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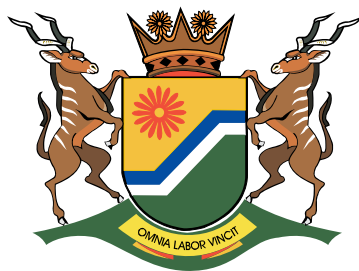
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REPUBLIC OF SOUTH AFRICA**

**NATIONAL
SENIOR CERTIFICATE**

GRADE 12

BUSINESS STUDIES P2

SEPTEMBER 2022

MARKING GUIDELINE

MARKS: 150

This marking guideline consists of 28 pages.

NOTES TO MARKERS

PREAMBLE

The notes to markers are provided for quality assurance purposes to ensure the following:

- (a) Fairness, consistency and reliability in the standard of marking
- (b) Facilitate the moderation of candidates' scripts at the different levels
- (c) Streamline the marking process considering the broad spectrum of markers across the country
- (d) Implement appropriate measures in the teaching, learning and assessment of the subject at schools/institutions of learning

1. For marking and moderation purposes, the following colours are recommended:

Marker:	Red
Senior Marker:	Green
Deputy Chief Marker:	Brown/Black
Chief Marker:	Pink
Internal Moderator:	Orange
DBE Moderator:	Turquoise

2. Candidates' responses must be in full sentences for SECTIONS B and C. However, this would depend on the nature of the question.
3. A comprehensive marking guideline has been provided but this is by no means exhaustive. Due consideration should be given to an answer that is correct but:
 - Uses a different expression from that which appears in the marking guideline
 - Comes from another credible source
 - Original
 - A different approach is used

NOTE: There is only ONE correct answer in SECTION A.

4. Take note of answers provided by candidates that are relevant within the context of a particular question, and allocate marks accordingly. (In cases where the answer is unclear or indicates some understanding, part-marks should be awarded, for example, one mark instead of the maximum of two marks.)
5. The word 'Sub-max' is used to facilitate the allocation of marks within a question or sub-question.
6. The purpose of circling marks (guided by 'max' in the breakdown of marks) on the right-hand side is to ensure consistency and accuracy in the marking of scripts as well as for calculation and moderation purposes.
7. Subtotals to questions must be written in the right-hand margin. Circle the subtotals as indicated by the allocation of marks. This must be guided by 'max' in the marking guidelines. Only the total for each question should appear in the left-hand margin next to the appropriate question number

8. In an indirect question, the theory as well as the response must be relevant and related to the question.
9. Correct numbering of answers to questions or sub questions is recommended in SECTIONS A and B. However, if the numbering is incorrect, follow the sequence of the candidate's responses. Candidates will be penalised if the latter is not clear.
10. No additional credit must be given for repetition of facts. Indicate with an 'R'.
11. The differentiation between 'evaluate' and 'critically evaluate' can be explained as follows:

11.1 When 'evaluate' is used, candidates are expected to respond in either a positive/negative manner or take a neutral (positive and negative) stance, e.g. Positive: 'COIDA eliminates time and costs spent√ on lengthy civil court proceedings.'√

11.2 When 'critically evaluate' is used, candidates are expected to respond in either a positive/negative manner or take a neutral (positive and negative) stance. In this instance candidates are also expected to support their responses with more depth, e.g. 'COIDA eliminates time and costs spent√ on lengthy civil court proceedings√, because the employer will not be liable for compensation to the employee for injuries sustained during working hours as long as it can be proved that the business was not negligent.'√

NOTE 1. The above could apply to 'analyse' as well.
2. Note the placing of the tick (√) in the allocation of marks.

12. The allocation of marks must be informed by the nature of the question, cognitive verb used, mark allocation in the marking guideline and the context of each question.

Cognitive verbs, such as:

- 12.1 Advise, name, state, outline, motivate, recommend, suggest, (list not exhaustive) do not usually require much depth in candidates' responses. Therefore, the mark allocation for each statement/answer appears at the end.
- 12.2 Define, describe, explain, discuss, elaborate, distinguish, differentiate, compare, tabulate, analyse, evaluate, critically evaluate (list not exhaustive) require a greater depth of understanding, application and reasoning. Therefore, the marks must be allocated more objectively to ensure that assessment is conducted according to established norms so that uniformity, consistency and fairness are achieved.
13. Mark only the FIRST answer where candidates offer more than one answer for SECTION B and C questions that require one answer.

14. SECTION B

- 14.1 If for example, FIVE facts are required, mark the candidate's FIRST FIVE responses and ignore the rest of the responses. Indicate by drawing a line across the unmarked portion.

NOTE 1. This applies only to questions where the number of facts is specified.
2. The above also applies to responses in SECTION C. (where applicable)

- 14.2 If two facts are written in one sentence, award the candidate FULL credit. Point 14.1 above still applies.

- 14.3 If candidates are required to provide their own examples/views, brainstorm this at the marking centre to finalise alternative answers and consult with the Internal Moderator at DBE for approval.

14.4. Use of the cognitive verbs and allocation of marks:

- 14.4.1 If the number of facts are specified, questions that require candidates to 'describe/discuss/explain' may be marked as follows:

- Fact 2 marks (or as indicated in the marking guidelines)
- Explanation 1 mark (two marks will be allocated in Section C)

The 'fact' and 'explanation' are given separately in the marking guideline to facilitate mark allocation.

- 14.4.2 If the number of facts required is not specified, the allocation of marks must be informed by the nature of the question and the maximum mark allocated in the marking guideline.

