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GRADE 12

CONSUMER STUDIES

FEBRUARY/MARCH 2014

MEMORANDUM

MARKS: 200

This memorandum consists of 16 pages.

SECTION A**QUESTION 1**

QUESTION 1.1			
1.1.1	C	(1)	Remembering LO 12.2.1 (easy) Oxford 23, MML 32
1.1.2	A	(1)	Remembering LO 12.2.1 (easy) MML 35, Oxford 20
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1.1.18	D	(1)	Remembering LO 12.4.2 (easy) MML 199, Oxford 160
(18)			

QUESTION 1.2		
1.2.1	Capital gains tax	(1)
1.2.2	Excise duty	(1)
1.2.3	Income tax	(1)
1.2.4	Pay-as-you-earn	(1)
1.2.5	Value added tax	(1)
		(5)

Remembering LO 12.1.2 (easy) Oxford 10, MML 15

QUESTION 1.3		
A, E, F, H	(4)	

Remembering LO 12.2.4 (easy) Oxford 82, MML 76

QUESTION 1.4	
C, D, F	(3)

Remembering LO 12.2.5 (moderate) MML 111, Oxford 103

QUESTION 1.5		
A, B, G, H, J	(5)	

Understanding LO 12.4.1 (moderate) MML 193, Oxford 151

QUESTION 1.6			
1.6.1	<u>Commission</u> is paid to the estate agent.	(1)	Understanding LO 12.2.5 (moderate) 101MML 114, Oxford 110
1.6.2	A home owner may receive a <u>subsidy</u> as a fringe benefit from the employer.	(1)	Understanding LO 12.2.5 (moderate) Oxford 101, MML
1.6.3	Deeds office fee is regulated by the <u>government</u> .	(1)	Understanding LO 12.2.5 (moderate) MML 111, Oxford 107
1.6.4	<u>Rates and taxes</u> are paid to the municipality.	(1)	Understanding LO 12.2.5 (moderate) MML110, Oxford 108
1.6.5	When buying on <u>lay-bye</u> , the retailer keeps the item until the whole amount is paid.	(1)	Understanding LO 12.2.6 (moderate) MML, 36
		(5)	

TOTAL SECTION A: 40

SECTION B: FOOD AND NUTRITION**QUESTION 2**

- 2.1 2.1.1 Name the nutrition-related disease Riaad is likely to develop? (1)
• Anaemia ✓

Applying LO 12.2.1 (easy) MML 34, Oxford 22

- 2.1.2 Explain why Riaad is likely to develop the nutritional related disease mentioned in 2.1.1

Riaad's diet is likely to lack iron✓ which causes anaemia✓ because he does not eat animal products (meat/liver/offal) which are high in iron.✓

Iron is a component of haemoglobin✓ in red blood cells✓ which carries oxygen from the lungs to all body cells✓ (Any 3) (3)

Understanding LO 12.2.1 (moderate) MML 34, Oxford 22

- 2.1.3 Suggest why Riaad is not at risk for developing osteoporosis.

- It is likely that Riaad is consuming enough milk and milk products ✓
- Which will provide calcium ✓/phosphorous✓ and vitamin D✓
- To build strong bones ✓
- Because Riaad is male he is less likely to develop osteoporosis because males lose less bone tissue than females.✓ (Any 3) (3)

Understanding LO 12.2.1 (moderate) MML 33, Oxford 21

- 2.2 2.2.1 Explain to Linda what BMI stands for and what it is used for. (2)
- Body Mass Index.✓
 - To determine whether an individual's weight is in proportion to the height/whether an individual's weight is normal, underweight or overweight.✓

Remembering LO 12.2.1 (easy) [Doing: 50; Focus: 45; OBE for FET: 30]

- 2.2.2 With Linda's current life style, name the type of diabetes she is most likely to develop.

- Diabetes Type 2/Non-insulin dependent diabetes✓ (1)

Understanding LO 12.2.1 (easy) MML 54, Oxford 27

2.2.3 Explain why Linda is at risk of developing the type of diabetes mentioned in 2.2.2.

- Linda is obese✓ and obesity increases the risk of developing diabetes.✓
- Linda does not have breakfast in the morning✓ which causes her blood sugar level to drop.✓
- Linda consumes too many refined carbohydrates✓ and this strains insulin production.✓
- Lack of exercise.✓

(Any 2) (2)

Applying LO 12.2.1 (moderate) MML 54, Oxford 27

2.2.4 Recommend FIVE changes Linda can incorporate into her diet and lifestyle to lose weight by completing the table below:

CRITERIA	SUGGESTED CHANGES
(a) Diet	<ul style="list-style-type: none"> • Start eating breakfast.✓ • Replace brown bread with whole wheat bread.✓ • Reduce intake of cheese. Rather choose an alternative without cheese.✓ • Cut down on fruit juice intake/replace fruit juice with water.✓ • Reduce intake of crisps/stop snacking when watching TV.✓ • Replace crisps with fresh fruit or vegetables.✓
(b) Lifestyle	<ul style="list-style-type: none"> • Start playing netball/start exercise routine Start eating breakfast.✓ • Reduce TV watching✓ • Wake up earlier to have breakfast✓

(Any 4) (4)

(Any 1) (1)

Applying LO 12.2.1 (moderate) MML 43, Oxford 32

2.3 2.3.1 Identify THREE misleading statements on the label.

- Most healthy ✓
- Most nutritious✓
- High in fibre✓
- Recommended by leading doctors✓

(Any 3) (3)

Applying LO 12.3.1 (moderate) Oxford 7, exam guidelines

2.3.2 Give reasons why the descriptions (2.3.1) are considered as misleading descriptions.

- Claims are not supported by relevant data✓ and nutrient analysis ✓
- No evidence that endorsements were made by organisations where professionals run the endorsement programme✓
- Words such as nutritious/healthy/wholesome/complete nutrition/balanced nutrition/0%fat/fat free may not be used✓

(4)

Remembering LO 12.3.1 (moderate) [Oxford: 7, Exam guidelines]

2.3.3 List THREE channels for consumer complaints in respect of misleading information on food labels.

- The retailer from which the food item was purchased✓
- The manufacturer/packer/importer of the foodstuff✓
- South African National Consumer Union (SANCU) ✓
- National Government Consumer Affairs Office✓
- The National Consumer Forum (NCF) ✓
- The local health inspector✓
- National Department of Health✓
- Advertising Standards Authority✓

(Any 3)

(3)

Remembering LO 12.1.1 (easy) [examination guidelines]

2.4 2.4.1 Give SIX reasons why Salad A would be beneficial for a person suffering from HIV/Aids with sores in the mouth.

- The noodles/olive oil provide energy✓
- The green peppers provide vitamin C for repair of damaged tissues/improves immunity✓
- The grated carrots will provide antioxidants which will improve immunity. ✓
- The eggs provide protein for building tissue✓
- There are no ingredients which will burn the mouth✓
- The food is soft and will not require intensive chewing✓

(6)

Applying LO 12.2.1 (moderate) MML 35, Oxford 20

2.4.2 Evaluate the suitability of Salad B for an obese person.

- The fried chicken, mayonnaise and cheddar cheese✓ are high in fat✓
- The croutons are fried in oil✓ and contain carbohydrates✓ and have a high kJ value. ✓
- This salad is not suitable for an obese person✓ because of the high fat content✓

(7)

Evaluating LO 12.2.1 (difficult) MML 42, Oxford 32

TOTAL SECTION B: 40

SECTION C: CLOTHING**QUESTION 3**

3.1 3.1.1 Explain the term *silhouette* in the context of this picture.

- The outline of the dress ✓
- Can be seen from a distance ✓, even before noticing the detail ✓
- Bell/triangle silhouette ✓ (Any 2) (2)

Understanding LO 12.2.4 (easy) MML 63

3.1.2 Name THREE non-verbal messages conveyed by the dress worn by the woman in the picture.

- Soft and feminine ✓
- Neat ✓
- Modest/not revealing ✓
- Stylish/fashionable ✓
- Youthful ✓ (Any 3) (3)

Understanding LO 12.2.3 (moderate) Oxford 63, MML82

3.2 State when a Truworths account holder will pay interest.

- If you choose the 6-month payment option and your payments are not up to date ✓
- If you choose the 12-month payment plan ✓ (2)

Remembering LO 12.1.2 (easy) MML 136, Oxford 116

3.3 3.3.1 State FOUR advantages of corporate clothing for the company and the employees.

