



# basic education

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

## **SENIOR CERTIFICATE EXAMINATIONS/ NATIONAL SENIOR CERTIFICATE EXAMINATIONS**

**CONSUMER STUDIES**

**MAY/JUNE 2025**

**MARKING GUIDELINES**

**MARKS: 200**

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

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

1.1	1.1.1	C✓	<i>Remembering, easy (Focus, p.156; Successful, p.173)</i>	(1)
	1.1.2	D✓	<i>Remembering, easy (Focus, p.163; Successful, p.180)</i>	(1)
	1.1.3	B✓	<i>Understanding, moderate (Focus, p.162; Successful, p.179)</i>	(1)
	1.1.4	C✓	<i>Remembering, easy (Focus, p.171; Successful, p.191)</i>	(1)
	1.1.5	D✓	<i>Understanding, moderate (Focus, p.157; Successful, p.174)</i>	(1)
	1.1.6	D✓	<i>Remembering, easy (Focus, p.93; Successful, p.113)</i>	(1)
	1.1.7	B✓	<i>Understanding, moderate (Focus, p.104; Successful, p.126)</i>	(1)
	1.1.8	C✓	<i>Understanding, easy (Focus, p.76; Successful, p.90)</i>	(1)
	1.1.9	C✓	<i>Understanding, moderate (Focus, p.89; Successful, p.103)</i>	(1)
	1.1.10	A✓	<i>Applying, moderate (Focus, p.73; Successful, p.82)</i>	(1)
	1.1.11	D✓	<i>Applying, moderate (Focus, p.49; Successful, p.51)</i>	(1)
	1.1.12	B ✓	<i>Understanding, easy (Grade 11)</i>	(1)
	1.1.13	C✓	<i>Applying, easy (Focus, p.64; Successful, p.72)</i>	(1)
	1.1.14	A✓	<i>Understanding, moderate (Focus, p.136; Successful, p.154)</i>	(1)
	1.1.15	C✓	<i>Understanding, easy (Focus, p.122; Successful, p.140)</i>	(1)
	1.1.16	D✓	<i>Remembering, moderate (Focus, p.25; Successful, p.25)</i>	(1)
	1.1.17	B✓	<i>Understanding, moderate (Focus, p.18; Successful, p.22)</i>	(1)
	1.1.18	C✓	<i>Understanding, easy (Focus, p.19; Successful, p.23)</i>	(1)
	1.1.19	D✓	<i>Understanding, moderate (Focus, p.21; Successful, p.24)</i>	(1)
	1.1.20	B✓	<i>Understanding, moderate (Focus, p.27; Successful, p.26)</i>	(1)

1.2	1.2.1	Cooling off (period) ✓		(1)
	1.2.2	Contract✓		(1)
	1.2.3	Guarantee✓		(1)
	1.2.4	Grey goods/ parallel imports✓		(1)
<i>Remembering, easy (Focus, p.155, 157-158; Successful, p.169, 173, 175-176)</i>				
1.3	A✓			
	C✓			
	E✓			
	H✓		(Any order)	(4)
<i>Remembering, moderate (Focus, p.103; Successful, p.123-124)</i>				
1.4	1.4.1	C✓		
	1.4.2	F✓		
	1.4.3	A✓		
	1.4.4	B✓		(4)
<i>Remembering, moderate (Focus, p.117, 122; Successful, p.137, 139 -140)</i>				
1.5	B✓			
	C✓			
	E✓		(Any order)	(3)
<i>Understanding, moderate (Focus, p.54-55; Successful, p.62)</i>				
1.6	1.6.1	D✓		
	1.6.2	G✓		
	1.6.3	F✓		
	1.6.4	A✓		
	1.6.5	B✓		(5)
<i>Understanding, moderate (Focus, p.29-34; Successful, p.28-33)</i>				
<b>TOTAL SECTION A:</b>				<b>40</b>

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

- 2.1 **Name the tool/ instrument used to measure changes in the cost of goods and services over a specific period of time.**

Consumer Price index/ CPI✓

(1)

*Remembering, easy (Focus, p.167; Successful, p.185)*

- 2.2 **Give TWO examples of EACH of the following taxes paid by consumers.**

2.2.1 **Direct tax**

- Income tax✓<sup>1</sup>
- Pay as you earn (PAYE)✓<sup>2</sup>
- Provisional tax✓<sup>3</sup>
- Property/ rates and taxes✓<sup>4</sup>
- Capital gains tax✓<sup>5</sup>
- Donations tax✓<sup>6</sup>

(Any 2) (2)

