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

## **NATIONAL SENIOR CERTIFICATE**

**GRADE12**

**CONSUMER STUDIES**

**NOVEMBER 2021**

**MARKING GUIDELINES**

**MARKS: 200**

**These marking guidelines consist of 19 pages.**

**SECTION A: SHORT QUESTIONS****QUESTION 1**

1.1	1.1.1	B✓	<i>Remembering, easy (Focus, p.157, Successful, p.173)</i>	(1)
	1.1.2	C✓	<i>Remembering, easy (Focus, p.158-159, Successful, p.175)</i>	(1)
	1.1.3	B✓	<i>Remembering, easy (Focus, p.167, Successful, p.185)</i>	(1)
	1.1.4	D✓	<i>Understanding, easy (Focus, p.170, Successful, p.193)</i>	(1)
	1.1.5	A✓	<i>Remembering, easy (Focus, p.166, Successful, p.184)</i>	(1)
	1.1.6	A✓	<i>Remembering, easy (Focus, p.72; Successful, p.79, 80)</i>	(1)
	1.1.7	D✓	<i>Understanding, moderate (Focus, p. 89, Successful, p.103)</i>	(1)
	1.1.8	B✓	<i>Remembering, easy (Focus, p.98; Successful, p.118)</i>	(1)
	1.1.9	C✓	<i>Remembering, easy (Focus, p.71; Successful, p.77)</i>	(1)
	1.1.10	B✓	<i>Understanding, easy (Focus, p.103; Successful, p.123)</i>	(1)
	1.1.11	D✓	<i>Understanding, easy (Focus, p.49; Successful, p.53)</i>	(1)
	1.1.12	A✓	<i>Remembering, easy (Focus, p.54; Successful, p.57)</i>	(1)
	1.1.13	C✓	<i>Remembering, easy (Focus, p.148; Successful, p.162)</i>	(1)
	1.1.14	D✓	<i>Remembering, easy (Focus, p.118; Successful, p.137)</i>	(1)
	1.1.15	C✓	<i>Remembering, easy (Focus, p.120; Successful, p.139)</i>	(1)
	1.1.16	A✓	<i>Remembering, easy (Focus, p.40; Successful, p. 42)</i>	(1)
	1.1.17	C✓	<i>Remembering, easy (Focus, p. 35; Successful, p.35)</i>	(1)
	1.1.18	A✓	<i>Understanding, moderate (Focus, p.13; Successful, p.19)</i>	(1)
	1.1.19	B✓	<i>Understanding, moderate (Focus, p.37; Successful, p.39)</i>	(1)
	1.1.20	D✓	<i>Understanding, easy (Focus, p.10; Successful, p.17)</i>	(1)

1.2	B✓			
	E✓			
	G✓			
	H✓		(Any order)	(4)
	<i>Remembering, easy (Focus, p.121; Successful, p.138)</i>			
1.3	1.3.1	F✓		
	1.3.2	C✓		
	1.3.3	E✓		
	1.3.4	A✓		(4)
	<i>Understanding, moderate (Focus, p.12-18; Successful, p.21-22)</i>			
1.4	1.4.1	D✓		
	1.4.2	G✓		
	1.4.3	A✓		
	1.4.4	E✓		(4)
	<i>Understanding, moderate (Focus, p.92-94; Successful, p.113-114)</i>			
1.5	1.5.1	Exemption clause✓	(Focus, p.156; Successful, p.173)	
	1.5.2	Phishing/ scam✓	(Focus, p.159; Successful, p.177)	
	1.5.3	Grey goods/ Parallel imports✓	(Focus, p.158 ; Successful, p.176)	
	1.5.4	Unfair business practice✓	(Focus, p.157; Successful, p.174 )	(4)
	<i>Understanding, moderate</i>			
1.6	B✓			
	C✓			
	E✓			
	G✓		(Any order)	(4)
	<i>Analysing, difficult (Grade 11)</i>			
				<b>[40]</b>
<b>TOTAL SECTION A:</b>				<b>40</b>

**SECTION B: LONG QUESTIONS****QUESTION 2: THE CONSUMER**

**2.1 Name the document that is a legal agreement between two or more parties.**

Contract✓

*Remembering, easy (Focus, p. 155; Successful, p. 169)*

(1)

**2.2 Give TWO examples of fossil fuels as a form of energy.**

- Coal✓<sup>1</sup>
- Oil/ paraffin/ kerosene✓<sup>2</sup>
- Natural Gas/ Gas✓<sup>3</sup>

(Any 2)

*Remembering, easy (Focus, p. 169-170; Successful, p. 190)*

(2)

**2.3 Define the term *repo rate*.**

The interest rate at which the commercial banks✓<sup>1</sup> can borrow money from the Reserve bank.✓<sup>2</sup>

**OR**

The base✓<sup>3</sup> of the interest rate calculations by the South African Reserve Bank✓<sup>4</sup> Repurchase Rate (repo rate).

