

**EXAMINATIONS AND ASSESSMENT CHIEF DIRECTORATE**

Home of Examinations and Assessment, Zone 6, Zwelitsha, 5600  
REPUBLIC OF SOUTH AFRICA, Website: [www.ecdoe.gov.za](http://www.ecdoe.gov.za)

**2022 NSC CHIEF MARKER'S REPORT**

<b>SUBJECT</b>	<b>CONSUMER STUDIES</b>		
<b>QUESTION PAPER</b>	1		
<b>DURATION OF QUESTION PAPER</b>	<b>3 HOURS</b>		
<b>PROVINCE</b>	<b>EASTERN CAPE</b>		
<b>DATES OF MARKING</b>	<b>12 - 22 DECEMBER 2022</b>		

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

<b>Question 1 – short questions</b>
Candidates attempted all questions, obtaining the most marks for Question 1
Question 2
Candidates did not perform well in this question due to lack of knowledge and understanding
Question 3
Candidates performed better in this question than in the past due to the reduced content. They were able to apply their knowledge.
Question 4
Candidates performed better than previously. They could relate to the content and apply their knowledge
Question 5
Candidates did not fair well in this question. Candidates responses showed a lack of knowledge. They find it difficult to relate to this question as they have no experience with property dealings.
Question 6
This question was well answered. Candidates were able to do the calculations and answer the question with regard to the case study.

## SECTION 2: Comment on candidates' performance in individual questions

### QUESTION 1

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

Candidates performed well in question 1.

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

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

Make use of previous examination papers to expose candidates to different types of short questions.

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

### QUESTION 2

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

Question 2.1 -2.5 was well answered by the candidates

Question 2.6, 2.7. and 2.10. Poor performance.

Question 2.8 -Average performance

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

Question 2.6 Poor performance. Candidates linked the crime and safety together and did not refer to safety with regard to roads, refuse removal and sanitation.

Question 2.7 Poor performance – Candidates lacked knowledge of multi-level schemes.

Question 2.10 Candidates failed to analyse the question with the result that they obtained low marks in this question

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

Make use of comparison when teaching similar concepts e.g. multi-level marketing and pyramid scheme. Candidates must identify the similarities and differences. Revise terminology/definitions often.

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

Have class discussions to make candidates aware of current situations e.g. strike, flood or increase in petrol price so that they can apply their knowledge and predict the effect it could have on the consumer.

**QUESTION 3**

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

Question 3.1 -3.6 was well answered by the candidates.

Question 3.7. and 3.8 Poor performance.

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

Question 3.1 – 3.6 poor performance in these questions is due to a lack of knowledge.

Question 3.7 and 3.8 –poor performance due to candidates being unable to link the nutrient in the food with the dietary disease.

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

Make use of case studies/menu's/labels to teach candidates how to link the nutrients in the food to dietary diseases.

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

Some candidates wrote about blood glucose levels and osteoporosis. Educators must ensure that they follow the revised ATP.

**QUESTION 4**

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

Most candidates managed to score some marks in question 4.1, 4.2 and 4.5.

Question 4.2 and 4.4 - Poor performance due to candidates not reading the question correctly.

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

Question 4.2 poor performance – candidates failed to explain the influence of the economy on fashion change and instead commented on factors that will increase the price of clothing and how that will affect the economy.

Question 4.4 -Candidates misinterpreted the question. They focused on “clothing for the world of work” and did not indicate the relationship between the price and the quality. The word “interrelationship” could have been a problem for some candidates as English is not their Home Language.

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

Make use of previous question papers and teach candidates how to identify the key words 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.

Educators must use synonyms when explaining the work so that the candidates can be exposed to different words.

#### QUESTION 5

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

Question 5.1- 5.3 – well answered

Question 5.4 – 5.7 Poor performance

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

Question 5.5 poor performance – candidates were unable to comment on the financial aspects only. They wrote about contracts in general.

Question 5.6.2 Candidates misinterpreted the question. Some just listed the functions as it is in the advertisement instead of explaining how it will benefit the consumer. Others wrote general comments e.g. save electricity without referring to the functions in the advertisement

Question 5.7 – Candidates commented on waste in general, forgetting that e-waste has toxic components etc.

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

Ensure candidates know the difference between financial and contractual aspects.

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

Compile a list of financial and contractual aspects to assist candidates to differentiate between the two.



<b>QUESTION 6</b>
(a) General comment on the performance of learners in the specific question. Was the question well answered or poorly answered?
Question 6.1- 6.6.1 – well answered
Question 6.6.2, 6.6.3 Poor performance
Question 6.6.4 -6.6.6 Well answered

(a) Why the question was poorly answered? Also provide specific examples, indicate common errors committed by learners in this question, and any misconceptions.
Question 6.6.2 poor performance – most candidates are not familiar with the steps involved in making furniture as they are doing the food option therefore they would not know where to do quality control.
Question 6.6.3 Candidates commented in general and failed to link the question to the case study.

(b) Provide suggestions for improvement in relation to Teaching and Learning
Practice answering case studies with the candidates so that they know how to link the information in the case study to the questions.

