



Province of the  
**EASTERN CAPE**  
EDUCATION

**NATIONAL  
SENIOR CERTIFICATE**

**GRADE 12**

**SEPTEMBER 2014**

**CONSUMER STUDIES  
MEMORANDUM**

**MARKS: 200**

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This memorandum consists of 15 pages.

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**QUESTION 1: SHORT QUESTIONS**

- |     |        |     |     |
|-----|--------|-----|-----|
| 1.1 | 1.1.1  | A ✓ | (1) |
|     | 1.1.2  | C ✓ | (1) |
|     | 1.1.3  | C ✓ | (1) |
|     | 1.1.4  | B ✓ | (1) |
|     | 1.1.5  | D ✓ | (1) |
|     | 1.1.6  | C ✓ | (1) |
|     | 1.1.7  | A ✓ | (1) |
|     | 1.1.8  | B ✓ | (1) |
|     | 1.1.9  | D ✓ | (1) |
|     | 1.1.10 | A ✓ | (1) |
|     | 1.1.11 | C ✓ | (1) |
|     | 1.1.12 | B ✓ | (1) |
|     | 1.1.13 | D ✓ | (1) |
|     | 1.1.14 | A ✓ | (1) |
|     | 1.1.15 | B ✓ | (1) |
|     | 1.1.16 | D ✓ | (1) |
|     | 1.1.17 | C ✓ | (1) |
|     | 1.1.18 | A ✓ | (1) |
| 1.2 | 1.2.1  | B ✓ | (1) |
|     | 1.2.2  | C ✓ | (1) |
|     | 1.2.3  | F ✓ | (1) |
|     | 1.2.4  | A ✓ | (1) |
| 1.3 | 1.3.1  | E ✓ | (1) |
|     | 1.3.2  | D ✓ | (1) |
|     | 1.3.3  | B ✓ | (1) |
|     | 1.3.4  | A ✓ | (1) |

1.4	A, C, D, E	√√√√	(4)
1.5	B, D, E	√√√	(3)
1.6	A, C, F	√√√	(3)
1.7	1.7.1	standardisation	√ (1)
	1.7.2	marketing plan	√ (1)
	1.7.3	lower	√ (1)
	1.7.4	image	√ (1)
			<b>[40]</b>

## QUESTION 2: THE CONSUMER

### 2.1 2.1.1 **Cooling-off period**

- A cooling-period is the amount of time the law gives a consumer who has signed a contract/transaction for goods to cancel it.
- The consumer can have 5 working days to cancel a contract when goods are purchased by direct marketing (transactions the consumer did not start) including via SMS en e-mails.
- You do not have to give a reason.
- No penalties may be levied.
- A lease or instalment contract may be cancelled if the contract was concluded at a place other than the business premises of the credit provider.
- The seller must refund the purchase price of the goods within 7 business days/15 days of receiving your notification.

(Any 3 x 1) (3)

### 2.1.2 **Differentiate between a warranty and a guarantee**

- **Warranty** – A written promise to repair or replace an article without charge if it breaks or does not work/meet the terms of the warranty during the set period.
- Does not cover ordinary wear and tear.
- **Guarantee** – A promise in writing that the product/service will remain in working condition/quality or durability for a particular length of time.
- Money is returned if the product/service does not meet the terms of the guarantee.

(2)

### 2.2 **What is the main purpose behind the way that 'phishing' operates?**

- To steal money from an unsuspecting consumer.
- To get personal or financial information from consumers
- To trick you, they use fake e-mails/phone calls or websites to achieve this.

(Any 2 x 1) (2)

**2.3 When would a stokvel scheme be illegal?**

- When the savings scheme is based on a pyramid scheme.
- The initiator recruits people to invest money and in turn they recruit more people. The original members get fees paid by every person from the subscription of new members and the most recent members lose financially. (Any 2)

**2.4 Impact van inflation****Impact on buying capacity**

- Inflation decreases the buying capacity of money.
- Inflation increases the prices of goods and services/prices keep climbing.
- You buy less with the same amount of money.
- Reduces the purchase power of savings. This affects the elderly.
- There is a subtle decrease in the standard of living. (Any 2 x 1)

**CPI and its relation to inflation**

- The CPI is the measure that helps you determine the increases in prices.
- It relates to inflation as the CPI keeps track of the change in cost over the year/in the price of a group (basket) of products and services shows a change in the price of goods and services.
- The average price change is used to calculate the CPI.
- CPI is expressed as a percentage and is a measure of the inflation rate
- Inflation rate is the annual percentage change in the CPI. (Any 2 x 1)

**New developments**

- The weighting of products to calculate the CPI was changed and introduced in 2013.
- Products used the most in the average household are weighted because these products affect households more.

**OR**

- The basket will take into account the difference between small towns and large towns in each province. (Any 2 x 1) (6)

**2.5 2.5.1 LPG**

Liquefied/liquid petroleum gas ✓ (1)

### 2.5.2 Advantages

- Burns more cleanly than other fossil fuels like coal and oil.
- Inexpensive/affordable.
- Government have regulated the sale price of gas with a maximum price that retailers can sell for so it is more affordable to lower income groups.
- Price of electricity continues to go up/cheaper than electricity.
- More environmentally friendly as it produces low carbon emissions.
- Can be stored safely.
- Households using gas are not affected by loadshedding.
- For cooking uses – you pay only for what you use. With electricity you pay for the time it takes the stove to warm up.
- Gas waterheaters – hot water flows directly to the top, so it is more energy efficient and cost effective

(Any 4 x 1)

(4)  
[20]

## QUESTION 3: FOOD AND NUTRITION

### 3.1 3.1.1 GI index

- How much a food-item with carbohydrates will raise the blood glucose level
- Based on how quickly (fast) and how high they boost (raise) blood sugar levels.
- Ranks carbohydrates on a scale of 1 to 100.
- The scale reflects low (1 to 55) slow/steady release/ stable level of glucose in the blood and high (above 70) quick release/rapid rise of glucose in the blood.
- The speed at which carbohydrates release glucose into the bloodstream.