- 14.5 **ONE mark may be awarded for answers that are easy to recall, requires one word answers or is quoted directly from a scenario/case study. This applies to SECTIONS B and C in particular (where applicable).**

15. SECTION C

- 15.1 The breakdown of the mark allocation for the essays is as follows:

Introduction	Maximum: 32
Content	
Conclusion	
Insight	8
TOTAL	40

NSC – Marking Guideline

15.2	Insight consists of the following components:		
	Layout/Structure	Is there an introduction, paragraphs, and a conclusion?	2
	Analysis and interpretation	Is the candidate able to break down the question into headings/subheadings/interpret it correctly to show understanding of what is being asked? Marks to be allocated using this guide: All headings addressed: 1 (One 'A') Interpretation (16 to 32 marks): 1 (One 'A')	2
	Synthesis	Are there relevant decisions/facts/responses made based on the questions? Marks to be allocated using this guide: Option 1: Only relevant facts: 2 marks (No '-S') Where a candidate answers 50% or more (two to four sub-questions) of the question with only relevant facts; no '-S' appears in the left margin. Award the maximum of TWO (2) marks for synthesis. Option 2: Some relevant facts: 1 mark (One '-S') Where a candidate answers less than 50% (only one sub-question) of the question with only OR some relevant facts; one '-S' appears in the left margin. Award a maximum of ONE 1 mark for synthesis. Option 3: Some relevant facts: 1 mark (One '-S') Where a candidate writes FOUR questions, but one sub-questions of the question with no relevant facts; one '-S' appears in the left margin. Award a maximum of ONE (1) mark for synthesis. Option 4: No relevant facts: 0 marks (Two '-S') Where a candidate answers less than 50% (only one sub-question) of the question with no relevant facts; two '-S' appears in the left margin. Award a ZERO mark for synthesis.	
	Originality	Is there evidence of examples based on recent information, current trends and developments?	2
TOTAL FOR INSIGHT:			8
TOTAL MARKS FOR FACTS:			32
TOTAL MARKS FOR ESSAY (8 + 32):			40

- NOTE:**
1. No marks will be awarded for contents repeated from the introduction and conclusion.
 2. The candidate forfeits marks for layout if the words **INTRODUCTION** and **CONCLUSION** are not stated.
 3. No marks will be awarded for layout, if the headings **INTRODUCTION** and **CONCLUSION** are not supported by an explanation.

- 15.3 Indicate insight in the left-hand margin with a symbol e.g. ('L, A, -S and/or O').
- 15.4 The breakdown of marks is indicated at the end of the suggested answer/marketing guideline to each question.
- 15.5 Mark all relevant facts until the SUB MAX/MAX mark in a subsection has been attained. Write SUB MAX/MAX after maximum marks have been obtained, but continue reading for originality "O".
- 15.6 At the end of each essay indicate the allocation of marks for facts and marks for insight as follows: (L – Layout, A – Analysis, S – Synthesis, O – Originality) as in the table below.

CONTENT	MARKS
FACTS	32(max)
L	2
A	2
S	2
O	2
TOTAL	40

- 15.7 When awarding marks for facts, take note of the sub-maxima indicated, especially if candidates do not make use of the same subheadings.
Remember, headings and subheadings are encouraged and contribute to insight (structuring/logical flow/sequencing) and indicate clarity of thought. (See MARK BREAKDOWN at the end of each question.)
- 15.8 If the candidate identifies/interprets the question INCORRECTLY, then he/she may still obtain marks for layout.
- 15.9 If a different approach is used by candidates, ensure that the answers are assessed according to the mark allocation/subheadings as indicated in the marking guideline.
- 15.10 15.10.1 Award TWO marks for complete sentences. Award ONE mark for phrases, incomplete sentences and vague answers.
- 15.10.2 With effect from November 2015, the TWO marks will not necessarily appear at the end of each completed sentence. The ticks (✓) will be separated and indicated next to each fact, e.g.,
'Product development is a growth strategy ✓, where businesses aim to introduce new products into existing markets.' ✓
- This will be informed by the nature and context of the question, as well as the cognitive verb used.
- 15.11 With effect from November 2017, the maximum of TWO (2) marks for facts shown as headings in the marking guidelines, will not necessarily apply to each question. This would also depend on the nature of the question.

SECTION A (COMPULSORY)**QUESTION 1**

1.1	1.1.1	D✓✓	(5 x 2)	(10)
	1.1.2	B✓✓		
	1.1.3	D✓✓		
	1.1.4	A✓✓		
	1.1.5	B✓✓		
1.2	1.2.1	over-insurance✓✓	(5 x 2)	(10)
	1.2.2	unit trust✓✓		
	1.2.3	planet✓✓		
	1.2.4	transparency✓✓		
	1.2.5	economic✓✓		
1.3	1.3.1	C✓✓	(10 x 2)	(10)
	1.3.2	F✓✓		
	1.3.3	G✓✓		
	1.3.4	B✓✓		
	1.3.5	J✓✓		

TOTAL FOR SECTION A: 40**BREAKDOWN OF MARKS**

QUESTION 1	MARKS
1.1	10
1.2	10
1.3	10
TOTAL	30

SECTION B**Mark ONLY TWO questions in this section.****QUESTION 2: BUSINESS VENTURES****2.1 Types of shares.**

- Ordinary shares✓
- Preference shares✓
- Bonus shares✓
- Founders shares✓

NOTE Mark the first FOUR (4) only**(4x1) (4)****2.2 Investment opportunities from statements**

2.2.1 Venture capital/Business ventures ✓✓

2.2.2 Debentures ✓✓

2.2.3 Retirement annuities/Endowment/ Life insurance policies ✓✓

(3x2) (6)**2.3 Difference between limited and unlimited liability**

LIMITED LIABILITY	UNLIMITED LIABILITY
- Losses are limited to the amount that the owner invested in the business. ✓✓	- The liability of the owner to pay debts/claims is not limited to the business only. ✓✓
- The owner's personal assets are protected against the debts of the business. ✓✓	- The owner's personal assets may be seized to pay for the debts of the business. ✓✓
- Applicable to forms of ownership/companies that have a separate legal entity/personality. ✓✓	- Applicable to forms of ownership/companies that do not have a separate legal entity/personality. ✓✓
- Any other relevant answer related to limited liability.	- Any other relevant answer related to unlimited liability.
Submax 2	Submax 2

- NOTE**
1. The answer does not have to be in tabular format.
 2. The difference does not have to link, but must be clear.
 3. Award maximum of TWO (2) marks if the difference is not clear/Mark either limited or unlimited liability.

