



EXAMINATIONS AND ASSESSMENT CHIEF DIRECTORATE

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REPUBLIC OF SOUTH AFRICA, Website: www.ecdoe.gov.za

2020 NSC CHIEF MARKER'S REPORT

| | |
|---------------------------|-------------------------|
| SUBJECT: | CONSUMER STUDIES |
| PAPER: | 1 |
| DURATION OF PAPER: | 3 hours |

SECTION 1: (General overview of Learner Performance in the question paper as a whole)

Overall, better progress in the results needs to be achieved in future. There was an improvement in areas where basic knowledge was required in the questions. Questions in the paper which were phrased slightly differently and only understanding of knowledge is required reflected a small improvement from previous years. Performance was expected to be better in the Consumer and Clothing Question (Question 2 and 4). The Nutrition Question (Question 3) showed gaps in content knowledge. The Housing Question (Question 5) showed a slight improvement, and the Entrepreneurship Component (Question 6) reflected a better performance. The second calculation question, however, was not well tackled. The evaluation type questions tested in Q 3.6.3 and Q 6.3.7 will come up in future examinations and learners must continue to be exposed to this type of question. There remains a lack of ability by candidates to interpret and apply their knowledge in the higher order questions.

SECTION 2:

Comment on candidates' performance in individual questions

(It is expected that a comment will be provided for each question on a separate sheet).

| |
|---|
| QUESTION 1 |
| (a) General comment on the performance of learners in the specific question. Was the question well answered or poorly answered? |
| <p>Question 1.1 – Multiple-choice questions were well answered. Q.1.2 and Q.1.5 were found to be the most challenging questions for the short questions.</p> <p>Candidates need to adhere to the Instructions as in Q 1.2 and Q.4 only the letter was required yet words were given. It was noted that candidates left blank spaces in this question when they were unsure of the answer.</p> |
| (b) Why was the question poorly answered? Also provide specific examples, indicate common errors committed by learners in this question, and any misconceptions. |
| <p>It is better to select a letter for a question that one is unsure of rather than to leave a blank space. In Q.1.3 THREE letters had to be chosen per question, but some only gave one letter as the answer.</p> |
| (c) Provide suggestions for improvement in relation to Teaching and Learning. |
| <p>Teachers need to prepare the candidates for questions that are tested in a different format as tested in Q1.2. Use graphs/ pictures/drawings to discuss concepts when teaching.</p> |
| (d) Describe any other specific observations relating to responses of learners and comments that are useful to teachers, subject advisors, teacher development etc. |
| <p>Inform learners to read instructions carefully for each question.</p> |

QUESTION 2

(a) General comment on the performance of learners in the specific question. Was the question well answered or poorly answered?

Q.2.2 - Types of taxes and Q. 2.4 -parallel imports was generally understood. Q 2.6 were poorly answered by most learners.

(b) Why was the question poorly answered? Also provide specific examples, indicate common errors committed by learners in this question, and any misconceptions.

Q 2.1 There were many that answered -South African Revenue Services instead of South African Reserve Bank. The abbreviation SARS was not accepted.

Q. 2.5 Learners did not understand the word 'household' therefore when discussing the effect of inflation on S.A. households the responses went off the topic. In Q.2.6 where the two types of schemes had to be identified, many identified multi-level marketing/ tiered-level scheme as stokvel. For Q. 2.6.2- Differentiate between the two schemes – learners were unable to list the differences from their knowledge of multi-level marketing verses pyramid schemes. Phrases from clues that were for Q 2.6.1 were just copied from the text for this question.

(c) Provide suggestions for improvement in relation to Teaching and Learning.

Do informal testing using the adjectives used in the question paper such as explain, describe, differentiate etc. Select a section of content to be taught and use different adjectives in questions to prepare pupils for different cognitive levels expected in the question paper.

(d) Describe any other specific observations relating to responses of learners and comments that are useful to teachers, subject advisors, teacher development etc.

Point out to learners differences in the names of organisations/ bodies that are similar such as Revenue Services and Reserve Bank as in this question paper. Make sure that learners understand the basic terms.

QUESTION 3

(a) General comment on the performance of learners in the specific question. Was the question well answered or poorly answered?

Q 3.1 to Q 3.3 were well attempted with many scoring marks for the first part of the question. In Q 3.3.1 some learners confused the term 'eating habits' with the general information on anorexia and bulimia. Q 3.4 posed to be a more challenging question. In Q 3.6.3 learners were able to identify the positive aspects from the nutrient values given. However, this was a higher order question requiring evaluation. Learners were generally not able to further analyse how the nutrient values would benefit a person with high blood cholesterol. Response included a confusion with high blood pressure and related answers to the salt content in the product.

(b) Why was the question poorly answered? Also provide specific examples, indicate common errors committed by learners in this question, and any misconceptions.

Q.3.4 - Explain the nutritional benefits of the meal for an HIV/Aids person. Learners did not link their answers to the functions provided by the food/nutrient in the meal.

Q 3.6.2 Some learners misread the term 'sustainability' and instead of relating the term to the label regarding sustainable seafood, sustainability was explained in context of a business which is covered in the Entrepreneurship component. Learners need to be able to take the management of the diseases and apply it to a label/ graph/ article/ menu etc.

(c) Provide suggestions for improvement in relation to Teaching and Learning.

Q.3.4 The word "benefits" was not correctly interpreted in the question. Provide a list of words/terms that can help learners understand the interpretation of questions.

Teachers should practise application questions with learners and emphasise the importance of following instructions. Training on reading and interpreting what the question requires, would assist learners to know exactly what the question requires. This was evident in Q 3.4 where learners noted the question was about HIV/Aids but failed to get to the point.

Learners should be given the higher-order questions from old exam papers and taught how to dissect a question of this nature.

Teachers can create a terminology 'bank' that can assist learners. Test a few of these terms at the start of the lesson to consolidate previous day's work. Additional homework should be given, and feedback must be given.

(d) Describe any other specific observations relating to responses of learners and comments that are useful to teachers, subject advisors, teacher development etc.

The ability to get marks for higher order questions requires the candidate to be able to link topics. In Q 3.5 learners tended to list the advantages/ characteristics of GMO foods and not always be able to link this to food security. Good knowledge forms the foundation on which learners would be able to see the connection.

After formal informal tasks are completed, do remedial intervention for learners to progress. More emphasis to be done in Grade 10 and 11 concerning basic nutrients and their functions as it was evident that there were gaps in content knowledge required for grade 12 questions. Teach learners to look at the mark allocation to guide them on the amount to be written.

QUESTION 4

(a) General comment on the performance of learners in the specific question. Was the question well answered or poorly answered?

Q 4.1 and Q 4.2 were straightforward questions requiring remembering facts and some learners benefitted from this type of question and knew the facts. It was disappointing where responses were poor, and marks thrown away when basic knowledge was not learnt.

Q.4.5.1 This question on the suitability of an outfit for the world of work is a typical question topic from previous examinations and learners knew a few answers here.

Q 4.5.2 was poorly answered, and learners went of the topic when analysing the optical illusions.

(b) Why was the question poorly answered? Also provide specific examples, indicate common errors committed by learners in this question, and any misconceptions.

The basic facts need to be learned. In Q 4.3 many responses showed that the relationship between fashion and style was not clearly understood.

Q.4.5.2 Learners did not understand the meaning of the term 'optical illusions' therefore few marks were allocated here.

(c) Provide suggestions for improvement in relation to Teaching and Learning.

The optical illusions are taught in Grade 11. Make time in the teaching program to revise this section. Emphasise that when a garment makes the body appear larger, smaller, slimmer, shorter etc. that these are words that describe the illusions created. Pictures of workwear can be discussed in groups regarding their suitability and report back to the class so that learners can practise application work.

(d) Describe any other specific observations relating to responses of learners and comments that are useful to teachers, subject advisors, teacher development etc.

Teach learners to answer definitions/descriptions fully. In Q 4.1 learners stopped defining retrospective fashions after the phrase 'a style from a previous era' and failed to continue with it returns with a modern twist. The understanding of the factors that influence fashion as tested in Q.4.4 (social factors) was not well answered and time can be spent exploring these influences when teaching this section.

QUESTION 5

(a) General comment on the performance of learners in the specific question. Was the question well answered or poorly answered?

Q 5.2 The NHBRC was not clearly understood. There was an improvement in the understanding of full-title ownership verse sectional -title. Q 1.5.4 and 5.4.2 was generally answered with some understanding and learners gained some marks. Q.5.3 was not fully answered. Q 5.7 on the financial aspects of the credit card verses Instalment sales was very poorly answered with the majority scoring zero marks. Q 5.8 This question required some thinking 'out of the box' and some found this more challenging.

(b) Why was the question poorly answered? Also provide specific examples, indicate common errors committed by learners in this question, and any misconceptions.

Q 5.2 Learners did not read the question clearly as instead of giving the purpose of the NHBRC many responses where that the builder must be registered with the NHBRC.