(Any 2 x 1)

(2)

### 3.1.2 GI = Optimum Health

- Digested more slowly/released slowly/steadily
- Gentler change in blood sugar/no rapid spikes/stable level
- They provide low but continuous supply of energy/sustained energy
- Feeling of fullness
- Does not stimulate the pancreas to produce too much insulin
- Weight control

(Any 3 x 1)

(3)

### 3.1.3 Hormone

Insulin

(1)

## 3.1.4 Differentiate diabetes

Criteria	Type 1	Type 2
Role of the pancreas	Damaged/unable to make insulin (1)	Does not make enough insulin. Unable to use the insulin/does not work properly. (1)
Contributing symptoms	Weight loss • Thirst • Hunger • Need to urinate often • Low energy levels • Digestive problems (2)	• Overweight/Obese • High cholesterol • High blood pressure • Insulin resistance (2)
Treatment and management	• Insulin injections • Check blood glucose level regularly • Sufficient exercise • Diabetic diet/low GI • Do not skip meals (2)	• Maintain ideal body weight • Weight loss • Active lifestyle • Medication(oral/insulin) • Minimum of 3 meals daily • Low GI diet • High fibre diet • Low fat diet/oily fish • Reduce protein • Not smoking • Control blood pressure • Control blood cholesterol • 5 portions fruit and vegetables daily • Low sugar • Low salt • Low alcohol or not at all (2)

(10)

## 3.1.5 THREE guidelines – food allergies

- Avoid the food that causes the allergy.
- Watch out for products that may contain that food.
- Study food labels to check the presence of that ingredient.
- Substitute the food with foods that will not cause allergies.
- Take safe food with you when travelling.
- Inform the waiting staff at restaurants about the allergy.
- Ask about ingredients in dishes when eating out.
- Carry medication with you.
- Have a balanced diet with adequate intake of all nutrients.

(Any 3 x 1) (3)

**3.1.6 TWO suitable foods**

- Rice
- Samp

(Note: Meat and cheese not carbohydrates = no marks)

(2)

**3.1.7 Artherosclerosis**

- The clogging/narrowing/thickening of arteries
- due to a build-up of cholesterol/fatty deposits
- that leads to the blocking of blood flow/oxygen to the heart
- results in heart disease./attack
- Blood flow can also be blocked to the brain, kidney, arms and legs

(Any 2)

(2)

**3.2 Sports drink label**

3.2.1 Maltodextrin and fructose

(2)

- 3.2.2
- Whey protein isolate
  - Vitamin C
  - Vitamin E

(3)

3.2.3 They are natural.

Persons who are sensitive to certain chemical additives benefit.

(2)

3.2.4 Citric acid ✓

Prolong the shelf life of food by protecting/prohibit/retard/slow down/prevent the growth of micro-organisms which would otherwise cause food spoilage/poisoning.

(1 + Any 1)

(2)

- 3.2.5
- Information on allergens is given.
  - Allergens is stated close to the ingredient list.
  - Ingredients given in order of mass from the greatest to smallest or descending order of mass.
  - Additives are listed.
  - Ingredient as a flavour has been indicated (turmeric, fruit and vegetables).

(Any 2 x 1)

(2)

## 3.3 Differentiate

<b>Genetically modified foods</b>	<b>Organically grown foods</b>
<ul style="list-style-type: none"> <li>▪ Food can be used as an edible vaccine.</li> <li>▪ Food may have more nutritional value than conventional grown crops.</li> <li>▪ No data to prove these foods are harmless/cause problems/are a risk to human health –</li> <li>▪ such as toxicity of foods and allergens.</li> <li>▪ Long term safety is questioned.</li> <li>▪ How the changes effect animals and how these changes will be transmitted to humans by the food they eat.</li> <li>▪ Consumers accept maize, cotton and soya as safe for human consumption. (Any 3)</li> </ul>	<ul style="list-style-type: none"> <li>▪ No artificial chemicals, pesticides so no toxins to harm our immune system/health</li> <li>▪ no runoff of poisonous chemicals so no polluted water to endanger health</li> <li>▪ Optimal functioning of people in the ecosystem</li> <li>▪ No preservatives used: therefore it is better for persons sensitive to preservatives</li> <li>▪ Read the labels for products to which too much salt and sugar have been added (Any 3)</li> </ul>

(6)  
[40]



**QUESTION 4: CLOTHING**

- 4.1 4.1.1 **Fashion style and elaborate**  
 Retrospective/retro/vintage/reproduction ✓
- The style never comes back exactly the same; as it has been adapted to suit the needs of today.
  - Also a high waisted bottom but the fabric would be a more advanced technology wise.
  - If it is made from recycled fabric it will appeal to those who want to help the environment.
  - The style is a copy of the older/past one. (1 + Any 1) (2)
- 4.1.2 **Last stage of fashion cycle and discuss**  
 Decline/obsolescence ✓
- A new fashion trend has begun.
  - Interest in the fashion is waning.
  - Fewer and fewer wear it.
  - Fashion will be obsolete.
  - It is not fashionable anymore. (1 + Any 2) (3)
- 4.2 **Appearance in the workplace**
- 4.2.1 **Advice for magazine article** (6)
- Posture**
- The way you move will send out a message about you to your employer, co-workers, clients etc.
  - Walk tall, sit up straight/walk confidently. (2)
- Personal hygiene**
- Hands, hair, feet, nails should be clean/nails manicured/hair neat. (2)
- Company dress code**
- Comply with the dress code to be accepted by colleagues.
  - How you dress will reflect and symbolise your values.
  - Present a positive image.
  - Fosters public confidence.
  - You can do your own research if you feel unsure about the way to dress.
  - Take your cue from the job interviewer.
  - Watch workers arrive and leave for work. (2)
- (2 + 2 + 2) (6)
- 4.2.2 **Young adults – contemporary fashion**
- More people with money available to spend on fashion/now can afford some fashionable items.
  - Will stimulate/flourish the fashion industry. (2)

