.4.2 Discuss THREE of the aspects they should consider concerning the environmental impact when choosing a dishwasher. (3)
- 5.4.3 Identify FOUR consumer responsibilities that Mrs Khumalo did before making the purchase. (4)

**[40]**

**QUESTION 6: ENTREPRENEURSHIP**

- 6.1 Explain the terms *best sale scenario* and *worst sale scenario*. (6)
- 6.2 List FIVE ways how a business can use its time efficiently on the production line. (5)
- 6.3 Read the scenario below and answer the questions that follow.

Yolanda bakes and sells small individually sized bread loaves which are ideal to eat with soup. She bakes them in a baking tray which has SIX mini loaf shapes.

Her costs are as follows:

Cost of ingredients for one tray:	R35,00
Overheads:	R40,00
Profit:	60%

- 6.3.1 Name THREE important requirements of packaging applicable to her bread. (3)
- 6.3.2 Calculate the selling price of one mini loaf of bread. Show ALL calculations. Round the answer off to the nearest rand. (6)
- 6.4 Read the interview below and answer the questions that follow.

An interview with Mapholo Ratau, an entrepreneur who manufactures contemporary African clothing and accessories.

**How did your business start?**

In 2011, I went to a funeral. Everyone admired the hat I was wearing, so I took orders. By Thursday, the following week I had sold 10 hats, and this is where my passion started for my business. I started designing hats and making them in my spare time as I was still working full time for a finance company and sold them from a little stall at a weekend market.

**What happened next?**

I continued to sell my hats at the market and sold them at work. My business grew from hats to clothing. I started designing and making traditional clothing which I sold while working full-time. I named my brand 'Ledikana' because the village where I grew up always called my mother Ledikana. She loved beautiful things, including fashion and hats. I financed my business out of my savings.

**When did your business become your full-time job?**

In 2014, I decided the time was right for me to leave my job. I opened my first shop at OR Tambo International Airport and the tourists loved my colourful ethnic designs. In 2016, I opened another shop in Johannesburg. I started with one seamstress and now employ 12 full-time employees.

**What are your future plans and aspirations for your company?**

To grow the brand. At present I have men's, women's and children's clothing. I am launching a new range consisting of cosmetic bags and elegant new shawls.

[Source: [lionessesofafrica.com/blog/2019/11/15/](https://lionessesofafrica.com/blog/2019/11/15/)]

- 6.4.1 Select a sentence from the interview that indicates that Mapholo's naming of her brand was important to her for this business. (1)
- 6.4.2 Identify FOUR factors from the first two paragraphs that ensured that Mapholo's business had the potential to become profitable. (4)
- 6.4.3 Identify the factor one has to consider in the choice of a suitable product for a business when Mapholo's customers loved her merchandise at her first shop. (1)
- 6.4.4 Give TWO advantages of Mapholo doing direct selling at the weekend market. (2)
- 6.4.5 Mapholo has employed staff. List FOUR reasons why it is beneficial to train staff. (4)
- 6.4.6 Mapholo is a successful entrepreneur.

Analyse the steps Mapholo took as she progressed from the start of her business until she employed full-time workers, that impacted positively on her business which resulted in a successful business. (8)  
[40]

**TOTAL: 200**