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





# basic education

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

## **NATIONAL SENIOR CERTIFICATE**

**GRADE12**

**CONSUMER STUDIES**

**NOVEMBER 2022**

**MARKS: 200**

**TIME: 3 hours**

**This question paper consists of 16 pages.**



**INSTRUCTIONS AND INFORMATION**

1. This question paper consists of SIX questions.

<b>QUESTION</b>	<b>CONTENT</b>	<b>MARKS</b>	<b>TIME (minutes)</b>
<b>SECTION A (Short questions)</b>			
1	Short Questions (ALL topics)	40	20
<b>SECTION B (Long questions)</b>			
2	The Consumer	40	40
3	Food and Nutrition	40	40
4	Clothing	20	20
5	Housing and Interior	20	20
6	Entrepreneurship	40	40
<b>TOTAL:</b>		<b>200</b>	<b>180</b>

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.



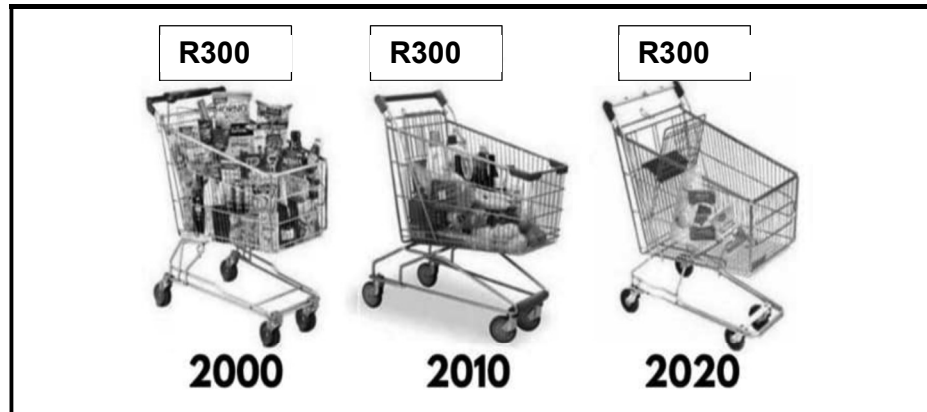
**SECTION A: SHORT QUESTIONS****QUESTION 1**

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 An example of non-renewable energy:
- A Wind
  - B Hydro
  - C Coal
  - D Solar
- (1)
- 1.1.2 ... is a type of tax deducted from an employee's monthly income.
- A Excise tax
  - B Pay as you earn
  - C Provisional tax
  - D Estate tax
- (1)
- 1.1.3 The indicator used to check the real value of salaries, wages and pensions:
- A VAT (value-added tax)
  - B Inflation rate
  - C Repo rate
  - D CPI (Consumer Price Index)
- (1)
- 1.1.4 An example of a non-basic service that a municipality may also provide:
- A Feeding schemes
  - B Libraries
  - C Electricity
  - D Sanitation
- (1)



1.1.5 Study the picture below and answer the question that follows.



[Adapted from [moneytipscoach.com](http://moneytipscoach.com)]

The grocery trolleys in the picture above represent the effect of ONE of the following:

- A Repo rate
  - B Interest
  - C Tax
  - D Inflation
- (1)

1.1.6 Dark green leafy vegetables is a good source of ... to prevent anaemia.

- A iron
  - B iodine
  - C calcium
  - D phosphorus
- (1)

1.1.7 ... causes the narrowing of arteries.

- A High-density lipoprotein
  - B Low-density lipoprotein
  - C High blood pressure
  - D Low blood pressure
- (1)

1.1.8 The health condition commonly known as the 'silent killer':

- A Osteoporosis
  - B Diabetes
  - C Hypertension
  - D Anaemia
- (1)

1.1.9 E-coli can be transmitted as a result of ...

- A contaminated water.
  - B coughing.
  - C blood transmission.
  - D vaccination.
- (1)



1.1.10 ... foods have the smallest negative effect on the natural environment.

- A Genetically modified
- B Processed
- C Irradiated
- D Organic

(1)

Study the picture below and answer QUESTIONS 1.1.11 and 1.1.12.



- A lady wearing a dress with vertical stripes.
- The hemline is below the knees.

[Source: [Pinterest](#)]

1.1.11 The lines on the dress will create the following optical illusion:

- A Shortness
- B Length
- C Broadness
- D Informality

(1)

1.1.12 The length of the dress creates a visual illusion of ... legs.

- A long
- B thick
- C short
- D thin

(1)

1.1.13 An appliance with non-human energy efficiency ...

- A is easy to clean.
- B saves time.
- C uses less water.
- D uses less electricity.

(1)



- 1.1.14 The document that proves homeownership:
- A Title deed
  - B Registration deed
  - C Deed of sale
  - D Bond agreement (1)
- 1.1.15 Household appliances with an A<sup>+</sup> energy rating ...
- A are slower than those with a B<sup>+</sup> energy rating.
  - B are more environmentally friendly.
  - C use artificial materials.
  - D cost less than those without an energy rating. (1)
- 1.1.16 ... is a result of planned production.
- A Increased competition
  - B Good customer relations
  - C Efficient manufacturing
  - D Good packaging (1)
- 1.1.17 ... ensures that sufficient raw materials are available and production does not stop.
- A Stock control
  - B Product specification
  - C A tidy workplace
  - D Quality control (1)
- 1.1.18 Continuous sales of products ensure that a business ...
- A shows sustainable profit.
  - B lasts for a short time.
  - C has fewer customers.
  - D has a high mark-up. (1)
- 1.1.19 To manage his/her time effectively an entrepreneur should ...
- A postpone tasks.
  - B use unskilled workers.
  - C prolong tasks.
  - D establish a routine. (1)
- 1.1.20 A clear description of a product assists with ...
- A customer appeal.
  - B quality control.
  - C good customer relations.
  - D the pricing of the product. (1)





1.2 Give ONE term for each of the following descriptions. Write only the term next to the question numbers (1.2.1 to 1.2.4) in the ANSWER BOOK.