### 4.2.3 Wardrobe planning

#### Advice for each item

- Item 1
- This will serve you a number of years.
  - Classic will match most of your clothes. (Any 1) (1)
- Item 2
- It is then suitable for every day and special occasions.
  - Do not choose an 'over the top' decoration that limits you.
  - The decorative could just be in the buttons
  - One cardigan can be in the fashion colour of the season. (Any 1) (1)
- Item 3
- Plain shirt can match all bottoms and jackets.
  - The cut should flatter the body shape.
  - Invest in good quality.
  - Even though plain the colour should flatter your complexion.
  - The plain shirt can be bright.
  - If you choose a shirt with lustre it can be suitable for special occasions. (Any 1) (1)
- Item 4
- Neutral colours can mix and match (grey, white, black) and even a basic colour like navy blue. (Any 1) (1)
- Item 5
- To look smart for work. Can be dressed down for smart-casual occasions.
  - A classic cut suits all figure types. (Any 1) (1)

### 4.2.4 Adapting item for winter

- Item 4
- Can be worn under the cardigan/jacket/long-sleeved top ✓
- Item 5
- Classic styles will be long enough to wear with boots
  - Choose 1 pair in a fabric suited to all seasons
  - Choose 1 pair in a winter-weight fabric. (1 + Any 1) (2)

**[20]**

**QUESTION 5: HOUSING**5.1 5.1.1 **Contracts and parties**Advert 1: Renting

Lease: ✓ Landlord/lessor ✓ and tenant/lessee ✓

Advert 2: Buying

Deed of sale: ✓ Seller ✓ and buyer ✓

(6)

5.1.2 **Another option for acquisition of housing**

Building

(1)

5.2 Refer to Advert 15.2.1 **Clauses for a lease applicable to financial responsibility**

- The tenant shall pay one month's rental amount in the form of a **deposit**.
- The amount of **R 4 900,00 monthly rental** on the first of each month.
- This amount does not include water and electricity. (Any 2) (2)

(Note: Must be written as a clause. They cannot just list.) The deposit amount can be different to the answer as long as they get an amount. Does not have to say 1<sup>st</sup> of each month. Can give another day. (Amount must be correct.)

5.2.2 **Disadvantages of renting**

- You are not the legal owner
- Payments each month go to landlord so you do not benefit in the long run
- Not your asset that increases in value and so create wealth
- If you spend money on improvements you may not get it back
- Any improvements must get approval from the landlord
- The landlord may terminate your contract.
- Cannot use premises as surety for a loan
- Cannot sell the unit
- Rent will go up each year (Any 3) (3)

5.3 Refer to Advert 25.3.1 **Full-title ownership**

The person is the legal owner ✓ of the entire property; ✓/the land and the structure on it. (2)

- 5.3.2 **Contractual responsibilities of sectional title as they differ from full-title ownership**
- A monthly levy is paid to cover the costs of running the complex.
  - Each owner is a member of the body corporate which must control, manage and administer the block.
  - Owners are responsible for the election of the trustees.
  - The common property is owned jointly by each owner in the complex.
- (Any 2) (2)
- 5.3.3 **Amenities examples**
- Tennis courts
  - Swimming pool
  - Shops
  - Library
- (Any 2 suitable) (2)
- 5.3.4 **Promote geyser**  
Solar powered geyser  
Saves money
- (2)
- 5.4 **Advantages of sectional title that differ from full-title ownership**
- Provides greater security.
  - Save on maintaining a large property.
  - You can enjoy the facilities of the common property without having to take on full responsibility of maintaining them e.g. a pool.
  - Fewer responsibilities as body corporate manage the block/complex.
  - Protected interests by the Sectional Title Act.
  - Benefit from shared responsibility of maintenance.
- (Any 3) (3)
- 5.5 **Document before house purchase**  
Offer to purchase
- (1)
- 5.6 **Types of insurance and explanation**  
**Homeowners**  
Covers the structure against fire/flooding
- Household**  
To insure house contents e.g. furniture/equipment from theft
- Mortgage protection**  
Bond is paid off of bond owner dies
- (Any 2 insurances and discussion of each) (4)

### 5.7 Process of transfer

The ownership of the property is transferred into the new owner's home from seller to buyer. Once the registrar of deeds signs the **deed of transfer** it is called the **title deed** and the buyer becomes the legal owner. A government tax levied on the transfer a home to your name. **Transfer duty** is a tax amount is based on the value of the property. Transfer fees are paid to the collected by the Receiver of revenue and the **attorney** who oversees the transfer process of the property.

**(Use of 4 words used in the correct context.)**

(4 x 2) (8)

### 5.8 Universal design

#### Slide swing door for easy access

This door makes the appliance more useful to people with disabilities/ ✓ easy to use. ✓

#### Child lock button to avoid accidents

The child lock focuses on safety. ✓

(4)  
[40]

## QUESTION 6: ENTREPRENEURSHIP

### 6.1 6.1.1 Human skills

- Creativity, workers (help), computer skills (knowledge of computer)
- Technical skills (she can make the product)
- People skills (employing another)
- Motivation

(Any 3) (3)

### 6.1.2 Choosing a product

- Work space/she had a back room
- Availability of raw material (paper)
- Consumer appeal (decorated ribbons/boxes)

(Any 2) (2)

### 6.1.3 Appropriate for target market

- Vintage style
- Recycled paper
- Biodegradable packaging
- Individual/different to any other
- Available on the market

(Any 3) (3)

#### 6.1.4 Good customers relations

- Meet the needs of the customer
- Make them feel important/enjoy doing business with you
- Get feedback from customers
- Give customers clear information
- Fulfil your promises
- Attend to complaints promptly
- Be courteous
- Write down complaints for future reference
- Return calls
- Train your family/employees in customer service who may have contact with customers. (3 x 2) (6)

