



Province of the
EASTERN CAPE
EDUCATION

**NATIONAL
SENIOR CERTIFICATE**

GRADE 12

SEPTEMBER 2021

CONSUMER STUDIES

MARKS: 200

TIME: 3 hours

This question paper consists of 16 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	40	40
3	Food and Nutrition	40	40
4	Clothing	20	20
5	Housing	20	20
6	Entrepreneurship	40	40
TOTAL:		200	180

2. All the questions are **COMPULSORY**.
3. Number the answers correctly according to the numbering system used in this question paper.
4. Start **EACH** section on a **NEW** page.
5. You may use a calculator.
6. Write in blue or black ink only.
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, for example 1.1.21 D.

1.1.1 The ... governs the maximum interest rate that may be charged by credit providers.

- A Repurchase Rate
- B Reserve Bank
- C Consumer Price Index
- D National Credit Act

(1)

1.1.2 An appliance given an A rating on the energy efficiency label means that ...

- A fewer units of electricity will be used.
- B it is least efficient in electricity usage.
- C it will cost you more to operate.
- D the performance will be weaker.

(1)

1.1.3 Municipalities charge consumers for services such as:

- A Health clinic, streetlights, water and electricity
- B Sanitation, public library and traffic control
- C Water, electricity, sanitation and refuse removal
- D Recreation, refuse removal and health clinics

(1)

1.1.4 The tax threshold is the income level ...

- A below which income tax becomes payable.
- B above which income tax becomes payable.
- C which will increase the tax amount paid.
- D which is tax-free on the tax tables.

(1)

1.1.5 The index on a scale of 1–100 for the carbohydrates group that when eaten will result in a sudden and rapid rise of glucose in the blood.

- A 1–55
- B 70 or more
- C 56–69
- D 54 or less

(1)

1.1.6 A food additive type that prevents rancidity in fats:

- A Emulsifier
- B Stabiliser
- C Preservative
- D Anti-oxidant

(1)

- 1.1.7 The nutrient content on a product label for sodium is 120 mg per 100g. This means the salt content is ...
- A high.
 - B very low.
 - C low.
 - D virtually free.
- (1)
- 1.1.8 A 'sell-by date' means the ...
- A last date that the product is for sale.
 - B same thing as an expiry date.
 - C the date that it is unsafe to eat.
 - D product will be safe if stored correctly.
- (1)
- 1.1.9 Food labelling legislation benefits the consumer in that ...
Choose the INCORRECT answer.
- A they enforce truthful descriptions.
 - B the consumer is given basic information.
 - C misleading claims can be justified.
 - D consumers can make informed decisions.
- (1)
- 1.1.10 Substances added to food to enhance the flavour, texture, appearance or to preserve it:
- A Preservatives
 - B Flavourings
 - C Colourants
 - D Food additives
- (1)
- 1.1.11 A description for the curve of a fad on the fashion cycle graph:
- A Slight rise that reaches a plateau
 - B Rise sharply and decrease rapidly
 - C Resembles the shape of a wave
 - D Shows a dip in the centre
- (1)
- 1.1.12 An example that stimulates fashion change:
- A When the repo rate has increased
 - B The coronavirus pandemic lockdown
 - C Fashion information is marketed
 - D A country with severe flooding
- (1)
- 1.1.13 Retrospective fashions are ...
- A expensive exclusive successful styles.
 - B those that pre-empt the next fashion trend.
 - C looks back at the past at previous eras.
 - D styles that have a short life span.
- (1)