Q.5.3 Few scored 3/3 for the fixed interest rate on a home loan as the answers were too brief. In Q 5.4.2 learners could have scored even more marks if on reading the question they put themselves in John's shoes as a landlord and discussed the disadvantages of renting his property as learners tended to answer the disadvantages of renting from a tenant's perspective. Q 5.7. Not reading the question carefully meant that learners missed the fact that this question focused on the financial aspects.

Q 5.8 Many were not able to link the homeowners and household content insurance to this question nor the implications of not having insurance in the case of losing one's home to natural disasters.

(c) Provide suggestions for improvement in relation to Teaching and Learning.

Use various scenarios in class and allow a brainstorming session where learners can bounce off each other's ideas to train learners to think more deeply about real life situations. Point out to learners that one can also tackle a question from the opposing side. For example, in Q 5.4.3 when fixed interest was posed as a better option for a home loan, few learners motivated this fact by stating the disadvantages if the interest was variable. When a question is phrased that a comparison must be made as in Question 5.7 on credit cards verses installment purchases the same point must be compared. Example: no deposit and a deposit are paid. Bring current events into your lessons.

(d) Describe any other specific observations relating to responses of learners and comments that are useful to teachers, subject advisors, teacher development etc.

A reminder that when the question must be tabulated as in Question 5.7, learners are penalised by 1 mark for not following this instruction.

QUESTION 6

(a) General comment on the performance of learners in the specific question. Was the question well answered or poorly answered?

Some basic knowledge terms such as quality control (Q6.2) and worst sale scenario (Q.6.2.2) were not learnt and valuable marks were thrown away. Q 6.3.5 focussed on 'profitability' and the responses did not always focus on this aspect of the question. The calculation question part b) was poorly done. Q 6.3.7 -the evaluation question was better answered than in the past.

(b) Why was the question poorly answered? Also provide specific examples, indicate common errors committed by learners in this question, and any misconceptions.

The case study was very clear and concise. Learners are reminded to apply the work to the case study given as requirements for packaging was a straightforward question in Q 6.3.1. In Q 6.3.2 -The 4 P's has been covered since grade 10 and some learners did not apply this directly to the information in the case study. In the calculation question, learners were generally able to calculate the answer from the figures given in the question. They did not link part B as a continuation of part A. Part A worked out the overheads and part B was the calculation of the profit on top of the cost price. Learners when working out the profit started over again using the raw material amount given in the question which did not include the overheads.

(c) Provide suggestions for improvement in relation to Teaching and Learning.

Teach the subheadings to the topics in the entrepreneurship section as in Q 6.3.4 some learners lost marks as they did not know the factors. Again, learners need to read the questions carefully. Spend time practising calculations asked from different angles.



basic education

Department:
Basic Education
REPUBLIC OF SOUTH AFRICA

SENIOR CERTIFICATE/ NATIONAL SENIOR CERTIFICATE

GRADE 12

CONSUMER STUDIES

NOVEMBER 2020

MARKS: 200

TIME: 3 hours

This question paper consists of 17 pages.



INSTRUCTIONS AND INFORMATION

1. This question paper consists of SIX questions.

| QUESTION | CONTENT | MARKS | TIME (minutes) |
|---------------|------------------------------|------------|----------------|
| 1 | Short Questions (All topics) | 40 | 20 |
| 2 | The Consumer | 20 | 20 |
| 3 | Food and Nutrition | 40 | 40 |
| 4 | Clothing | 20 | 20 |
| 5 | Housing and Interior | 40 | 40 |
| 6 | Entrepreneurship | 40 | 40 |
| TOTAL: | | 200 | 180 |

2. ALL the questions are COMPULSORY and must be answered in the ANSWER BOOK.
3. Number the answers correctly according to the numbering system used in this question paper.
4. Start EACH question on a NEW page.
5. You may use a calculator.
6. Write only in black or blue ink.
7. Pay attention to spelling and sentence construction.
8. Write neatly and legibly.

QUESTION 1: SHORT QUESTIONS

1.1 Various options are provided as possible answers to the following questions. Choose the answer and write only the letter (A–D) next to the question numbers (1.1.1 to 1.1.20) in the ANSWER BOOK, e.g. 1.1.21 D.

- 1.1.1 The money charged by the bank when borrowing money:
- A Bond
 - B Loan
 - C Interest
 - D Rates
- (1)
- 1.1.2 Choose the CORRECT statement regarding the use of gas appliances in the home:
- A It is safer to use gas than electricity.
 - B Gas is a renewable source of energy.
 - C Gas appliances cost more to maintain.
 - D Gas is more environmentally friendly than electricity.
- (1)
- 1.1.3 Electricity can be saved by using ...
- A a stove plate bigger than the saucepan.
 - B the same size saucepan as the stove plate.
 - C a preheated saucepan.
 - D the highest temperature setting of the stove plate.
- (1)
- 1.1.4 The following tax payers pay provisional tax:
- A Farmers and nurses
 - B Sole traders and administration clerks
 - C Business owners and farmers
 - D Sole traders and nurses
- (1)
- 1.1.5 A ... allows all its members to benefit from it.
- A scam
 - B stokvel
 - C chain letter
 - D pyramid scheme
- (1)
- 1.1.6 The diet of a person with gluten intolerance should include ...
- A yoghurt and white bread.
 - B yoghurt and rye bread.
 - C fruit salad and whole-wheat bread.
 - D fruit salad and potato bread.
- (1)

- 1.1.7 A diet rich in iron may help with the management of ...
 A osteoporosis.
 B anaemia.
 C hypertension.
 D diabetes. (1)
- 1.1.8 The nutrition-related health condition that is classified as type 1 and type 2:
 A Arteriosclerosis
 B Hypoglycaemia
 C Hyperglycaemia
 D Diabetes (1)
- 1.1.9 Food additives that will improve the taste of food:
 A Monosodium glutamate (MSG) and antioxidants
 B Antioxidants and aspartame
 C Sweeteners and monosodium glutamate (MSG)
 D Aspartame and lecithin (1)
- 1.1.10 Processed foods of which the bacterial load has been reduced or destroyed are ... foods.
 A inorganic
 B organic
 C irradiated
 D genetically modified (1)

| BACON/MACON | ENERGY (kJ) | PROTEINS (g) | SODIUM (mg) | SATURATED FAT (g) |
|---------------|----------------|-----------------|----------------|----------------------|
| Bacon/macon 1 | 600 | 8,1 | 240 | 2,5 |
| Bacon/macon 2 | 1 050 | 10,6 | 355 | 9,6 |
| Bacon/macon 3 | 750 | 12 | 295 | 5,5 |
| Bacon/macon 4 | 900 | 9,5 | 450 | 6,8 |

- 1.1.11 With reference to the table above, a person with hypertension should limit their intake of ...
 A bacon/macon 1.
 B bacon/macon 2.
 C bacon/macon 3.
 D bacon/macon 4. (1)
- 1.1.12 ... is an example of an eco-friendly fabric.
 A Acrylic
 B Hemp
 C Nylon
 D Polyester (1)

1.1.13 Study the picture below and answer the question that follow:



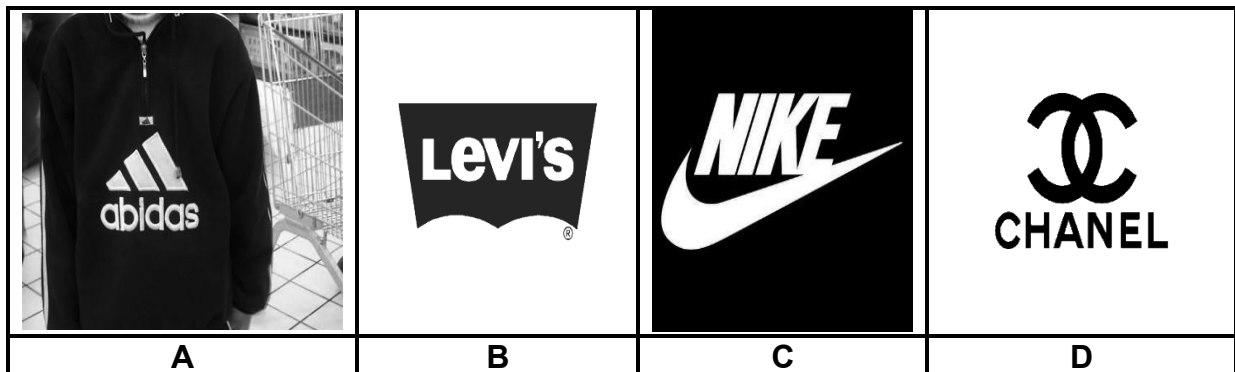
[Source: stylecaster.com]

The top is an example of a ...

- A fashion fad.
- B fashion trend.
- C standard trend.
- D classic fashion.