*Remembering, easy (Focus, p. 166; Successful, p. 184)*

(2)

**2.4 State THREE ways in which consumers can save electricity when using household lights.**

- Switch lights off when not in use.✓<sup>1</sup>
- Use bulbs with lower wattage where possible/ use less bulbs with higher wattage.✓<sup>2</sup>
- Replace conventional light bulbs with energy saving/ compact-florescent lamps (CFL)/ LED lights.✓<sup>3</sup>
- Use low energy/ energy saving lamps/ sensors/ A energy rating bulbs.✓<sup>4</sup>
- Solar lights in the home/ garden.✓<sup>5</sup>

(Any 3)

*Remembering, easy (Focus, p. 173; Successful, p. 192)*

(3)

**2.5 2.5.1 Name who should pay provisional tax.**

Taxpayers whose income is not fixed/ taxpayers with an irregular income/ people with income other than a regular salary/ farmers/ business owners.✓

*Applying, moderate (Focus, p. 163; Successful, p. 181)*

(1)

**2.5.2 Explain how provisional tax is paid to SARS.**

- Provisional tax is paid in the form of two payments/ twice a year✓<sup>1</sup> from income received during the first year (instead of in the form of a single large sum after the end of the year).
- Tax is paid twice a year based on the estimated✓<sup>2</sup> taxable income.

(2)

*Understanding, moderate (Focus, p.163; Successful, p.181)***2.6 2.6.1 Identify the type of club described above.**

Stokvel/ community based savings club✓

(1)

*Understanding, easy (Focus, p.161-165; Successful, p.177)***2.6.2 State THREE requirements that Siyabuthana must meet in order for them to be a legal club.**

- All the members must know how much✓<sup>1</sup> money everyone will invest how✓<sup>2</sup> the money will be invested and who will manage✓<sup>3</sup> the money.
- All members must agree on the risks they are prepared to take.✓<sup>4</sup>
- All contributions must be made to a common fund.✓<sup>5</sup>
- All members must benefit from the club.✓<sup>6</sup>
- Due date for payment of monthly contributions should be agreed upon.✓<sup>7</sup>
- All members must know how often meetings will be held.✓<sup>8</sup>
- All members must know how often pay outs will be made✓<sup>9</sup> and when it will be a specific member's turn to benefit from the money.✓<sup>10</sup>

(Any 3)

(3)

*Understanding, moderate (Focus, p.161-162; Successful, p.178)***2.7 Advise the community on how to use the following effectively to save water:****2.7.1 Taps**

- Make sure that there are no dripping taps/ fix dripping taps/ leaks.✓<sup>1</sup>
- Fit tap aerators as these reduce the water flow by 50 –70%.✓<sup>2</sup>
- Turn off the water while brushing your teeth/ rinsing clothes/ washing dishes/ washing hands.✓<sup>3</sup>
- Put a bucket under a leaking tap and use the water for other purposes.✓<sup>4</sup>
- Use a cup or a glass when drinking water, do not drink from a running tap.✓<sup>5</sup>
- Use sensor taps.✓<sup>6</sup>

(Any 3)

(3)

*Understanding, easy (Focus, p.180; Successful, p.199)*

**2.7.2 Toilets**

- Place a plastic bottle filled with water/ a brick into the cistern to reduce the amount of water per flush.✓<sup>1</sup>
- Make sure that the toilet/ cistern/ pipes does/ do not leak.✓<sup>2</sup>
- Lift the handle after flushing the liquids to reduce the amount of water flushed.✓<sup>3</sup>
- Use water from the bath/ shower/ washing machines/ swimming pools to flush the toilet.✓<sup>4</sup>
- Install a dual flush system.✓<sup>5</sup>
- Flush only when necessary.✓<sup>6</sup>

(Any 3) (3)

*Understanding, easy (Focus, p.180; Successful, p.199)***2.8 2.8.1 Define the term scam.**

**A scam** is a false and fraudulent business deal✓<sup>1</sup> that is often linked to organised crime.✓<sup>2</sup>

**OR**

**A scam** is a dishonest scheme✓<sup>3</sup> that usually involves an unsuspecting consumer who is cheated into paying an excessive price/ amount for goods or services.✓<sup>4</sup>