*Remembering, easy (Focus, p.164; Successful, p.181)*

**NOTE:** A description of the type of tax must be allocated a mark.

2.2.2 **Indirect tax**

- VAT✓<sup>1</sup>
- Excise duty/ Sin tax✓<sup>2</sup>
- Fuel levy✓<sup>3</sup>
- Licenses (Motor vehicle/ fishing/ hunting/ TV)✓<sup>4</sup>
- Air passenger tax✓<sup>5</sup>
- Environmental levy✓<sup>6</sup>
- Estate duty✓<sup>7</sup>
- Dividends tax✓<sup>8</sup>
- Import duty✓<sup>9</sup>
- Sugar tax✓<sup>10</sup>

(Any 2) (2)

*Remembering, easy (Focus, p.164; Successful, p.181)*

- 2.3 **Explain what the inflation rate is.**

It is the percentage✓<sup>1</sup> at which the price of goods and services increases over a specific period of time.✓<sup>2</sup>

**OR**

It is the annual percentage✓<sup>3</sup> change in the consumer price index.✓<sup>4</sup>

(2)

*Remembering, easy (Focus, p.168; Successful, p.185)*

**2.4 List THREE ways to save water when washing dishes by hand and/ or using a dishwasher.**

- Use the appropriate water level.✓<sup>1</sup>
- Wash full loads of dishes.✓<sup>2</sup>
- Use a water efficient dishwasher.✓<sup>3</sup>
- Use shorter cycles/ half load cycle✓<sup>4</sup> when appropriate.
- Avoid the pre-washing.✓<sup>5</sup>
- Do not wash dishes under running water.✓<sup>6</sup>
- Wash the cleanest dishes first.✓<sup>7</sup>
- Scrape extra food off the dishes before washing them.✓<sup>8</sup>
- Select eco-cycle✓<sup>9</sup> to save water.

(Any 3) (3)

*Remembering, easy (Focus, p.147, 181; Successful, p.158, 199)***2.5 Name TWO services that municipalities supply to communities for recreation.**

- Libraries✓<sup>1</sup>
- Municipal parks✓<sup>2</sup>
- Municipal swimming pools/ sports facilities✓<sup>3</sup>
- Community centres✓<sup>4</sup>

(Any 2) (2)

*Understanding, easy (Focus, p.184; Successful, p.202)***2.6 State FOUR characteristics of an illegal pyramid scheme.**

- There is no product that is being sold.✓<sup>1</sup>
- Emphasis is on the promotion of the scheme.✓<sup>2</sup>
- They offer unusually high returns on investments.✓<sup>3</sup>
- Members are paid by recruiting other members.✓<sup>4</sup>
- Only members at the top/ initiators who joined in the beginning gets paid.✓<sup>5</sup>
- Many people who join at the end will lose their money.✓<sup>6</sup>

(Any 4) (4)

*Remembering, moderate (Focus, p.162; Successful, p.179)***2.7 Differentiate between a work from home scam and a lottery scam.****Work from home scam**

- A work from home scam targets people seeking extra income✓<sup>1</sup> and trick them to pay to receive information.✓<sup>2</sup>
- In some cases, a purchase needs to be made✓<sup>3</sup> before work can begin.✓<sup>4</sup>
- A deposit of a registration fee can be requested.✓<sup>5</sup>

(Any 2)

**Lottery scam**

- In a lottery scam a person receives an SMS/ email/ WhatsApp✓<sup>1</sup> stating that they have won a prize/ money/ lottery/ jackpot✓<sup>2</sup> and a payment is needed to make a claim/ banking details are requested.✓<sup>3</sup>

(Any 2) (4)

*Understanding, moderate (Focus, p.159, 161; Successful, p.177)*

**2.8 Discuss the advantages of cooking with gas.**

- Gas is cheaper/ more affordable✓<sup>1</sup> than electricity therefore energy/ cooking costs will be less/ reduced.✓<sup>2</sup>
- Using gas lightens the load on the national grid.✓<sup>3</sup>
- Gas appliances/ stoves are almost maintenance free✓<sup>4</sup> and therefore do not have to be serviced regularly.✓<sup>5</sup>
- Gas provides instant heat,✓<sup>6</sup> which saves gas and reduces cooking time/ faster.✓<sup>7</sup>
- Many gas appliances are cheaper than electrical appliances✓<sup>8</sup> so less money will be spent on new gas stoves.✓<sup>9</sup>
- Gas is the cleanest fossil fuel.✓<sup>10</sup> It is environmentally friendly/ produces low carbon emissions/ it causes less air pollution/ has a low carbon footprint.✓<sup>11</sup>
- Cooking can take place when there is load shedding.✓<sup>12</sup>