(1)

1.1.14 Which of the following logos is an example of brand piracy?



- A Logo A
- B Logo B
- C Logo C
- D Logo D

(1)

1.1.15 The levy paid by a sectional-title home owner is used for ...

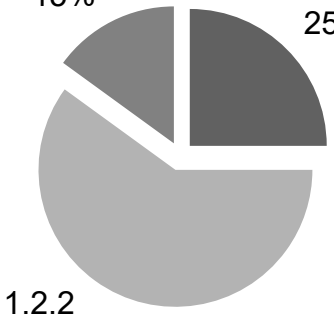
- A household insurance and maintenance of gardens.
- B security and painting of the barrier walls.
- C water for each unit and general maintenance.
- D body cooperate salaries and property insurance.

(1)

- 1.1.16 A mortgage repayment may not exceed ... of the buyer's income.
A 15% to 20%
B 25% to 30%
C 35% to 40%
D 45% to 50% (1)
- 1.1.17 ... covers the damage to the structure and fixtures of the house.
A Household insurance
B Mortgage protection insurance
C Homeowner's comprehensive insurance
D Life assurance (1)
- 1.1.18 Product specification includes:
A Size of the product
B Target market
C Human skills
D Time of production (1)
- 1.1.19 The purpose of staff training:
A Hire new employees
B Conduct stock taking
C Increase productivity
D Attract the target market (1)
- 1.1.20 A business can reduce its carbon footprint by using ...
A inorganic materials.
B local raw materials.
C plastic packaging.
D synthetic cleaning agents. (1)



- 1.2 Choose the stage in the fashion cycle in COLUMN B that matches the percentage of sales in a fashion cycle in COLUMN A. Write only the letter (A–E) next to the question numbers (1.2.1 to 1.2.3) in the ANSWER BOOK.

| COLUMN A PERCENTAGE OF SALES | COLUMN B STAGES IN FASHION CYCLE |
|---|--|
| <p style="text-align: center;">SALES</p>  <p>A pie chart titled 'SALES' is divided into three segments. The largest segment, representing 60% of sales, is labeled '1.2.2'. The second largest segment, representing 25% of sales, is labeled '1.2.1'. The smallest segment, representing 15% of sales, is labeled '1.2.3'.</p> | <p>A decline</p> <p>B standard</p> <p>C peak</p> <p>D obsolete</p> <p>E rise</p> |

(3 x 1)

(3)

- 1.3 Choose THREE examples in COLUMN B that match the business costs in COLUMN A. Write only the letter (A–G) next to the question numbers (1.3.1 and 1.3.2) in the ANSWER BOOK.

| COLUMN A BUSINESS COSTS | COLUMN B EXAMPLES |
|---|--|
| <p>1.3.1 Production costs</p> <p>1.3.2 Start-up costs</p> | <p>A registration fees</p> <p>B rent</p> <p>C stationery</p> <p>D staff holiday vouchers</p> <p>E business licence</p> <p>F equipment</p> <p>G water and electricity</p> |

(3 x 2)

(6)

- 1.4 Identify SIX expenses in the list below that are payable when buying a townhouse in a new development. Write only the letters (A–L) next to the question number (1.4) in the ANSWER BOOK.

- A Connection fees
- B Labour costs
- C Initiation fees
- D Security fees
- E Administration fees
- F Renovation costs
- G Property rates
- H Estate agent fees
- I Conveyance fees
- J Transfer duty
- K Deeds office fees
- L Household insurance

(6)

- 1.5 Identify the food-borne disease in the list below characterised by the incubation periods. Write only the name of the food-borne disease next to the question numbers (1.5.1 to 1.5.5) in the ANSWER BOOK.

anaemia; bulimia; celiac disease; dysentery; E. coli; gastro-enteritis;
hepatitis A; hypoglycaemia; lactose intolerance; tuberculosis

1.5.1 Three to five weeks/28 days

1.5.2 Two to 12 weeks/six weeks

1.5.3 One to three days

1.5.4 A few hours

1.5.5 Three to seven days

(5 x 1)

(5)
[40]

QUESTION 2: THE CONSUMER

- 2.1 Name the body that is responsible for the increasing or decreasing of interest rates in South Africa. (1)
- 2.2 Identify the types of taxes payable on the following:
- 2.2.1 Liquor and cigarettes (1)
- 2.2.2 Petrol and diesel (1)
- 2.3 State TWO ways in which electricity can be saved when drying clothes. (2)
- 2.4 Carol bought a television set from a shop that imports household appliances without the consent of the manufacturer. (1)
- [Own text]
- 2.4.1 Identify the type of import stated above. (1)
- 2.4.2 Discuss the type of import identified in QUESTION 2.4.1. (2)
- 2.5 Write a paragraph and discuss the negative effect of rising inflation on South African households. (6)
- 2.6 Study the information on SCHEME A and SCHEME B below and answer the questions that follow.

| SCHEME A | SCHEME B |
|--|--|
| <ul style="list-style-type: none"> Recruits people Recruiters earn more money Buying and selling a product Number of new recruits increases Members do not lose money Scheme continues | <ul style="list-style-type: none"> Recruits people Recruiters must recruit more people Only money is invested Number of new recruits is reduced Members eventually lose money Scheme collapses |

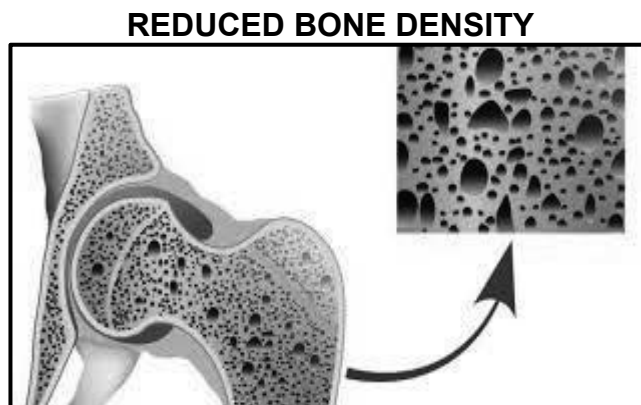
Redraw the table below in your ANSWER BOOK and complete the table with the following information:

| | SCHEME A | SCHEME B |
|-------|----------|----------|
| 2.6.1 | (1) | (1) |
| 2.6.2 | (2) | (2) |

- 2.6.1 Name the TWO schemes above. (1 + 1) (2)
- 2.6.2 Differentiate between the TWO schemes in QUESTION 2.6.1. (2 + 2) (4)
- [20]**

QUESTION 3: FOOD AND NUTRITION

- 3.1 Name the soft, white, waxy, fatty substance that occurs naturally in the blood. (1)
- 3.2 Study the illustration below and answer the questions that follow.



[Source: <https://www.eopcn.ca/seniors-health>]

- 3.2.1 Identify the food-related health condition above. (1)
- 3.2.2 Define the food-related health condition above. (2)
- 3.2.3 State FOUR factors that could contribute to the food-related health condition identified in QUESTION 3.2.1. (4)
- 3.3 Compare the eating disorders *anorexia nervosa* and *bulimia nervosa* with reference to the following aspects:

Redraw the table below in your ANSWER BOOK and complete the table with the following information:

| | ASPECT | ANOREXIA NERVOSA | BULIMIA NERVOSA |
|-------|------------------|------------------|-----------------|
| 3.3.1 | Eating habits | (2) | (2) |
| 3.3.2 | Kilojoule intake | (1) | (1) |

- 3.3.1 Eating habits (2 + 2) (4)
- 3.3.2 Kilojoule intake (1 + 1) (2)

- 3.4 A feeding scheme serves chicken and vegetable soup with brown bread to the local community every day. The soup consists of chicken, carrots and tomatoes.
- [Own text]

Explain the nutritional benefits of the meal for a person with HIV/Aids. (5)


- 3.5 Discuss how genetically modified foods can assist with food security. (4 x 2) (8)
- 3.6 Study the label below and answer the questions that follow.

LIGHT MEAT TUNA SHREDDED IN BRINE
Nutritional information

| AVERAGE VALUES | PER 100 g | PER 80 g |
|-----------------|-----------|----------|
| Energy | 389 kJ | 311 kJ |
| Protein | 21,4 g | 17,4 g |
| Carbohydrates | 0 g | 0 g |
| Total fat: | 0,8 g | 0,6 g |
| Saturated | 0,2 g | 0,2 g |
| Trans | 0,0 g | 0,0 g |
| Monounsaturated | 0,1 g | 0,1 g |
| Polyunsaturated | 0,3 g | 0,2 g |
| Cholesterol | 54 mg | 43 mg |
| Dietary fibre | 0,5 g | 0,5 g |
| Total sodium | 360 mg | 288 mg |

Ingredients: Skipjack tuna, brine (water, salt), vegetable extract (peas, carrots)

Allergens: Fish



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www.msc.org

[Source: Pick n Pay Light Meat Tuna]

- 3.6.1 Explain why the word *allergens* appears on the label. (3)
- 3.6.2 Explain the meaning of the term *sustainable* on the label. (2)
- 3.6.3 The tuna is suitable for a person with high blood cholesterol.
Evaluate the validity of this statement. (8)

[40]

QUESTION 4: CLOTHING

- 4.1 Define *retrospective fashion*. (2)
- 4.2 Many products bear the logo below.



