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FINAL

KWAZULU-NATAL PROVINCE

EDUCATION
REPUBLIC OF SOUTH AFRICA

**NATIONAL
SENIOR CERTIFICATE**

GRADE 12

**BUSINESS STUDIES P2
MARKING GUIDELINES
PREPARATORY EXAMINATION
SEPTEMBER 2023**

MARKS: 150

This marking guideline consists of 27 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. Candidates' responses must in full sentences for SECTION B and C. However, this would depend on the nature of the question.
2. 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 different expression from that which appears in the marking guideline
 - Comes from another credible source
 - Original
 - A different approach is issued

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

3. Take note of other relevant answers provided by candidates and allocate marks accordingly. (In case where the answer is unclear or indicates some understanding, part-marks should be awarded, for example, one mark instead of the maximum of maximum two marks)
4. The word 'Sub-max' is used to facilitate the allocation of marks within a question or sub-question.
5. The purpose of circling marks (guided by the 'max' in the breakdown of marks) on the right-hand side is to ensure the consistency and accuracy in the marking of scripts as well as for calculation and moderation purposes.
6. Subtotals to questions must be written in the right-hand side 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.
7. In an indirect question, the theory as well as the response must be relevant and related to the question.
8. 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.

9. No additional credit must be given for repetition of facts. Indicate with an 'R'
10. The differentiation between 'evaluate' and 'critical evaluate' can be expressed as follows:
- 10.1 When 'evaluate' is used, candidates are expected to respond in either a positive/negative manner or take neutral (positive and negative) stance, e.g. Positive: 'COIDA eliminates time and costs spent on lengthy civil court proceedings'
- 10.2 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.
11. 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:

- 11.1 Advise, name, state, mention, 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.
- 11.2 Define, describe, explain, discuss, elaborate, distinguish, differentiate, compare, tabulate, justify, 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 assessing is conducted according to established norms so that uniformity, consistency and fairness are achieved.
12. Mark only the FIRST answer where candidates offer more than one answer for SECTION B and C questions that require one answer.

13. SECTION B

- 13.1 If for example, FIVE facts are required, mark the candidates' FIRST FIVE responses and ignore the rest of the responses. Indicate by drawing a line across the unmarked portion or use the word 'Cancel'.

NOTE: this applies only to questions where the number of facts is specified.

- 13.2 If two facts are written in one sentence, award the candidate FULL credit point above still applies.
- 13.3 If candidates are required to provide their own examples/views, brainstorm this at memo discussions.

13.4 Use of the cognitive verbs and allocation of marks:

- 13.4.1 If the number of facts are specified, questions that require candidate 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.

- 13.4.2 If the number of facts requires 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.

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

14. SECTION C

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

Introduction	Maximum: 32
Content	
Conclusion	
Insight	8
TOTAL	40

14.2 Insight consists of the following components:

Layout/Structure	Is there an introduction, body and 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 must 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? 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 answers FOUR sub-questions, but one/two/three sub-questions 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 mark (Two –'S') Where a candidate answers less than 50% (only one sub-question) of the questions with no relevant facts; two –'S' appears in the left margin. Award a ZERO- mark synthesis.	2
Originality	Is there evidence of one or two examples not older than two (2) years that are based on recent information, current trends and development?	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 content repeated from the introduction and conclusion.
- (2) The candidate forfeits marks layout in 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.

- 14.3 Indicate insight in the left-hand margin with a symbol e.g. (L, A, S, and/or O)
- 14.4 The breakdown of marks is indicated at the end of the suggested answer/ marking guideline to each question.
- 14.5 Mark all the 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”
- 14.6 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

- 14.7 When awarding marks for facts, take notes of the sub-maximum indicated, especially if candidates do not make use of the same headings. Remember, headings and sub-headings are encouraged and contribute to insight (See MARK BREAKDOWN at the end of each question.)
- 14.8 If the candidate identifies/interprets the question INCORRECTLY, then she/he may still obtain marks for layout.
- 14.9 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 guidelines.
- 14.10
- 14.10.1 Award TWO marks for complete sentences. Award ONE for phrases, incomplete sentences and vague answers.
- 14.10.2 With effect from November 2015, the TWO marks will not necessarily 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.
- 14.11 With the effect from November 2017, the maximum of TWO (2) marks for facts shown as headings in the marking guidelines, will not necessary apply to each question. This would also depend to the nature of question.

SECTION A: (COMPULSORY)**QUESTION 1****1.1 Multiple choice questions**

1.1.1 B ✓✓

1.1.2 C ✓✓

1.1.3 D ✓✓

1.1.4 B ✓✓

1.1.5 C ✓✓

(5 x 2)(10)

1.2 Completion of sentences

1.2.1 RAF ✓✓

1.2.2 management ✓✓

1.2.3 social responsibility ✓✓

1.2.4 social ✓✓

1.2.5 unprofessional ✓✓

(5 x 2)(10)

1.3 Match columns

1.3.1 J ✓✓

1.3.2 D ✓✓

1.3.3 H ✓✓

1.3.4 I ✓✓

1.3.5 C ✓✓

(5 x 2)(10)

TOTAL SECTION A: 30**BREAKDOWN OF MARKS**

QUESTION 1	MARKS
1.1	10
1.2	10
1.3	10
TOTAL	30

SECTION B

Answer any **TWO** questions from this Section.