- 1.1.14 Ted bought a refrigerator for R4 999,00 cash price. On instalment sales it was advertised as R353 per month x 24 months. Purchasing this appliance (refrigerator) on credit would have cost him ... more.
- A R3 473,00
 - B R3 530,00
 - C R8 472,00
 - D R4 999,00
- (1)
- 1.1.15 The document signed when purchasing a house:
- A Lease
 - B Deed of Transfer
 - C Title Deed
 - D Deed of Sale
- (1)
- 1.1.16 A disadvantage of building a home:
- A The previous owners' problem is yours
 - B The delays when building is in progress
 - C You can save on construction costs
 - D A new home has a better resale value
- (1)
- 1.1.17 An effective advertisement for your product will ...
- A only have one core message for the customer.
 - B entice the consumer to use your product.
 - C focus on consumers basic needs.
 - D make a claim about the brand name.
- (1)
- 1.1.18 The pricing strategy refers to ...
- A the method used to price the products or services.
 - B making enough profit for the business to survive.
 - C analysing pricing data that determine pricing.
 - D factors that determine your production costs.
- (1)
- 1.1.19 The purpose of a financial feasibility study will determine:
- A The profit made at the financial year end
 - B The employee, community, and product safety
 - C An effective way to reach potential clients
 - D Whether to go ahead with the business idea
- (1)
- 1.1.20 The factor that improves staff morale and motivation:
- A Quality controls
 - B Storage procedures
 - C Staff training
 - D Customer relations
- (1)

- 1.2 Choose the explanation from COLUMN B that matches the term in COLUMN A. Write only the letter (A–H) next to the question numbers (1.2.1 to 1.2.4) in the ANSWER BOOK, for example 1.2.5 I.

COLUMN A TERM	COLUMN B EXPLANATION
1.2.1 Fashion cycle	A A fashion trend which is outdated
1.2.2 Contemporary Fashion	B The general direction the fashion style follows
1.2.3 Obsolete	C The outline of the garment
1.2.4 Accessory	D Fashion is available to many at affordable prices
	E The path that fashion trends take
	F Inexpensive clothing produced rapidly
	G Appropriate for everyday wear
	H A decorative item that can make the outfit look more stylish

(4 x 1)

(4)

- 1.3 Give ONE word/term for each of the descriptions below. Write only the word/term next to the question numbers (1.3.1 to 1.3.5) in the ANSWER BOOK.

1.3.1 A statement in a contract that clears one party from being held responsible if he/she fails to honour the agreement or event

1.3.2 A written promise to repair/replace a part without charge if it breaks/does not work properly within a specific period

1.3.3 Goods that the supplier has managed to import but the manufacturer does not want it sold in the country

1.3.4 Reduces the buying capability of money and people have less disposable income

1.3.5 A business practice like fraud, false promises and unreasonable terms and conditions are prohibited by law

(5 x 1)

(5)

- 1.4 Identify FOUR CORRECT statements in the list below that are applicable to cash flow projection. Write the letters (A–H) next to the question number (1.4) in the ANSWER BOOK.

- A A plan for the business to make a profit
 - B So that the business can operate on a day-to-day basis
 - C Essential for the business to meet its financial obligations
 - D Gives an indication of how much credit is available
 - E Indicates how much profit the business has lost
 - F Expected money that will come in and go out as expenses
 - G To evaluate expected cash inflow and outflow
 - H Will depend on the estimated initial investment
- (4 x 1) (4)

- 1.5 Study the illustration below and answer the questions that follow. Write only the word(s) next to the question numbers (1.5.1 to 1.5.5) in the ANSWER BOOK.



[Source: Google images]

- 1.5.1 Select TWO foods from the list that are typical for causing E. coli infection:

Peanut butter; unpasteurised milk; cheese, undercooked meat; eggs; bread.

(2)

- 1.5.2 Identify the organ that is affected by the Hepatitis A:

stomach; small intestine; large intestine; lungs; liver

(1)

- 1.5.3 Select ONE range of time that the symptoms for gastroenteritis may last:

2 weeks; 1–7 days; 12–48 hours; 2–12 hours.