Company:

- A basic standard of appearance is ensured ✓
- Project (positive) image or identity of company ✓ (2)

Employees:

- Employees can be identified ✓
- Less stress for employees as there are clear guidelines of what to wear to work ✓
- The colour/black/blue will suit most people ✓
- May be cheaper than buying other clothes for work ✓ (2)

(2 x 2) (4)

Remembering LO 12.2.3 (easy) [Examination guidelines; Juta: 79, Oxford 70 MML 78]

3.3.2 Name FOUR ways in which the employees could express their individuality while wearing the corporate clothing.

- Hair styles/colour hair ✓, in moderation (any answer referring to hair style)
- Accessories such as jewellery and watches ✓, in moderation (any answer referring to accessories)
- Make up ✓, in moderation (any answer referring to accessories)
- Style of trousers/pants/skirt ✓

(4)

Understanding LO 12.2.3 (easy) Examination guidelines; Juta: 79 MML 54, Oxford 27

3.3.3 Explain how a good first impression of an employee can benefit :

- (a) The company
- (b) The employee himself/herself

(a) **The company:**

- If employees are appropriately dressed the impression will be created✓ that the company will render good service/offer value for money, ✓ is trustworthy. ✓
- If you are not looking the part✓ it will take time to convince colleagues/clients that you can do the job. ✓

(4)

The employee

- If the employee is appropriately dressed✓he/she will feel part of the company/be loyal to the company✓
- Self-esteem is boosted and the employee will be more confident✓
- He/she will earn the respect of colleagues and clients✓

(4)

Understanding LO 12.2.3 (moderate) [CLS: 113; Via Afrika: 108; Oxford: 56]

3.4 3.4.1 Name each fashion cycle illustrated graph A – C.

- A – Fashion fad✓
- B – Fashion trend✓
- C – Classic style✓

(3)

Remembering LO 12.2.4 (easy) Oxford 80, MML 68

- 3.4.2 Give a brief description of each of the above mentioned fashion cycles.

Fashion fad:

Rises quickly/quickly accepted/sharp incline✓
 Stays for a short time/quickly moves out/disappears quickly/short lived/sharp decline/lasts only one season/ goes through the five stages very quickly✓
 Accepted by a small number of people✓
 Fashion is often poorly designed/exaggerated/flashy/extravagant✓
 Fads are often found in the form of accessories✓ (Any 2)

Fashion trend:

Lasts on average 1–3 years/lasts longer than a fad but shorter than a classic style✓
 Accepted by a large percentage of consumers✓
 Goes through the five stages of the fashion cycle✓ (Any 2)

Classic fashions:

Stays longer than normal fashion trends/remains popular long after other fashions have been discarded/remains in fashion for a fairly long time/many years/continues to be accepted/its timeless✓
 May not rise as fast as a normal fashion trend✓
 May be accepted by fewer people than a normal fashion trend✓
 Simple designs/simplicity✓
 Meets the needs of many people/suitable for many figure types✓

(Any 2) (6)

Understanding LO 12.2.4 (moderate) CLS: 144; MML: 65 – 68; Via Afrika: 130; Juta: 94–97]

- 3.5 Select ONE list and give reasons why it would be considered a good choice.

List B✓ (1)

Black and charcoal trousers✓ match the black jacket✓
 All three shirts✓ can be worn with either of the trousers✓
 Grey waistcoat✓ can be worn over the shirt instead of a jacket✓
 The classic styles✓ create a formal/professional look.✓
 Basic neutral colours✓ are versatile and can mix and match well✓

(Any 7) (7) (8)

Evaluating (moderate) LO 12.2.3 Oxford 56, MML 87

TOTAL SECTION C: 40

SECTION D: HOUSING AND SOFT FURNISHINGS**QUESTION 4**

4.1 4.1.1 (a) Property A
 • Sectional title ✓ (1)
 Remembering LO 12.2.5 (easy) MML 104. Oxford 100

 (b) Property B
 • Full title ✓ (1)
 Remembering LO 12.2.5 (easy) MML 104. Oxford 100

 4.1.2 Give SIX costs that the couple must make provision for when taking out a mortgage bond.
 • Inspection fee ✓
 • Bank initiation fee ✓
 • Administration fee ✓
 • Interim interest ✓
 • Homeowner's insurance ✓
 • Bond protection insurance ✓
 • Deposit ✓
 • Monthly mortgage payments ✓
 • Bond registration costs ✓ (Any 6) (6)
 Remembering LO 12.2.5 (easy) MML 107-109, Oxford 105

 4.1.3 Name the specific hidden cost that Tom and Gina have to pay if they have to move into their newly bought home before it is registered in their name.
 • Occupational rent ✓ (1)
 Applying LO 12.2.5 (moderate) [Juta: 115; Via Afrika: 157; Oxford: 107; OBE: 171]