QUESTION 2: BUSINESS VENTURES**2.1 Types of preference shares**

- Participating preference shares ✓
- Non-participating preference shares ✓
- Cumulative preference shares ✓
- Non-cumulative preference shares ✓
- Redeemable preference shares ✓
- Non-redeemable preference shares ✓
- Convertible preference shares ✓
- Non-convertible preference shares ✓

NOTE: Mark the first FOUR (4) only.

(4 x 1)(4)

2.2 Leadership theories from the statements:

2.2.1 Transformational theory ✓✓ (2)

2.2.2 Situational leadership theory ✓✓ (2)

2.3 Meaning of excess as an insurance concept

- An excess is the amount that the insured agrees to pay upfront ✓ when he/she takes out an insurance policy. ✓
- The amount that insured agrees to pay upfront ✓ as stipulated in the insurance policy. ✓
- A portion of the insurance claim that the insured will have to pay ✓ towards the cost of replacing/repairing the goods/property concerned. ✓
- Excess payments protect the insurer against fraudulent claims ✓ as the insured is less likely to submit a false claim /when he/she needs to pay the amount upfront. ✓
- It is the amount paid to the insurer ✓ when a claim for a damage is lodged/ in the event of a claim. ✓
- Higher excess amounts keep the insurance premium lower ✓ and discourage fraud. ✓
- Excess payment prevents the insured ✓ from claiming for minor damages. ✓
- Example of an excess payment: Sam's computer was insured for R6000 with an excess payment of R500. ✓ If it is stolen, the insurer paid out R6000 -R500=R5500 ✓ to Sam for a new computer. ✓
- Any other relevant answer relating to the meaning of excess as an insurance concept

Max (6)

2.4 Differences between over and under insurance.

OVER-INSURANCE	UNDER-INSURANCE
Property/Assets that are insured for more ✓ than their value. ✓	Property/Assets that are not insured ✓ for their full marked value. ✓
The insurer can choose ✓ to reinstate the insured. ✓	The insurer will implement the average clause ✓ to determine the amount that will be paid. ✓
Businesses will not receive a pay-out larger than ✓ the value loss at market value. ✓	Businesses will only be paid out ✓ for the amount that goods/assets are insured for. ✓
Any other relevant answer related to over-insurance.	Any other relevant answer related to under-insurance.
Sub-max (2)	Sub-max (2)

- NOTE:**
1. The answer does not have to be in tabular format.
 2. The differences do not have to link, but must be clear.
 3. Award a maximum of TWO (2) marks if the differences are not clear, mark either over-insurance or under-insurance only

Max (4)**2.5 Investment securities****2.5.1 Liquidity. ✓✓****(2)****2.5.2 Functions of 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. ✓
- 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 strict rules/legislation. ✓
- Encourages✓ short-term investment. ✓
- Facilitates electronic trading✓ of shares/STRATE. ✓
- Enhance job creation✓ and increases economic growth /development.
- Raises primary capital✓ by encouraging new investments in listed companies ✓
- Any other relevant answer related to the functions of JSE

Max (6)

2.6 Criteria could contribute to the success and/ or failure a personal liability company:**PERSONAL LIABILITY COMPANY**

FACTOR		SUCCESS FACTORS	FAILURE FACTORS
2.6.1	Management	<ul style="list-style-type: none"> • PLC is managed by a competent board of directors ✓ who may be experts in their fields. ✓ • Quick decisions can be made ✓ even if there is only one director. ✓ • Shareholders can vote for/appoint the most capable directors ✓ to manage their company. ✓ 	<ul style="list-style-type: none"> • Directors may not have a direct interest in the company, ✓ which can hamper growth and profit ✓ maximization • PLC and its shareholders are compelled to budget a larger amount for directors' remuneration ✓ to attract the best directors. ✓ • Directors' fees increase the company's expenses ✓ which reduces net profit. ✓
		<ul style="list-style-type: none"> • Any other relevant answer related to success factors. 	<ul style="list-style-type: none"> • Any other relevant answer related to failure factors.
Max (4)			
2.6.2	Division of profits	<ul style="list-style-type: none"> • High profits and good returns to shareholders indicate the success of a company ✓, which increases the value of shares ✓ • Profits generated can be re-invested ✓ to expand business operations. 	<ul style="list-style-type: none"> • Shareholders may sell their shares when dividends are low, ✓ resulting in a drop-in share price ✓ • Dividends are not always paid out ✓ which may discourage new investors. ✓
		<ul style="list-style-type: none"> • Any other relevant answer related to success factors. 	<ul style="list-style-type: none"> • Any other relevant answer related to failure factors.
Max (4)			

NOTE:

- 1. The answer does have to be tabular format.**
- 2. Mark either success AND/OR failure.**

2.7 Situation in which a democratic leadership style can be applied in the workplace.

- Group members are skilled and eager to share their ideas. ✓✓
- The leader does not have all the information needed to make a decision and employees have valuable information to contribute. ✓✓
- Cooperation is needed between a leader and a team. ✓✓
- Decisions need to be looked at from several perspectives. ✓✓
- Small dynamic companies rely on innovative and creative ideas. ✓✓
- Any other relevant answer related to situations in which democratic leadership style can be applied in the workplace