(2)

*Remembering, easy (Focus, p.159; Successful, p.176-177)***2.8.2 Identify and explain THREE warning signs that indicate this is a scam.**

- It is an online designer clothing store/ has no name/ address/ website✓<sup>1</sup> that may not exist/ cannot be researched.✓<sup>2</sup>
- A certified ID copy✓<sup>3</sup> which could be used for identity theft.✓<sup>4</sup>
- WhatsApp is used as a communication method✓<sup>5</sup> it is an unofficial communication platform for job applications.✓<sup>6</sup>
- Deposit of R250 through instant money/ cash send/ e-wallet✓<sup>7</sup> there will not be a trace of the money trail if this given contact number is discarded.✓<sup>8</sup>
- The first 30 potential models to respond receive a full cash back✓<sup>9</sup> there may not be a cash back given to anyone/ fraudster(s) may disappear with the money.✓<sup>10</sup>
- Banking details✓<sup>11</sup> may be used to steal money✓<sup>12</sup> from applicants.

(Any 3 x 2) (6)

*Applying, moderate (Focus, p.159; Successful, p.176-177; Newspaper article)*

**2.9 Discuss how the lack of refuse removal will have a negative impact on a community.**

- If refuse is not removed/collected regularly, it will contribute to the creation of an unhealthy environment/ causing diseases✓<sup>1</sup> more pests/ flies/ rodents/ micro-organisms/ unsightly/ bad smell.✓<sup>2</sup>
- It creates an unsafe✓<sup>3</sup> living environment because people/ animals can scratch through the rubbish.✓<sup>4</sup>
- It can be a physical danger to children.✓<sup>5</sup>
- Poor refuse removal services will make it difficult to attract business/ industry/ tourists to an area✓<sup>6</sup> and will limit job opportunities✓<sup>7</sup> for residents and impact negatively on the economy.✓<sup>8</sup>
- It may have a negative effect on the morale of the community.✓<sup>9</sup>
- It can cause water/ soil pollution. ✓<sup>10</sup>
- Plastic lying around may be dangerous to animals.✓<sup>11</sup>
- The property in the area will lose value✓<sup>12</sup> due to the lack of service delivery.
- Lack of service delivery may lead to protest action.✓<sup>13</sup>
- Uncollected refuse might end up in storm water drains causing flooding.✓<sup>14</sup>

(Any 3) (3)

*Applying, moderate (Focus, p.182-183; Successful, p.203)***2.10 Write a paragraph to justify the increase in food prices from 2019 to 2020.**

Inflation✓<sup>1</sup> caused the prices of goods and services to increase. As wages go up the cost of labour increases/ and the salary bill will increase.✓<sup>2</sup> Production costs and the price of raw material increase✓<sup>3</sup> and these increases are passed on to the consumer. The cost of petrol/ diesel has increased✓<sup>4</sup> thus increasing the transport cost of the items.✓<sup>5</sup> Electricity prices increased over the years,✓<sup>6</sup> which resulted in increases in production costs✓<sup>7</sup> of food which led to an increase in basic retail prices.✓<sup>8</sup> Certain retail outlets inflated their food prices during the hard-national lockdown.✓<sup>9</sup> Limited stock of certain food items led to price increases.✓<sup>10</sup> Reduced production of food items led to price increase.✓<sup>11</sup> Drought✓<sup>12</sup> in certain parts of the country lead to an increase in food prices.

(Any 8) (8)

*Analysing, difficult (Focus, p.166-168; Successful, p.184-185)***NOTE:** Deduct ONE mark if the answer is not written in paragraph format.**[40]**



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

Food additives are natural/ chemical substances/ ingredients<sup>✓1</sup> intentionally added to food products during processing/ production process to perform specific functions.<sup>✓2</sup>

**OR**

Food additives are substances/ ingredients<sup>✓3</sup> added to food to preserve/ improve their flavour/ texture/ appearance.<sup>✓4</sup>

*Remembering, easy (Focus, p.92; Successful, p.110)*

(2)

**3.2 State the cause of Type 1 diabetes.**

- The pancreas cells are damaged/ unable<sup>✓1</sup> to produce insulin.<sup>✓2</sup>
- There is genetic/ hereditary<sup>✓3</sup> component.