(Any 4) (4)

*Understanding, moderate (Focus, p.176; Successful, p.194-195)***2.9 Discuss the benefits of using solar power when heating water.**

- The sun✓<sup>1</sup> is used to heat water therefore no/ little electricity is used.✓<sup>2</sup>
- Energy from the sun is renewable✓<sup>3</sup> so it will never run out and it's readily available✓<sup>4</sup> which reduces the need for electricity.
- There is hot water available even during load shedding.✓<sup>5</sup>
- The sun is free✓<sup>6</sup> to heat water whereas electricity costs money, therefore consumers will buy less electricity/ save money.✓<sup>7</sup>
- More environmentally friendly than using electricity/ does not cause air pollution.✓<sup>8</sup>

(Any 4) (4)

*Applying, easy (Focus, p.170; Successful, p.191)***2.10 Write a paragraph to discuss the advantages and disadvantages of a decrease in the repo rate for consumers who pay interest on loans and for consumers who receive interest on savings.**

Consumers with loans/ debt will pay less interest on their debts/ loans✓<sup>1</sup> therefore saving money.✓<sup>2</sup> They will have more disposable income to buy goods and services.✓<sup>3</sup> Consumers with savings will receive less interest.✓<sup>4</sup> They may have less disposable income/ money to spend.✓<sup>5</sup>

(Any 4) (4)

*Applying, moderate (Focus, p.166; Successful, p.184)*

**2.11 Discuss the positive impact that building plastic infused roads will have on municipal service delivery and the community.**

- Municipalities are responsible for the removal of refuse.✓<sup>1</sup> Therefore less plastic waste will need to be removed.✓<sup>2</sup>
- Less plastic waste will end up in rivers/ landfill sites/ streets,✓<sup>3</sup> reducing plastic waste to process/ clean up.✓<sup>4</sup>
- Municipalities will have less damaged roads/ not have to fix the same roads over and over again/ potholes to fix/ repairs of roads/ roads will last longer/ more durable✓<sup>5</sup> thus saving money for other municipal services.✓<sup>6</sup>
- There will be less plastic lying around/ the environment will be clean✓<sup>7</sup> because the municipality distribute recycling bins✓<sup>8</sup> and the plastics will be used to build the roads.
- Roads will be safer✓<sup>9</sup> to use if there are fewer potholes.
- Communities will be more conscious of recycling✓<sup>10</sup> which will keep the community clean.✓<sup>11</sup>
- Communities will make money✓<sup>12</sup> by collecting used plastic packaging and selling them in recycling centres.
- The project may lead to job creation for community members.✓<sup>13</sup> (Any 8) (8)

*Analysing, difficult (Focus, p.182; Successful, p.203-204)*

**[40]**

**QUESTION 3: FOOD AND NUTRITION****3.1 Explain the term *hyperglycaemia*.**

- It is a condition in which glucose levels in the blood<sup>✓1</sup> becomes abnormally high.<sup>✓2</sup>

**OR**

- It is a condition where sugar builds up in the blood<sup>✓3</sup> instead of being converted to energy.<sup>✓4</sup>

(Any 2) (2)

*Remembering, easy (Focus, p.71; Successful, p.80)***3.2 Explain the function of the hormone insulin.**

- It stimulates the enzymes in the muscle and fat tissue<sup>✓1</sup> to remove sugar from the blood<sup>✓2</sup> to break down glucose to energy.<sup>✓3</sup>

**OR**

- It transports glucose<sup>✓4</sup> from the blood stream into the cells<sup>✓5</sup> of the body for energy.<sup>✓6</sup>

(Any 2) (2)

*Remembering, easy (Focus, p.71; Successful, p.77)***3.3 Discuss why John is likely to suffer from hypoglycaemia.**

- Hypoglycaemia is caused when people skip meals or do not eat enough<sup>✓1</sup> which will cause blood glucose level to drop drastically.<sup>✓2</sup>
- If he exercises hard for a long time without food<sup>✓3</sup> this will cause low blood glucose levels.
- Eating of high GI foods will cause a sharp increase<sup>✓4</sup> in blood glucose levels which will trigger the release of insulin<sup>✓5</sup> to stimulate the removal of glucose from the bloodstream.<sup>✓6</sup>
- The sudden removal of glucose from the bloodstream will cause a drastic drop in blood glucose levels.<sup>✓7</sup>

(Any 3) (3)

*Understanding, moderate (Focus, p.71; Successful, p.79)***NOTE:** Information that is stated in the scenario cannot be awarded a mark.**3.4 Discuss how food irradiation improves food safety.**