Max (6)**BREAKDOWN OF MARKS**

QUESTION 2	MARKS
2.1	4
2.2.1	2
2.2.2	2
2.3	6
2.4	4
2.5.1	2
2.5.2	6
2.6.1	4
2.6.2	4
2.7	6
TOTAL	40

QUESTION 3: BUSINESS ROLES**3.1 Causes of conflict in the workplace.**

- Differences in backgrounds/cultures/values/beliefs/language ✓
- Limited business resources ✓
- Different goals/objectives for group/individuals ✓
- Personality differences between group/individuals ✓
- Different opinions ✓
- Unfair workload ✓
- Ill-managed stress ✓
- Unrealistic expectations ✓
- Poor organisation/leadership/administrative procedures and systems ✓
- Confusion about scheduling/deadlines ✓
- Ignoring rules/procedures ✓
- Misconduct/Unacceptable behaviour ✓
- High/Intense competition/Competitiveness ✓
- Poor communication ✓
- Unclear responsibilities ✓
- Distracted by personal objectives ✓
- Constant changes in the workplace ✓
- Unfair treatment of workers/Favouritism by management/
Discrimination ✓
- Lack of trust amongst workers ✓
- Any other relevant answer related to causes of conflict

NOTE: 1. Mark the first TWO (2) only.**(2 x 1) (2)**

3.2 Problem-solving techniques from the statements.

3.2.1 Delphi technique ✓✓ (2)

3.2.2 Force Field analysis ✓✓ (2)

3.3 Ways in which businesses can contribute time and effort in improving the well-being of employees.

- Pay fair wages/salaries to the workers✓ based on the nature of their work/the prevailing economic conditions in the market. ✓
- Working conditions should include safety/medical/canteen facilities/benefits✓ like housing/leave/retirement, etc. ✓
- Pay fair bonuses, based on business earnings, ✓ as acknowledgement for hard work and commitment. ✓
- Provide for employees' participation in decision making✓ that affects them.
- Provide recreational facilities✓ for employees. ✓
- Offer annual physical/medical assessments✓ to workers. ✓
- Make trauma debriefing/counselling/assistance available to any employee✓ who requires these services. ✓
- Offer financial assistance in the case of any hardship✓ caused by unexpected medical costs. ✓
- Allow flexible working hours✓ to enhance productivity. ✓
- Offer support programmes✓ for employees infected and affected by HIV/Aids. ✓
- 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. ✓
- Provide transport for employees✓ who work unusually long hours. ✓
- Establish coaching and mentoring programmes✓ for junior employees. ✓
- Conduct team-building sessions✓ to improve employees' morale. ✓
- 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 (6)

3.4 Ways in which a business could create an environment that promotes creative thinking in the workplace.

- Encourage alternative ways✓ of working/doing things. ✓
- Respond enthusiastically to all ideas✓ and never let anyone feel less important. ✓
- Place suggestion boxes around the workplace✓ and keep communication channels open for new ideas✓
- Emphasise the importance of creative thinking ✓ to ensure that all staff know that management want to hear their ideas. ✓
- Make time for brainstorming sessions✓ to generate new ideas, e.g. regular workshops/ generate more ideas/build on one another's ideas. ✓
- Train staff✓ in innovative techniques/creative problem-solving skills/mind-mapping/ lateral thinking. ✓
- Encourage job swaps within the organisation✓ /studying how other businesses are doing things. ✓
- 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 a business could create an environment that promotes creative thinking in the workplace.

Max (6)**3.5 DIVERSITY ISSUES**

DIVERSITY ISSUES		MOTIVATION
1.	Poverty ✓✓	OC deals with diversity through offering subsidised meals from the business canteen. ✓
2.	Gender ✓✓	They also offer employment opportunities to both males and females. ✓
Sub max (4)		Sub max (2)

- NOTE:**
1. Mark the first TWO (2) only.
 2. The answer does not have to be in tabular format.
Award marks for the diversity issue even if the quote is incomplete.
 3. Do not award marks for the motivation if the diversity were incorrectly identified.

Max (6)**3.6 Benefits of diversity in the workplace**

- Workforce diversity improves the ability of a business✓ to solve problems/innovate/cultivate diverse markets. ✓
- Employees value each other's diversity✓ and learn to connect/communicate across lines of difference. ✓
- Diversity in the workforce improves✓ morale/motivation. ✓
- Employees demonstrate greater loyalty to the business✓ because they feel respected/accepted/understood. ✓

- Diversified workforce can give businesses a competitive advantage✓, as they can render better services. ✓
- 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. ✓
- Employees from different backgrounds✓ can bring different perspectives to the business. ✓
- A diversified workforce stimulates debate✓ on new/improved ways of getting things done. ✓
- Employees represent various groups✓ and are therefore better able to recognise customer needs and satisfy consumers. ✓
- Businesses with a diverse workforce are more likely to have a good public image✓ and attract more customers. ✓
- Any other relevant answer related to the benefit of diversity in the workplace.