- 1.2.1 An unknown e-mail requesting personal banking details
- 1.2.2 Exonerates a seller from any liability
- 1.2.3 All members in the group benefit equally from the proceeds
- 1.2.4 A business conducting unreasonable acts against consumers (4)

1.3 Match the fashion term in COLUMN B with the example in COLUMN A. Write only the letter (A–E) next to the question numbers (1.3.1 to 1.3.3) in the ANSWER BOOK, e.g. 1.3.4 F.

COLUMN A EXAMPLE		COLUMN B FASHION TERM	
1.3.1	Wearing a fashion item that is worn by many people	A	vintage fashion
1.3.2	Wearing a dress from the 1940s to a wedding	B	obsolete fashion
1.3.3	Recreating the fashion style of the 1970s	C	contemporary fashion
		D	retrospective fashion
		E	high fashion

(3 x 1) (3)

1.4 Choose a food additive from the list below that matches a reason for the addition of food additives in QUESTIONS 1.4.1 to 1.4.5. Write only the food additive next to the question numbers (1.4.1 to 1.4.5) in the ANSWER BOOK.

antioxidants; bleaches; chemical preservatives; colourants; flavourants; nutrients; stabilisers
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- 1.4.1 Prevents rancidity in fatty foods such as margarine
- 1.4.2 Slows down spoilage caused by micro-organisms
- 1.4.3 Added to food such as instant pudding mixtures to improve their texture
- 1.4.4 Added to yellowish freshly milled flour to improve the appearance of the flour
- 1.4.5 Sweeteners, salt and spices added to food to improve the taste (5 x 1) (5)



1.5 Select THREE advantages of renting a home from the list below. Write only the letters (A–F) next to the question number (1.5) in the ANSWER BOOK.

- A You can leave the home to your family one day.
- B You can run a business from home with permission.
- C Property cannot be security for a loan.
- D It is cheaper in the long term.
- E You are not responsible for maintenance.
- F There are fewer monthly expenses.

(3)

1.6 Select FIVE practices of an entrepreneur who considers sustainable production from the list below. Write only the letters (A–J) next to the question number (1.6) in the ANSWER BOOK.

- A Uses leftover materials to make other products
- B Uses toxic materials in production
- C Uses recycled paper to make labels
- D Uses non-biodegradable packaging
- E Uses solar energy
- F Uses local raw materials
- G Produces many extra products
- H Uses imported raw materials
- I Installs water tanks to supplement supply
- J Leaves a large carbon footprint

(5)

**TOTAL SECTION A: 40**



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

- 2.1 State TWO ways of calculating interest on credit agreements. (2)
- 2.2 Define the term *grey goods/parallel imports*. (3)
- 2.3 State THREE ways in which consumers can save water when gardening. (3)
- 2.4 Explain the following taxes:
- 2.4.1 VAT (value-added tax) (2)
- 2.4.2 Excise duty (sin tax) (2)
- 2.5 State THREE ways of saving electricity when using a refrigerator. (3)
- 2.6 Discuss what municipalities can do to reduce crime and make communities safer to live in. (6)
- 2.7 Explain how a tiered-level/multi-level marketing scheme works. (3)
- 2.8 Read the scenario below and answer the questions that follow.

Ayanda was approached by a sales representative of a security company to install an alarm system at her house. The sales representative was so convincing about safety that she could not resist signing the contract immediately. After re-calculating her budget three days after signing the contract, she realised that she could not really afford it. She called the manager to cancel the contract before the alarm system would be installed.

[Own text]

- 2.8.1 Explain the term *contract*. (2)
- 2.8.2 Explain how the cooling-off period protected Ayanda when she cancelled the alarm system contract. (3)
- 2.9 Discuss the advantages for the natural environment when using gas. (3)
- 2.10 Read the statement below and answer the question that follows.

In May 2021 fuel cost R17,23 per litre and in May 2022 it had increased by 26,8% to R21,84 per litre.

[Adapted from *Business Tech*, May 2022]


Describe the impact that increasing fuel prices have on consumers' rights to satisfy their basic needs.

(8)  
**[40]**



**QUESTION 3: FOOD AND NUTRITION**

- 3.1 Give THREE examples of foods that can be irradiated. (3)
- 3.2 Explain the term *food security*. (3)
- 3.3 Name THREE dietary causes of high blood pressure. (3)
- 3.4 Explain how the transmission of gastroenteritis can be prevented during food preparation. (3)
- 3.5 Describe how arteriosclerosis develops. (3)
- 3.6 Study the label of the food item below and answer the questions that follow.