- Food is treated with very short light or radio waves.<sup>✓1</sup>
- Irradiated herbs and spices will not contaminate<sup>✓2</sup> the food to which they are added.
- Kills/ reduces/ destroys micro-organisms<sup>✓3</sup> that can cause food spoilage<sup>✓4</sup> making food safer to eat.
- Reduces the pathogenic bacteria/ harmful organisms<sup>✓5</sup> in food, preventing food borne diseases.<sup>✓6</sup>
- Destroys insects on tropical fruits/ in cereals<sup>✓7</sup> that is imported/ exported.
- Irradiated processed meats require fewer preservatives which will reduce the risk of developing cancer.<sup>✓8</sup>

(Any 4) (4)

*Understanding, moderate (Focus, p.105; Successful, p.127-128)*



**3.5 Explain how water shortages may contribute to food-borne diseases.**

- There may be insufficient/ contaminated water✓<sup>1</sup> for infected people✓<sup>2</sup> to wash hands after using the toilet/ changing nappies✓<sup>3</sup> and before preparing food.✓<sup>4</sup>
- No/ less water available to wash fruits/ vegetables that are contaminated.✓<sup>5</sup>
- No/ less water available to wash dirty cooking utensils thoroughly after use.✓<sup>6</sup>
- People may drink/ cook/ eat food prepared with contaminated water.✓<sup>7</sup>
- Contaminated water may be used to clean food preparation surfaces.✓<sup>8</sup>
- Slaughtered animals may have drunk contaminated water✓<sup>9</sup> and the meat may contribute to food borne disease. (Any 6) (6)

*Understanding, moderate (Focus, p.86-89; Successful, p.103,106,108)*

**3.6 Describe how the following factors contribute to food insecurity in South Africa.****3.6.1 Increase in food prices**

- Most consumers may not be able to afford healthy nutritious food on a daily basis.✓<sup>1</sup>
- They cannot afford to buy enough/ sufficient food to live a healthy life.✓<sup>2</sup>
- Consumers may buy food that is beyond the use by date.✓<sup>3</sup> These foods may be affordable✓<sup>4</sup> but unsafe for consumption.✓<sup>5</sup>
- Consumers will spend money on food that is not nutritious/ energy dense✓<sup>6</sup> because they may be able to buy more/ a lot of these foods.✓<sup>7</sup> (Any 3) (3)

*Applying, moderate (Consumer Issue)*

**3.6.2 Increase in electricity prices**

- The increase in electricity prices will cause food prices to rise.✓<sup>1</sup>
- Consumers cannot afford to buy electricity to prepare food.✓<sup>2</sup>
- Electricity is expensive and consumers spend a lot of money on electricity and have less money✓<sup>3</sup> to spend on food.✓<sup>4</sup> (Any 3) (3)

*Applying, difficult (Consumer Issue)*

**3.7 Give Mary dietary advice to prevent developing osteoporosis later in life.**

- Mary must not skip meals/ breakfast✓<sup>1</sup> because this will assist with enough kilojoule intake.✓<sup>2</sup>
- Mary needs to take calcium supplements✓<sup>3</sup> to increase bone density/ slow down bone loss✓<sup>4</sup> later in life.
- She also needs to eat canned fish with bones/ legumes/ dark green leafy vegetables/ nuts (almonds/ brazilian)✓<sup>5</sup> because they are also rich in calcium.✓<sup>6</sup>
- She must consume foods high in phosphorus✓<sup>7</sup> and vitamin D✓<sup>8</sup> which helps with the absorption of calcium.✓<sup>9</sup>
- She needs to take fluoride✓<sup>10</sup> which needs to be absorbed✓<sup>11</sup> into the bone to make the bones stronger.✓<sup>12</sup>
- She must not consume too much protein rich foods.✓<sup>13</sup> Although protein is required for collagen synthesis, acid is released into the bloodstream when protein✓<sup>14</sup> is digested and draws calcium✓<sup>15</sup> from the bones to neutralise the acid.✓<sup>16</sup> Too much protein will weaken the bones in the long run.✓<sup>17</sup>
- She must consume food rich in vitamin C/ ascorbic acid✓<sup>18</sup> as it assists with collagen synthesis.✓<sup>19</sup>
- She must limit her coffee/ tea/ alcohol intake✓<sup>20</sup> because it can cause bone loss.✓<sup>21</sup>

(Any 6) (6)

*Applying, moderate (Focus, p.76; Successful, p.90)***3.8 3.8.1 Identify the ingredients, which perform the following functions from the list of ingredients:****(a) Stabilises the ingredients**