#### 6.1.5 Sustainable production

- She meets the needs of consumers
- She uses recyclable paper to make her product/ environmentally aware
- Saving resources/manufacturing eco-friendly products/ biodegradable (3)

#### 6.1.6 Trade name

- To identify the product
- To vocalise the product
- To create an idea of what customers should expect
- If accompanied by a slogan it should capture the customers' interest
- If used as a trademark, the product is easily recognisable
- Legal protection of competitors using her name (Any 3) (3)

#### 6.1.7 Requirements of packaging

- Catch eye of consumer/attract/appealing
- Stand out from other similar products
- Suitable material for cards, tags
- Suitable shape
- Easy to place on shelves for all retailers/stacking/display
- Convenient size
- Convenient for distribution and handling (3)

#### 6.2 6.2.1 Start-up costs

- Storage facility
- Electricity
- Equipment (computer, internet, printer, ink)
- Materials (paper, ribbons)
- Facilities for administration (fax machine, cellphone, telephone)
- Vehicle
- Petrol
- Specific examples in brackets can be marked separately.

(Note: Not labour – she had not employed help when she started this business) (Any 3) (3)

6.2.2 **Renting and effects on costs**

- She would have to pay rent.
- Will receive a monthly bill from the municipality for electricity/water
- Travelling costs will increase to and from the workplace. (Any 2) (2)

6.2.3 **Production costs of one unit**

Materials	R427,00	
+ overheads	<u>R533,00</u>	
=	R960,00	

$R960 \div 16 \checkmark = \mathbf{R60}$  for one packet (3)

6.2.4 **Selling Price**

$R17,50 \times 70\% = R12,25$   
 $R17,50 + R 12,25 = \mathbf{R29,75}$  (2)

6.2.5 **Best-sales scenario**

Profit per day  $R1\ 580 \times 20$  days = **R31 600**  $\checkmark$  (1)

6.2.6 **Worse-sales ... production cost**

Cost of materials etc.	$R700,00 \div 2 = R350,00$ $\checkmark$
Labour	$R640,00 \div 2 = R320,00$
Overheads	<u>R24,00</u>
	R910,00

$R910,00 \times 20$  days  $\checkmark = \mathbf{R1\ 820,00}$  (4)

**[40]****TOTAL: 200**

**TOTAAL: 200**

**[40]**  
(4)

R910,00 x 20 dae ✓ = **R1 820,00**  
 $\frac{R24,00}{R910,00}$   
 Orhoofse koste  
 Arbeid  $R640,00 \div 2 = R320,00$   
 Koste van grondstowwe  $R700,00 \div 2 = R350,00$  ✓

6.2.6 **Slegste verkoop-senario**

6.2.5 **Beste verkoop-senario**  
 Wins vir een dag R1 580 x 20 dae = **R31 600** ✓ (1)

6.2.4 **Verkoopprys**  
 $R17,50 \times 70\% = R12,25$   
 $R17,50 + R12,25 = R29,75$  (2)

(3)  $R960 \div 16$  ✓ = **R60** vir 1 pakkie

6.2.3 **Produkskoste van 'n eenheid**  
 Grondstowwe R427,00  
 + Orhoofse koste  $\frac{R533,00}{R960,00}$   
 =

- 6.2.2 **Huur en ander effek op die koste**
- Sy sal huur moet betaal.
  - Sal maandeliks 'n rekening van die munisipaliteit ontvang vir elektrisiteit en water
  - Vervoerkoste sal verhoog van en na werkplek (Enige 2) (2)



6.1.4	<b>Goëie klanteverhoudings</b>	<ul style="list-style-type: none"> <li>• Om te voorsien in die behoeftes van die kliente</li> <li>• Laat hulle belangrik voel/geniet dit om besigheid met hulle te doen</li> <li>• Kry terugvoering van kliente</li> <li>• Gee kliente duidelike inligting</li> <li>• Kom jou beloftes na</li> <li>• Ondersoek klagtes onmiddellik</li> <li>• Wees hofflik</li> <li>• Skryf klagtes neer vir toekomstige verwysings</li> <li>• Skakel terug</li> <li>• Lei enige familie/werknemers op in klientediens wat in kontak met kliente kom.</li> </ul>	(6)	(3 x 2)	
6.1.5	<b>Volhoubare produksie</b>	<ul style="list-style-type: none"> <li>• Sy voldoen aan die kliente se behoeftes</li> <li>• Sy gebruik herwinde papier om produkte te maak/omgewings/bewus</li> <li>• Spaar hulpmiddels/vervaardig eko-vriendelike produkte /bioafbreekbaar</li> </ul>	(3)		
6.1.6	<b>Handelsname</b>	<ul style="list-style-type: none"> <li>• Om die produk te identifiseer</li> <li>• Om die produk sigbaar te maak</li> <li>• Om die idee te skep wat kliente kan verwyg</li> <li>• As dit tesame met 'n slagspreek gebruik word, sal dit kliente se belangstelling wek.</li> <li>• Maklik herken word as dit as handelsmerk gebruik word</li> <li>• Wettlike beskerming teen die gebruik van die naam deur mededingers</li> </ul>	(3)	(Enige 3)	
6.1.7	<b>Vereistes vir verpakking</b>	<ul style="list-style-type: none"> <li>• Onmiddellik die aandag trek/oog vang/aanloklik</li> <li>• Uitstaan tussen soortgelyke produkte</li> <li>• Geskikte materiaal vir kaarte en 'hegplaatjies'</li> <li>• Geskikte vorm</li> <li>• Maklik om op die rak te plaas vir alle winkels/vertoon/pak</li> <li>• Gerieflike grootte</li> <li>• Gerieflik vir verspreiding en hantering</li> </ul>	(3)	(Enige 3)	
6.2	6.2.1	<b>Aanvangskoste</b>	<ul style="list-style-type: none"> <li>• Stoorfasiliteite</li> <li>• Elektrisiteit</li> <li>• Toerusting (rekenaar, internet, drukker, ink)</li> <li>• Grondstowwe (papier, lint)</li> <li>• Fasiliteite vir administrasie (faksmasjien, selfoon, telefoon)</li> <li>• Motor</li> <li>• Petrol</li> <li>• Spesifieke voorbeelde (tussen hakkes kan apart gemerk word).</li> </ul>	(3)	(Enige 3)