	<b>INGREDIENTS:</b> Peanuts, sugar, hydrogenated vegetable oil (soya bean), salt, emulsifier	
	<b>ALLERGENS:</b> Peanuts, soya	
<b>TYPICAL NUTRITIONAL INFORMATION:</b>		
<b>Nutritional value</b>	<b>Per 100 g</b>	<b>Per 10 g</b>
Energy	2647 kJ	265 kJ
Protein	23,2 g	2,3 g
Carbohydrates	23 g	2 g
Total fat	50,5 g	5,1 g

[Adapted from [pnp.co.za](http://pnp.co.za)]

- 3.6.1 Name the ingredient that is present in the largest quantity in the food item. (1)
- 3.6.2 A label provides very important information about a product.  
List the basic information that is NOT visible on the label above. (4)
- 3.6.3 Explain the function of the emulsifier in the list of ingredients. (2)



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

Nancy is a 17-year-old vegetarian. Her diet includes only fruit and vegetables without any animal products. She is very active in sport. She started feeling weak and tired most of the time and went to her doctor. The doctor diagnosed a food-related health condition and prescribed the breakfast plan below to improve her health.

<b>BREAKFAST PLAN</b>
<ul style="list-style-type: none"> <li>• Fresh fruit</li> <li>• Muesli and plain yoghurt</li> <li>• Hard-boiled eggs</li> <li>• Orange juice</li> </ul>

[Own text]

3.7.1 Identify the food-related health condition the doctor diagnosed. (1)

3.7.2 Discuss reasons why the doctor prescribed the above plan for Nancy. (5)

3.8 Study the TWO menus below and answer the questions that follow.

<b>MENU A</b>	<b>MENU B</b>
<ul style="list-style-type: none"> <li>• Grilled fish</li> <li>• Spinach and low-fat feta cheese salad</li> <li>• Strawberry fruit salad</li> </ul>	<ul style="list-style-type: none"> <li>• Fried pork chop with creamy mushroom sauce</li> <li>• Baked potato filled with bacon and cheese</li> </ul>

[Own text]

3.8.1 Justify why MENU B will be harmful to a person suffering from coronary heart disease. (4)

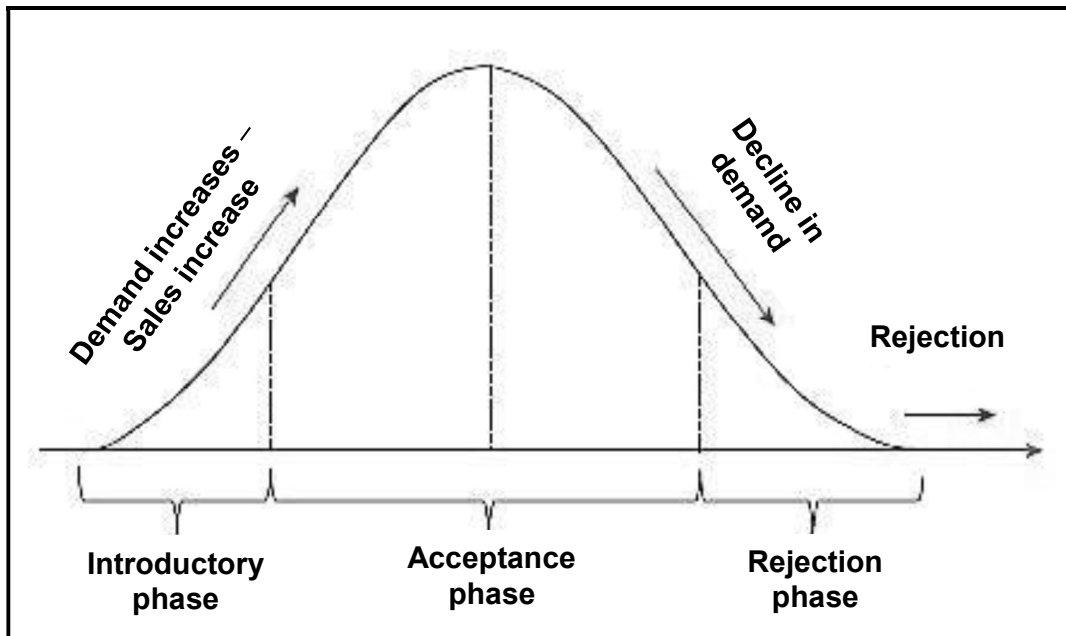
3.8.2 Discuss why MENU A is a healthier option for a person suffering from high blood cholesterol levels. (8)

**[40]**



**QUESTION 4: CLOTHING**



- 4.1 Define the term *brand piracy*. (2)
- 4.2 Write a paragraph to explain how economic factors will influence fashion changes. (4)
- 4.3 Study the graph of the fashion cycle below and answer the questions that follow.

[Source: [Pinterest](#)]

- 4.3.1 Identify the stage represented by the acceptance phase in the graph above. (1)
- 4.3.2 Explain what happens to fashion during the stage identified in QUESTION 4.3.1. (2)
- 4.4 Discuss the interrelationship between quality and price when buying clothes for the world of work. (4)



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

<p style="text-align: center;"><b>PICTURE A</b></p> <div style="text-align: center;">  </div> <p style="text-align: center;">[Source: <a href="#">Pinterest</a>]</p>	<ul style="list-style-type: none"> <li>• Blue and white striped long-sleeve shirt/blouse</li> </ul>
<p style="text-align: center;"><b>PICTURE B</b></p> <div style="text-align: center;">  </div> <p style="text-align: center;">[Source: <a href="#">amazon.co.uk</a>]</p>	<ul style="list-style-type: none"> <li>• Black long-sleeved two-piece tracksuit</li> <li>• Both pieces are made of a soft cotton blend fabric</li> </ul>

4.5.1 Give THREE reasons why the clothing in PICTURES A and B can be regarded as classic fashion items. (3)

4.5.2 Analyse the advantages of combining the clothing in PICTURE A and the tracksuit pants in PICTURE B for an online (virtual) meeting of people working from home. (4)  
**[20]**



**QUESTION 5: HOUSING AND INTERIOR**

- 5.1 State who manages sectional-title properties. (1)
- 5.2 Explain the term *lease*. (2)
- 5.3 Name TWO types of insurance that homeowners should have. (2)
- 5.4 Explain the financial disadvantages of building a house. (3)
- 5.5 State the financial information that must be included in the sales agreement when buying a full-title property. (3)
- 5.6 Study the information on the microwave oven below and answer the questions that follow.