Max (4)

2.4 Factors that could contribute to the success and/or failure of a partnership**2.4.1 Management****Success**

- Partners are actively involved in management✓ and may use the ideas of other partners. ✓
- Not all partners need to be actively involved in management✓ and would rather appoint competent managers. ✓
- Partners have access to expertise of other partners ✓ when difficult decisions have to be made.✓
- Any other relevant answer related to how management could contribute to the success of a partnership.

AND/OR**Failure**

- Decision making can be time consuming ✓ as all partners have to be in agreement. ✓
- Some management tasks may be neglected, ✓as one partner may leave it to others to complete. ✓
- Partners may disagree on how to run the business, ✓ which may lead to tension between them. ✓
- Partners are agents of the partnership ✓ bad management decisions may be forced onto other partners. ✓
- Different personalities/opinions ✓ could lead to conflict/ disagreements. ✓
- Any other relevant answer related to how management could contribute to the failure of a partnership,

Max (4)**2.4.2 Capital****Success**

- Capital can be carefully spent✓ and managed. ✓
- More than one partner✓ contributing to capital. ✓
- Any other relevant answer related to how capital could contribute to the success of a partnership.

AND/OR**Failure**

- Partners may not all have capital ✓ to put into business when needed. ✓
- Unequal inputs✓ as some partners put in expertise instead of cash✓
- Any other relevant answer related to how capital could contribute to the failure of a partnership.

Max (4)

- NOTE**
- 1. The answer does not have to be in tabular format.**
 - 2. Mark either success AND/OR failure of EACH factor.**

2.5 Insurance**2.5.1 Insurance clause from the scenario**

Average clause ✓✓

(2)**2.5.2 Calculation of average clause**Insured amount x Loss/ damage ✓

Market value

= 500 000

800 000 ✓ x 300 000 ✓

= R 187 500 ✓✓✓✓

- NOTE**
- 1. Award full marks (4) if the answer is correct and no workings are shown.**
 - 2. If the formula and workings were shown correctly but the final answer is wrong, award a maximum of THREE (3) marks.**
 - 3. If the workings and the answer are incorrect, award a maximum of ONE mark for the formula.**

Max (4)**2.6 Impact of the transactional leadership style on businesses****Positives/Advantages**

- Encourages employees to work hard ✓ because they will receive rewards. ✓
- Improves employees' productivity ✓ and morale. ✓
- The goals and objectives of the business can be achieved as workers are motivated. ✓
- Employees know what are expected ✓ of them. ✓
- Disciplinary action procedures are well ✓ communicated. ✓
- Any other relevant answer related to the positive impact/advantages transactional leadership style.

AND/OR**Negatives/Disadvantages**

- Employees may become bored/lose creativity ✓ as they have to follow rules/ procedures. ✓
- A transactional leader will have to monitor the work performance of employees ✓ to ensure that expectations are met. ✓
- Managing/controlling employees ✓ may be time-consuming. ✓
- Some employees may be demoralised/ unmotivated ✓ if they fail to reach/meet targets despite having worked very hard. ✓
- Not suitable for team work as all team members can be punished for poor performance ✓ caused by one team member. ✓
- Any other relevant answer related to the negative impact/disadvantages of transactional leadership style.

Max (6)

2.7 Aspects that must be considered when designing a multimedia presentation

- Start with the text which forms the basis of the presentation. √√
- Select the background to complement/enhance the text.√√
- Choose images that may help to communicate the message. √√
- Include/Create graphics to assist the information which is conveyed.
- Add special effects/sound/pictures/animation to make it interesting for the audience. √√
- Create hyperlinks to allow quick access to other files/documents/video clips. √√
- Use legible font and font size so that it is easy to see/read. √√
- Keep slides/images/graphs/font simple by not mixing different styles/colours. √√
- Make sure there are no language and spelling errors. √√
- Use bright colours to increase visibility.√√
- Structure information in a logical sequence so that the audience can easily follow the content of the presentation. √√
- Limit the information on each slide by using key words and not full sentences. √√

Any other relevant answer related to aspects that should be considered when designing a multimedia presentation.

**Max (6)
[40]**

BREAKDOWN OF MARKS QUESTION 2	
2.1	4
2.2.1	2
2.2.2	2
2.2.3	2
2.3.	4
2.4.1	4
2.4.2	4
2.5.1	2
2.5.2	4
2.6.	6
2.7	6
TOTAL	40

QUESTION 3: BUSINESS ROLES**3.1 Human rights in the workplace**

- Privacy✓
- Dignity✓
- Equity✓
- Freedom of speech and expression✓
- Information✓
- Safety, security and protection of life✓

NOTE Mark the first FOUR (4) only.