[Source: www.shutterstock.com]

- State THREE requirements that a company should meet to be able to use the FAIRTRADE logo on its products. (3)
- 4.3 Explain the relationship between *fashion* and *style*. (2)
- 4.4 Study the jacket below and answer the question that follows.



[Source: African inspiration.com]

- Discuss how social factors influence the use of African prints in South African fashion. (3)

4.5 Study the outfit below and answer the questions that follow.

| | |
|--|--|
|  | <p>This outfit consists of:</p> <ul style="list-style-type: none">• Red double-breasted jacket• Black pants• Black leather handbag <p>[Source: www.kartzapper.com]</p> |
|--|--|

4.5.1 Explain why this outfit is suitable for the world of work as well as for a cocktail party after work. (4)

4.5.2 Analyse the optical illusions created by the outfit. (6)

[20]

QUESTION 5: HOUSING AND INTERIOR

- 5.1 Define the term *title deed*. (2)
- 5.2 Give the purpose of the National Home Builders' Registration Council (NHBRC). (2)
- 5.3 Differentiate between *full-title ownership* and *sectional-title ownership*. (4)
- 5.4 Read the scenario below and answer the questions that follow.

John decided to buy a house and rent it out to supplement his income. He obtained a bond from the bank to finance the buying of the house.

[Own text]

- 5.4.1 Name THREE financial responsibilities that John will have as a landlord. (3)
- 5.4.2 Explain to John the possible disadvantages of renting out his property. (6)
- 5.4.3 Explain why it would be best for John to take a fixed interest rate on the home loan. (3)
- 5.5 State FOUR factors to consider when shopping for a vacuum cleaner to ensure that it is easy to operate. (4)
- 5.6 Read the scenario below and answer the questions that follow.

Jordan and Jamie want to buy a new microwave oven. They liked the microwave oven below that they saw at a friend's place.

[Own text]

**FEATURES**

- Stainless steel finish
- Clear display text
- Automatic programming based on weight of food

[Source: www.hificoorporation.co.za]

Discuss the advantage(s) of the following universal design features of the microwave oven:

- 5.6.1 Stainless steel finish (2)
- 5.6.2 Clear display text (1)
- 5.6.3 Automatic programming based on the weight of the food. (2)

- 5.7 Compare the financial aspects of buying household appliances using a *bank credit card* and with using an *instalment sale transaction*.

Redraw the table below in your ANSWER BOOK to answer the question.

| CREDIT CARD TRANSACTION | INSTALMENT SALE TRANSACTION |
|----------------------------|--------------------------------|
| (1) | (1) |
| (1) | (1) |

(4)

- 5.8 Read the statement below and answer the question that follows.

Climate change is causing havoc with weather patterns all over the world. Recently many homes in South Africa were destroyed by floods or fires.

[Own text]

Predict the possible financial consequences for homeowners who have lost their homes due to floods or fires.

(7)

[40]

QUESTION 6: ENTREPRENEURSHIP

- 6.1 Name TWO examples of electronic media that can be used to advertise a product or a service. (2)
- 6.2 Define the following terms:
- 6.2.1 Quality control (2)
- 6.2.2 Worst-sale scenario (2)
- 6.3 Read the scenario below and answer the questions that follow.

Buhle and his three friends learnt to make homemade ginger beer at school. They saw an opportunity to start their own small-scale business selling homemade ginger beer. The ingredients were locally available and affordable. Before Buhle and his friends started their business, they visited their neighbours, friends and local municipal officials, enquiring if they were interested in buying the homemade ginger beer they would be selling.

They collected empty, used, durable plastic bottles to use as packaging. Buhle made sure that all bottles were washed in hot soapy water and sterilised before they were filled with homemade ginger beer. They wanted to keep their business as green as possible.

They produced the homemade ginger beer on weekends in his aunt's backyard room. They delivered the orders regularly. They also started receiving orders from people outside their local community who had seen the product advertised on WhatsApp and other social networks.

[Own text]

- 6.3.1 Give THREE requirements that they had to consider when choosing suitable packaging for the homemade ginger beer. (3)
- 6.3.2 Explain how FOUR of the five P's of the marketing mix were achieved by this small-scale business. (4)
- 6.3.3 Quote, from the scenario above, the statement that indicates that market research (feasibility study) has been conducted. (1)
- 6.3.4 Discuss TWO factors that Buhle and his friends had to consider before choosing the product for their small-scale business. (2 x 2) (4)
- 6.3.5 Discuss factors that could contribute to the sustainable profitability of the homemade ginger beer small-scale business. (6)

6.3.6 Read the information below and answer the questions that follow.

The cost of ingredients to produce 30 litres of homemade ginger beer is R120. They added 75% to the production costs to cover their overheads.

- (a) Calculate the production cost of 1 litre of homemade ginger beer. Show ALL calculations. (4)
- (b) Calculate the profit of 60 litres of homemade ginger beer if the mark-up is 30%. Show ALL calculations. (4)

6.3.7 Read the information below and answer the question that follows.

Using the recycled plastic bottles as packaging (containers) for the homemade ginger beer has a positive impact on the natural environment.

Evaluate the validity of this statement. (8)
[40]

TOTAL: 200



basic education

Department:
Basic Education
REPUBLIC OF SOUTH AFRICA

SENIOR CERTIFICATE/ NATIONAL SENIOR CERTIFICATE

GRADE 12

CONSUMER STUDIES

NOVEMBER 2020

MARKING GUIDELINES

MARKS: 200

APPROVED:

W. C.
DBE INTERNAL MODERATOR
19.12.2020

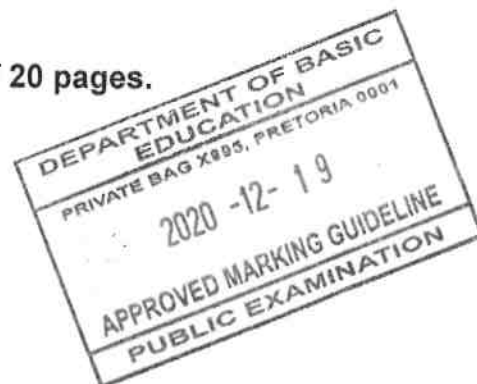
APPROVED:

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DBE INTERNAL MOD.
19/12/2020

These marking guidelines consist of 20 pages.

Approved
Breun.
Unaluse Ext Mod
19/12/2020

Approved
S.S. de Villiers
Cmalusi Ext. Mod
19/12/2020



QUESTION 1: SHORT QUESTIONS

| | | | |
|-----|--------|--|-----|
| 1.1 | 1.1.1 | C✓ Remembering, easy (Focus, p.127, Successful, p.145) | (1) |
| | 1.1.2 | D✓ Remembering, easy (Focus, p.174, Successful, p.194) | (1) |
| | 1.1.3 | B✓ Understanding, easy (Focus, p.174, Successful, p.192) | (1) |
| | 1.1.4 | C✓ Remembering, moderate (Focus, p.163, Successful, p.181) | (1) |
| | 1.1.5 | B✓ Understanding, easy (Focus, p.161-162, Successful, p.177-178) | (1) |
| | 1.1.6 | D✓ Remembering, easy (Focus, p.80-81, Successful, p.93-94) | (1) |
| | 1.1.7 | B✓ Remembering, easy (Focus, p.76-77, Successful, p.90-91) | (1) |
| | 1.1.8 | D✓ Remembering, easy (Focus, p.72-73, Successful, p.80-81) | (1) |
| | 1.1.9 | C✓ Remembering, easy (Focus, p.97-98, Successful, p.114) | (1) |
| | 1.1.10 | C✓ Remembering, easy (Focus, p.105; Successful, p.128) | (1) |
| | 1.1.11 | D✓ Remembering, moderate (Focus, p.77, Successful, p.96) | (1) |
| | 1.1.12 | B✓ Remembering, easy (Grade 11) | (1) |
| | 1.1.13 | A✓ Understanding, moderate (Focus, p. 49, Successful, p.51) | (1) |
| | 1.1.14 | A✓ Understanding, easy (Focus, p.64; Successful, p.72) | (1) |
| | 1.1.15 | B✓ Remembering, moderate (Focus, p.122, Successful, p.140-141) | (1) |
| | 1.1.16 | B✓ Understanding, moderate (Focus, p.128, Successful, p.145-146) | (1) |
| | 1.1.17 | C✓ Understanding, moderate (Focus, p.131, Successful, p.148) | (1) |
| | 1.1.18 | A✓ Remembering, easy (Focus, p.8; Successful, p.15) | (1) |
| | 1.1.19 | C✓ Remembering, easy (Focus, p.25, Successful, p.17) | (1) |
| | 1.1.20 | B✓ Understanding, moderate (Focus, p.26; Successful, p.26) | (1) |