	<ul style="list-style-type: none"> <li>• 20 litre capacity</li> <li>• Digital LED display with clock</li> <li>• 10 power levels</li> <li>• Defrost by time or weight</li> <li>• Quick start and kitchen timer functions</li> <li>• Elegant mirror finish</li> <li>• User-friendly control panel</li> <li>• Push-button door</li> <li>• Grey interior</li> </ul> <p>Cash price: R3 999,00 Credit: R162 pm x 36 months Deposit: R200</p>
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[Source: [game.co.za](http://game.co.za)]

- 5.6.1 Identify the type of credit transaction provided above. (1)
- 5.6.2 Describe how the functions of the microwave oven above will benefit a consumer. (4)
- 5.7 Read the statement below and answer the question that follows.

E-waste or electronic waste is a term used for electrical household appliances that are discarded. E-waste contains recyclable materials such as metal, glass and plastic that can be reused to create new products

[Adapted from <https://www.genevaenvironmentnetwork.org>]

Analyse the positive impact of recycling e-waste on sustaining the natural environment.

(4)  
**[20]**





**QUESTION 6: ENTREPRENEURSHIP**

- 6.1 Define the term *target market*. (2)
- 6.2 Give the purpose of product specifications. (2)
- 6.3 Give THREE reasons for the packaging of products. (3)
- 6.4 Explain why an entrepreneur should keep a workplace tidy. (3)
- 6.5 Explain the purpose of the trade name of a product. (2)
- 6.6 Read the case study below and answer the questions that follow.

A young entrepreneur from the Free State saw an opportunity to start a business with the R350,00 grant provided by the government. She used the resources she had to start a furniture-making business in her parents' garage. She used YouTube to find out what others were doing and came across people making furniture using tyres. She also used YouTube videos to train herself.

She bought a second-hand drill and a couch stapler with the R350,00. She also found old wooden boards around the neighbourhood, asked the scrapyards for old tyres and used fabric off-cuts to cover the furniture. Her first order was a two-seater couch made with tyres, which put her on the map and brought in many new clients. With the money she is making, she buys more equipment to grow the business. She asks for a deposit and uses the money to buy new materials. She has managed to come up with competitive prices, which keep her clients coming back. Her business has expanded to include vehicle upholstery and furniture refurbishment.

[Adapted from *Sunday Independent*, 12 October 2021]

- 6.6.1 Explain how the young entrepreneur applied the following factors when choosing a product for her small-scale business:
- (a) Financial resources (1)
  - (b) Workspace (1)
  - (c) Raw materials (3)
  - (d) Human skills (1)
- 6.6.2 List the stages in the production process where she should conduct quality control. (4)



- 6.6.3 Explain the impact that the quality of raw materials will have on the quality and price of her final products. (4)
- 6.6.4 The production cost of one couch is R500,00 and she adds 45% as her mark-up.  
Calculate the selling price of ONE couch. Show ALL calculations. (3)
- 6.6.5 She sells one vehicle seat cover for R350,00, which includes 20 % profit.  
Calculate the profit she makes if she sells six seat covers. Show ALL calculations. (3)
- 6.6.6 The furniture business is likely to show sustainable profitability.  
Justify this statement. (8)

**[40]****TOTAL SECTION B: 160**  
**GRAND TOTAL: 200**



# basic education

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

## NATIONAL SENIOR CERTIFICATE

GRADE 12

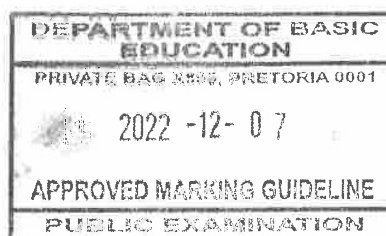
CONSUMER STUDIES  
NOVEMBER 2022  
MARKING GUIDELINES

MARKS: 200

Internal Moderators:  
7/12/2022

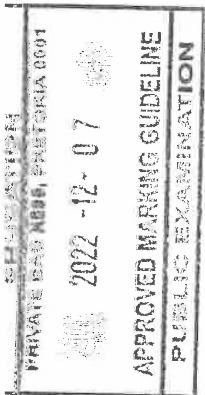
These marking guidelines consist of 19 pages.