(4 x 1) (4)

3.2 Meaning of problem-solving

- It is the process of analysing a situation✓ to identify strategies that can be used to change the situation.
- Problem solving requires✓ creative thinking skills. ✓
- Problem solving is a mental process that involves problem finding, ✓ which is the ability to identify the problem. ✓
- It also involves problem shaping, ✓ which is the ability to break-down the problem in such a way that a clear solution can be found. ✓
- Any other relevant answer related to the meaning of problem-solving.

Max (4)

3.3 Roles of health and safety representative**3.3.1 Roles of health and safety representative from the scenario**

- SW requested some of the employees to form part of the health and safety representatives to identify potential dangers in the workplace ✓
- They should also ensure that SW provides workers with protective clothing. ✓

NOTE 1. Mark the first TWO (2) only.

2. Only award marks for responses that are quoted from the scenario.

(2x1) (2)

3.3.2 Other roles of health and safety representatives in protecting the workplace environment

- Investigating workers' ✓ complaints. ✓
- Ensure that employers comply ✓ with COIDA. ✓
- Promote safety training ✓ so that employees may avoid potential dangers/act pro-actively. ✓
- Ensure that all equipment ✓ that is necessary to perform work are provided /maintained regularly. ✓
- Ensure that dangerous equipment ✓ is used under the supervision of trained/qualified workers. ✓
- Initiate/promote/Maintain /Review measures ✓ to ensure the health and safety of workers. ✓
- Ensure that workers' health and safety is not endangered ✓ by hazards resulting from production /processing/storage/transportation of material/equipment. ✓
- Work together with the employer to investigate any accidents/complaints ✓ from the workers concerning health and safety in the workplace. ✓
- Any other relevant answer related to other roles of health and safety representatives in protecting the workplace environment.

NOTE Do not award marks for responses quoted in QUESTION 3.3.1

Max (4)

3.4 Challenges posed by abuse of work and unauthorised use of workplace funds and resources

3.4.1 Challenges posed by abuse of work time

- It may result in many employees' ✓ often abusing work time. ✓
- Abuse of work time could result in losing customers ✓ or not meeting deadlines/conflict amongst workers. ✓
- Wasting time costs the business money ✓ and affects productivity. ✓
- Abuse of work time results in a decline in profits ✓ which could damage the financial wealth of the business. ✓
- Effective customer services may not be rendered ✓ resulting in the negative image of the business. ✓
- Any other relevant answer related to how abuse of work time poses challenges to businesses.

Max (4)

3.4.2 Challenges posed by unauthorised use of workplace funds and resources

- Fraud increases the cost of doing business ✓ and undermine the competitiveness of a business ✓
- Discourages investors ✓ as fraud and corruption increases the risk of the investment. ✓
- The business can experience ✓ substantial loss if it goes unchecked. ✓
- Any other relevant answer related to how unauthorised use of workplace funds and resources pose challenges to businesses.

Max (4)

3.5 Advantages of brainstorming

- People get ideas from others✓ and build on them. ✓
- Stimulates creative thinking✓ in the workplace. ✓
- Better solutions are developed✓ through collective contributions. ✓
- Combinations of ideas/improvements can be chosen after all the ideas have been written down. ✓
- Employees are motivated as they are allowed✓ to contribute to problem solving. ✓
- Any other relevant answer related to advantages of brainstorming in solving complex business problems.

Max (4)**3.6 Diversity issues****3.6.1 Diversity issues from the scenario**

- Race ✓
- Culture ✓
- Language✓

NOTE 1. Mark the first TWO (2) only.**2. Only award marks for responses that are mentioned in the scenario.****(2X1) (2)****3.6.2 Benefits of diversity in the workplace**

- Diversity in the workforce improves✓ morale/motivation. ✓
- Businesses with a diverse workforce ✓ are more likely to have a good public image and attract more customers. ✓
- Diversified workforce can give businesses a competitive advantage, ✓ as they can render better services. ✓
- Workforce diversity improves the ability ✓ of a business to solve problems innovate/cultivate diverse markets✓
- A diversified workforce stimulates debate ✓ on new/improved ways of getting things done. ✓
- Employees demonstrate greater loyalty✓ to the business because they feel respected/accepted/understood. ✓
- Employees value each other's diversity✓ and learn to connect/communicate across lines of difference. ✓
- Employees from different backgrounds✓ can bring different perspectives to the business. ✓
- Employees represent various groups✓ and are therefore better able to recognise customer needs and satisfy consumers. ✓
- Being respectful of differences/demonstrating diversity ✓ makes good business sense/improves profitability. ✓
- Diverse businesses ensure that its policies/practices✓ empower every employee to perform at his/her full potential. ✓
- Stakeholders increasingly evaluate businesses ✓ on how they manage diversity in the workplace. ✓
- Any other relevant answer related to the benefits of diversity in the workplace.

Max (6)

3.7 Ways in which businesses can create an environment that promotes creative thinking in the workplace

- Businesses must emphasise the importance of creative thinking to ensure that all staff know that their ideas will be heard.√√
- Make time for brainstorming sessions to generate new ideas, e.g. regular workshops/follow up sessions to build on one another's ideas.√√
- Place suggestion boxes around the workplace and keep communication channels open for new ideas.√√
- Businesses should train staff in innovative techniques/creative problem-solving skills/mind-mapping/lateral thinking.√√
- Encourage job swops within the organisation/studying how other businesses are doing things.√√
- Encourage alternative ways of working/doing things.√√
- Respond enthusiastically to all ideas and never let anyone feel less important.√√
- Reward creativity with reward schemes for teams/individuals that come up with creative ideas.√√
- Provide a working environment conducive to creativity, free from distractions.√√
- Any other relevant answer related to ways in which businesses can create an environment that promotes creative thinking in the workplace.