Corn starch/ wheat flour.✓ (1)

**(b) Improves the nutritional value**

Riboflavin/ wheat flour may be enriched with Vitamin B.✓ (1)

**(c) Enhances the flavour**

Monosodium glutamate (MSG)/ garlic powder/ citric acid/ brown sugar/ herbs/ potassium salt.✓ (1)

*Understanding, easy (Focus, p.93-94; Successful, p.113-114)*

**3.8.2 2 minute noodles is not suitable for a person who has diabetes.****Justify the statement above.**

- Noodles are high in salt<sup>✓1</sup> (724 mg/ 100g) that will increase blood pressure<sup>✓2</sup> and may contribute to heart disease/ stroke.<sup>✓3</sup> Diabetics have a high risk<sup>✓4</sup> of developing heart disease.
  - Noodles are low in fibre (2.4g/ 100g)/ have insufficient fibre.<sup>✓5</sup> Fibre decreases<sup>✓6</sup> the blood glucose levels and prevent fluctuations in blood glucose levels.<sup>✓7</sup>
  - They have a high glycaemic index<sup>✓8</sup> which can cause a rapid increase<sup>✓9</sup> in blood glucose levels.
  - They have a high fat content<sup>✓10</sup> (15.0g/ 100g), which increases the risk for heart disease/ stroke.<sup>✓11</sup>
  - The noodles may contribute towards obesity<sup>✓12</sup> which is detrimental to diabetics as they are high in kilojoules/ carbohydrates/ fat.<sup>✓13</sup>
- (Any 8) (8)

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

**NOTE:** High fat content can only be awarded a mark once.

**[40]**

**QUESTION 4: CLOTHING**

4.1 **Name the stage in the fashion cycle where a fashion:**

4.1.1 **Is accepted**

Introduction/ Launch/ Beginning/ Rise✓stage (1)

4.1.2 **Has reached its popularity**

Peak stage✓ (1)

4.1.3 **Disappears**

Obsolete/ Obsolescence✓ (1)

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

4.2 **Name TWO economic factors that influence fashion changes.**

- Income/ wealth/ poverty✓<sup>1</sup>
- Affordability✓<sup>2</sup>
- Inflation✓<sup>3</sup>
- Recession/ depression✓<sup>4</sup> (Any 2) (2)

*Remembering, easy (Focus, p.49; Successful, p.53)*

4.3 **Explain FOUR advantages of having classic mix-and-match clothing items in a wardrobe for the world of work.**

- Many outfits can be created✓<sup>1</sup> from the basic items by mixing different tops and bottoms.
- Items can be dressed up or dressed down for a professional/ formal and casual/ informal occasion.✓<sup>2</sup>
- It could be cheaper/ affordable because fewer clothing items will be bought.✓<sup>3</sup>
- Items in neutral/ basic colours can be paired with different accessories/ shoes/ belts/ handbags.✓<sup>4</sup>
- Classic items are timeless, therefore will not go out of fashion quickly/ will last for many seasons.✓<sup>5</sup> (Any 4) (4)

*Understanding, easy (Focus, p.54-55; Successful, p.63-65)*

**4.4 Eco-fashion can help to sustain the natural environment.****Motivate the statement above.**

- Eco-friendly fabrics have a low carbon footprint✓<sup>1</sup> because they cause less air pollution✓<sup>2</sup> which causes less harm to the natural environment.
- They use less water which is already a scarce resource.✓<sup>3</sup>
- Less energy/ electricity is used which reduces the need of fossil fuels.✓<sup>4</sup>
- They are produced from crops that do not require any pesticides/ herbicides/ fewer chemicals/ dyes.✓<sup>5</sup>
- They may be produced organically✓<sup>6</sup> and may be biodegradable✓<sup>7</sup> thus reducing waste.✓<sup>8</sup>
- They are made from renewable resources✓<sup>9</sup> which can be replenished/ cannot be depleted.✓<sup>10</sup>

(Any 5) (5)

*Understanding, moderate (Focus, p.61; Successful, p.67)***4.5 Evaluate the suitability of the outfit above for the professional world of work.**