- 1.2 1.2.1 E✓
 1.2.2 C✓
 1.2.3 A✓ (3)

Analysing, difficult (Focus, p.50; Successful, p.50)

- 1.3 1.3.1 B✓ C✓ G✓
 1.3.2 A✓ E✓ F✓ (Any order) (6)
Understanding, moderate (Focus, p.36-37; Successful, p.35-36)

- 1.4 A✓
 C✓
 E✓
 G✓
 I✓
 K✓ (Any order) (6)

Remembering, easy (Focus, p.126-128; Successful, p.144, 147)

- 1.5 1.5.1 Hepatitis A✓ (Focus, p.89; Successful, p.103)
 1.5.2 TB/ Tuberculosis✓ (Focus, p.89; Successful, p.104-105)
 1.5.3 Dysentery✓ (Focus, p.90; Successful, p.107-108)
 1.5.4 Gastroenteritis✓ (Focus, p.91; Successful, p.108-109)
 1.5.5 E. coli✓ (Focus, p.90; Successful, p.106) (5)
Understanding, moderate

[40]



QUESTION 2: THE CONSUMER

2.1 Name the body that is responsible for increasing or decreasing of interest rates in South Africa.

(South African) Reserve Bank✓

Remembering, easy (Focus, p.166; Successful, p.184)

(1)

2.2 Identify the types of taxes paid on the following:

2.2.1 Liquor and cigarettes

Excise duty/ sin tax✓

2.2.2 Petrol and diesel

Fuel tax/ levy/ duty✓

Remembering, easy (Focus, p.165; Successful, p.182)

(2)

2.3 State TWO ways in which electricity can be saved when drying clothes.

- Hang the clothes on the (outside) washing line/ clothes horse to dry.✓¹
- Use the correct temperature settings to minimize the amount of electricity used if using a tumbler dryer.✓²
- Do not use a tumble dryer/ use as little as possible to dry the clothes✓³
- Use a gas tumble dryer/ dry buddy instead of an electric one.✓⁴
- Clean the filter regularly/ use dryer balls/ filter papers✓⁵ for the tumble dryer to work effectively.
- Do not overload the tumbler dryer as it uses more electricity✓⁶ (Any 2)

(2)

Remembering, easy (Focus, p.174; Successful, p.194)

2.4 2.4.1 Identify the type of imports stated above.

Parallel imports/ grey goods.✓

Understanding, moderate (Focus, p.158; Successful, p.176)

(1)

2.4.2 Discuss the type of imports in question 2.4.1.

- Grey goods/ parallel imports are items/ household appliances that the manufacturer does not want sold in a particular country/ South Africa,✓¹ but that ends up in the country/ South Africa through unofficial/ unauthorised distribution channels.✓²
- Grey goods/ parallel imports are not illegal/ necessary duties are paid.✓³
- The official company/ supplier abroad will not honour the warranty✓⁴ if the television set breaks✓⁵ because it has been imported through unofficial/unauthorised distribution channels.✓⁶

(Any 2)

(2)

Understanding, moderate (Focus, p.158; Successful, p.176)



2.5 Write a paragraph to discuss the negative effect of rising inflation on South African households.

The price of goods and services is increased✓¹ and families have less disposable income/ are struggling to meet their basic needs/ expenses.✓² The increase in petrol/ electricity prices✓³ causes prices of goods and services to rise.✓⁴ There is an increase in production cost of goods and services✓⁵ therefore there is an increase in job losses.✓⁶ People are becoming unemployed✓⁷ as most companies are unable to afford the increase in salaries.✓⁸ The debt burden of families will increase.✓⁹ This will result in the quality of life/ lifestyle decreasing/ changing/ is not able to improve/ poverty✓¹⁰ therefore people are unable/ struggling to support their households. People on fixed/ investment incomes/ pensions suffer the most✓¹¹ because their income does not keep up with inflation. (6)

Understanding, moderate (Focus, p.167; Successful, p.184 -185)

NOTE: Deduct ONE mark if not in a paragraph.

2.6 2.6.1 Name the TWO schemes above.

2.6.2 Differentiate between the TWO schemes.

Tabulate the answer as follows:

| | SCHEME A | SCHEME B |
|-------|---|--|
| 2.6.1 | Multi-level marketing scheme/ Tiered-level scheme/ Legal pyramid scheme✓ ¹ (1) | (Illegal) pyramid scheme✓ ² (1) |
| 2.6.2 | <ul style="list-style-type: none"> • They are legal✓³ • More than one person can be at the top/initiators✓⁵ • Individuals sell the products✓⁷ • Recruits receive compensation/ payment for the number of sales✓⁹ • Worth getting involved in this type of scheme✓¹¹ (Any 2) | <ul style="list-style-type: none"> • They are illegal✓⁴ • There is one person at the top/ initiator✓⁶ • No products are sold/ only money is invested✓⁸ • Recruits receive compensation/ payment for the number of people recruited by them✓¹⁰ • Not worth getting involved in this type of scheme✓¹² (Any 2) |

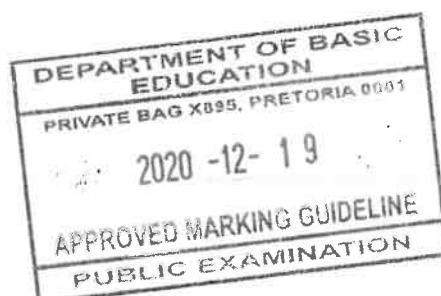
Understanding, moderate

Analysing, difficult (Focus, p. 162 Successful, p.178-179)

NOTE: Deduct ONE mark if not in a table

No marks to be awarded for statements taken directly from text.

[20]



QUESTION 3: FOOD AND NUTRITION

3.1 Name the soft, white, waxy, fatty substance that occurs naturally in the blood.

Cholesterol✓

Remembering, easy (Focus, p.74; Successful, p.84)

(1)

3.2 3.2.1 Identify the food-related health condition illustrated above.

Osteoporosis✓

Understanding, easy (Focus, p.75; Successful, p.89)

(1)

3.2.2 Define the food-related health condition above.

Osteoporosis means porous bones✓¹ the bones are thinner and less dense/ brittle/ fragile/ weak✓² and break easily.✓³
(Any 2)

OR

Occurs when calcium and minerals are lost/ withdrawn from the bones✓⁴ more quickly than they are replaced.✓⁵
(Any 2)

(2)

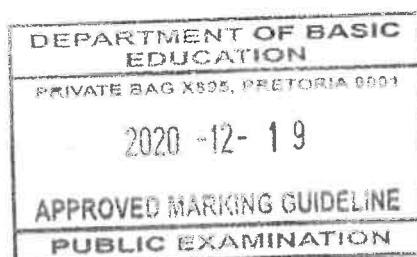
Remembering, easy (Focus, p.75; Successful, p.89)

3.2.3 State FOUR factors that can contribute to the food-related health condition above.

- Low oestrogen levels in females✓¹ especially after menopause.
- Lack of calcium/ phosphorus/ vitamin D✓² in the diet.
- Body shape/ short, small framed people with a low body mass have less bone to lose than people with larger body frames.✓³
- A family history✓⁴ of osteoporosis.
- Smoking.✓⁵
- Long term use of certain medicines/ cortisone.✓⁶
- Excessive alcohol/ tea/ coffee/ protein intake.✓⁷
- Lack of exercise✓⁸ throughout the lifecycle.
- Diseases of the hormone-producing glands, such as an overactive thyroid gland.✓⁹
- Anorexia (nervosa).✓¹⁰
- Some people are more prone to develop osteoporosis as they grow older.✓¹¹

(Any 4) (4)

Remembering, moderate (Focus, p.75; Successful, p.89)



3.3 Compare the eating disorders anorexia nervosa and bulimia nervosa with reference to the following aspects:

| | ASPECTS | ANOREXIA NERVOSA | BULIMIA NERVOSA |
|-------|------------------|---|---|
| 3.3.1 | Eating Habits | <ul style="list-style-type: none"> Restricted food intake/ eat very little/ starve themselves excessively✓¹ to the point of dangerous and excessive weight loss.✓² | <ul style="list-style-type: none"> Consumes large amounts of food in a short period of time✓³ and gets rid of the food by vomiting/ purging/ laxatives/ drugs.✓⁴ OR Repeated episodes of binge eating✓⁵ followed by inappropriate compensation methods to prevent weight gain.✓⁶ Fasting may form part of the eating habit.✓⁷ |
| 3.3.2 | Kilojoule intake | <ul style="list-style-type: none"> Consumes very little kilojoules/ restricted/ very restricted kilojoule intake less than the body needs.✓⁸ | <ul style="list-style-type: none"> Excessive kilojoule intake/ more than what the body needs/ requires.✓⁹ Most of the food will leave the body, before being digested, therefore not all the kilojoules will be absorbed.✓¹⁰ |

(6)

Understanding, moderate (Focus, p.83; Successful, p.94-95)

NOTE: Deduct ONE mark if not in a table.