- 5.7 Proses van oordrag** 5.7  
Eienaarskap van eiendom word oorgedra na die nuwe eienaar van verkoper na koper. Wanneer die registrasie van die huis oorgedra word dit die **titelakte** genoem en die koper word die wettige eienaar. Oordragkoste word aan die regering betaal. Oordragkoste word aan SARS betaal en aan die **prokureur** wat die oordrag proses van die eiendom behartig oor die transaksie.
- (8) (4 x 2)
- 5.8 Uniersale ontwerp** 5.8  
**Skuiduur – maklike toegang**  
Maklike toegang vir mense met gebreke. ✓  
**Kinderslot – om ongelukke te voorkom**  
Kinderslot fokus op veiligheid. ✓
- (4) [40]
- VRAAG 6: ENTREPRENEURSKAP**
- 6.1 6.1.1 **Menslike vaardighede**  
  - Kreatiwiteit, werkers (help), rekenaaraardighede (kennis van die rekenaar)
  - Tegnieuse vaardighede (sy kan produk maak)
  - Om ander mense werk te gee
  - Motivering
 (3) (Enige 3)
- 6.1.2 **Kies 'n regte produk**  
  - Werkspasie het 'n agterkamer
  - Beskikbaarheid van grondstof (papier)
  - Verbruiker voorkoms (versier met linte/dose)
 (2) (Enige 2)
- 6.1.3 **Geskikte teikenmark**  
  - Outydse styl
  - Herwinbare papier
  - Bio-afbreekbare verpakking
  - Individueel/verskillend van mekaar
  - Beschikbaar in die mark
 (3) (Enige 3)

- 5.3.2 **Kontraktuele verantwoordelijkheid van de voittel-eienaarskap**
- Die maandelikse heffing word gebruik om die lopende koste te dek vir die kompleks.
  - Elke eienaar is deel van die beheerliggaam wat beheer, bestuur en die administrasie van die liggaam behartig.
  - Eienaars is verantwoordelik vir die verkiesing van die trustees.
  - Die gemeenskaplike eiendom behoort gesamentlik aan elke eienaar in die kompleks.
- (2) (Enige 2)
- 5.3.3 **Voorbeelde**
- Tennisbane
  - Swembad
  - Winkels
  - Biblioteek
- (2) (Enige aanvaarbare 2)
- 5.3.4 **Voordele verhtingstelsel**
- Sonverhtingstelsel
  - Spar geld
- (2)
- 5.4 **Voordele van deeltitel en wat verskil van voittel-eienaarskap**
- Voorsien beter sekuriteit.
  - Spar op die instandhouding van die eiendom.
  - Kan al die fasiliteite in die gemeenskaplike eiendom gebruik sonder om die volle verantwoordelijkheid te dra byvoorbeeld 'n swembad.
  - Minder verantwoordelijkheid as die beheerliggaam die kompleks beheer.
  - Word beskermd deur die Titelakte-wetgewing.
  - Trek voordeel uit verdeling van die verantwoordelikhede van instandhouding wat gedeel word.
- (3) (Enige 3)
- 5.5 **Dokument voordat die huis verkoop word**
- Koopaanbod-ooreenkoms
- (1)
- 5.6 **Tipe versekering en verduideliking**
- Huiseenaar**
- Beskermdie struktuur teen brande en oorstromings
- Huisinhoudsversekering**
- Om die inhoud van huis (meubels en aparate, ens.) teen diefstal te beskermd
- Verbandbeskerming versekering**
- Verband is opbetaald as die persoon tot sterwe kom.
- (4) (Enige 2 versekerings en bespreking van elk)

**VRAAG 5: BEHUISING**

**5.1 5.1.1 Kontrakte en partye**

Advertensie 1: Huur  
Huur: √ huurder √ en verhuurder √

Advertensie 2: Koop

Aanbod-om-te-koop ooreenkoms: √ koper √ en  
verkooper √

(6)

**5.1.2 Ander opsie**

Bou

(1)

**5.2 Verwys na Advertensie 1**

**5.2.1 Klousule vir huur – finansiële verantwoordelikhede**

• Die huurder sal een maand se huurgeld in die vorm van 'n **deposito** betaal.

• Die bedrag van **R4 900,00** sal **maandeliks** as huurgeld betaal word op die eerste van elke maand.

• Die bedrag sluit nie water en elektrisiteit in nie. (Enige 2)

(2)

(Let WEL: Moet in die vorm van 'n klousule geskryf wees. Moenie net noem nie.) Die deposito kan op verskillende maniere en verskillende bedrae wees. Hoef nie op die 1ste betaalbaar wees van elke maand nie. Kan 'n ander dag gee. (Bedrag moet korrek wees.)

**5.2.2 Nadele van huur**

• Jy word nie die wettige eienaar nie

• Paaiemente gaan elke maand na die huiseienaar en jy trek geen langtermyn voordeel nie

• Jy skop nie welvaart in die vorm van 'n bate wat in waarde toeneem nie

• Geld wat jy aan veranderinge of verbeterings spandeer sal dalk nie terugbetaal word nie

• Die huiseienaar moet enige veranderinge wat jy aan die eenhede wil maak, goedkeur

• Die huiseienaar kan jou kontrak beëindig

• Jy kan nie eenheid as sekuriteit van 'n banklening gebruik nie

• Jy kan nie die eenheid verkoop nie

• Die huur sal jaarliks verhoog word

(3)

(Enige 3)

**Verwys na advertensie 2**

**5.3.1 Voliteit-eienaarskap**

Die persoon is die wettige eienaar van die hele eiendom/land en struktuur.