Max (6)
[40]

BREAKDOWN OF MARKS QUESTION 3	
3.1	4
3.2	4
3.3.1	2
3.3.2	4
3.4.1	4
3.4.2	4
3.5	4
3.6.1	2
3.6.2	6
3.7	6
TOTAL	40

**QUESTION 4: MISCELLANIOUS
BUSINESS VENTURES****4.1 Examples of non-verbal presentation methods**

- Tables✓
- Graphs/bar graph/line graph/histogram/pie graph ✓
- Diagrams✓
- Illustrations/Pictures/Photographs/Scenarios/Models✓
- Written/Business reports✓
- Flip charts/charts ✓
- Handouts/Printouts✓
- Slide shows/PowerPoint✓

NOTE Mark the first TWO (2) only.

(2X1) (2)

4.2 Functions of the Johannesburg Security Exchange/JSE

- Gives opportunities to financial institutions such as insurance companies to invest their funds in shares.✓✓
- Serves as a barometer/indicator of economic conditions in South Africa.✓✓
- Keeps investors informed on share prices by publishing the share prices daily.✓✓
- Acts as a link between investors and public companies.✓✓
- Shares are valued and assessed by experts.✓✓
- Small investors are invited to take part in the economy of the country through the buying/selling of shares.✓✓
- Venture capital market is made available on the open market.✓✓
- Orderly market for securities serves as a disciplined market for securities.✓✓
- Mobilises the funds of insurance companies and other institutions.✓✓
- Raises primary capital by encouraging new investments in listed companies. ✓✓
- Regulates the market for dealing with shares.✓✓
- Plans, researches and advises on investment possibilities.✓✓
- Ensures that the market operates in a transparent manner.✓✓
- Provides protection for investors through tough regulations/law.✓✓
- Encourages short term investments as shares can be sold at anytime.✓✓
- Facilitates electronic trading of shares/STRATE.✓✓
- Any other relevant answer related to the functions of the Johannesburg Securities Exchange/JSE.

Max (6)

4.3 Leadership styles**4.3.1 Leadership styles from scenario**

Democratic leadership style ✓✓

(2)**4.3.2 Advantages of the democratic leadership style**

- The leader allows the employees to participate in the decision-making process, ✓ so they feel empowered/positive. ✓
- Staff gives a variety of ideas/inputs/feedback/viewpoints ✓ that can lead to innovation/improved production methods/increased sales. ✓
- Clear/Two-way communication ✓ ensures group commitment to final decision(s). ✓
- Authority is delegated ✓ which can motivate/inspire workers to be more productive. ✓
- Complex decisions can be made with inputs✓ from specialists/skilled workers. ✓
- Any other relevant answer related to positives/advantages of democratic leadership style.

Max (4)**4.4 Principles of insurance****Indemnification/Indemnity ✓✓**

- Usually applies to short term insurance, as the insured is compensated for specified/proven harm/loss.✓
- Insurer agrees to compensate the insured for damages/losses specified in the insurance contract, in return for premiums paid by the insured to the insurer.✓
- Protects the insured against the specified event that may occur.
- Pay-outs from insurance companies/insurer will only be made; if there is proof that the specified event took place/if the insured can prove the amount of the loss/ damage.✓
- The amount of indemnification/compensation is limited to the amount of provable loss/damage, even if the amount in the policy/insurance contract is higher.✓
- The insured must be placed in the same position as before the occurrence of the loss/damage/The insured may not profit from insurance.✓
- Any other relevant answer related to indemnification/indemnity as a principle of insurance.

Principle (2)
Discussion (1)
Submax (3)

Security/Certainty✓✓

- Applies to long-term insurance where the insurer undertakes to pay out an agreed upon amount in the event of loss of life.✓
- A predetermined amount will be paid out when the insured reaches a predetermined age/or gets injured due to a predetermined event.✓
- Aims to provide financial security to the insured at retirement/dependents of the deceased.✓
- Any other relevant answer related to security/certainty as a principle of insurance.

Principle (2)
Discussion (1)
Submax (3)

Utmost good faith✓✓

- Insured has to be honest in supplying details when entering in an insurance contract.✓
- Both parties/insurer and insured must disclose all relevant facts.✓
- Insured must disclose everything that may affect the extent of the risk.✓
- Details/Information supplied when claiming should be accurate/true.✓
- Any other relevant answer related to utmost good faith as a principle of insurance.

Principle (2)
Discussion (1)
Submax (3)

Insurable interest✓✓

- Insured must prove that he/she will suffer a financial loss if the insured object is damaged/lost/ceases to exist.✓
- An insurable interest must be expressed in financial terms.✓
- Insured must have a legal relationship with the insured object in the contract.✓
- Any other relevant answer related to insurable interest as a principle of insurance.

Principle (2)
Discussion (1)
Submax (3)

NOTE Mark the first TWO (2) only

(2x3) (6)

BUSINESS ROLES**4.5 Meaning of ethical behaviour**

- Refers to acting in ways consistent ✓ with what society and individuals think are good values. ✓
- Ethical behaviour is expected from every employee ✓ in the business. ✓
- It means that the highest legal and moral standards ✓ are upheld when dealing with stakeholders. ✓
- Any other relevant answer related to the meaning of ethical behavior.