S.S. deWilliers  
External Moderator  
7/12/2022



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

- 1.1.1 C✓ *Remembering, easy (Focus, p.169; Successful, p.190–191)* (1)
- 1.1.2 B✓ *Remembering, easy (Focus, p.163; Successful, p.181)* (1)
- 1.1.3 D✓ *Understanding, moderate (Focus, p.167; Successful, p.185)* (1)
- 1.1.4 B✓ *Remembering, easy (Focus, p.183; Successful, p.202)* (1)
- 1.1.5 D✓ *Applying, easy (Focus, p.167–168; Successful, p.184–185)* (1)
- 1.1.6 A✓ *Remembering, easy (Focus, p.77; Successful, p.91)* (1)
- 1.1.7 B✓ *Understanding, easy (Focus, p.74; Successful, p.84)* (1)
- 1.1.8 C✓ *Remembering, easy (Focus, p.77; Successful, p.87)* (1)
- 1.1.9 A✓ *Remembering, easy (Focus, p.90; Successful, p.106)* (1)
- 1.1.10 D✓ *Remembering, moderate (Focus, p.104; Successful, p.124–126)* (1)
- 1.1.11 B✓ *Understanding, easy (Grade 11)* (1)
- 1.1.12 C✓ *Understanding, moderate (Grade 11)* (1)
- 1.1.13 D✓ *Understanding, moderate (Focus, p.134; Successful, p.155)* (1)
- 1.1.14 A✓ *Remembering, easy (Focus, p.128; Successful, p.146)* (1)
- 1.1.15 B✓ *Understanding, easy (Focus, p.138; Successful, p.155)* (1)
- 1.1.16 C✓ *Remembering, easy (Focus, p.15; Successful, p.21)* (1)
- 1.1.17 A✓ *Remembering, easy (Focus, p.17; Successful, p.23)* (1)
- 1.1.18 A✓ *Understanding, easy (Focus, p.35; Successful, p.34)* (1)
- 1.1.19 D✓ *Understanding, easy (Focus, p.24; Successful, p.25 )* (1)
- 1.1.20 B✓ *Remembering, moderate (Focus, p.16; Successful, p.22)* (1)



1.2	1.2.1	Phishing/ scam✓		
	1.2.2	Exemption clause✓		
	1.2.3	Stokvel/ (community) savings club✓		
	1.2.4	Unfair/ unreasonable business practice✓		(4)
		<i>Remembering, easy (Focus, p.156-161; Successful, p.173-178)</i>		
1.3	1.3.1	C✓		
	1.3.2	A✓		
	1.3.3	D✓		(3)
		<i>Understanding, moderate (Focus, p.49-51; Successful, p.50-55)</i>		
1.4	1.4.1	Antioxidants✓		
	1.4.2	Chemical preservatives✓		
	1.4.3	Stabilisers✓		
	1.4.4	Bleaches✓		
	1.4.5	Flavourants✓		(5)
		<i>Remembering, easy (Focus, p.93-94; Successful, p.113-114)</i>		
1.5	B✓			
	E✓			
	F✓		(Any order)	(3)
		<i>Remembering, easy (Focus, p.118; Successful, p.137)</i>		
1.6	A✓			
	C✓			
	E✓			
	F✓			
	I✓		(Any order)	(5)
		<i>Understanding, easy (Focus, p.27-28; Successful, p.26)</i>		
			<b>TOTAL SECTION A:</b>	<b>40</b>



**SECTION B: LONG QUESTIONS****QUESTION 2: THE CONSUMER****2.1 State TWO ways of calculating interest on credit agreements.**

- Simple interest<sup>✓1</sup>
- Compound interest<sup>✓2</sup> (2)

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

**2.2 Define the term grey goods/parallel imports.**

Items that a manufacturer<sup>✓1</sup> does not want sold in a particular country<sup>✓2</sup> but end up there through unofficial distribution channels.<sup>✓3</sup>

**OR**

Items that have been imported into a country through unofficial channels.<sup>✓4</sup>  
They are not illegal<sup>✓5</sup> as all the necessary duties have been paid.<sup>✓6</sup> (3)

*Remembering, easy (Focus, p.158; Successful, p.176)*

**2.3 State THREE ways in which consumers can save water when gardening.**

- Use grey water.<sup>✓1</sup>
- Use water from the overflow pipe of the geyser.<sup>✓2</sup>
- Use rainwater/ rainwater tanks/ borehole/ wellpoint.<sup>✓3</sup>
- Plant indigenous/ water-wise plants that require less water.<sup>✓4</sup>
- Group plants with similar water needs together.<sup>✓5</sup>
- Use mulches/ small rocks/ pebbles to retain water in the soil.<sup>✓6</sup>
- Do not water the garden during the hottest part of the day/ do water early in the morning/ late in the evening.<sup>✓7</sup>
- Do not water when it is windy.<sup>✓8</sup>
- Use a bucket/ watering can/ drip system instead of hosepipe/ sprinklers.<sup>✓9</sup>
- Do not water everyday/ only water two to three times a week.<sup>✓10</sup>

(Any 3) (3)

*Remembering, moderate (Focus, p.180-181; Successful, p.199)*

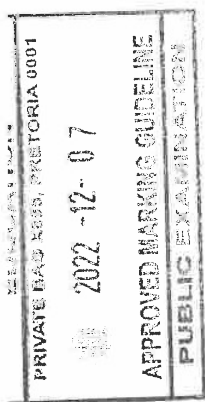
**2.4 Explain the following taxes.****2.4.1 VAT (Value-added tax)**

- A certain percentage/ 15%<sup>✓1</sup> added to the price of specified goods and services that businesses sell.<sup>✓2</sup>
- All consumers pay VAT.<sup>✓3</sup>

**OR**

- A percentage/ 15% to the price charged<sup>✓4</sup> for goods and services at each stage of production.<sup>✓5</sup>
- All consumers pay VAT.<sup>✓6</sup> (Any 2) (2)