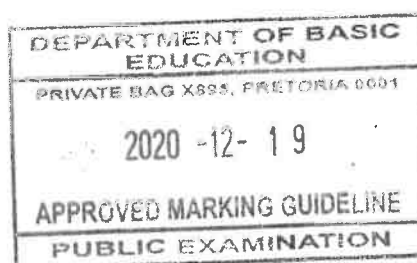
3.4 Explain the nutritional benefits of the meal for a person suffering from HIV/AIDS.

- Chicken is rich in protein/ zinc/ iron/ vitamin B₆ which strengthens the immune system.✓¹ Proteins builds muscle tissue.✓²
- Tomatoes are rich in vitamin C which helps with the recovery from infections✓³ as a person suffering of HIV/AIDS are prone to infections.
- Carrots are rich in vitamin A which keeps the lining of the lungs/ intestines intact,✓⁴ to make it difficult for germs to enter the body and cause infections.✓⁵
- Selenium in the chicken/ vitamin A/ C act as an anti-oxidant which protects cells from damage✓⁶ and helps in preventing infections/ slows down the progression of the disease by keeping the immune system healthy.✓⁷
- Sufficient energy is provided by the brown bread as it is rich in starch.✓⁸

(Any 5) (5)

Understanding, moderate (Focus, p. 84 - 85; Successful, p.100)

NOTE: Only ONE can be awarded per ingredient/nutrient with the function to obtain the full 5 marks.



3.5 Discuss how genetically modified foods can assist with food security.

- Crops are resistant to disease/ droughts/ pests✓¹ which makes it possible for crops to be grown in areas with low agricultural activity/ dry areas.✓²
- The crop yield is greater✓³ and more people can be fed.✓⁴
- Production costs are lower✓⁵ so more food can be produced at a cheaper price/for the same amount.✓⁶ People can buy food at a lower price.✓⁷
- Foods that have been genetically modified have a longer shelf life/ food will last longer/ will not perish too quickly.✓⁸ The eating quality/ safety of food will be maintained✓⁹ people will have food over a longer period.✓¹⁰
- The nutritional value of genetically modified foods can be improved✓¹¹ to make food more nutritious.✓¹² Therefore less people will suffer from malnutrition/ diseases.✓¹³

(Any 4 x 2) (8)

*Understanding, difficult (Focus, p.103; Successful, p.123)***3.6 3.6.1 Explain why the word *allergens* appears on the label above.**

To warn/ inform✓¹ a consumer who is allergic to fish✓² that the product contains fish/ must not be consumed/ avoid this product✓³ as it can cause an allergic reaction.✓⁴
It is a legal requirement/ legislation.✓⁵

(Any 3) (3)

*Understanding, moderate (Focus, p.23, 97,196; Successful, p.92)***3.6.2 Explain the meaning of the term *sustainable* on the label.**

The sustainability fishing/ endangered species logo means leaving enough fish in the ocean✓¹ respecting habitats✓² and ensuring that people who depend on fishing can maintain their livelihoods.✓³

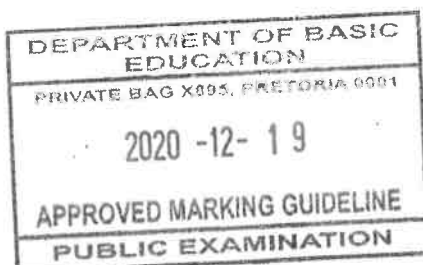
OR

Resources/fish are not depleted✓⁴ or permanently damaged when the product/tuna is manufactured/ sourced.✓⁵

OR

Using fish in such a way that the natural environment is protected/ not harmed✓⁶ for future generations.✓⁷

(2)

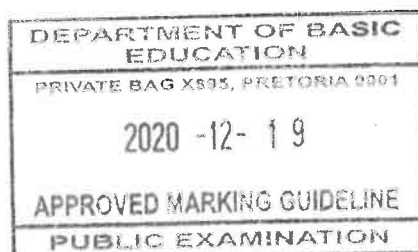
Applying, moderate (Focus, p.61; Successful, p.26)

3.6.3 The tuna is suitable for a person suffering from high blood cholesterol.**Evaluate the validity of this statement.**

- Total fat is low, ✓¹ tuna is canned in brine with no added fat ✓² which helps to keep the energy/ kilojoule levels down/ reduce the risk of high blood cholesterol. ✓³
- It contains monounsaturated/ polyunsaturated/ unsaturated fats ✓⁴ that will help to decrease the LDL/ bad cholesterol levels/ increase the HDL/ good cholesterol. ✓⁵
- The tuna contains no trans-fat ✓⁶ and is low in saturated fat. ✓⁷ These fats raise the blood cholesterol levels. ✓⁸
- It is low/ moderate in cholesterol. ✓⁹
- Low in fibre ✓¹⁰ therefore will not assist in lowering of cholesterol levels. ✓¹¹
(Any 7)

Conclusion: The tuna is suitable ✓¹² for a person suffering from high blood cholesterol. (1) (8)

Evaluating, moderate (Focus, p.35; Successful, p.84, 119)

[40]

QUESTION 4: CLOTHING**4.1 Define *retrospective fashion*.**

Fashion that imitates the style of a previous era.✓¹ Designers look to the past/ history for inspiration✓² but always reinterprets / represent it with a modern twist.✓³

(Any 2) (2)

Remembering, easy (Focus, p.51; Successful, p.53)

4.2 State THREE requirements that a company must meet to be able to use this Fairtrade logo on its' products.

- Pay fair wages.✓¹
- Provide good working conditions.✓²
- Fair/ decent working hours.✓³
- Does not use child labour/ does not employ children as workers.✓⁴
- Complies with labour and safety laws.✓⁵
- Supports environmental sustainability/ friendliness.✓⁶

(Any 3) (3)

Remembering, moderate (Focus, p.61; Successful, p.69)

4.3 Explain the relationship between fashion and style.

- Fashion is based on a (specific) style.✓¹
- A style refers to the silhouette/outside characteristics of a clothing/ fashion item.✓²
- Fashion is a style accepted by the majority of people./ Fashion is the style of clothing that the majority of people in a country, age group or area wear now.✓³
- A style only becomes a fashion when the majority of people accept the style.✓⁴
- A style only remains in fashion for as long as the majority of people still accept it.✓⁵
- Style is very seldom accepted by everyone but fashion is accepted by the majority.✓⁶

(Any 2) (2)

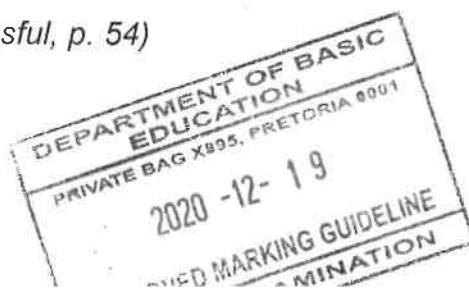
Understanding, moderate (Focus, p.48; Successful, p.48-51)

4.4 Discuss how social factors influence the use of African prints in South African fashion.

- People tend to copy celebrities. Celebrities/ role models that wear African prints will increase the use of African prints in fashion.✓¹
- Social media/ social factors such as current social✓² and cultural events✓³ have provided inspiration for fashion designers to use African prints.✓⁴
- Travelling and socialising with people from all over South Africa/ other African countries✓⁵ has also led to an increase in the use of the African print in fashion.✓⁶

(Any 3) (3)

Applying, moderate (Focus, p. 49; Successful, p. 54)



4.5 4.5.1 Explain why this outfit is suitable for the world of work as well as a cocktail party after work.

- The outfit is versatile✓¹ can be worn during the day and night.
- It has a formal appearance.✓²
- It is elegant/ stylish/ smart.✓³
- It has a professional appearance.✓⁴
- The jacket can be mixed and matched with other colours/ skirts/ shirts/ blouse/ dresses.✓⁵
- Red and black colours are suitable for both work and cocktail function.✓⁶
- The pants can be mixed and matched with other colours/ jackets/ shirts.✓⁷
- The outfit is not too revealing/ tight.✓⁸
- The black leather handbag is a classic style.✓⁹
- The black leather handbag is suitable for both the world of work and a cocktail party.✓¹⁰

(Any

4)

(4)

Applying, moderate (Focus, p. 53-60; Successful, p. 57-66)