Max (4)

3.7 Ways in which the businesses can apply transparency as the King's principle for good corporate governance

- Decisions/Actions must be clear✓ to all stakeholders. ✓
- Staffing and other processes✓ should be open and transparent. ✓
- Employees/Shareholders/Directors should be aware✓ of the employment policies of the business. ✓
- Auditing and other reports must be accurate/ available✓ to shareholders/ employees. ✓
- Regular audits should be done✓ to determine the effectiveness of the business. ✓
- Business deals should be conducted openly✓ so that there is no hint/sign of dishonesty/corruption. ✓
- Businesses should give details of shareholders' voting rights✓ to them before/ at the Annual General Meeting (AGM). ✓
- The board of directors must report on both the negative and positive impact✓ of the business on the community/environment. ✓
- The board should ensure that the company's ethics✓ are effectively implemented. ✓
- Any other relevant answer related to ways the businesses can apply transparency as the King's principle for good corporate governance.

Max (6)

3.8 Responsibilities of employees in promoting human health and safety in the workplace

- Workers should take care of their own health and safety in the workplace. ✓✓
- Co-operate and comply with the rules and procedures, e.g., wear prescribed safety clothing. ✓✓
- Report unsafe/unhealthy working conditions to the relevant authorities/management. ✓✓
- Report accidents to the employer by the end of the shift. ✓✓
- Use prescribed safety equipment. ✓✓
- Take reasonable care of their own safety Inform the employer of any illness that may affect the ability to work. ✓✓
- Any other relevant answer related to responsibilities of employees in promoting human health and safety in the workplace.

Max (6)
[40]

BREAKDOWN OF MARKS

QUESTION 3	MARKS
3.1	2
3.2.1	2
3.2.2	2
3.3	6
3.4	6
3.5	6
3.6	4
3.7	6
3.8	6
TOTAL	40

QUESTION 4: MISCELLANEOUS TOPICS**BUSINESS VENTURE****4.1 Examples of long-term insurance**

- Endowment policy ✓
- Life cover policy/Life insurance ✓
- Retirement annuity/Pension fund/Provident fund ✓
- Disability policy ✓
- Trauma insurance ✓
- Funeral insurance ✓
- Health insurance/Medical aid ✓
- Any other relevant answer related to examples of long-term insurance.

NOTE: Mark the first FOUR (4) only.

(4 x 1)(4)

4.2 Advantages of insurance for the business:

- Transfers the risk from the business/insured to an insurance company/insurer. ✓✓
- Transfer of risk is subject to the terms and conditions of the insurance contract. ✓✓
- Protects businesses against dishonest employees. ✓✓
- Protects businesses against losses due to death of a debtor. ✓✓
- Protects the business against theft/loss of stock and/or damages caused by natural disasters such as floods, storm damage, etc. ✓✓
- Protects businesses from claims made by members of the public for damages that the business is responsible for. ✓✓
- Businesses will be compensated for insurable losses, e.g., destruction of property through fire. ✓✓
- Businesses assets, e.g., vehicles/equipment/buildings need to be insured against damage and/or theft. ✓✓
- Businesses are protected against the loss of earnings, e.g., strikes by employees which result in losses worth millions. ✓✓
- Life insurance can be taken on the life of partners in a partnership to prevent unexpected loss of capital. ✓✓
- Should the services of key personnel be lost due to accidents/death, the proceeds of an insurance policy can be paid out to the business/beneficiaries. ✓✓
- Replacement costs for damaged machinery/equipment are very high, therefore insurance can reduce/cover such costs. ✓✓
- Any other relevant answer related to the advantages of insurance for businesses

Max (6)**4.3 Presentation and data response:****4.3.1 TWO factors that Prevaash considered while presenting from the scenario:**

- He also kept the presentation short and simple. ✓
- He maintained eye contact with the audience. ✓

NOTE: 1. Mark the first TWO (2) only
2. Only award marks for responses that are quoted from the scenario
(2 x1) (2)

4.3.2 Other factors that must be considered while presentation.

- Establish credibility by introducing yourself✓ as the presenter at the start. ✓
- Mention/Show✓ most important information first. ✓
- Make the purpose/main points of the presentation clear✓ at the start of the presentation. ✓
- Use suitable✓ section/ titles/headings/sub-headings/bullets. ✓
- Summarise the main points of the presentation✓ to conclude the presentation. ✓
- Stand in a good position/upright✓, where the audience can clearly see the presenter/presentation. ✓
- Avoid hiding✓ behind equipment. ✓
- Do not ramble on at the start, ✓ to avoid losing the audience/their interest. ✓
- Capture listeners' attention✓/Involve the audience with a variety of methods, e.g. short video clips/sound effects/humour, etc. ✓
- Be audible✓ to all listeners/audience. ✓
- Vary the tone of voice/tempo within certain sections✓ to prevent monotony. ✓
- Make the presentation interesting with visual aids/anecdotes/examples✓/Use visual aids effectively. ✓

- Use appropriate gestures, ✓ e.g., use hands to emphasize points. ✓
- Speak with energy ✓ and enthusiasm. ✓
- Pace yourself ✓ / Do not rush or talk too slowly. ✓
- Conclude/End with a strong/striking ending ✓ that will be remembered. ✓
- Ensure that the audience will leave with/take away ✓ specific information/benefits. ✓
- Include a statement/quote ✓ that will allow a professional/striking ending. ✓
- Manage time effectively ✓ to allow time for questions. ✓
- Any other relevant answer related to factors that must be considered while presentation.