- The outfit is mostly suitable✓<sup>1</sup> for the professional world of work. (1)
- The style/ colour will suit most body types.✓<sup>2</sup>
- The simple clean lines make the dress classic✓<sup>3</sup> and it could be worn for many seasons.✓<sup>4</sup>
- The outfit is formal/ smart.✓<sup>5</sup>
- A different blouse/ shoes can be worn for casual occasions.✓<sup>6</sup>
- It can be worn with/ without a blouse.✓<sup>7</sup>
- It is not revealing/ not too tight.✓<sup>8</sup>
- It is not short/ it is below the knees.✓<sup>9</sup>
- It is suitable for different seasons/ can be worn with a jacket/ jersey.✓<sup>10</sup>
- It can be worn with different shoes/ accessories.✓<sup>11</sup>
- The neutral colour of the shoes is suitable for the outfit.✓<sup>12</sup>
- The mid heel of the shoes makes it comfortable to wear at work.✓<sup>13</sup>
- The diamond detail on the shoes may be too glamorous for work.✓<sup>14</sup>

(Any 5) (6)

*Evaluating, moderate (Focus, p.55-57; Successful, p.61-63)***[20]**

**QUESTION 5: HOUSING AND INTERIOR****5.1 State TWO financial responsibilities of a tenant.**

- Deposit.✓<sup>1</sup>
- Monthly rent.✓<sup>2</sup>
- Water/ electricity/ waste removal,✓<sup>3</sup> depending on the lease agreement.
- Any damages caused by the tenant.✓<sup>4</sup>
- Household contents insurance.✓<sup>5</sup>

(Any 2) (2)

*Remembering, easy (Focus, p.117,128; Successful, p.137)***5.2 List THREE financial responsibilities of the owner of a full-title property.**

- Monthly bond repayments/ mortgage.✓<sup>1</sup>
- Maintenance/ repairs.✓<sup>2</sup>
- Rates and taxes.✓<sup>3</sup>
- Water/ electricity/ waste removal.✓<sup>4</sup>
- Security✓<sup>5</sup>
- Homeowner's comprehensive insurance.✓<sup>6</sup>
- Bond/ mortgage protection insurance.✓<sup>7</sup>
- Household contents insurance✓<sup>8</sup>
- Gardening.✓<sup>9</sup>

(Any 3) (3)

*Remembering, easy (Focus, p.121,127,128; Successful, p.139,140,145)***5.3 Household appliances can be bought through an instalment sales transaction. State the following:****5.3.1 TWO advantages of using an instalment sales transaction**

- An appliance can be bought even if you do not have cash.✓<sup>1</sup>
- An appliance can be taken home and used immediately.✓<sup>2</sup>
- The appliance can be paid off over a long period of time.✓<sup>3</sup>
- It helps consumers build their credit record/ score.✓<sup>4</sup>

(Any 2) (2)

**5.3.2 TWO disadvantages of using an instalment sales transaction**

- A deposit must be paid.✓<sup>1</sup>
- The payment is more than the cash price.✓<sup>2</sup>
- There are charges involved like bank charges/ interest/ administration charges.✓<sup>3</sup>
- Appliances can be repossessed by the seller if there is non-payment.✓<sup>4</sup>
- Non-payment can negatively affect the credit record/ score of consumers/ can lead to blacklisting.✓<sup>5</sup>
- If the appliance is broken/ stolen the consumer must still pay for it.✓<sup>6</sup>

(Any 2) (2)

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

**5.4 Discuss sectional-title ownership regarding safety and security.**

- Complexes often come with security features (e.g. gates, security guards, surveillance cameras) providing a secure living environment.✓<sup>1</sup>
- It provides greater security than to live in a free-standing property.✓<sup>2</sup>
- The gate at the entrance has controlled access to control who enters the complex.✓<sup>3</sup>
- Most complexes have safety boundary walls✓<sup>4</sup> which provide safety and limit access to the complex.
- It offers flexibility to 'lock up and go' and the unit will remain safe because of the security available.✓<sup>5</sup>
- Neighbours are close and could see or hear if there are intruders.✓<sup>6</sup>

(Any 4) (4)

*Applying, moderate (Focus, p.123; Successful, p.141)***5.5 Explain how the EcoBOOST washing machine assists with the following:****5.5.1 Saving human energy and time**

- It has an increased spin speed which saves time.✓<sup>1</sup>
- It has a smart feature which will save consumers time.✓<sup>2</sup>  
as it can be switched on and off remotely/ from a distance.✓<sup>3</sup>
- It is suitable for large loads which will allow consumers to wash fewer loads.✓<sup>4</sup>

(Any 3) (3)