*Remembering, easy (Focus, p.72; Successful, p.80)*

(Any 2) (2)

**3.3 Name THREE ways in which *E. coli* is transmitted in the food environment.**

- Eating/ drinking contaminated food.<sup>✓1</sup>
- Eating undercooked meat.<sup>✓2</sup>
- Using unpasteurised (raw) milk.<sup>✓3</sup>
- Eating vegetables contaminated through animal faeces.<sup>✓4</sup>
- Drinking contaminated water.<sup>✓5</sup>
- Rinsing food with contaminated water.<sup>✓6</sup>
- Not washing hands properly after going to the toilet/ before handling food.<sup>✓7</sup>
- Cross-contamination/ apparatus not washed properly.<sup>✓8</sup>

*Remembering, easy (Focus, p.90; Successful, p.106)*

(Any 3) (3)

**3.4 Discuss the benefits on the natural environment when producing organically grown foods.**

- Soil quality is improved.<sup>✓1</sup>
- Water supply is improved as it remains cleaner because there is no runoff of poisonous chemicals/ ground water is kept free of chemicals.<sup>✓2</sup>
- There is no/ less environmental pollution/ reduced carbon footprint.<sup>✓3</sup>
- Environmentally friendly practices such as crop rotation/ not using chemical fertilizers/ only using natural fertilizers/ manure are used in order to sustain the environment.<sup>✓4</sup>
- Less fuel<sup>✓5</sup> is used as little/ no fuel is used to manufacture organic fertilizers.<sup>✓6</sup>

*Understanding, difficult (Focus, p.104; Successful, p.125)*

(Any 4) (4)

**3.5 Explain how the THREE nutrients in the foods listed below will assist in preventing osteoporosis.**

- Calcium<sup>✓1</sup> in milk/ bones of the fish will strengthen the bones/ increase bone density.<sup>✓2</sup>
- Phosphorus<sup>✓3</sup> in the milk will strengthen the bones/ assist with the absorption of calcium.<sup>✓4</sup>
- The vitamin D<sup>✓5</sup> in the milk/ canned fish will assist with the absorption of calcium.<sup>✓6</sup>
- Protein<sup>✓7</sup> in fish/ milk assist with connective tissue/ collagen synthesis.<sup>✓8</sup>

(Any 3x2) (6)

*Understanding, moderate (Focus, p.76; Successful, p.90)***NOTE:** Strengthen the bones can only be awarded a mark once.**3.6 Use the table to compare the dietary related conditions hypoglycaemia and hyperglycaemia with reference to the following aspects.**

	ASPECT	HYPOGLYCAEMIA	HYPERGLYCAEMIA
3.6.1	Blood glucose levels	Low <sup>✓</sup> (1)	High <sup>✓</sup> (1)
3.6.2	Causes	<ul style="list-style-type: none"> <li>• Skipping meals/ irregular eating<sup>✓1</sup></li> <li>• Over exercising<sup>✓2</sup></li> <li>• Eating high GI foods on their own<sup>✓3</sup></li> <li>• Pancreas produces too much insulin<sup>✓4</sup></li> </ul> (Any 2) (2)	<ul style="list-style-type: none"> <li>• Diabetes/ sugar builds up in the blood instead of being converted into energy<sup>✓1</sup></li> <li>• Eating a large amount of high GI food in one meal<sup>✓2</sup></li> </ul> (2)

(6)

*Remembering, moderate (Focus, p.71; Successful, p.78-79)***NOTE:** A mark must be deducted if the answer is not written in a table format.**3.7 State FOUR ways in which food irradiation increases the shelf life of food.**

- It delays the ripening of fruit.<sup>✓1</sup>
- Controls the sprouting of onions/ garlic/ potatoes.<sup>✓2</sup>
- Delays the greening of potatoes.<sup>✓3</sup>
- It destroys insects infecting cereals.<sup>✓4</sup>
- Processed meat needs fewer preservatives when processed.<sup>✓5</sup>
- It destroys/ deactivate Salmonella/ pathogenic bacteria/ harmful organisms.<sup>✓6</sup>
- Destroys insects in or on tropical fruit that is imported or exported.<sup>✓7</sup>

(Any 4) (4)

*Understanding, moderate (Focus, p.105; Successful, p.127)*

**3.8 Explain how food security was ensured by the government and communities during the 2020 national lockdown.**

- The shops remained opened✓<sup>1</sup> so that people could have access to buy food every day.✓<sup>2</sup>
- People who were unemployed were given social grant relief/ R350.00✓<sup>3</sup> to purchase food✓<sup>4</sup> and other social grants were increased and expanded✓<sup>5</sup> so that people could purchase basic foods.
- People who were retrenched or not earning a salary received UIF/TERS✓<sup>6</sup> so that they could continue to purchase food.
- Food parcels/ donations✓<sup>7</sup> were issued by the government/ schools/ NGOs/ churches/ communities.
- School feeding schemes/ nutritional programmes continued during the closure of schools.✓<sup>8</sup>
- Neighbours/ communities started supporting one another with food.✓<sup>9</sup>
- Community members started their own vegetable gardens.✓<sup>10</sup>
- Farmers continued farming even during the national lockdown.✓<sup>11</sup>