Max (4)**4.4 Advantages of a sole proprietor to businesses:**

- Owner makes all decisions. ✓✓
- Requires little capital to start. ✓✓
- All profits belong to the owner ✓✓
- Simple management structure. ✓✓
- Can easily adapt to the needs of the client/customer. ✓✓
- No legal process and requirements. ✓✓
- The assets of the business belong to the owner. ✓✓
- There is personal encouragement and personal contact between the owner and customers. ✓✓
- Any other relevant answer related to the advantages of sole proprietor.

Max (4)**BUSINESS ROLES****4.5 Types of difficult personalities:**

- Complainer ✓
- Indecisive ✓
- Over-agree ✓
- Negativity ✓
- Expert ✓
- Quiet ✓
- Aggressive ✓
- Any other relevant answer related to the types of difficult personalities that can be found in the workplace

NOTE: Mark the first FOUR (4) only.**(4 x 1)(4)**

4.6 Differences between ethical behaviour and professional behaviour

ETHICAL BEHAVIOUR	PROFESSIONAL BEHAVIOUR
<ul style="list-style-type: none"> Refers to the principles of right and wrong/acceptable in society. ✓✓ 	<ul style="list-style-type: none"> Refers to what is right/wrong/acceptable in a business. ✓✓
<ul style="list-style-type: none"> Conforms to a set of values that are morally acceptable. ✓✓ 	<ul style="list-style-type: none"> Professional behaviour is a certain standard of behaviour/specific level of competence that adheres to an ethical code of conduct. ✓✓
<ul style="list-style-type: none"> Forms part of a code of conduct to guide employees to act ethically. ✓✓ 	<ul style="list-style-type: none"> Applying a code of conduct of a profession or business. ✓✓
<ul style="list-style-type: none"> Focuses on developing a moral compass for decision making. ✓✓ 	<ul style="list-style-type: none"> Focuses on upholding the reputation of a business/profession. ✓✓
<ul style="list-style-type: none"> Involves following the principles of right and wrong in business activities/practices/dealings. ✓✓ 	<ul style="list-style-type: none"> Includes guidelines on employees' appearance/communication/attitude/responsibility, etc. ✓✓
<ul style="list-style-type: none"> Any other relevant answer related to ethical behaviour. 	<ul style="list-style-type: none"> Any other relevant answer related to professional behaviour
Sub-max (2)	Sub-max (2)

NOTE:

- 1. The answer does not have to be in tabular.**
- 2. The differences do not have to link but must be clear.**
- 3. Award a maximum of ONE mark if the differences are not clear. / Mark either ethical behaviour or professional behaviour only. Max (4)**

4.7 Advantages of creative thinking in the workplace

- Better/Unique/Unconventional ideas/solutions✓ are generated. ✓
- Complex business problems✓ may be solved. ✓
- Improves motivation✓amongst staff members. ✓
- Management/employees may keep up✓ with fast changing technology. ✓
- Creativity may lead to new inventions✓ which improves the general standard of living. ✓
- May give the business a competitive advantage✓ if unusual/unique solutions/ ideas/strategies are implemented. ✓
- Productivity increases as management/employees may quickly generate multiple ideas✓ which utilises time and money more effectively. ✓
- Managers/Employees have more confidence✓ as they can live up to their full potential. ✓
- Managers will be better leaders✓ as they will be able to handle/manage change(s) positively and creatively. ✓
- Managers/Employees can develop a completely new outlook, ✓ which may be applied to any task(s) they may do. ✓
- Leads to more positive attitudes as managers/employees feel ✓ that they have contributed towards problem solving. ✓
- Managers/Employees have a feeling of great accomplishment, ✓ and they will not resist/obstruct the process once they solved a problem/ contributed towards the success of the business. ✓
- Stimulates initiative from employees/managers, ✓ as they are continuously pushed out of their comfort zone. ✓
- Any other relevant answer related to the advantages of creative thinking in the workplace.

Max (6)

4.8 CORPORATE SOCIAL RESPONSIBILITY**4.8.1 Components of corporate social responsibility (CSR) from the scenario.**

- Environment ✓
- Community ✓

NOTE: 1. Mark the first TWO (2) only.**2. Only award marks for responses quoted from the scenario.****(2 x 1)(2)****4.8.2 Negative impact of CSR on businesses**

- Customers may not buy their products/services resulting in a decrease in sales. ✓✓
- Small and medium enterprises find it difficult to implement CSI programmes. ✓✓
- Detailed reports must be drawn up, which can be time consuming. ✓✓
- Social involvement is funded from business profits which could have been used to reduce prices. ✓✓
- CSI activities distract business focus from its core business functions. ✓✓
- Businesses find it difficult to adhere to legislation governing CSI. ✓✓
- It is difficult to accurately measure the effectiveness of social investment. ✓✓
- Most managers are not trained to handle social programmes. ✓✓
- Employees may spend more time working on CSI projects instead of focusing on their core duties. ✓✓
- Shareholders may receive less dividends, as some profits are spent on CSI. ✓✓
- Any other relevant answer related to the negative impact of CSR on businesses.

**Max (4)
[40]****BREAKDOWN OF MARKS**

QUESTION 4	MARKS
4.1	4
4.2	6
4.3.1	2
4.3.2	4
4.4	4
4.5	4
4.6	4
4.7	6
4.8.1	2
4.8.2	4
TOTAL	40

TOTAL SECTION B: 80

SECTION C

Answer ONE question in this section.