(2)

## 4.2.3 Klerekasbeplanning

## Raad vir elke item

- Item 1
- Dit sal 'n aantal jare dien.
  - Klare sal dit by meeste van jou klere pas.
- (1) (Enige 1)

- Item 2
- Dit is geskik vir elke dag en spesiale geleenthede.
  - Moenie buitensporige versierings kies nie, want dit beperk jou.
  - Die versierings kan slegs net knope wees.
  - Een knooptrui kan in 'n modekleur van die seisoen wees.
- (1) (Enige 1)

- Item 3
- Eenvoudige hemp wat pas by alle baadjies en broeke.
  - Die snit sal jou maerder laat lyk en by jou liggaamsvorm pas.
  - Belê in goeie kwaliteit.
  - Alhoewel eenvoudig behoort die kleur by jou velkleur te pas.
  - Die eenvoudige hemp kan helder wees.
  - As jy 'n hemp kies wat 'n blinkerige voorkoms het, ken dit geskik vir spesiale geleenthede wees.
- (1) (Enige 1)

- Item 4
- Neutrale kleure sal meng en pas (grys, wit, swart) en ook 'n basiese kleur soos blou.
- (1) (Enige 1)
- Item 5
- Om goed te lyk by die werk. Kan kleure afskaal vir meer nie-formele geleenthede.
  - 'n Klassieke styl wat by alle figuurtypes pas.
- (1) (Enige 1)

## 4.2.4

## Aanpassing van items vir die winter

- Item 4
- Kan met 'n knooptrui/baadjie en langmouhemp gedra word ✓
- Item 5
- Klassieke style sal te lank wees om met stewels te dra.
  - Kies 'n paar kleedstof wat by alle seisoene pas.
  - Kies 'n paar winter geweefde kleedstof.
- (1 + Enige 1) (2)

[20]

## VRAAG 4: KLEDING

- 4.1 4.1.1 **Modestyle en verduideliking**
- Retrospektiewe/retro/vintage/reproduksie √
- Dit is 'n styl wat nooit weer dieselfde voorkom nie; dit word aangepas om by die behoeftes van vandag te pas.
  - Verhoogde middellyf maar die kleedstof sal meer tegnologies gevorderd wees.
  - As dit van herwinbare kleedstof word, sal dit byval vind by omgewingsbewustes.
  - Die styl is 'n nabootsing van die vorige (oue). (1 + Enige 1) (2)
- 4.1.2 **Laaste stadium van die modesiklus en bespreek**  
Verandering √
- 'n Nuwe modeneiging begin
  - Belangstelling in die mode is besig om te kwyn/verdwyn.
  - Minder mense dra dit.
  - Mode raak verouderd.
  - Dit is uit die mode. (1 + Enige 2) (3)
- 4.2 **Voorkoms in die werkplek**
- 4.2.1 **Advies vir tydskriteria**
- Postuur**
- Die manier hoe jy beweeg stuur 'n boodskap uit oor jouself, jou werkgewer, werkers kliënte, ens.
  - Loop regop, sit regop en loop met vertroue (2)
- Persoonlike higiëne**
- Hande, hare, naeis, voete moet skoon wees, naeis moet versorg en hare moet netjies wees. (2)
- Maatskappy-gedragkode**
- Vol doen aan die gedragskodes sodat jy aanvaar kan word deur jou kollegas.
  - Hoe jy aantrek reflekteer en simboliseer jou waardes
  - Skep 'n positiewe beeld
  - Kweek publiek se vertroue
  - Jy kan jou eie navorsing doen indien jy onseker is oor hoe om aan te trek
  - Volg die voorbeeld wat in die werksonderhoud ver wag word. (2)
  - Sien hoe die werkers opdaag en hoe hulle verdaag. (2 + 2 + 2) (6)
- 4.2.2 **Jong volwassene – kontemporêre mode**
- Meer mense het meer geld om op modes te spandeer/Nou kan jy meer modieuse kiere koop.
  - Sal die mode-industrie stimuleer/laat floreer. (2)

## 3.3 Verskille

Organies geproduseerde voedsels	Geneties gemodifiseerde voedsels
<ul style="list-style-type: none"> <li>▪ Geen kunsmatige chemikalieë, plaagdoders, geen toksiene wat die immuniteit/gesondheid benadeel nie.</li> <li>▪ Die affloop van giftige chemikalieë/so geen besodelde water wat 'n gevaar inhou vir gesondheid.</li> <li>▪ Optimale funksionering van mense in die ekosistiem.</li> <li>▪ Geen preserveermiddels word gebruik; daarom is dit beter vir 'n persoon wat sensitief is vir preserveermiddels.</li> <li>▪ Lees die etikette om te sien by watter produkte te veel suiker en sout bygevoeg is. (Enige 3)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Voedsel kan gebruik word as 'n eetbare entstof</li> <li>▪ Voedsel mag meer voedingswaarde hê as konvensionele gewasse.</li> <li>▪ Geen data om te bewys of die voedsel skadeloos/problème veroorsaak wat 'n risiko is vir menslike gesondheid – soos toksiene en allergene Langtermyn veiligheid word bevestig</li> <li>▪ Hoe die veranderinge 'n effek op diere en hoe die veranderinge en oordrag mense affekteer wat dit eet.</li> <li>▪ Verbruikers aanvaar mielies, katoen en soja as veilig vir verbruiker. (Enige 3)</li> </ul>

[40]  
(6)