Max (2)

4.6 **Difference between a grievance and conflict**

GRIEVANCE	CONFLICT
- When an employee is unhappy/ has a problem/ complaint in the workplace. √√	- Clash of opinions/ideas/view points in the workplace. √√
- It is when an individual/group has a work related issue. √√	- Disagreement between two or more parties in the workplace. √√
- It is a formal complaint which requires employees to follow a grievance procedure. √√	-
- Offers employees a channel to express their dissatisfaction in the workplace. √√	-
- Examples that can cause a grievance: Discrimination, unfair treatment, poor working conditions. √	- Examples that can cause conflict: A lack of trust/miscommunication/ personality clashes/different values√
- Any other relevant answer related to a grievance.	- Any other relevant answer related to a conflict.
Submax 2	Submax 2

- NOTE**
1. The answer does not have to be in a tabular format.
 2. The difference does not have to link, but must be clear.
 3. Award maximum of TWO (2) marks if the difference is not clear/Mark either a grievance or conflict only.

Max (4)

4.7 **Stages of team development**4.7.1 **Stages of team development from the scenario**

STAGES OF TEAM DEVELOPMENT	MOTIVATIONS
1. Storming. √√	Team members confronted each other's ideas.√
2. Performing/Working as a team towards a goal √√	Jenny, the team leader, delegates and oversees the processes and procedures.√
Submax 4	Submax 2

- NOTE:**
1. Mark the first TWO (2) only.
 2. Do not award marks for the motivations if stages of team development were incorrectly identified.
 3. Award marks for the stages of team development even if the quotes are incomplete.

Max (6)

4.7.2 Importance of team dynamic theories in improving team performance

- Team dynamic theories explain how effective ✓ teams work/operate. ✓
- Businesses are able to allocate tasks ✓ according to the roles of team members. ✓
- Team members can maximise performance ✓ as tasks are allocated according to their abilities/skills/attributes/personalities. ✓
- Team members with similar strengths may compete for team tasks/responsibilities ✓ that best suit their abilities/competencies. ✓
- Theories assist team leaders to understand the personality types of team members ✓ so that tasks are assigned more effectively. ✓
- Conflict may be minimised ✓ when team members perform different roles. ✓

Any other relevant answer related to the importance of team dynamic theories in improving team performance.

Max (4)

4.8 Ways in which businesses could promote social rights in the workplace

- Businesses should ensure that employees have access to clean water/social security. ✓✓
- Provide health care services by establishing site clinics to give employees access to basic medical examinations. ✓✓
- Encourage employees/Provide opportunities for skills training/basic education. ✓✓
- Encourage employees to participate in special events, e.g. World Aids day. ✓✓
- Register workers with UIF to provide adequate protection in the event of unemployment/illness. ✓✓

Any other relevant answer related to ways in which businesses could promote social rights in the workplace.

**Max (4)
[40]**

BREAKDOWN OF MARKS

QUESTION 4	MARKS
4.1	2
4.2	6
4.3.1	2
4.3.2	4
4.4	6
4.5	2
4.6	4
4.7.1	6
4.7.2	4
4.8	4
TOTAL	40

SECTION C

Mark the FIRST essay in this section.

QUESTION 5: BUSINESS VENTURES**5.1 Introduction**

- Good preparation enables presenters to think about the message that that must be communicated to the audience and also boost their confidence✓
- Different visual aids have both advantages and negatives which must be evaluated. ✓
- Flipcharts are economical as they do not require presenters to use any special films/printers to produce them. ✓
- Posters serve to transmit a message by means of a graphical synthesis✓
- The audience can pose difficult questions which should be answered in a professional manner. ✓
- Presenters need to reflect on their presentations and identify areas for improvement in the next presentation.
- Any other relevant introduction related to the factors to be considered when preparing for presentation/impact of visual aids/ responding to feedback in a professional manner/areas of improvement in the next presentation.

Any (2x1) (2)

5.2 Factors to be considered when preparing for the presentation

- Clear purpose/intentions/objectives and main points of the presentation. ✓✓
- Fully conversant with the content/objectives of the presentation. ✓✓
- Main aims captured in the introduction/opening statement of the presentation. ✓✓
- Prepare a rough draft of the presentation with a logical structure/format with an introduction, body and conclusion. ✓✓
- The conclusion must summarise the key facts and how it relates to the objectives/shows that all aspects have been addressed. ✓✓
- Information presented should be relevant and accurate. ✓✓
- Consider the time frame for presentation, e.g. fifteen minutes allowed ✓✓
- Rehearse to ensure a confident presentation/effective use of time management✓✓
- Find out about the venue for the presentation, e.g. what equipment is available/appropriate/availability of generators as backup to load shedding. ✓✓
- Create visual aids/graphics that will consolidate the information/facts to be conveyed to the board of directors. ✓✓
- Background/diversity/size/pre-knowledge of the audience to determine the appropriate visual aids. ✓✓
- Prepare for the feedback session, by anticipating possible questions/comments. ✓✓
- Any other relevant answer related to factors to be considered when preparing for a presentation.

Max (12)

5.3 Impact of flip charts and posters**5.3.1 Flip charts****Positives/Advantages**

- Mainly used for a small audience ✓ to note down short notes/ideas. ✓
- Very effective in brain storming sessions ✓ as suggestions are summarised or listed. ✓
- In a sales pitch it may be useful during the feedback session ✓ to summarise main facts/aspects that the presenter needs to follow up. ✓
- Any other relevant answer related to the positive impact/advantages of flip charts.

AND/OR**Negatives/Disadvantages**

- There may not be enough time during the presentation to make written notes, ✓ so some ideas may not be listed. ✓
- Handwriting may be illegible/ untidy ✓ which may not contribute to a professional image/presentation. ✓
- It may not always be possible to prepare flip charts before the presentation, ✓ so it can become cluttered/ chaotic. ✓
- Any other relevant answer related to the negative impact/disadvantages of flip charts.

submax 6

5.3.2 Posters**Positives/Advantages**

- Useful in promoting the logo/vision ✓ of the business. ✓
- It should be colourful/eye-catching/creative ✓ to support the core message of the presentation. ✓
- Can make impact when placed strategically ✓ in/outside the venue ✓
- May contain large illustrations/pictures/features of the products/key concepts to emphasise detail, e.g. creative jewellery/unique features of the jewellery. ✓
- Any other relevant answer related to the positive impact/advantages of posters.