(1)

- 1.5.4 Select TWO additives present in bread:

Calcium propionate; citric acid; bleach; benzoic acid

(2)

- 1.5.5. The nutrient content on cheese wrapper states low fat therefore the grams of fat per 100 g would be:

1,5 g or less, 6 g or less, maximum 3 g or less, 300 mg

(1)

[40]

QUESTION 2: THE CONSUMER

- 2.1 Name the type of interest calculated on the principal amount of the loan. (1)
- 2.2 Give TWO examples of regenerative/renewable sources of energy that can be used to generate electricity other than using coal. (2)
- 2.3 List TWO disadvantages of electricity derived from fossil fuels. (2)
- 2.4 Give the name of the agency that collects taxes on behalf of the government. (1)
- 2.5 Compare the two forms of income tax, PAYE and provisional income tax with reference to the following aspects.

Tabulate your answer as follows:

	ASPECT	PAYE	PROVISIONAL TAX	
2.5.1	When is it paid	(1)	(1)	
2.5.2	Describe the category of the taxpayer and give ONE example	(2)	(2)	(6)

- 2.6 Study the illustration below and answer the questions that follow.



[Source: Google images]

- 2.6.1 Identify the type of scam in the illustration above. (1)
- 2.6.2 Write a paragraph where you discuss the scam that is being used to put customers at risk and how consumers can protect themselves from this type of crime. (5)
- 2.7 Read the scenario below and answer the questions that follow.

Amanda decided to become a member at the local gym. She signed the yearly contract with a 12-month commitment. The contract required her to pay a joining fee of R125. The 12-month contract costs her R250 per month.

[Examiner's own text]

- 2.7.1 Identify a word that indicates that this is a written contract. (1)

- 2.7.2 Calculate the total that she will pay at the end of the contract period. (1)
- 2.7.3 State THREE responsibilities that she has concerning the contract. (3)
- 2.7.4 Explain TWO ways that the CPA (Consumer Protection Act) makes provision to protect Amanda should she want to cancel her gym membership. (2)

2.8 Read the scenario below and answer the questions that follow.

Thapelo Kgopodtivate founded the Makawana Farmers' Stokvel in the Northern Cape. It is a co-operative approach to farming which resembles characteristics of a stokvel to help young farmers develop their businesses.

It was started as farmers from villages in Kuruman; all faced difficulties in keeping their farms going due to the ongoing drought. The group has 23 members. Each member saves money for a 12-month-period to accumulate capital which is invested for the benefit of all members. They decide together whether to buy livestock, feed or equipment. When there are differences in opinion the executive committee makes the decision.

Buying in bulk enables them to pay lower prices to save money. Ideas are shared and young farmers can gain knowledge of farming.

[Adapted from <https://www.farmersweekly.co.za>. Accessed on 25 November 2020.]

- 2.8.1 Discuss FOUR actions from the way this group operates that are similar to a typical stokvel. (Do not rewrite the sentences.) (4)
- 2.8.2 Describe how an illegal pyramid scheme would operate if this was the chosen scheme in the scenario. (3)

2.9 Read the statement below that is reflecting on SA's tax outlook and answer the question that follows.

Lockdown measures have contributed to higher unemployment and lower consumption, which has contributed to a significant reduction in tax revenue.

[Source: www.fanews.co.za/article/economy. Accessed on 2 February 2021.]

The government relies on taxes that South Africans pay for government expenditure. Analyse the impact of the coronavirus on consumers tax contributions to the state for the two areas mentioned in the statement.

(8)
[40]

QUESTION 3: FOOD AND NUTRITION

- 3.1 Give the name of the ranking system that classifies food containing carbohydrates according to how they affect blood glucose levels. (1)
- 3.2 State the role of insulin in the body. (1)
- 3.3 Give TWO different ways the pancreas which produces insulin, malfunctions in a Type 2 diabetic person. (2)
- 3.4 Read the case study below and answer the question that follow.