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



### 2.4.2 Excise duty (sin tax)

Tax is charged on the manufacturing/ sale<sup>✓1</sup> of fast moving daily consumables/ non-essential/ luxury items.<sup>✓2</sup>

Examples include alcohol/ tobacco/ cigarettes/ perfume/ petrol.<sup>✓3</sup>

(Any 2) (2)

*Understanding, moderate (Focus, p.165; Successful, p.182)*

### 2.5 State THREE ways of saving electricity when using a refrigerator.

- Allow air to circulate<sup>✓1</sup> in the refrigerator.
- Do not overload<sup>✓2</sup> the refrigerator.
- A full refrigerator uses less electricity than an empty refrigerator.<sup>✓3</sup>
- Allow hot food to cool<sup>✓4</sup> before placing it in the refrigerator.
- Set the controls according to the season.<sup>✓5</sup>
- Do not open the door unnecessarily.<sup>✓6</sup>
- Make sure that the seal is intact/ not perished.<sup>✓7</sup>
- Do not place the refrigerator near the stove/ warm area<sup>✓8</sup> in the house.
- Always leave space behind<sup>✓9</sup> the refrigerator for air to circulate.
- Defrost<sup>✓10</sup> the refrigerator regularly.
- Vacuum<sup>✓11</sup> the coils regularly.

(Any 3) (3)

*Understanding, moderate (Focus, p.173-174; Successful, p.160)*

### 2.6 Discuss what municipalities can do to reduce crime and make communities safer to live in.

- Municipalities provide streetlights.<sup>✓1</sup> if the area is lit/ it is not dark and crime cannot take place/ people can see where to walk.<sup>✓2</sup>
- They provide firefighting services<sup>✓3</sup> to put out fires immediately before they spread and cause further damage.<sup>✓4</sup>
- Ensure that storm water drains/ manholes are covered<sup>✓5</sup> to prevent people falling into them/ so that rainwater can flow away.<sup>✓6</sup>
- Provide traffic police<sup>✓7</sup> to control traffic and keep people safe on the roads.<sup>✓8</sup>
- Ensure that the roads are repaired/ no potholes<sup>✓9</sup> to prevent accidents.<sup>✓10</sup>
- Cut down the trees and bushes<sup>✓11</sup> so that there is no place for criminals to hide.<sup>✓12</sup>
- Remove the rubbish<sup>✓13</sup> to prevent people from getting sick/ criminals hiding behind it.<sup>✓14</sup>
- Provide clean safe water<sup>✓15</sup> for proper sanitation.<sup>✓16</sup>
- Repair damaged electrical wires<sup>✓17</sup> to prevent accidents.<sup>✓18</sup>
- Repair sewage leaks<sup>✓19</sup> for safety and hygienic purposes.<sup>✓20</sup>
- Maintain municipal buildings/ recreational facilities<sup>✓21</sup> to ensure the safety of the public.<sup>✓22</sup>

(Any 6) (6)

*Applying, difficult (Focus, p.184; Successful, p.202)*



**2.7 Explain how a tiered-level/multi-level marketing scheme works.**

- A legal pyramid scheme.✓<sup>1</sup>
- A product is for sale✓<sup>2</sup> using direct marketing.✓<sup>3</sup>
- The people doing the selling receive a portion of the funds generated from the sales of the product.✓<sup>4</sup>
- The people selling, also recruit✓<sup>5</sup> more people to sell for them.✓<sup>6</sup> They are then able to also receive funds/ commission✓<sup>7</sup> from the sales of the people that they have recruited.

(Any 3) (3)

*Understanding, moderate (Focus, p.162; Successful, p.179)*

**2.8 2.8.1 Explain the term contract.**

A contract is a legal agreement.✓<sup>1</sup> between two people✓<sup>2</sup> where one party promises to do something in return for a valuable benefit✓<sup>3</sup> of some sort.

**OR**

A contract is an agreement.✓<sup>4</sup> that is intended to create legal✓<sup>5</sup> rights and duties between its parties.✓<sup>6</sup>

(Any 2) (2)

*Remembering, easy (Focus, p.155; Successful, p.169)*

**2.8.2 Explain how the cooling-off period protected Ayanda when she cancelled the alarm system contract.**

- Ayanda was approached through direct marketing/ transaction that she did not start.✓<sup>1</sup>
- She has the right to cancel the contract/ reconsider her purchase/ change her mind✓<sup>2</sup> within five business/ working days✓<sup>3</sup> without a reason.✓<sup>4</sup>
- Ayanda cancelled the contract within three days✓<sup>5</sup> before the alarm system was installed.
- She may not be charged any penalty fees✓<sup>6</sup> for the cancellation, as she cancelled it within the cooling-off period.