QUESTION 5: BUSINESS VENTURES BUSINESS VENTURES (PRESENTATION AND DATA RESPONSE)

5.1 Introduction

- Before the actual presentation, preparations are very important in order to have a detailed, audience oriented and informative presentation. ✓
 - Creativity should be encouraged when designing a multimedia presentation to attract the attention of the targeted audience. ✓
 - Data projector/PowerPoint like all other visual aids, can assist to clarify a point/enhance an understanding of a presentation/Handouts could also prove useful as it is cost effective and can be referred to at a later stage. ✓
 - Identifying areas of improvement for the next presentation depends on the experience, inspiration and relevant skills of the presenter. ✓
 - Any other relevant introduction related to factors that must be considered when preparing for a presentation/aspects to be considered when preparing a multimedia presentation/impact of PowerPoint and handouts/areas of improvement for the next presentation.
- Any (2 x 1)(2)**

5.2 Factors to be considered when preparing for a presentation

- Be clear about the purpose/intentions/objectives and main points of the presentation. ✓✓
- Ensure that the main aims captured in the introduction/opening statement of the presentation. ✓✓
- Include only the information that is important and reliable in your presentation. ✓✓
- Familiarise yourself with the content of the presentation to ensure a smooth flow of the presentation. ✓✓
- Be familiar with the background of your audience, so that your presentation speaks to their area of interest. ✓✓
- Prepare a rough draft of the presentation with a logical flow of information from the introduction to the body and finally to the conclusion. ✓✓
- Summarise the main facts of the body in your conclusion and link your conclusion to the initial purpose of the presentation. ✓✓
- Create visual aids/graphics that will enhance the presentation. ✓✓
- Practice the delivery of your presentation to ensure that you do not exceed the time allocated to you. ✓✓
- Visit the venue of the presentation to ensure that the audio-visual equipment is in working order. ✓✓
- 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 (10)

5.3 Aspects that must be considered when designing a multimedia presentation.

- Start your slides with the text✓ and a heading. ✓
- Contrast the colour of your text✓ with the colour of the background. ✓
- Avoid using text that is not legible✓ and or a font size that is too small. ✓
- Choose images✓ that will enhance the message or information that you would like to convey. ✓
- Include special effects/ sound/animation ✓in your presentation to captivate your audience. ✓
- Include appropriate graphics✓ to complement text on slides. ✓
- Quick access to other files/documents/video must be enabled✓by using hyperlinks. ✓
- Do a spell check before the presentation✓ to eliminate any spelling/ grammatical errors from your slide presentation. ✓
- Limit the information on each slide✓to retain the attention of your audience/ stakeholders. ✓
- Structure the information on your slides in a logical sequence, ✓which will allow your audience/ the stakeholders to follow your presentation. ✓
- Any other relevant answer related to aspects that must be considered when designing a multimedia

Max (10)**5.4 Impact of the following visual aids:****5.4.1 Data Projector/PowerPoint****Positives/Advantages**

- Graphic programmes have the capacity✓ to convey ideas and support what the presenter says. ✓
- The presentation may be enhanced✓ by the use of visuals/graphics that a power point presentation provides. ✓
- Visuals/audio aids like sound/video clips✓could easily be included in the power point presentation. ✓
- The stakeholder's/audiences' interest in the presentation could be increased✓if the slides are easy to read and if they have limited text on them. ✓
- The interest of the stakeholders/audience may be attracted✓ by the use of various multimedia in the slides. ✓
- Attracts the interest of the stakeholder/ audience✓ by using eye catching backgrounds/ fonts/colours on the slides. ✓
- Video clips can provide variety ✓and capture the attention of the audience. ✓
- Variation of colour/background/sound ✓immediately captures the attention of the audience and retain their interest throughout the presentation. ✓
- The slides used may complement the presentation✓/ summarise the objectives of the presentation. ✓
- Any other relevant answer related to Positives/Advantages of Data Projector/PowerPoint

AND/OR

Negatives/Disadvantages

- The presenter may not know how to operate✓ the data projector/power point presentation. ✓
- The presenter may simply read off the slides✓ which makes a presentation boring/meaningless. ✓
- Unable to show slides✓ without electricity/data projector. ✓
- The use of data projector/ power point is not recommended✓if the stakeholder/ audience has a visual or sound impediment. ✓
- The implementation of load shedding✓ may prevent the presenter from using Data-projector/Power point slides during his/her presentation. ✓
- Any other relevant answer related to Negatives / disadvantages of Data Projector/PowerPoint.