(Any 5) (5)

*Applying, moderate (Focus, p.106-107; Successful, p.128-129)***3.9 Analyse the suitability of the food items in the meal plan for a diabetic.**

- Plain low fat yoghurt contains very little sugar/ carbohydrates/ fat✓<sup>1</sup> which will not increase blood glucose levels.✓<sup>2</sup>
- Green leafy vegetables are very low in carbohydrates✓<sup>3</sup> which help to assist with the regulation of blood glucose levels.✓<sup>4</sup>
- Brown rice has a low GI✓<sup>5</sup> and is rich in fibre✓<sup>6</sup> which improves carbohydrate metabolism✓<sup>7</sup> because glucose is released slowly into the blood.✓<sup>8</sup> This provides a steady supply of glucose instead of a sudden energy rush.✓<sup>9</sup>
- Diabetes is a risk factor for coronary heart disease.✓<sup>10</sup> Red meat is high in saturated fat/ LDL (low density lipoproteins)✓<sup>11</sup> which increases the risk of heart disease/ stroke.✓<sup>12</sup>
- Ice cream is high in sugar/ high GI,✓<sup>13</sup> which will rapidly increase/ spike the blood glucose levels.✓<sup>14</sup>

(Any 7)

**Conclusion:** The meal plan is suitable✓<sup>15</sup> as most food items are low GI/ rich in fibre and helps to regulate blood glucose levels. (1) (8)

*Analysing, difficult (Focus, p.72-73; Successful, p.82-83)***[40]**

**QUESTION 4: CLOTHING****4.1 Explain the term *fashion fad*.**

- A style that catches on amongst a (large) group of people✓<sup>1</sup> with great enthusiasm and then disappears very quickly.✓<sup>2</sup>

**OR**

- Something that has high demand✓<sup>3</sup> but lasts for a very short time/ has a very short lifespan/ one season.✓<sup>4</sup>

(2)

*Remembering, easy (Focus, p.49; Successful, p.51)***4.2 Give THREE guidelines to consider when buying shoes for the world of work.**

- Buy good quality (leather/ suede)/ long lasting shoes.✓<sup>1</sup>
- Choose classic style shoes/ shoes with clean, simple lines.✓<sup>2</sup>
- Choose comfortable shoes/ well fitting.✓<sup>3</sup>
- Buy shoes that can match with garments in your wardrobe/ neutral colours are more versatile.✓<sup>4</sup>
- Shoes should be the same colour/ darker than trousers/ hemline of skirts/ dresses and should blend with the colour of the belt.✓<sup>5</sup>
- Suitable for the working environment/ type of work.✓<sup>6</sup>

(Any 3)

(3)

*Remembering, easy (Focus, p.55; Successful, p.62)***4.3 4.3.1 Name TWO stages in the fashion cycle that cloth/fabric masks have been through since March 2020.**

- The beginning/ launch/ introduction✓<sup>1</sup>
- The rise✓<sup>2</sup>
- The peak✓<sup>3</sup>

(Any 2)

(2)

*Understanding, easy (Focus, p.49-50; Successful, p.50)*

**4.3.2 Explain each of the stages mentioned in QUESTION 4.3.1  
The beginning/ launch/ introduction**

- Face masks were introduced.✓<sup>1</sup>
- Few people/ celebrities/ leaders (Ministers/ President) started wearing face masks.✓<sup>2</sup>
- Expensive.✓<sup>3</sup>
- Limited stock is available.✓<sup>4</sup> (Any 2)

**The rise**

- Face masks gained popularity/ necessity.✓<sup>5</sup>
- More and more people accepted wearing face masks.✓<sup>6</sup>
- Masks became more available to consumers.✓<sup>7</sup> (Any 2)

**The peak**

- Face masks were produced in growing numbers/ mass produced.✓<sup>8</sup>
- Face masks reached the height in popularity/ all people wore them as it is compulsory/ mandatory.✓<sup>9</sup>
- Face masks became available in shops/ from street vendors.✓<sup>10</sup>
- Price decreased/ cheaper/ more affordable.✓<sup>11</sup>
- Huge variety is available.✓<sup>12</sup> (Any 2) (4)