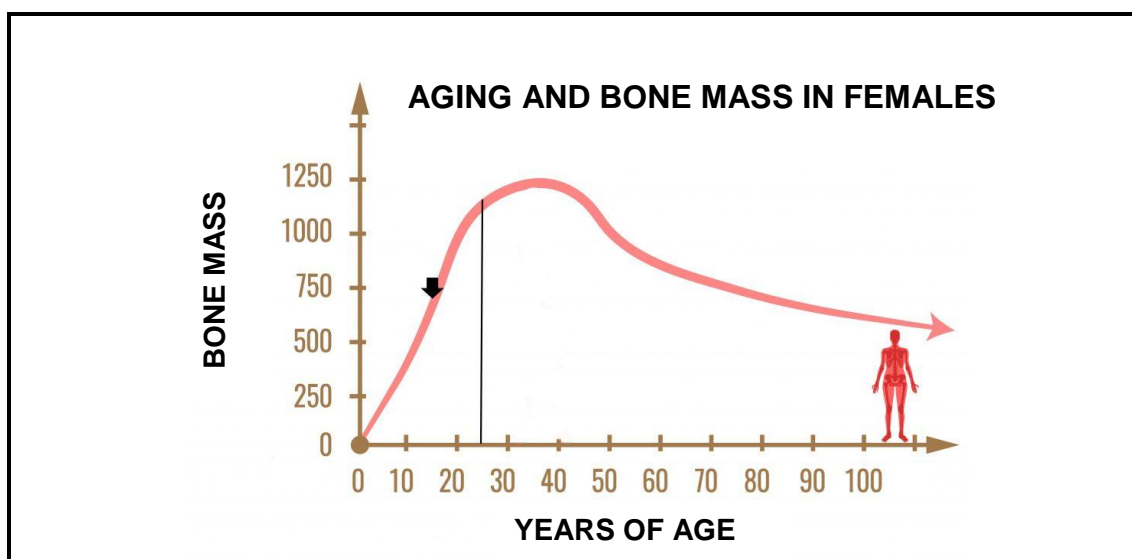
Sally is not a diabetic. She ate too many sweets and cake for her afternoon snack. This has caused her blood glucose level to rise rapidly.

- 3.4.1 Explain in detail her body's response to the quick release of so much glucose into her blood. (5)
- 3.5 Compare the management of the diet for diabetes and osteoporosis sufferers with reference to the following recommendations. Tabulate your answer as follows:

	RECOMMENDATION	DIABETES	OSTEOPOROSIS
3.5.1	A reason why protein should be reduced	(1)	(1)
3.5.2	The type of beverage that should be limited	(1)	(1)
3.5.2	A reason to include canned fish (sardines)	(1)	(1)

(6)

- 3.6 Interpret the graph below to explain the relationship between aging and bone mass with the risk of osteoporosis in females.



[Source: <https://myfamilyphysio.com.au/osteoporosis>]

(6)

- 3.7 Give THREE characteristics of organic foods excluding that they are non-GMO. (3)
- 3.8 Explain how food irradiation can extend the shelf life of food. (2)
- 3.9 Read the following extract and answer the question that follows.

HOW TENDING A FOOD GARDEN LENDS TO GREATER FOOD SECURITY

While providing food parcels during the Covid-19 pandemic addresses the short-term needs of vulnerable communities, it does not make for a sustainable food security solution during or beyond the current crisis. The Community Market Gardens programme goes beyond helping communities meet their immediate food security needs, explains Ruth Butcher, CSI consultant at MAMAS Alliance: "When it comes to food gardens, not only are they providing food relief, but there is a transfer of skills, a sense of responsibility and pride in being able to provide for one's family. There is direct food relief, as well as the potential to generate an income from the produce. This creates a full circle of sustainability."