Sub max (8)

5.4.2 Hand-outs**Positives/Advantages**

- Meaningful hand-outs may be handed out ✓at the start of the presentation to attract attention/encourage participation. ✓
- Notes/Hard copies of the slide presentation can be distributed ✓ at the end of the presentation as a reminder of the key facts of the presentation. ✓
- Extra information, e.g., contact details/price lists may be handed out✓ to promote the services of the business. ✓
- Useful information for improving the next presentation may be obtained, ✓ when the audience completes feedback questionnaires after the presentation. ✓
- It is easy to update hand-outs✓ with new/ additional/recent information or developments. ✓
- Notes may be compared✓ with electronic slides to validate the accuracy. ✓
- Any other relevant answer related to the positive impact of hand-outs

AND/OR**Negatives/Disadvantages**

- Hand-outs cannot be combined with audio material✓, so it only focuses on the visual aspects of support material. ✓
- Handing out material at the start of the presentation may distract✓/lose audience attention. ✓
- As it only summarises key information, ✓some details might be lost/omitted. ✓
- The cost of printing is high, ✓ and hard copies may be easily misplaced. ✓
- Increases the risk of unauthorised duplication✓/use of confidential information. ✓
- Any other relevant answer related to the negative impact of hand-outs

Sub max (8)
Max (16)

5.5 The areas of improvement in the next presentation

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

Max (10)**5.6 Conclusion**

- It is advisable for presenters to consider several factors when preparing for a presentation so that they have contingency plan should anything occurs during the presentations ✓✓
- Presenters must have necessary skills and knowledge of designing an effective multimedia presentation. ✓✓
- Analysing the impact of visual aids such as Data Projector/PowerPoint and handout will help the presenter to minimise their short falls. ✓✓
- It is recommended that presenters should reflect on areas of improvement to be addressed in the next presentation. ✓✓
- Any other relevant conclusion related to the factors to be considered when preparing for a presentation/impact of Data projector/PowerPoint as a visual aid aspects that must be considered when designing a multimedia presentation/ areas of improvement in the next presentation.

Any (1 x 2) (2)**QUESTION 5: BREAKDOWN OF MARK ALLOCATION**

DETAILS	MAXIMUM	TOTAL
Introduction	2	Max 32
Factors to be considered when preparing for a presentation.	10	
Aspects that must be considered when designing a multimedia presentation.	10	
Impact of Data projector/PowerPoint as a visual aid.	16	
Areas of improvement in the next presentation.	10	
Conclusion	2	
INSIGHT		8
Layout	2	
Analysis/Interpretation	2	
Synthesis	2	
Originality/Examples	2	
TOTAL MARKS		40

LASO – For each component:

Allocate 2 marks if all requirements are met.

Allocate 1 mark if only some of the requirements are met.

Allocate 0 marks where requirements are not met at all.

QUESTION 6: BUSINESS ROLES (TEAM PERFORMANCE AND CONFLICT MANAGEMENT)**6.1 Introduction**

- Successful teams contribute positively towards growth and stability. ✓
 - Team leaders should understand that all teams undergo various stages of team development before they become functional. ✓
 - Conflict forces businesses to follow necessary steps for specific resolutions. ✓
 - The correct procedures to deal with grievance is used to deal with formal complaint laid by an employee when he/she feels that he/she has been unfairly treated by the employer ✓
 - Any other relevant introduction related to the characteristics of successful team performance/ stages of team development/ the conflict resolution steps/ the correct procedures to deal with grievance
- Any (2 x 1) (2)**

6.2 Characteristics of successful team performance:

- Successful teams share a common goal as team members are part of the process of setting goals for the group. ✓✓
- There is a climate of respect/trust and honesty. ✓✓
- Share a set of team values and implement group decisions. ✓✓
- Successful teams have sound intra-team relations. ✓✓
- Teams value the contributions of individual members and reach consensus on differences. ✓✓
- Team members enjoy open communication and deal with items of conflict immediately. ✓✓
- Teams are accountable and members know the time frame for achieving their goals. ✓✓
- Teams pay attention to the needs of the individual team members. ✓✓
- Creates an environment where team members are given opportunities to develop so that team members grow and learn from the experience of working in a team. ✓✓
- Regular reviews of team processes and progress may detect/solve problems sooner. ✓✓
- Balance the necessary skills/knowledge/experience/expertise to achieve the objectives. ✓✓
- Any other relevant answer related to the characteristics of successful team performance.

Max (12)**6.3 Stages of team development:****Forming stage✓✓**

- Individuals gather information and impressions about each other and the scope of the task✓ and how to approach it. ✓
- Teams are comfortable✓ and polite with each other during this stage. ✓
- People focus on being busy with routines, such as team organisation✓ e.g. who does what, when to meet each other, etc. ✓
- Any other relevant answer related to forming stage.

Stage (2)
Description (2)
Sub max (4)

Storming ✓✓

- Teams go through a period of unease✓/conflict after formation. ✓
- Different ideas from team members will compete✓ for consideration. ✓
- Team members open up to each other✓ and confront each other's ideas/perspectives. ✓
- Tension/struggle/arguments occur and upset the team members✓/there may be power struggles for the position of team leader. ✓
- In some instances, storming can be resolved quickly; ✓ in others, the team never leaves this stage. ✓
- Many teams fail during this stage✓ as they are not focused on their task. ✓
- This phase can become destructive for the team✓/will negatively impact on team performance, if allowed to get out of control. ✓
- This stage is necessary/ important✓ for the growth of the team. ✓
- Some team members tolerate each other✓to survive this stage. ✓
- Any other relevant answer related to storming stage.

Stage (2)
Description (2)
Sub max (4)

Norming/Settling/reconciliation ✓✓

- Team members come to an agreement✓and reach consensus. ✓
- Roles and responsibilities are clear✓ and accepted. ✓
- Processes/working style and respect develop✓ amongst members. ✓
- Team members have the ambition to work✓ for the success of the team. ✓
 - Conflict may occur, but commitment✓ and unity are strong. ✓
- Any other relevant answer related to norming/settling/reconciliation stage.