**NOTE:** Learners can write on any two stages

*Applying, moderate (Focus, p.49-50; Successful, p.50)*

**4.4 Discuss the versatility of the blazer as an item of clothing to wear to work.**

- It can be mixed and matched✓<sup>1</sup> with different colour shirts/ pants/ skirts/ dresses/ tie.✓<sup>2</sup>
- It can be worn in all seasons.✓<sup>3</sup>
- It can be worn with casual/ formal pants/ skirts/ dresses/ shirts/ blouses.✓<sup>4</sup>
- It can be worn with black/ brown/ navy blue shoes.✓<sup>5</sup>
- The simplicity of the blazer makes it suitable to be worn professionally or casually.✓<sup>6</sup>
- It is a classic✓<sup>7</sup> item that could be worn for many years/ with different fashions.✓<sup>8</sup> (Any 5) (5)

*Applying, moderate (Focus, p.57-59; Successful, p.64-65)*

**4.5 Discuss how reusing clothing items contributes to a sustainable environment.**

- Reusing clothes means new clothing/ fabrics/ textiles do not have to be produced✓<sup>1</sup> as fewer new garments will be made.✓<sup>2</sup> This ensures that less natural resources need to be used✓<sup>3</sup> as fabrics/ garments are reused.
  - There is less harm to the environment/ it is environmentally friendly✓<sup>4</sup> as fewer discarded textiles end up in landfills✓<sup>5</sup> and this reduces the carbon footprint.
  - Less chemicals/ dyes/ bleaches are used as less new clothes will be manufactured.✓<sup>6</sup> This will decrease soil pollution✓<sup>7</sup> and water pollution.✓<sup>8</sup>
  - Less water✓<sup>9</sup> and electricity✓<sup>10</sup> are used as the manufacturing of new clothing is reduced.
  - Less transport✓<sup>11</sup> needed to transport new clothes which will reduce air pollution.✓<sup>12</sup>
- (Any 4) (4)

*Analysing, difficult (Focus, p.62; Successful, p.71)*

**[20]**

**QUESTION 5: HOUSING AND INTERIOR****5.1 Name THREE expenses that are paid using the levy.**

- Pay wages and salaries of staff that work for the complex.✓<sup>1</sup>
- Maintain the buildings/ common areas.✓<sup>2</sup>
- Paying water for the common areas.✓<sup>3</sup>
- Paying electricity for the common areas.✓<sup>4</sup>
- Pay rates and taxes (for the complex).✓<sup>5</sup>
- Pay insurance (for the complex).✓<sup>6</sup>
- Accidents or damages to the property/ complex.✓<sup>7</sup>
- Safety and security✓<sup>8</sup> (of the complex).

(Any 3) (3)

*Remembering, easy (Focus, p.122; Successful, p.140)***5.2 Redraw the table below and explain the advantages of buying and renting a property under the following headings:**

	<b>5.2.1 OWNERSHIP</b>	<b>5.2.2 INVESTMENTS</b>
<b>Buying</b>	Become the owner of the property.✓ <sup>1</sup> (1)	Sound investment/ accumulate wealth/ value of property increases/ can be left to the children.✓ <sup>3</sup> (1)
<b>Renting</b>	Not the owner of the property therefore there is less responsibility/ maintenance/ fewer monthly expenses/ easier to move.✓ <sup>2</sup> (1)	It is cheaper to rent as there are fewer monthly expenses and the money saved can be invested.✓ <sup>4</sup> (1)

(4)

*Remembering, easy (Focus, p.118, 122; Successful, p.137, 140)***NOTE:** A mark must be deducted if the answer is not written in a table format.**5.3 5.3.1 Identify the stove that uses the most non-human energy.**

Stove A✓

(1)

*Understanding, easy (Focus, p.139; Successful, p.160)***5.3.2 Give a reason for the answer in 5.3.1**

Stove A uses both gas and electricity,✓ while stove B only uses gas.

(1)

*Understanding, easy (Focus, p.139; Successful, p.160)*

**5.3.3 Explain why stove B will be most suitable choice.**

- Gas cooks fast/ provides instant heat and will save time.✓<sup>1</sup>
- It can be used during load shedding.✓<sup>2</sup>
- The whole stove use gas and this will save electricity✓<sup>3</sup> and cost as gas is cheaper✓<sup>4</sup> than electricity. (Any 3) (3)

*Understanding, moderate (Focus, p.134,136; Successful, p.160)*

**5.3.4 Calculate the total price of the stove B if it is bought on an instalment sale transaction. Show ALL calculations**

$$\begin{aligned} R\ 400,00 \times 24 \checkmark^1 &= R9600 + R395 \checkmark^2 \text{ (deposit)} \\ &= R9\ 995,00 \checkmark^3 \end{aligned}$$