**5.5.2 Contributing positively to the natural environment**

- The increased spin speed makes it faster to operate thus uses less electricity/ non-human energy.✓<sup>1</sup>
- Washing large loads uses less electricity/ non-human energy.✓<sup>2</sup>
- It uses less water per load/ uses water optimally thus reducing water consumption.✓<sup>3</sup>
- It uses less/ conserves electricity by reducing water temperature.✓<sup>4</sup>
- It also has a load sensor so that it can use the correct amount of water and electricity.✓<sup>5</sup>
- Using less electricity will reduce the carbon footprint/ limit air pollution/ conserve fossil fuel.✓<sup>6</sup>

(Any 4) (4)

*Analysing, moderate (Focus, p.143-144; Successful, p.158)***[20]**

**QUESTION 6: ENTREPRENEURSHIP****6.1 Explain EACH of the following terms:****6.1.1 Quality control**

It is the process of inspecting<sup>✓1</sup> products to make sure they meet the required standards<sup>✓2</sup> that have been set.<sup>✓3</sup>

**OR**

It is a measure of excellence.<sup>✓4</sup> It is the procedure of making sure that the quality of the product is maintained.<sup>✓5</sup> It includes inspection.<sup>✓6</sup>

(Any 2) (2)

*Remembering, easy (Focus, p.16; Successful, p.22)*

**6.1.2 Product specification**

It is a written description of an item.<sup>✓1</sup> It includes everything about the product or service.<sup>✓2</sup> It ensures that the product is always the same/ of a consistent quality.<sup>✓3</sup>

(Any 2) (2)

*Remembering, easy (Focus, p.16; Successful, p.15,21)*

**6.1.3 Financial feasibility study**

An analysis/ evaluation<sup>✓1</sup> of a proposed project/ idea/ business to determine if it is possible/ likely to be successful<sup>✓2</sup> after taking into consideration its total costs and probable revenue.<sup>✓3</sup> A study to discover the strengths<sup>✓4</sup> and weaknesses<sup>✓5</sup> of a business. (Any 2)

(2)

*Remembering, easy (Focus, p.35; Successful, p.35)*



**6.2 Name and discuss TWO pricing strategies that a business can choose to price their products and services.**

- In premium pricing✓<sup>1</sup> the product is priced above the average market price.✓<sup>2</sup> The higher price will indicate to customers that the product is of a high quality.✓<sup>3</sup>
- In value for money pricing✓<sup>4</sup> a standard product compares well with similar products in its category✓<sup>5</sup> and the price will not be much higher or lower than that of the competitors.✓<sup>6</sup>
- In undercut pricing✓<sup>7</sup> the aim is to be the cheapest in the market.✓<sup>8</sup> Businesses must have a very high turnover to generate a satisfactory income.✓<sup>9</sup>
- In market skimming✓<sup>10</sup> a high price is set for a new high end/ exclusive product.✓<sup>11</sup> When competitors enter the market, prices must be dropped.✓<sup>12</sup>
- In cost-based pricing✓<sup>13</sup> the entrepreneur calculates the selling price of a product by adding up all the costs involved in its production and adding a mark-up,✓<sup>14</sup> different products have different mark-ups.✓<sup>15</sup>
- In demand-based pricing✓<sup>16</sup> it is the entrepreneur who establishes the price that the target market is prepared to pay for the product✓<sup>17</sup> by making sure that the costs are kept as low as possible and profit can still be made.✓<sup>18</sup>
- Competition based pricing✓<sup>19</sup> is based on the selling price that competitors are charging.✓<sup>20</sup> It is when an entrepreneur decides to set the price higher, lower or same than the price of the competitors.✓<sup>21</sup>

(Any 2 x 2) (4)

*Remembering, moderate (Focus, p.32; Successful, p.31)*

**6.3 Explain why the hygiene of workers is important in a workplace.**

- It is to ensure that workers are safe✓<sup>1</sup> and healthy/ not getting sick✓<sup>2</sup> whilst at work.
- It ensures that the products that are manufactured are healthy/ safe for consumers.✓<sup>3</sup>
- It ensures that no cross-contamination can take place.✓<sup>4</sup>
- To avoid affecting other colleagues, because of body odours/ poor personal hygiene.✓<sup>5</sup>
- To ensure that the products are kept clean.✓<sup>6</sup>

(Any 3) (3)

*Remembering, easy (Focus, p.18; Successful, p.22)*

**6.4 Discuss TWO advantages for an entrepreneur of having trained staff members.**

- It improves the quality of the products/ work✓<sup>1</sup> because the staff will know exactly what to do.✓<sup>2</sup>
- It increases productivity/ more products will be produced✓<sup>3</sup> because workers will not make many mistakes✓<sup>4</sup> and waste time.✓<sup>5</sup> This may increase sales/ profitability.✓<sup>6</sup>
- It will reduce waste✓<sup>7</sup> and limit the loss of raw materials,✓<sup>8</sup> thus money caught up in raw materials will not be wasted/ lost.✓<sup>9</sup>
- It will improve the morale/ motivation of workers✓<sup>10</sup> because they will have the skills✓<sup>11</sup> and know exactly what to do/ have confidence in their jobs.✓<sup>12</sup>
- It will reduce maintenance/ repair costs of equipment✓<sup>13</sup> because the workers will know how to use it correctly.✓<sup>14</sup>