Stage (2)
Description (2)
Sub max (4)

Performing stage/Working as a team towards a goal ✓✓

- Team members are aware of strategies✓ and aims of the team. ✓
- They have direction without interference✓ from the leader. ✓
- Processes✓ and structures are set. ✓
- Leaders delegate and oversee✓the processes and procedures. ✓
- All members are now competent, autonomous✓ and able to handle the decision-making process without supervision. ✓
- Differences among members are appreciated✓ and used to enhance the team's performance✓
- Any other relevant answer related to performing stage.

Stage (2)
Description (2)
Sub max (4)

Adjourning/Mourning stage✓✓

- The focus is on the completion✓ of the task/ending the project. ✓
- Breaking up the team may be traumatic✓as team members may find it difficult to perform as individuals once again. ✓
- All tasks need to be completed✓ before the team finally dissolves. ✓
- Any other relevant answer related to adjourning/mourning stage

Stage (2)
Description (2)
Sub max (4)
Max (12)

NOTE: Mark the first THREE stages (3) only

6.4 Conflict resolution steps.

- Acknowledge✓ that there is conflict in the workplace. ✓
- Identify ✓ the cause of the conflict. ✓
- Arrange pre-negotiations✓ where workers/complainants will be allowed to state their case/views separately. ✓
- Arrange time and place for negotiations✓ where all employees involved are present. ✓
- Arrange a meeting✓ between conflicting employers/employees. ✓
- Make intentions for intervention clear✓ so that parties involved may feel at ease. ✓
- Each party has the opportunity✓ to express his/her own opinions/feelings. ✓
- Conflicting parties may recognise that their views✓ are different during the meeting. ✓
- Analyse/Evaluate the cause (s) of conflict✓ by breaking it down into different parts. ✓
- Blame shifting should be avoided✓ and a joint effort should be made. ✓
- Direct conflicting parties✓ towards finding/focusing on solutions. ✓
- Devise/Brainstorm✓ possible ways of resolving the conflict. ✓
- Conflicting parties agree✓ on criteria to evaluate the alternatives. ✓
- Select ✓ and implement the best solution. ✓
- Provide opportunities✓ for parties to agree on the best solution. ✓
- Evaluate/Follow up✓ on the implementation of the solution(s). ✓
- Monitor progress✓ to ensure that the conflict has been resolved. ✓
- Source experts on handling conflict ✓ from outside the business. ✓
- Any other relevant answer related to the conflict resolution steps

NOTE: The steps can be in any order

Max 12

6.5 Procedure to deal with grievances.

- An aggrieved employee must verbally report the incident/grievance to his/her supervisor/manager, who needs to resolve the issue within 3 to 5 working days. ✓✓
- Should the employee and supervisor not be able to resolve the grievance, the employee may take it to the next level of management. ✓✓
- The employee may move to a more formal process where the grievance must be lodged in writing/completes a grievance form. ✓✓
- The employee must receive a written reply in response to the written grievance. ✓✓
- A grievance hearing/meeting must be held with all relevant parties present. ✓✓
- Minutes of the meeting must be recorded, and any resolution passed must be recorded on the formal grievance form. ✓✓
- Should the employee not be satisfied, then he/she could refer the matter to the highest level of management. ✓✓
- Top management should arrange a meeting with all relevant parties concerned. ✓✓
- Minutes of this meeting should be filed/recorded, and the outcome/decision must be recorded on the formal grievance form. ✓✓

- Should the employee still not be satisfied, he/she may refer the matter to the CCMA who will make a final decision on the matter. ✓✓
- The matter can be referred to Labour Court on appeal if the employee is not satisfied with the decision taken by the CCMA. ✓✓
- Any other relevant answer related to the correct procedures to deal with grievance

NOTE: The procedure/steps can be in any order**Max (10)****6.6 Conclusion**

- Businesses must use the characteristics of successful team performance when evaluating their teams. ✓✓
- It is advisable that businesses must take note of the stages involved in team development in order to guide and support team members. ✓✓
- Business policy/strategy assists businesses to resolve conflicts in a dignified manner. ✓✓
- Businesses should have correct procedures to deal with grievances in the workplace to avoid unnecessary labour disputes. ✓✓
- Any other relevant conclusion related to characteristics of successful team performance/ stages of team development/conflict resolution steps/techniques/ correct procedures to deal with grievance

Any (1 x 2) (2)**[40]****QUESTION 6: BREAKDOWN OF MARK ALLOCATION**

DETAILS	MAXIMUM	TOTAL
Introduction	2	Max 32
Characteristics of successful team performance	12	
Stages of team development	12	
Conflict resolution steps/techniques	12	
Correct procedures to deal with grievance	10	
Conclusion	2	
INSIGHT		8
Layout	2	
Analysis/Interpretation	2	
Synthesis	2	
Originality/Examples	2	
TOTAL MARKS		40

LASO – For each component:

Allocate 2 marks if all requirements are met.

Allocate 1 mark if only some of the requirements are met.

Allocate 0 marks where requirements are not met at all.

TOTAL MARKS: 150