**OR**

$$\begin{aligned} R395 \checkmark^4 + (R400,00 \times 24) \checkmark^5 \\ R395 + R9\ 600,00 \\ = R9\ 995,00 \checkmark^6 \end{aligned} \quad (3)$$

*Applying, moderate (Focus, p.148; Successful, p.162)*

**5.4 Explain the possible financial impact of the 2020 national lockdown on property landlords.****Landlords:**

- Tenants could not have been evicted if they could not pay the rental.✓<sup>1</sup>
- Lost income from the rental properties✓<sup>2</sup> if tenants could not pay the rent.
- It could have been difficult to get new tenants✓<sup>3</sup> if tenants moved out.
- Some tenants could have left to live with family members and properties could have been left without supervision.✓<sup>4</sup> This could have resulted in vandalism,✓<sup>5</sup> leading to unforeseen expenditure to fix damages.✓<sup>6</sup>
- Landlords could have been forced to reduce the rental amount✓<sup>7</sup> to attract new tenants.✓<sup>8</sup>
- Landlords might not have been able to pay rates and taxes/ maintenance.✓<sup>9</sup>
- Landlords may not have been able to afford property bonds/home loans✓<sup>10</sup> and asked for payment deferral/ holidays resulting in more debt /interest on bond payments.✓<sup>11</sup>
- They may have to sell the property at reduced/ below market value prices✓<sup>12</sup> and suffer a loss on the original property purchase/ market value price.✓<sup>13</sup>
- Interest rates were lowered which resulted in lower bond repayments✓<sup>14</sup> which could lead to paying off the bond quicker.✓<sup>15</sup> (Any 5) (5)

*Analysing, difficult (Statement)*

**[20]**



**QUESTION 6: ENTREPRENEURSHIP****6.1 Define the term *mark-up*.**

The amount/ percentage<sup>✓1</sup> added to the cost price of goods to cover overhead expenses/ running costs<sup>✓2</sup> and still leave money for profit.<sup>✓3</sup>

(Any 2) (2)

*Remembering, moderate (Focus, p.37; Successful, p.39)*

**6.2 Explain why the hygiene of workers is very important in a work environment.**

- Regular washing of hands prevents the spread of possible diseases.<sup>✓1</sup>
- Hygiene is very important so that workers are safe and healthy whilst working.<sup>✓2</sup>
- Healthy workers reduce absenteeism/ ensures continuous productivity.<sup>✓3</sup>
- Hygiene ensures cleanliness in the workplace which prevents contamination by micro-organisms in a food environment/ keeps thread and fabric clean.<sup>✓4</sup>
- To ensure that the products being manufactured are safe and healthy for consumers.<sup>✓5</sup>
- Hygiene of an individual is also important so that other colleagues are not affected by poor hygiene.<sup>✓6</sup>

(Any 3) (3)

*Understanding, moderate (Focus, p.18; Successful, p.22)*

**6.3 Explain how regular/ routine maintenance of equipment would benefit any business.**

- Prevent unexpected breakdowns during production.<sup>✓1</sup>
- Ensure the continuous production flow.<sup>✓2</sup>
- Reduces repairs and unscheduled maintenance.<sup>✓3</sup>
- Regular maintenance is cheaper than corrective maintenance.<sup>✓4</sup>
- Will prevent a loss of income.<sup>✓5</sup>
- The lifespan of the equipment will be much longer.<sup>✓6</sup>
- Can prevent accidents in the work place.<sup>✓7</sup>

(Any 3) (3)

*Applying, moderate (Focus, p.25; Successful, p.25)*

*Understanding, moderate (Focus, p.19; Successful, p.23)*

**6.4 Explain the purpose of stock control in a business.**

- To ensure that the business does not overstock✓<sup>1</sup> as more storage space might be needed✓<sup>2</sup> and stock might get damaged/ spoiled.✓<sup>3</sup>
- To prevent cash flow problems due to money tied up in stock.✓<sup>4</sup>
- To prevent theft or stealing of stock.✓<sup>5</sup>
- Production will not stop because of a shortage of raw materials/ no shortage of raw materials.✓<sup>6</sup>
- To ensure that the right quantity/ quality of raw materials are purchased.✓<sup>7</sup>
- To reduce waste/ loss of income.✓<sup>8</sup>
- To minimize the cost of storing final/ end products.✓<sup>9</sup> (Any 3) (3)