 4.1.4 To whom must Tom and Gina pay the hidden cost in 4.2.3?
 • Current owner/Registered owner ✓ (1)
 Remembering LO 12.2.5 (easy) [Juta: 115; Via Afrika: 157; Oxford: 107; OBE: 171]

 4.1.5 In the process of buying the property, they will have to sign an offer to purchase.
 Explain the link between an offer to purchase and the deed of sale.
 • The offer of purchase states the terms being offered ✓ (price and what is being included in the price)
 • The offer to purchase becomes a legal contract ✓ between the buyer and seller ✓ as soon as the seller accepts and signs it. ✓
 • The offer to purchase is then called the deed of sale. ✓
 • By law, the buyer and seller must then obey the terms and conditions ✓ set out in the contract. (Any 4) (4)
 Understanding LO 12.2.5 (moderate) MML 111, Oxford 103

- 4.1.6 Evaluate the suitability of property A and property B by completing the table below:

Criteria	Property A	Property B
(a) Security	More secure, ✓ people close by ✓	Quiet neighbourhood, ✓ people not close by ✓
(b) Maintenance	Body corporate responsible for communal areas e.g. lawn/ swimming pool ✓ Don't need money for maintenance of lawn etc. ✓	Owner responsible for all maintenance ✓ Limited money for maintenance ✓ Large garden and swimming pool to maintain ✓
(c) Privacy	Less private ✓ as house is semi-detached ✓	More privacy ✓ as it is a free standing house ✓

(12)

Applying LO 12.2.5 (moderate) Oxford 101, MML 103

- 4.1.7 Select the most suitable one.

- Property A ✓

(1)

Applying LO 12.2.5 (easy) Oxford 101, MML 103

- 4.2 4.2.1 State Tom and Gina's rights according to the Consumer Protection Act with regard to the second hand television set they bought.

- 'Voetstoots' or selling at face value is not acceptable. ✓
- The consumer has to be informed of all the defects including those that cannot be seen. ✓
- The repairing company may not charge them more than the original quotation ✓ unless they were informed and they agreed/approved. ✓

(Any 3)

(3)

Note: Marks can only be awarded for these two issues.

Applying LO 12.1.1 (moderate) Exam guidelines

- 4.2.2 Recommend why it could have been better for Tom and Gina to buy the television set on an instalment sale, rather than buying second hand set.

- Monthly instalments would be affordable. ✓
- A new set would not have any defects. ✓
- Any defects would have been fixed while the item was still under guarantee. ✓
- The item would have been factory checked. ✓

(4)

Understanding LO 12.2.6 (moderate) Oxford 116, MML 136

4.3 Waste control is the responsibility of every household. Explain the impact of an irresponsible attitude on the conservation of the environment.

- The environmental resources, for example, soil/air/water ✓will be polluted✓ if waste is dumped.
- This may lead to a build-up of toxic substances✓ which can cause a health hazard.✓
- Major health hazards✓ can be created to humans, particularly in areas where large amounts of waste are dumped and not cleaned up✓ , e.g. informal settlements.
- Landfill sites are filling up. ✓ New landfill sites are becoming more difficult and expensive to establish and maintain.✓
- An unsightly/ugly environment ✓will/could impact negatively on tourism ✓because scenic landscapes are spoilt.
- By not managing waste, valuable resources will be used unnecessarily✓, for example, minerals that are used to make useful materials/trees that are used for paper/petroleum that is used to make plastics.✓
- If waste is not managed, more fossil fuels ✓need to be burnt for energy, thus reducing the release of greenhouse gases and other pollutants.✓

(Any 6)

(6)

Analysing LO 12.2.7 (difficult) [Oxf:130; MML: 154-156; Via Afrika: 183; CLS:291]

TOTAL SECTION D: 40

SECTION E: THEORY OF PRODUCTION AND ENTREPRENEURSHIP**QUESTION 5**

5.1 List FOUR functions which packaging of products should fulfil.

- Protects the product/reduces the wastage of a product ✓
- Improves the shelf life of a product ✓
- Helps to keep the shape of a product ✓
- Gives information (on label) ✓
- Makes product easier to handle/transport/store ✓
- Improves hygiene ✓
- Advertises the product ✓

(Any 4) (4)

Remembering LO 12.4.1 [Examination guidelines] (easy)

5.2 Name THREE methods which an entrepreneur can use to do market research in his local community.

- Observations ✓
- Questionnaires/surveys ✓
- Focus groups ✓
- Personal interviews ✓
- Telephone interviews ✓

(Any 3) (3)

Remembering LO 12.4.2 (easy) [MML: 179 – 180; Via Afrika: 213; CLS: 343]

5.3 5.3.1 Mike's enterprise received a number of complaints and customers are returning products. Explain how Mike should deal with these customers in order to maintain good customer relations?