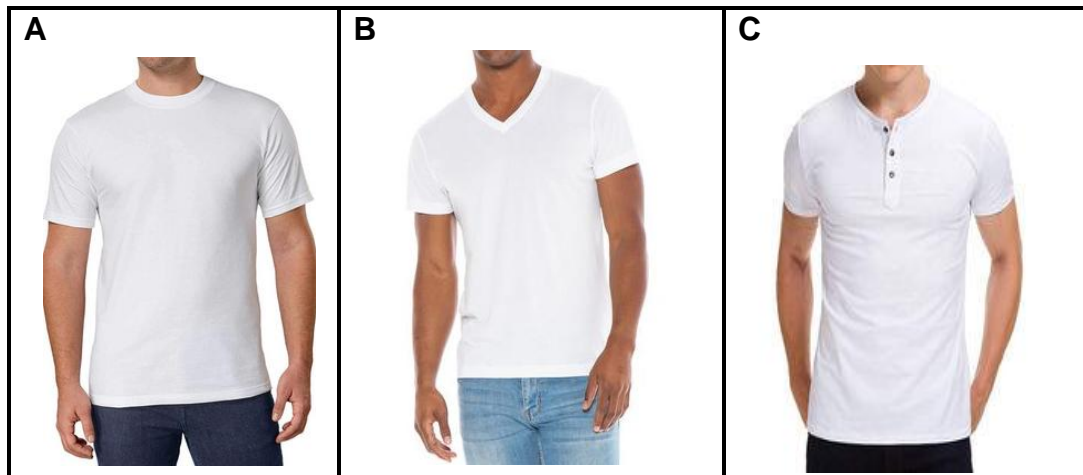
[Source: www.bizcommunity.com/Article/. Accessed on 6 July 2020.]

- Analyse why self-sufficiency may be a means to address the need of food insecurity. (6)
- 3.10 Determine the different types of information that appears on food labels that relate to food safety and explain how each category guarantees consumer safety. (4 x 2) (8)

[40]

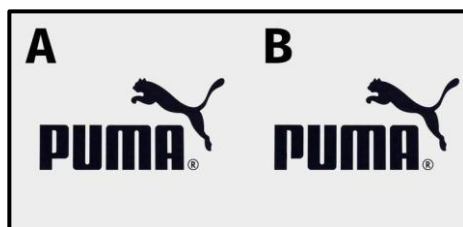
QUESTION 4: CLOTHING

- 4.1 State TWO examples where a consumer can 'reuse' their clothing instead of the recycling option. (2)
- 4.2 Study the pictures below and answer the questions that follow.



[Source: Google Images]

- 4.2.1 State TWO facts why the T-shirt is considered a classic. (2)
- 4.2.2 Describe the term *style*. Refer to the pictures in your answer. (3)
- 4.3 List TWO consequences of brand piracy for businesses. (2)
- 4.4 Describe why illustration **B** is an example of brand piracy. (2)



[Source: Google images]

- 4.5 Read the scenario below and answer the question that follows.

More businesses are operating online. A virtual meeting with clients and colleagues with the webcam functioning will still require one to look professional.

Appropriate clothing is good virtual etiquette – from the waist up at least.

[Examiner's own text]

Discuss why the outfit below is suitable for a virtual meeting.

WORKING FROM HOME	
	<p>Jacket: tan/taupe Shirt: white Necklace: gold</p> <p>Jeans: blue</p> <p>Shoes: white takkies with tan stripe</p>

[Source: Google images]

(3)

4.6 Read the statement below and answer the question that follows.

Recycled polyester is definitely a sustainable option for our wardrobe. However, we need to be aware that it is still non-biodegradable and takes years to disappear once thrown away.

[Source: <https://www.sustainyourstyle.org>]

Explain the term *sustainable* as it relates to clothing and analyse the statement to conclude whether recycled polyester is sustainable or not.

(6)
[20]

QUESTION 5: HOUSING

5.1 Read the scenario below and answer the questions that follow.

Brett is looking for accommodation as he is moving cities. He cannot afford to buy property so he will need to rent. He did not like some of the rules of the lease at his previous accommodation such as no dogs were allowed. He did not make changes to the bathroom as he would have to first consult with the landlord.