**6.5 6.5.1 Explain how his business came into existence.**

- He saved a bit of money to buy fresh flowers.✓<sup>1</sup>
- Khanye admired beautiful flowers.✓<sup>2</sup>
- He started making flower arrangements for his place of worship.✓<sup>3</sup> (Any 2) (2)

*Remembering, easy (Focus, p.7-8; Successful, p.10-11; Scenario)*

**6.5.2 Identify Khanye's target market.**

- Congregants✓<sup>1</sup>
- People organising weddings/ parties/ event planners✓<sup>2</sup>
- Gift shops✓<sup>3</sup> (Any 2) (2)

*Remembering, easy (Focus, p.34; Successful, p.11; Scenario)*

**6.5.3 Discuss the following factors that contributed to the success of Khanye's business:****(a) Financial resources**

He used his savings (finance)✓<sup>1</sup> to buy flowers when he started the business and he does not have to pay rent.✓<sup>2</sup> (2)

**(b) Available workspace**

He used his mother's dining room✓<sup>3</sup> for arranging the flowers and the garden to grow greenery.✓<sup>4</sup> (2)

*Applying, easy (Focus, p.35-36; Successful, p.18, Scenario)*

**6.5.4 Give the benefits of training the unemployed neighbour.**

- It created a job opportunity/ income for the neighbour.✓<sup>1</sup>
- It is cheaper to train the neighbour than to hire a professional florist.✓<sup>2</sup>
- It improved the quality of work/ flower arrangements.✓<sup>3</sup>
- It created increased productivity.✓<sup>4</sup>
- The neighbour can work independently/ improved the skills.✓<sup>5</sup>
- It helped to reduce waste of flowers/ packaging materials.✓<sup>6</sup>
- It improved worker /neighbour's morale/ job satisfaction/ motivated the neighbour.✓<sup>7</sup> (feel better about himself)

(Any 3) (3)

*Remembering, easy (Focus, p.25; Successful, p.26)***6.5.5 Explain why his business is appealing to his customers.**

- Khanye always keeps up to date with flower arrangement trends✓<sup>1</sup> thus remain relevant/ fashionable/ trendy.✓<sup>2</sup>
- He arranges the flowers exactly as his customers wants them✓<sup>3</sup> thus creating customer satisfaction/ meet customers' needs.✓<sup>4</sup>
- The flowers were always fresh✓<sup>5</sup> as he sourced them from a local farmer.✓<sup>6</sup>
- The flowers are delivered early on weekends✓<sup>7</sup> thus customers do not have to spend money/ transport costs on collection/ convenient for customers.✓<sup>8</sup>
- He uses a variety of attractive packaging.✓<sup>9</sup>
- Biodegradable packaging is eco-friendly✓<sup>10</sup>

(Any 6) (6)

*Applying, moderate (Focus, p.13; Successful, p.20; Scenario)***6.5.6 Give reasons for each of the following:****(a) Consistent profitability throughout the year.**

- Places of worship/ congregants buy flowers throughout the year.✓<sup>1</sup>
- Weddings/ parties happen throughout the year.✓<sup>2</sup>
- Gift shops operate throughout the year.✓<sup>3</sup>

(Any 2) (2)

**(b) Drastic increase in profitability at certain times of the year.**

- On Mother's Day/ Valentine's day people normally buys more flowers for their loved ones.✓<sup>1</sup>
- He had a contract with gift shops to provide flowers.✓<sup>2</sup>
- There are more weddings/ parties at the end of the year.✓<sup>3</sup>

(Any 2) (2)

*Applying, moderate (Focus, p.35; Successful, p.34; Scenario)*

**6.5.7 Justify the following statement****Khanye is a responsible consumer.**

- Khanye uses/ reuses leaves from the flowers as compost✓<sup>1</sup> thus reducing waste.✓<sup>2</sup>
- He buys flowers from an organic farm✓<sup>3</sup> thus contributing to sustainable consumption/ protecting the environment.✓<sup>4</sup>
- He uses bamboo strings✓<sup>5</sup> that are eco-friendly/ do not require pesticides/ herbicides/ do not pollute the soil.✓<sup>6</sup>
- He plants his own greenery✓<sup>7</sup> and buys flowers locally✓<sup>8</sup> reducing the need for transportation that causes pollution/ contribute to the carbon footprint.✓<sup>9</sup>
- Khanye uses biodegradable packaging✓<sup>10</sup> that does not harm the environment.✓<sup>11</sup>

(Any 8)

(8)

*Analysing, difficult (Focus, p.28; Successful, p.26; Scenario)***[40]**

**TOTAL SECTION B: 160**  
**GRAND TOTAL: 200**