- 3.2 **Sportrank etiket**
- 3.1.7 **Term arteriosklerose** (2) Die vernouing/verdikking/verharding van die are.  
 • as gevolg van die opbou van cholesterol/vet-neerslae  
 • wat lei tot die verstopping van die bloedvloei/suurstof na die hart  
 • wat aanleiding gee tot 'n hartaanval.  
 • Bloedvloei na die van die brein, niere, arms en bene kan blokkeer word. (Enige 2)
- 3.1.6 **Twee geskikte voedsels** (2) (Nota: Vleis en kaas is nie koolhidrate nie – geen punte)  
 • Rys  
 • Stampmelies
- 3.2.1 Maltodekstrien en fruktose (2)
- 3.2.2 **Wei proteïene isolaat** (3)  
 • Vitamien C  
 • Vitamien E
- 3.2.3 **Hulle is natuurlik** (2) Mensse wat sensitief is vir sekere chemiese additiewe trek voordeel.
- 3.2.4 **Sitroensuur ✓** (2) Vereng die raketwe van voedsel deur beskerming/vermy/vertraag/verlaag/voorkom die groei van mikroörganismes wat voedsel bederf/vergifting voorkom. (1 + Enige 1)
- 3.2.5 **Inligting oor die allergeene te gee.** (2) Bestanddele word altyd na-aan die bestanddele-lys gegee.  
 • Allergene word gegee in volgorde van die grootste tot die kleinste of in orde van massa.  
 • Additiewe word gelys.  
 • Bestanddele vir smaak word aangedui (borrie, vrugte en groente) (Enige 2 x 1)



Kriteria	Tipe 1	Tipe 2
Rol van die pankreas	Beskadig/kan nie insulien vervaardig nie (1)	Maak nie genoeg insulien nie. Kan nie die insulien gebruik nie. Werk nie reg nie. (1)
Bydraende simptome	<ul style="list-style-type: none"> <li>• Gewigsverlies</li> <li>• Dors</li> <li>• Honger</li> <li>• Urineer meer</li> <li>• Lae gereeld</li> <li>• Lae energievlaakke</li> <li>• Verteringsprobleme (2)</li> </ul>	<ul style="list-style-type: none"> <li>• Orgewig/vetsug</li> <li>• Hoë cholesterol</li> <li>• Hoë bloeddruk</li> <li>• Insulien weerstand (2)</li> </ul>
Behandeling en beheer	<ul style="list-style-type: none"> <li>• Insulien inspuittings</li> <li>• Kontroleer bloedglukosevlak</li> <li>• ke gereeld</li> <li>• Voldoende oefening</li> <li>• Diabetiese dieet/Lae GI</li> <li>• Moenie maaltye oorsaan nie (2)</li> </ul>	<ul style="list-style-type: none"> <li>• Behaar ideale liggaamsgewig</li> <li>• Gewigsverlies</li> <li>• Aktiewe lewenstyl</li> <li>• Medikasie/mond/ insulien</li> <li>• Minimum 3 maaltye per dag</li> <li>• Lae GI dieet</li> <li>• Hoë veseldieet</li> <li>• Lae vet dieet/ olierige vis</li> <li>• Verminder proteïene</li> <li>• Nie rook nie</li> <li>• Behaar bloeddruk</li> <li>• Behaar bloedcholesterol</li> <li>• 5 porsies vrugte en groente daaglik</li> <li>• Lae suiker</li> <li>• Lae sout</li> <li>• Lae alkohol of geen (2)</li> </ul>

(10)

**Drie riglyne – voedselallergieë**

3.1.5

- Vermoed al die voedsel wat allergieë veroorsaak.
- Kyk uit vir allergene wat moontlik in die voedsel is.
- Bestudeer die voedselkettinge om te bepaal of die bestanddeel teenwoordig is.
- Kyk of die allergene nie moontlik daarin verskyn nie.
- Vervang die voedsel met voedsel wat nie allergieë sal veroorsaak nie.
- Neem veilige voedsel saam wanneer op reis gaan.
- Lig die keërnere by restaurante in, in verband met allergieë.
- In 'n restaurant – vra oor die bestanddele in 'n gereg.
- Hou medikasie by jou.
- Eet 'n gebalanseerde maaltyd met voldoende nutriente.

(3) (Enige 3 x 1)

- 3.1 3.1.1 **GI-indices**
- Die GI-indices meet met hoeveel n voedselsoort wat koolhidrate bevat die glukosevlak in die bloed laat styg.
  - Gebaseer op hoe vinnig en hoe die bloedsuikervlakke styg.
  - Dit wissel op n skaal van 1 tot 100.
  - Die skaal reflekteer laag (1 tot 55) stadig/matige vrystelling/stabiele verhoging in die bloedglukose en hoog (bo 70) vinnige vrystelling, vinnige styging van bloedglukosevlakke.
  - Die spoed waarteen koolhidrate vrygestel word as glukose in die bloedstroom.
- 3.1.2 **GI optimum gesondheid**
- Verteer stadiger/word stadiger vrygestel/matig
  - Matige verandering in bloedsuiker/geen vinnige pieke nie/stabiele vlak
  - Voorsien n lae maar aanhoudende vervoer van energie/behou energie
  - Gee n gevoel van versadigdheid
  - Stimuleer nie die pankreas om te veel insulien te produseer nie
  - Behoorlik gewig
- 3.1.3 **Hormoon**
- Insulien
- (1)
- (3) (Enige 3 x 1)

### VRAAG 3: VOEDSEL EN VOEDING

- 2.5.2 **Voordele**
- Brand skoon, anders as fossielbrandstowwe soos steenkool en olie.
  - Goedkoop/bekostigbaar.
  - Die regering reguleer die verkoopprys van gas met n maksimum prys wat handelaars dit voor kan verkoop, daarom is dit meer bekostigbaar vir die laer inkomste-groepe.
  - Prys van elektrisiteit styg gedurig/goedkoper as elektrisiteit. Meer omgewingvriendelik en dit produseer minder koolstofuitlaatgasse.
  - Kan veilig gestoor word.
  - Huishoudings wat gas gebruik word nie geaffekteer deur beurtkrag nie.
  - Vir kookdoeleindes – jy betaal slegs vir wat jy gebruik. Met elektrisiteit betaal jy vir die tyd wat die stoot warm word.
  - Gas waterverwarmers – warm water vloei reguit in die kraan; so dit is meer energiedoeltreffend en kostedoeltreffend.
- (4) (Enige 4 x 1)
- [20]