[Examiner's own text]

5.1.1 Give the names of the TWO parties that sign a lease. (2)

5.1.2 State THREE disadvantages that Brett experienced when he previously rented. (3)

5.1.3 List TWO requirements that Brett will have to carry out should he wish to run his own business from his rented accommodation. (2)

5.1.4 Describe how the property owner is protected when a lease is signed. (3)

5.2 Differentiate between the responsibility for costs for security and maintenance between full-title ownership and sectional title ownership. (3)

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

New features of the Samsung microwave oven**Power levels**

10 power levels to suit your cooking needs

Superior Ceramic Interior

No more scrubbing or scratched surfaces. With a ceramic interior, the Samsung Mirror Grill Microwave Oven offers a smooth surface that is easy to clean.

Standby Energy Savings

Even at rest, similar microwave ovens use power to maintain essential functions. Selecting the ECO Mode setting on the new Samsung Mirror Grill significantly reduces power usage, delivering savings to your household on monthly energy bills.

All this in addition to a 2-year warranty!

5.3.1 List TWO responsibilities of the consumer when purchasing this microwave oven with regards to the warranty. (2)

5.3.2 Promote this microwave as a salesperson to a customer on how the features of this microwave will save energy. Include both human and non-human energy in your sales talk. (5)

[20]

QUESTION 6: ENTREPRENEURSHIP

- 6.1 Define the term *target market*. (2)
- 6.2 Give TWO advantages of routine/preventative maintenance of equipment when running a business. (2)
- 6.3 List THREE reasons why a business should do stock control. (3)
- 6.4 Read the scenario below and answer the questions that follow.

As a young boy Thabo discovered his enjoyment of cooking as he often helped his grandmother prepare the meals. After finishing school, he worked at a small bakery for one year, but the business closed because of the Covid-19 pandemic. He decided to start a food truck business. The following were some of the points he made when investigating his idea.

- Food is a necessity and there would always be a demand for ready-made food.
- As a mobile restaurant, he could drive to a busy area in town and sell to customers of all ages.
- His grandfather was prepared to rent his truck to him for a reasonable price.
- His uncle was prepared to assist him by investing in his small business.

Thabo needed a product that would be suitable for breakfast, lunch or a snack. He decided to sell roosterkoek and vetkoek with a variety of sweet or savoury fillings. He had all the equipment at home. He asked his friends to try out the fillings to ascertain which ones were tastier.

Each day he would get up early to make the dough and prepare the fillings. His price would range from R8,00 to R35,00 depending on the filling chosen by the customer. Cooldrinks would also be sold.

[Examiner's own text]

- 6.4.1 Identify the factor that was available to Thabo when he chose a product for his business from the sentences given below. (1)
- (a) Thabo showed interest in food from a young age and gained knowledge at work. (1)
- (b) He would prepare the food before leaving home and when his truck is parked, the fillings would be placed into the products. (1)
- 6.4.2 State TWO advantages of Thabo using the truck as his point of sale. (2)
- 6.4.3 Identify TWO start-up needs. (2)
- 6.4.4 Discuss how the products will appeal to the target market. (4)

6.4.5 Give THREE items of information that should appear on the label if the product was pre ordered and packaged. (3)

6.4.6 Describe SIX hygiene practices that need to be followed to ensure that the food is safe for the customers when selling the food from the food truck during the COVID-19 pandemic. (6)

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

Thabo sells 80 curry mince vetkoek per week. His production cost is R125 per week. Thabo adds 70% profit to the production cost.

Calculate the profit that he will make per month.
(Work on 4 weeks per month)

Show ALL calculations. (6)

6.4.8 Analyse why this business idea and the product choice has the potential to be a successful business. (8)

[40]

TOTAL: 200