AND/OR**Negatives/Disadvantages.**

- May not always be useful in a small venue/audience ✓ as it can create a 'crowded' atmosphere. ✓
- May overpower/draw attention away from the presentation ✓ if it is too big/not placed correctly. ✓
- Only focuses on visual aspects ✓ as it cannot always be combined with sound/audio. ✓
- Any other relevant answer related to the negatives impact/disadvantages of posters.

Submax 6

Max (12)

5.4 Responding to feedback after a presentation in a non-aggressive and professional manner

- The presenter should stand throughout ✓ the feedback session. ✓
- The presenter should first listen ✓ and then respond. ✓
- Be polite/confident/courteous ✓ when responding to questions. ✓
- Ensure that each question/comment is clearly understood ✓ before responding/re-phrase questions if uncertain. ✓
- Keep answers short ✓ and to the point. ✓
- Be direct/honest/sincere ✓ when responding to questions. ✓
- Always address the questions ✓ and not the person. ✓
- Encourage questions ✓ from the audience/investors. ✓
- Acknowledge good questions ✓ to motivate audience to ask more questions. ✓
- Provide feedback as soon as possible ✓ after the question was asked/after the session. ✓
- Use simple language to support the examples ✓ used in the presentation. ✓
- Apologise/acknowledge his errors/mistakes ✓ if pointed out by the audience. ✓
- The presenter should not involve himself in a debate ✓ when responding to questions. ✓
- The presenter should not avoid the questions if he/she does not know the answer ✓, but rather promise feedback on it. ✓
- Address the full audience/investors ✓ and not only the person who posed the question. ✓
- Any other relevant answer related to responding to feedback after a presentation in a non-aggressive and professional manner.

Max (12)

5.5 Areas of improvement in the next presentation

- The presenter should revise objectives that were not achieved.
- Use humour appropriately. ✓✓
- Always be prepared to update/keep the information relevant. ✓✓
- Reflect on any problem/criticism and avoid it in future presentations. ✓✓
- Reflect on the time/length of the presentation to add/remove content. ✓✓
- Reflect on the logical flow of the format/slides/application of visual aids. ✓✓
- Increase/Decrease the use of visual aids or replace/remove aids that do not work well. ✓✓
- Any information that the presenter receives as feedback from a presentation should be analysed and where relevant, incorporated/used to update/amend his presentation. ✓✓
- Any other relevant answer related to areas of improvement in the next presentation.

Max (10)

5.6 Conclusion

- A presentation that is well-prepared influences and attracts the audiences. ✓✓
- Visual aids such as flip charts and posters can enhance the quality of the presentation. ✓✓
- The manner in which the presenter handles feedback displays the level of experience of the presenter. ✓✓
- The presenter has to consider the feedback about the presentation to be able to improve the next presentation. ✓✓
- Any other relevant conclusion related to the factors to be considered when preparing for presentation/impact of visual aids/ responding to feedback after a presentation in a professional manner/areas of improvement in the next presentation.

Any (1x2) (2)

DETAILS	MAXIMUM	TOTAL
Introduction	2	MAX 32
Factors to be considered when preparing for the presentation.	12	
Impact of visual aids: <ul style="list-style-type: none"> • Flip charts • Posters 	12	
Handling feedback after a presentation in a non-aggressive and professional manner	12	
Areas of improvement for the next presentation	10	
Conclusion	2	
INSIGHT		
Layout	2	8
Analysis/interpretation	2	
Synthesis	2	
Originality/examples	2	
TOTAL MARKS		40
DETAILS	MAXIMUM	TOTAL

QUESTION 6**6.1 Introduction**

- Corporate social responsibility is seen as the moral obligation of the business where the business applies ethical business decision-making. ✓
- Corporate social investment is a way in which businesses invest corporate funds/other assets for the primary purpose of achieving social outcomes. ✓
- Businesses are supposed to fulfil their social responsibility by taking care of the wellbeing of their employees. ✓
- Unemployment may affect the business growth and sustainability if ignored by businesses ✓
- Any other relevant introduction related to the purposes of CSR, impact of CSI on businesses/ways in which business can contribute time and effort to improve the well-being of employees/dealing with poverty as a socio-economic issue.

Any (1 x 2) (2)**6.2 Purpose of corporate social responsibility/CSR**

- CSR aims at creating a safe working environment for employees. ✓✓
- CSR programmes are internal programmes that businesses use to comply with laws and ethics. ✓✓
- Businesses seek to promote public interest and do away with harmful practices without the need for any formal legislation. ✓✓
- Business operations address Triple bottom line through CSR programmes by considering its impact on people, profit and planet. ✓✓
- Key areas of concern are protecting the environment, the wellbeing of employees from the community and civil society in general. ✓✓
- CSR programmes and activities the business undertakes to contribute positively to the community in which the business operates. ✓✓
- CSR may take the form of a monetary donation to support local organisations. ✓✓
- Any other relevant answer related to the purpose of CSR

Max (10)