(Any 2 x 2) (4)

*Understanding, moderate (Focus, p.25; Successful, p.26)***NOTE:** Two advantages must be discussed. Four marks cannot be allocated for giving four advantages.**6.5 6.5.1 Identify how Norris's business was promoted.**

- His family distributed pamphlets✓<sup>1</sup> that contained information.
- Word of mouth/ neighbours/ family could have told other people.✓<sup>2</sup>

(Any 1) (1)

*Understanding, easy (Focus, p.31; Successful, p.30)***6.5.2 Explain why the packaging is suitable for Norris's products.**

- It makes it easy to identify✓<sup>1</sup> and select the products.✓<sup>2</sup>
- It keeps the product clean, fresh and safe.✓<sup>3</sup>
- It is easy to handle.✓<sup>4</sup>
- It is strong enough for transportation.✓<sup>5</sup>
- Protects the products.✓<sup>6</sup>
- It is affordable/ cheap for the type of products.✓<sup>7</sup>
- Convenient for distribution/ handling/ stacking/ display.✓<sup>8</sup>
- Plastic bags are airtight✓<sup>9</sup> and products will not lose moisture/ wilt quickly.✓<sup>10</sup>

(Any 4) (4)

*Understanding, easy (Focus, p.22; Successful, p.29)***6.5.3 Explain TWO factors that influenced Norris to start his small-scale business.**

- His need/ passion✓<sup>1</sup> to assist/provide for his family.✓<sup>2</sup>
- Availability of financial resources:✓<sup>3</sup> He had R1000 which he saved.✓<sup>4</sup>
- Availability of raw materials:✓<sup>5</sup> Bananas were easily available✓<sup>6</sup> from a nearby farm.✓<sup>7</sup>

(Any 2 x 2) (4)

*Applying, moderate (Focus, p.10-13; Successful, p.16-20)***NOTE:** Two factors must be explained for four marks.

6.5.4 **Calculate the selling price of FIVE bananas.  
Show ALL calculations.**

$$100 \div 80 = R1.25 \checkmark^1 \text{ (one banana)}$$

$$R1.25 \times 5 = R6.25 \checkmark^2$$

$$R6.25 \times 55\% \checkmark^3 = R3.44 \checkmark^4 \text{ OR } R6.25 \times 55/100 \checkmark^3 = R3.44 \checkmark^4$$

$$R6.25 + R3.44 = R9.69 \checkmark^5$$

R9.70 (selling price for five bananas)

**OR**

$$55\% \checkmark^6 \times R100 = R55 \checkmark^7$$

$$R100 + R55 = R155 \checkmark^8$$

$$R155 \div 80 = R1.94 \checkmark^9 \text{ for one banana}$$

$$R1.94 \times 5 = R9.70 \checkmark^{10} \text{ for five bananas}$$

(5)

*Applying, moderate (Focus, p.38; Successful, p.38-39)*

6.5.5 **Norris's business is likely to continue to be profitable.  
Justify this statement.**

- Bananas are easily available $\checkmark^1$  from a nearby farm $\checkmark^2$  and this allows him to save on transport costs. $\checkmark^3$
- He reinvests his profit in his business. $\checkmark^4$
- He is passionate $\checkmark^5$  about his business because he supports his family with the income. $\checkmark^6$
- He sells a variety of products, $\checkmark^7$  meaning that some products will be in season when others may not be. $\checkmark^8$
- He has a wide customer base $\checkmark^9$  because his employees sell in different areas. $\checkmark^{10}$
- He offers delivery services $\checkmark^{11}$  to his customers who order products. $\checkmark^{12}$
- His family advertises his business by using pamphlets. $\checkmark^{13}$
- His products are good value for money. $\checkmark^{14}$
- The packaging is cheap/ affordable/ simple $\checkmark^{15}$  and will not increase his overhead costs drastically. $\checkmark^{16}$
- The mark-up provides sufficient profit $\checkmark^{17}$  because the business has low running/ operating costs. $\checkmark^{18}$

(Any 9)

(9)

*Analysing, difficult (Focus, p.35; Successful, p.34)*

[40]

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