4.5.2 Analyse the optical illusions created by the outfit.

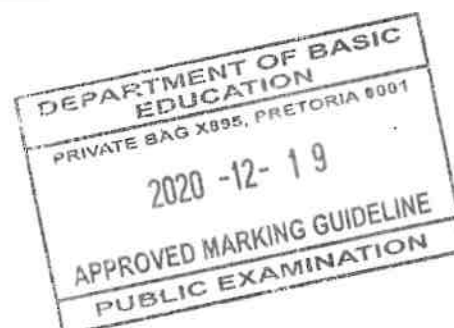
- The waistline of the wearer will appear narrower/ slimmer because of the figure hugging jacket.✓¹
- The cut of the jacket will hide/ camouflage a broad/ wide waistline because of the flared jacket.✓²
- The upper body of the wearer will appear slender/ slimmer/ narrower because the jacket is a close fitting/ tight fitting style.✓³
- The V-shape of the neckline will create the illusion of a longer neck because it draws the eye down the diagonal line of the right lapel.✓⁴
- The hemline of the jacket will make the hips appear broader/ wider because of the flared style over the hipline.✓⁵ The length of the jacket sleeves will make the arms appear shorter.✓⁶
- The contrast in colour (red from the jacket and black from the pants) make the woman appear shorter.✓⁷
- The black colour of the pants has a slimming effect.✓⁸ The red jacket makes the upper body appear larger.✓⁹
- The pants will make the legs appear longer due to the vertical line and the narrow style of the pants,✓¹⁰ however the hemline creates a horizontal line which make the bottom part of the leg appear shorter.✓¹¹

(Any 6)

(6)

Analysing, difficult (Grade 11)

[20]



QUESTION 5: HOUSING AND INTERIOR**5.1 Define the term *title deed*.**

Title deed is a document that reflects the ownership details/ proves you are the legal owner of the property✓¹ and details of the property.✓² (2)

Remembering, easy (Focus, p.117, 128; Successful, p.137, 146)

5.2 Give the purpose of the National Home Builders Registration Council/ (NHBRC).

- To assist✓¹ and protect✓² home owners.
- To ensure adequate standards of construction✓³ and responsible behaviour✓⁴ by contractors. (Any 2) (2)

Remembering, moderate (Focus, p.119; Successful, p.139)

5.3 Differentiate between full-title ownership and sectional-title ownership.

- **Full-title ownership:** The buyer of the property becomes the legal owner of the entire property,✓¹ meaning the land and all the structures on it.✓² (2)
- **Sectional-title:** The buyer becomes the legal owner of a section of a housing complex✓³ and have shares in the individual lot on which it stands.✓⁴/ Sectional title holder/ buyer owns a share of all common property,✓⁵ (including lifts/ passages/ stairways/ garden areas/ pool) and becomes the legal owner of the unit.✓⁶ (Any 2) (4)

Remembering, moderate (Focus, p.121; Successful, p.139)

5.4. 5.4.1 Name THREE financial responsibilities that John will have as a landlord.

- He must pay the bond repayments.✓¹
- He must pay the rates and taxes.✓²
- He must pay homeowners insurance.✓³
- He must pay bond/ mortgage protection insurance.✓⁴
- He is responsible for the general maintenance of the property.✓⁵ (Any 3) (3)

Remembering, easy (Focus, p.119; Successful, p.139)



5.4.2 Explain to John the possible disadvantages of renting out his property.

- The tenants may damage his property/ not look after the property✓¹ as it does not belong to them.✓²
- The tenants may pay the rent late/ not pay the rent at all✓³ and his bond may fall into arrears.✓⁴
- Tenants may not pay their municipal accounts.✓⁵
- The tenants may leave/ move out without notice or rent payment.✓⁶
- The property may be without tenants for some time.✓⁷
- The tenant may not comply with the conditions of the rental contract/ running a business/ having sub-tenants.✓⁸
- The deposit paid for the rent may not be enough to cover the damages✓⁹ if the damages are excessive.✓¹⁰
- The tenants may not move out once the lease has expired.✓¹¹

(Any 6) (6)

Understanding, moderate (Focus, p.118; Successful, p.137)

5.4.3 Explain why it would be best for John to take a fixed interest rate on the home loan.

Fixed interest rate:

- If the repo/interest rate goes up, his bond repayments will remain unchanged/the same.✓¹ The interest rate will not change over the agreed period of time.✓²
 - The monthly repayments will remain the same✓³ over the agreed period of time.
 - He will then be able to stay within his budget more easily/his financial situation will be more predictable.✓⁴
 - With a variable interest rate, he runs the risk of increased bond repayments if the interest rate/ repo rate increases.✓⁵ This may lead to financial insecurity/ instability.✓
- (Any 3)

(3)

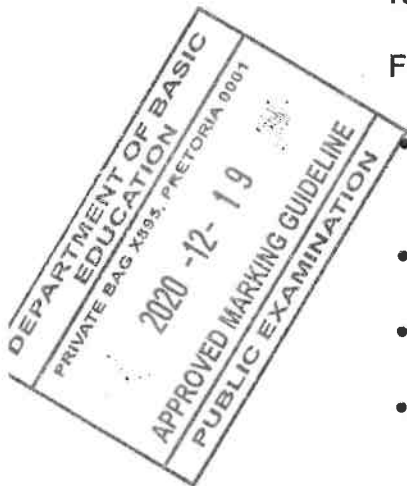
Understanding, moderate (Focus, p.128; Successful, p.145)

5.5 State FOUR factors to consider when shopping for a vacuum cleaner to ensure that is easy to operate.

- Must reduce your workload/ the cord must retract automatically/ long enough.✓¹
- Cordless vacuum cleaner/ robotic vacuum cleaner.✓²
- The instructions must be easy to understand and follow.✓³
- General maintenance/ cleaning of the vacuum cleaner should be easy/ consider buying a bag-less vacuum cleaner.✓⁴
- Should not be too heavy/ big.✓⁵
- Should be safe to use.✓⁶
- Should be used by any family member except children.✓⁷

(Any 4) (4)

Remembering, easy (Focus, p.133; Successful, p.153)



5.6 Discuss the advantage(s) of the following universal design features of the microwave oven:

5.6.1 Stainless steel finish

- Does not rust✓¹ (if it is thoroughly dried after use).
- It is easy to clean/ save human energy.✓²
- Durable/ hard-wearing.✓³

(Any 2) (2)

5.6.2 Clear display text

Easy to operate/ use/ read/ interpret.✓
1)

(Any 1) (1)

5.6.3 Automatic programming based on the weight of the food

- Will use only the required time to cook food,✓¹ so food cannot be overcooked.
- Saves non-human energy/ electricity.✓²
- Saves human cognitive/ mental energy as the time calculation will be done automatically.✓³

(Any 2) (2)

Applying, moderate (Focus, p.141-142; Successful, p.159-160)

5.7 Compare the financial aspects of buying household appliances using a bank credit card and an instalment sale transaction. Tabulate the answer as follows.

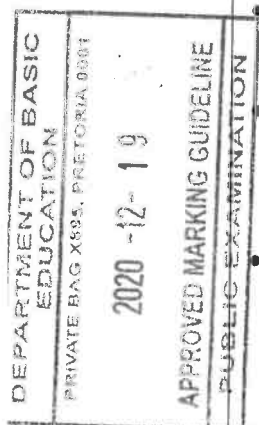
| CREDIT CARD TRANSACTION | INSTALMENT SALE TRANSACTION |
|---|--|
| <ul style="list-style-type: none"> • No deposit is paid.✓¹ • It is regarded as a cash sale in the store where the appliance is bought.✓³ • The consumer/credit card holder repays the bank in instalments over a period of time.✓⁵ • Interest is paid to the bank.✓⁷ • No insurance charges are paid to the store.✓⁹ <p>(Any 2)</p> | <ul style="list-style-type: none"> • A deposit is paid✓² (in some cases). • It is regarded as a credit transaction in the store where the appliance is bought.✓⁴ • The consumer repays the store in instalments over a period of time.✓⁶ • Interest is paid to the store.✓⁸ • Insurance charges are paid to the store until the outstanding balance is paid.✓¹⁰ <p>(Any 2)</p> |

(4)

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

NOTE: The same points must be compared in order to get 4 marks.

Deduct ONE mark if not in a table.