- Mike should be friendly/courteous/treat customers well ✓ at all times
- He must attend to problems immediately ✓/ He must return calls from customers ✓
- He must listen to suggestions/criticism ✓ from customers /He must listen attentively without interrupting ✓
- He should record complaints for future reference ✓
- Try to prevent a repetition of the same problem ✓
- He must apologize ✓
- He must offer to replace ✓ or refund ✓ consumers who return products

(Any 5) (5)

Understanding LO 12.4.1 (moderate) [Oxford: 152; Via Afrika: 237; MML: 185]

5.3.2 Jeff regularly gives his staff training opportunities. Suggest TWO ways in which his staff could be trained.

- On-the-job training/workshop ✓
- Guest speakers/motivational speakers ✓
- Sending them on courses/workshops ✓

(Any 2) (2)

Applying LO 12.4.1(moderate) MML 198, Oxford 149

5.3.3 Jeff did not have a lot of money to market his products during the first few months. Suggest THREE ways in which Jeff could have marketed his products in a cheaper or more affordable way.

- Self-designed posters ✓
- Personal promotion e.g. free demonstration to prospective client ✓
- Word-of-mouth/responses of customers ✓

Note: Do not accept provincial newspapers/radio/TV/bill boards/magazines as these are not cheap

(3)

Understanding LO 12.4.2 (moderate) MML 185, Oxford 169

5.3.4 Jeff is using the 'Proudly South African' logo on his products. Explain why could this give him a competitive advantage.

- Consumers who are concerned about South Africa/take pride in South Africa/loyal to South Africa✓may prefer buying products carrying this logo✓
- Consumers may prefer buying this product as it shows that certain standards were met✓ it is expected to be of good quality✓.

(Any 3) (3)

Understanding LO 12.4.2 (moderate) MML 182,

5.3.5 Mike and Jeff both made R30 000,00 profit per month for the first sixth months. Explain why they made the same profit.

- Jeff's mark-up/% profit was more ✓
- Jeff's mark-up/% profit was 80% ✓ while Mike's mark-up/% profit was 50% ✓

(Any 2) (2)

Applying LO 12.4.3 (difficult) MML 196, Oxford 172

- 5.3.6 Calculate the monthly profit of Mike's enterprises for months 7–12. Show ALL calculations.

Mike:

Profit = Selling price – production cost ✓

R60,00 – R30,00 ✓ = R30,00 profit per product ✓

900 products sold per month: R30,00 x 900 ✓ = R27 000,00 ✓ profit per month

1 mark for monetary unit (R) ✓

Applying LO 12.4.3 (difficult) [examination guidelines] MML 196, Oxford 172

(6)

- 5.3.7 Jeff decides to produce 900 products for month 13. How many products must be sold in order to break even?

Production costs for 900 products = 900 x R50 = R45 000.00 ✓

Selling price per product = R90 ✓

Breaking even = $\frac{R45\ 000.00}{90}$ ✓

= 500 (products) ✓

(4)

NOTE: R 500,00 is not acceptable.

Applying LO 12.4.2 (difficult) MML 196, Oxford 172

- 5.3.8 Suggest and explain possible reasons for the differences in the sales in the first six months and the last six months for:

(a) Mike

(b) Jeff

(a) Mike sold more products in the first six months because:

- his products were reasonably priced/cheap ✓
- he marketed his products well ✓

Mike sold fewer products in the last six months because:

- the products were not of a good quality ✓ - customers are complaining and returning products ✓
- he uses cheap/inferior raw materials ✓
- and the staff/employees are not well trained ✓
- he is therefore losing customers ✓

(Any 4)

(4)

Evaluating LO 12.4.3 (difficult) MML 196, Oxford 172

5.3.8 (b) Jeff sold less products in the first six months because:

- He didn't have money for marketing the first few months✓
- His products are more expensive✓

Jeff sold more products in the last six months because:

- he did not market well initially/because he started marketing his products more widely in the last six months✓
- Jeff could be gaining customers because his customers are satisfied ✓ and this is an indication that his products are of a good quality ✓
- Because he chooses the raw materials carefully ✓
- And he gives his staff/employees training opportunities✓

(Any 4)

(4)

Evaluating LO 12.4.3 (difficult) MML 196, Oxford 172

TOTAL SECTION E:	40
GRAND TOTAL:	200