- 2.3 **Wanneer sal 'n stokvelskema onwettig wees?**
- Dit is onwettig wanneer die spaarskema op 'n piramideskema gebaseer is.
  - Die inisierders kry nog mense by om geld te belê en hulle betrek nog meer mense. Die oorspronklike lede kry 'n fooi van elke persoon wat ledegeld betaal en die persone wat heel laaste in die skema belê, verloor finansieel die meeste.
- (2) (Enige 2)
- 2.4 **Impak van inflasie**
- Impak op koopkrag**
- Inflasie verminder die koopkrag van geld.
  - Inflasie verhoog die pryse van goedere en dienste / pryse styg gedurig.
  - Jy kan minder koop met dieselfde hoeveelheid geld.
  - Verminder die koopkrag van spaar. Dit affekteer die bejaardes.
  - Daar is 'n geringe afname in die lewensstandaard.
- (Enige 2 x 1)
- VPI en die verband met inflasie**
- Die VPI is 'n maatstaf wat help om die verhoging in pryse te bepaal.
  - Dit is gekoppel aan inflasie en VPI hou tred met die verandering in koste oor die jaar/die pryse in 'n groep (mandjie) van produkte en dienste wat die verandering in pryse van goedere en dienste aandui.
  - Die gemiddelde prysverandering met die berekening van die VPI.
  - VPI word uitgedruk as 'n die persentasie en as 'n maatstaf van die inflasiekoers.
  - Inflasiekoers is die jaarlikse persentasie-veranderinge in die VPI.
- (Enige 2 x 1)
- Nuwe ontwikkelings**
- Die weeg van produkte om die VPI te bereken het verander en was in 2013 ingestel.
  - Produkte wat vir huishoudelike doeleindes gebruik word, word gewoeg want die produkte beïnvloed die meeste huishoudings meer.
- OF**
- Die mandjie sal die verskil tussen klein en groot dorpe in elke provinsie in aanmerking neem.
- (6) (Enige 2 x 1)
- 2.5 **2.5.1 VPG**
- Vloeiare petroluumgas ✓
- (1)

- 2.2 **Wat is die doel van uitvissingsbedrog ('phishing')?**
- Om geld van 'n niksvermoedende verbruiker te steel.
  - Om persoonlike en finansiële inligting van verbruikers te kry.
  - Om jou te mislei, gebruik hulle valse e-posse, oproepe of webtuistes.
- (2) (Enige 2 x 1)

- 2.1.2 **Verskil tussen waarborg en garansie (geld terug waarborg)**
- **Garansie** – Is 'n skriftelike belofte dat die gehalte en duursaamheid van 'n produk aan sekere standarde sal voldoen vir 'n sekere lengte van tyd.
  - **Maarborg** – is 'n geskrewe belofte om 'n item te vervang of herstel sonder betaling, as die item breek of nie werk nie/voldoen aan waarborgbepalings tydens die gegewe tydperk.
  - Dit is nie van toepassing op gewone slytasie nie.
  - Geld word terugbetaal as die produk/diens nie voldoen aan die terme van die garansie nie.
- (2)

- 2.1.1 **Afkoeltydperk**
- 'n Afkoeltydperk is die hoeveelheid tyd wat die wet vir 'n verbruiker gee nadat hy die kontrak/transaksie geteken het om die transaksie te kanselleer.
  - Die verbruiker het 5 werksdae om die kontrak te kanselleer wanneer goedere deur direkte bemarking (transaksies wat die verbruiker nie begin het nie) insluitende via SMS en e-posse aangekoop is.
  - Nie nodig om 'n rede te verskat nie.
  - Geen boete mag gehet word nie.
  - 'n Verband of paaiement-kontrak mag gekanselleer word as die kontrak voltrek was by 'n plek ander as die sakepersoneel van die kredietverskaffer.
  - Die verkoper moet die koopprys van die goedere binne 7 besigheidsdag/15 dae van kennisgewing ontvang teruggee.
- (3) (Enige 3 x 1)

## VRAAG 2: DIE VERBRUIKER

- 1.4 A, C, D, E ✓✓✓ (4)
- 1.5 B, D, E ✓✓ (3)
- 1.6 A, C, F ✓✓ (3)
- 1.7 1.7.1 standaardisasie ✓ (1)  
1.7.2 bemarkingsplan ✓ (1)  
1.7.3 laer ✓ (1)  
1.7.4 beeld ✓ (1)
- [40]

**VRAAG 1: KORTVRAE**

1.1	1.1.1	A ✓	(1)
	1.1.2	C ✓	(1)
	1.1.3	C ✓	(1)
	1.1.4	B ✓	(1)
	1.1.5	D ✓	(1)
	1.1.6	C ✓	(1)
	1.1.7	A ✓	(1)
	1.1.8	B ✓	(1)
	1.1.9	D ✓	(1)
	1.1.10	A ✓	(1)
	1.1.11	C ✓	(1)
	1.1.12	B ✓	(1)
	1.1.13	D ✓	(1)
	1.1.14	A ✓	(1)
	1.1.15	B ✓	(1)
	1.1.16	D ✓	(1)
	1.1.17	C ✓	(1)
	1.1.18	A ✓	(1)
1.2	1.2.1	B ✓	(1)
	1.2.2	C ✓	(1)
	1.2.3	F ✓	(1)
	1.2.4	A ✓	(1)
1.3	1.3.1	E ✓	(1)
	1.3.2	D ✓	(1)
	1.3.3	B ✓	(1)
	1.3.4	A ✓	(1)

Kopiereg voorbehou

Blaai om asselief

Hierdie memorandum bestaan uit 15 bladsye.

PUNTE: 200

**VERBRUIKERSTUDIES  
MEMORANDUM**

**SEPTEMBER 2014**

**GRAAD 12**

**NASIONALE  
SENIOR SERTIFIKAAT**