5.8 Predict the possible financial consequences for homeowners who have lost their homes due to floods or fires.

- They would be left homeless. They need to rent while the house is being rebuilt.✓¹ They would then be paying off someone else's bond/contributing towards someone else's wealth.✓²
- Even though they were not staying in the home✓³ they will still be liable for repayment on existing loans.✓⁴
- Homeowners who have adequate (household contents/ homeowners) insurance will suffer fewer financial losses.✓⁵
- If household content insurance was not up to date/ if the contents were under insured,✓⁶ homeowners would not be able to replace the household contents easily.✓⁷
- If the house was under insured/ not insured for the correct value, they may not get the full value back from the insurance.✓⁸
- Homeowners must pay an excess fee when an insurance claim is paid out.✓⁹
- Homeowners whose houses were paid off but not insured will not have the capital/ money to rebuild their homes.✓¹⁰
- In most cases homeowners, will have to borrow money/ increase their bond/ take out a new bond✓¹¹ and pay interest✓¹² to fix/ rebuild their homes.
- The homeowners still had to meet their commitments to the municipality with regards to rates and taxes/ still have to pay rates and taxes.✓¹³

(Any 7)

(7)

Analysing, difficult (Focus, p.118; Successful, p.137)

[40]



QUESTION 6: ENTREPRENEURSHIP

6.1 Name TWO examples of electronic media that can be used to advertise a product or service.

- TV✓¹
- Radio✓²
- Cinema✓³
- Internet/ email✓⁴
- Social media/ Facebook/ Twitter/ WhatsApp/ Instagram/ Chat✓⁵
- Cell phone/ SMS✓⁶
- Electronic billboards✓⁷

(Any 2) (2)

Remembering, easy (Focus, p.31; Successful, p.30)

6.2 Define each of the following terms:

6.2.1 Quality control.

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

(2)

Remembering, easy (Focus, p.16, 17; Successful, p.22)

6.2.2 Worst sale scenario.

- If a business sold less goods/ services than its break-even point✓¹ and then made a loss.✓²

OR

- It is a forecast✓³ of what could happen if your product/ service does not sell well/ sell less than its break-even point.✓⁴

(2)

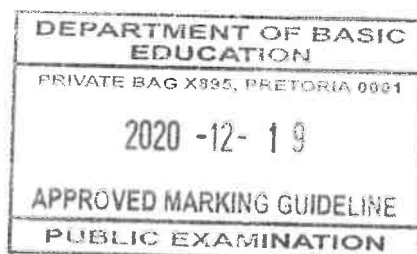
Remembering, easy (Focus, p.39; Successful, p.41)

6.3 6.3.1 Give THREE requirements that they had to consider when they chose suitable packaging for the homemade ginger beer.

- The packaging must be suitable for the ginger beer.✓¹
- Packaging must be of a suitable size/ volume.✓²
- Packaging must keep the ginger beer hygienic/ safe.✓³
- Convenient for distribution/ handling/ stacking and display.✓⁴
- Packaging must be strong enough for transportation.✓⁵
- It must be easy for the customers to handle/ open and close.✓⁶
- The packaging had to be environmentally friendly.✓⁷
- Packaging must be airtight/ seal well.✓⁸

(Any 3) (3)

Understanding, moderate (Focus, p. 97-98; Successful, p.117-118)



6.3.2 Explain how FOUR of the five Ps of the marketing mix were achieved by the small-scale business.

- **Promotion:** They advertised on their WhatsApp/ social networks, word of mouth around the community.✓¹
- **Place:** They produced the homemade ginger beer in the back room at Buhle's aunt's house /backyard room.✓²
- **Product:** They were producing homemade ginger beer.✓³
- **People:** They sell to friends/ neighbours/ municipal officials/ local community/ people outside their community.✓⁴
- **Price:** Affordable ingredients therefore the price may be affordable.✓⁵

(Any 4) (4)

*Understanding, moderate (Focus, p.29-34; Successful, p.29-33)***NOTE:** No marks are allocated to the naming of the 4 Ps. Marks are only allocated to the explanations.**6.3.3 From the scenario, quote the statement that indicates that market research (feasibility study) has been conducted.**

"Before Buhle and his friends started their business, they visited their neighbours, friends and local municipal officials, enquiring if they were interested in buying the homemade ginger beer they would be selling."✓

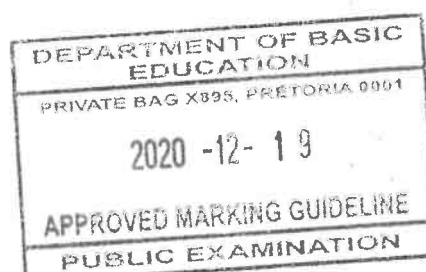
(1)

*Understanding, easy (Focus, p.8; Successful, p.10)***NOTE:** Learners can start the answer from "visiting/ enquiring"**6.3.4 Discuss TWO factors that Buhle and his friends had to consider before choosing the product for their small-scale business.**

- The product appeal✓¹ to the neighbours/ friends/ local municipal officials.✓²
- Availability of human skills✓³ they learnt to make ginger beer.✓⁴
- Availability of workspace✓⁵ working from his aunt's backyard room.✓⁶
- Availability of raw materials✓⁷ the ingredients were locally available/ affordable.✓⁸

(Any 2 x 2)

(4)

Applying, moderate (Focus, p.22; Successful, p.16-20)

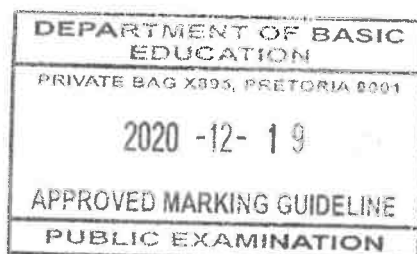
6.3.5 Discuss factors that could contribute to the sustainable profitability of the homemade ginger beer small-scale business.

- They conducted market research therefore knew they had a large target market.✓¹
- Raw materials are locally available so they save on transport costs.✓²
- Production will not be interrupted because raw materials are locally available.✓³
- Raw materials are not expensive therefore it is cheap to produce the ginger beer.✓⁴
- Very little/ no/ almost no start-up costs are needed for the business.✓⁵
- They have enough workspace/ work from home/ yard which makes them save on rental costs/ keep costs low.✓⁶
- They learnt how to make ginger beer, therefore they had sound knowledge and skill to make the product- the product is successful.✓⁷
- The business has a competitive edge because they also deliver their product/ attract more customers.✓⁸
- They will not have to purchase bottles/ they use recycled bottles so this will keep their costs down.✓⁹
- It is a green business therefore it will attract environmentally conscious customers.✓¹⁰
- They do the marketing on WhatsApp and other social media networks.✓¹¹

(Any 6)

(6)

Applying, moderate (Focus, p.36; Successful, p.21)



6.3.6 The costs of ingredients to produce 30 litres of homemade ginger beer is R120,00. They added 75% to the production costs to cover overheads.

(a) Calculate the production cost of 1 litre homemade ginger beer.

Show ALL the calculations.

$$\begin{array}{lcl} R120 \times \frac{75}{100} \checkmark^1 = R90 \checkmark^2 & \text{OR} & \frac{120,00}{30} \checkmark^5 = R4/\text{litre} \checkmark^6 \\ R210 \div 30 \checkmark^3 = R7 \checkmark^4 & & R4 \times \frac{75}{100} = R3 \checkmark^7 \\ & & R4 + R3 = R7 \checkmark^8 \end{array} \quad (4)$$

Applying, moderate (Focus, p.38; Successful, p.38)

NOTE: The monetary value (R) must be indicated to the final amount to be awarded the final mark.

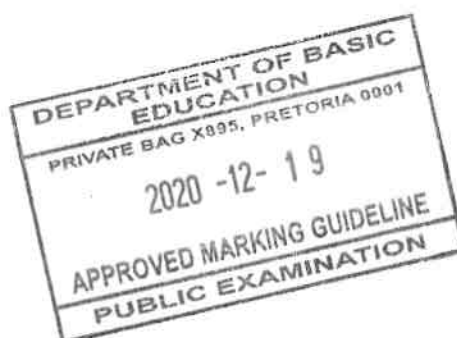
(b) Calculate the profit of 60 litres of homemade ginger beer if the mark up is 30%

$$\begin{array}{lcl} R210 \times \frac{30}{100} \checkmark^1 = R63 \checkmark^2 & \text{OR} & R7 \times 60 \checkmark^5 = R420 \checkmark^6 \\ R63 \times 2 \checkmark^3 = R126 \checkmark^4 & & R420 \times \frac{30}{100} \checkmark^7 = R126 \checkmark^8 \end{array} \quad (4)$$

Applying, moderate (Focus, p.38; Successful, p.38)

NOTE: The monetary value (R) must be indicated to the final amount to be awarded the final mark.

If a learner made an error in (a) continue marking with the error.



6.3.7 Using the recycled plastic bottles as packaging (containers) for the homemade ginger beer has a positive impact on the natural environment.

Evaluate the validity of this statement.

- There will be less littering^{✓1} in the community and the environment will not be unsightly/ untidy^{✓2} as fewer plastic bottles will be lying around.^{✓3}
- Less plastic ends up in the local landfill site^{✓4} so less plastic will pollute the soil/ rivers/ streams/ dams/ oceans/ less harm to sea-life.^{✓5}
- Easy to recycle/ easy to clean^{✓6} will use less water than producing more/ new bottles.^{✓7}
- There are many used plastic bottles available/ lying around^{✓8} using these bottles will reduce the need for the production of new plastic bottles.^{✓9}
- If fewer new plastic bottles are produced less natural resources will be used.^{✓10}
- If plastic bottles are incinerated/ burnt to reduce waste, toxic waste is released into the atmosphere.^{✓11}
- Therefore, if fewer plastic bottles are incinerated/ burnt this will reduce air pollution/ greenhouse effect/ carbon footprint.^{✓12}

Conclusion: Based on the facts above it is evident that the use of recycled plastic bottles as packaging has a positive impact on the natural environment.^{✓13}

(Any 8) (8)

Evaluating, difficult (Focus, p.26-28 Successful, p.26)

NOTE: The need to produce no new bottles can only be awarded a mark once.

[40]

TOTAL: 200