6.3 Impact of CSI on businesses**Advantages/Positives**

- Promotes customer loyalty√ resulting in more sales. √
- CSI projects promote teamwork√ within businesses. √
- The business enjoys√ the goodwill/support of communities. √
- CSI helps to attract investors√ because of increased profits/income. √
- Improves the health of its employees√ through focused CSI projects. √
- Assists in solving socio-economic issues √ like poverty/unemployment, etc. √
- CSI projects may be used as a marketing strategy√ to promote their products. √
- Gives businesses tax advantages√ such as tax reduction/rebates. √
- Employees feel as if they are making a difference √ in working for the business. √
- May attract experienced employees/increase the pool of skilled labour √ which could increase productivity. √
- Positive/Improved image√ as the business looks after employees/ conducts itself in a responsible way. √
- A business may have a competitive advantage, √ resulting in good publicity/an improved reputation. √
- The government is less likely to enforce issues through legislation √ to businesses that voluntarily participate in CSI projects. √
- It helps to retain staff/lower staff turnover √ as employees' health and safety are considered. √
- Businesses become more community-based √ by working closely with the community to roll out skills development projects. √
- Any other relevant answer related to the positive impact/advantages of CSR/CSI on businesses.

AND/OR**Negatives/Disadvantages**

- It is difficult to accurately measure the effectiveness √ of social investment. √
- Most managers are not trained/lack experience √ to handle social programmes. √
- Businesses find it difficult to adhere to legislation √ governing CSI. √
- Detailed reports must be drawn up, √ which can be time consuming. √
- CSI activities distract business focus √ from its core business functions. √
- Shareholders may receive less dividends, √ as some profits are spent on CSI.√
- Business may not be supported/Customers may not buy their products/services√ resulting in a decrease in sales.√
- Small and medium enterprises find it difficult to implement √ CSI programmes. √
- Social spending reduces business/economic efficiency√ which makes it less competitive. √
- Social involvement is funded from business profits √ which could have been used to the benefit of customers/reduce prices. √
- It can increase financial risk, √ as programmes cost money and may impact negatively on profits. √

- It is not easy to determine the exact needs of the communities, ✓ which may result in fruitless expenditure on CSI. ✓
- Employees may spend more time working on CSI projects ✓ instead of focusing on their core duties. ✓
- Providing goods/services that meet the needs of consumers is, ✓ according to some stakeholders, already socially responsible. ✓
- Some shareholders/stakeholders might withdraw their support from the business ✓ as they feel that social issues should be the government's responsibility. ✓
- Any other relevant answer related to negative impact/disadvantages of CSI on businesses.

Max (14)

6.4 Ways in which business can contribute time and effort in improving the wellbeing of the employees

- Provide recreational facilities ✓ for employees. ✓
- Allow flexible working hours ✓ to enhance productivity. ✓
- Provide transport for employees ✓ who work unusually long hours. ✓
- Provide for employees' participation in decision making ✓ that affects them. ✓
- Conduct team-building sessions ✓ to improve employees' morale. ✓
- Offer annual medical assessments ✓ to workers. ✓
- Offer support programmes for employees infected ✓ and affected by HIV/Aids. ✓
- Offer financial assistance in the case of any hardship ✓ caused by unexpected medical costs. ✓
- Pay fair wages/salaries to the workers ✓ based on the nature of their work. ✓
- Pay fair bonuses, based on business earnings, ✓ as acknowledgement for hard work and commitment. ✓
- Establish coaching and mentoring programmes ✓ for junior employees. ✓
- Working conditions should include safety/medical/canteen facilities/benefits ✓ like housing/leave/retirement, etc. ✓
- Make trauma debriefing/counselling/assistance/support programme available ✓ to any employee who requires these services. ✓
- Make childcare facilities available on the premises ✓ for working mothers in the business. ✓
- Start a nutritional programme ✓ so that employees can enjoy one meal per day to keep them in a healthy condition. ✓
- Give time to staff ✓ to get involved in projects they choose ✓ / Allow staff to use some of the working hours ✓ to participate in the projects of their choice. ✓
- Encourage employees to stay fit and healthy ✓ by getting them involved in health activities to minimize stress/substance abuse/obesity. ✓
- Encourage employees ✓ to attend capacity-building workshops/training programmes / staff-development programmes/team-development programmes. ✓
- Any other relevant answer related to ways in which businesses can contribute time and effort in improving the well being of employees.

Max 12

NSC – Marking Guideline

6.5 Strategies to deal with unemployment

- Provide skills development programmes through learnerships.√√
- Offer bursaries to the community to improve the level of education.√√
- Create jobs for members of the community.√√
- Provide entrepreneurial programmes that can promote self-employment.√√
- Support existing small businesses to create more employment opportunities.√√
- Any other relevant strategies on how businesses could deal with unemployment as a socio-economic issue.

Max (10)**6.6 Conclusion**

- Some businesses use CSI as ethical obligation to actively contribute to society and the environment where they operate. √√
- Businesses will gain exposure and recognition if they are involved in CSR/CSI projects. √√
- Valuable social responsibility projects can benefit businesses as communities show loyalty. √√
- Businesses that take care of their employees are more likely to experience less voluntary turnover√√.
- Businesses have the responsibility unemployment as it affects affect profitability and growth.√√
- Any other relevant conclusion related to the purposes of CSR/ impact of CSI on businesses/ways in which business can contribute time and effort in advancing the well-being of employees/ dealing with unemployment.

Any (1 x 2) (2)
[40]**BREAKDOWN OF MARK ALLOCATION**

DETAILS	MAXIMUM	TOTAL
Introduction	2	MAX 32
Purpose of CSR	10	
The impact of CSI on businesses	14	
Ways in which businesses can contribute time and effort in improving the well-being of employees.	12	
Strategies to deal unemployment	10	
Conclusion	2	
INSIGHT		
Layout	2	8
Analysis/interpretation	2	
Synthesis	2	
Originality/exampmles	2	
TOTAL MARKS		40