(Any 3) (3)

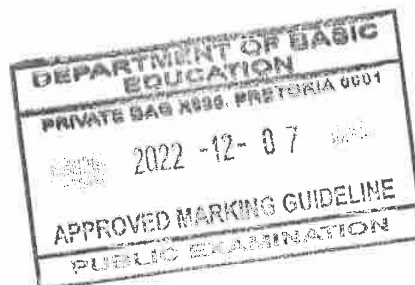
*Applying, moderate (Focus, p.157; Successful, p.173)*

**2.9 Discuss the advantages for the natural environment when using gas.**

- Gas is the cleanest fossil fuel available✓<sup>1</sup> and it causes less (air) pollution.✓<sup>2</sup>
- Gas is more environmentally friendly than coal or oil/ less transport required✓<sup>3</sup> thus producing less carbon emissions.✓<sup>4</sup>
- Gas has a lower carbon footprint than electricity/ reduces the need for mining resources such as coal✓<sup>5</sup>

(Any 3) (3)

*Understanding, moderate (Focus, p.176; Successful, p.194-195)*





2.10 **Describe the impact that increasing fuel prices have on consumers' rights to satisfy their basic needs.**

- The cost of transport to work/ school<sup>✓1</sup> increases and consumers will have less money<sup>✓2</sup> to spend on satisfying basic needs/ buy food which may lead to food insecurity.<sup>✓3</sup>
- Consumers may be forced to buy from local shops<sup>✓4</sup> and goods may be more expensive.<sup>✓5</sup>
- Raw materials for production of <sup>✓6</sup> food/ clothing will cost more.
- Transporting of products<sup>✓7</sup> to retailers will cost more.
- As a result of the increase in the cost of raw materials/ products, retailers will charge more on the selling price of products<sup>✓8</sup> in order to make a profit.<sup>✓9</sup>
- Consumers will pay more for basic products/ food/ clothing<sup>✓10</sup> and will have less disposable money.<sup>✓11</sup>
- Some consumers may not be able to afford bond repayments/ rent<sup>✓12</sup> and will be forced to move.<sup>✓13</sup>
- People may take loans<sup>✓14</sup> to satisfy their basic needs leading to more debts.<sup>✓15</sup>
- If tenants cannot pay rent, owners of properties may not receive their money<sup>✓16</sup> and therefore may not be able to meet their basic needs.<sup>✓17</sup>

(Any 8)

(8)

*Analysing, difficult (Consumer Issues) (Focus, p.168; Successful, p.185)*

**[40]**



**QUESTION 3: FOOD AND NUTRITION****3.1 Give THREE examples of foods that can be irradiated.**

- Herbs<sup>✓1</sup>
- Spices<sup>✓2</sup>
- Fruits<sup>✓3</sup>
- Vegetables/ potatoes<sup>✓4</sup>
- Meat<sup>✓5</sup>
- Poultry<sup>✓6</sup>
- Fish<sup>✓7</sup>
- Honey<sup>✓8</sup>
- Cereals<sup>✓9</sup>
- Legumes<sup>✓10</sup>



(Any 3) (3)

*Remembering, easy (Focus, p.105; Successful, p.127-128)***3.2 Explain the term food security.**

The ability of individuals to obtain/ have access<sup>✓1</sup> to sufficient/ adequate/ safe/ nutritious food<sup>✓2</sup> on a day-to-day basis<sup>✓3</sup> to be able to maintain an active, healthy lifestyle.<sup>✓4</sup>

(Any 3) (3)

*Remembering, easy (Focus, p.106; Successful, p.127-128)***3.3 Name THREE dietary causes of high blood pressure.**

- Excessive salt/ sodium intake.<sup>✓1</sup>
- Being overweight/ obese/ high fat/ sugar intake/ low fibre intake.<sup>✓2</sup>
- Insufficient intake of dairy.<sup>✓3</sup>
- Insufficient intake of calcium.<sup>✓4</sup>
- Insufficient intake of fruit/ vegetables.<sup>✓5</sup>
- Insufficient intake of potassium.<sup>✓6</sup>
- Insufficient intake of magnesium.<sup>✓7</sup>
- Too much/ excessive alcohol.<sup>✓8</sup>

(Any 3) (3)

*Remembering, easy (Focus, p.77; Successful, p.87)***3.4 Explain how the transmission of gastroenteritis can be prevented during food preparation.**

- Do not handle food when having/ infected with gastro-enteritis.<sup>✓1</sup>
- Wash/ prepare food with uncontaminated/ clean/ safe water.<sup>✓2</sup>
- Use clean utensils/ apparatus/ counters/ work surfaces/ storage areas<sup>✓3</sup> to prevent contamination.
- Food handlers should follow hygienic practices to avoid contamination: Nails should be short and clean/ hair covered/ clean aprons.<sup>✓4</sup>
- Wash/ sanitise hands after using the toilet/ changing nappies/ before handling food.<sup>✓5</sup>
- Food should be kept at the correct temperature<sup>✓6</sup> to limit the growth of harmful organisms.
- Keep raw meat/ eggs/ poultry/ fish away from other foods that will be eaten raw.<sup>✓7</sup>
- Make sure food is cooked properly<sup>✓8</sup> to destroy harmful organisms.

(Any 3) (3)

*Remembering, moderate (Focus, p.86-88; Successful, p.109)*

3.5 **Describe how atherosclerosis develops.**

It is developed when arteries<sup>✓1</sup> clog/ become narrow/ and close<sup>✓2</sup> due to the build-up of cholesterol/ other fatty substances/ plaque<sup>✓3</sup> in the walls of the arteries.

(3)

*Remembering, easy (Focus, p.74; Successful, p.83)*

3.6 3.6.1 **Name the ingredient that is present in the largest quantity in the food item.**

Peanuts<sup>✓1</sup>

(1)

*Remembering, easy (Focus, p.97; Successful, p.118)*

3.6.2 **List the basic information that is NOT visible on the label above.**

- Name of the manufacturer<sup>✓1</sup>
- Address of the manufacturer<sup>✓2</sup>
- Storage instructions<sup>✓3</sup>
- Net content/ weight<sup>✓4</sup>
- Country of origin<sup>✓5</sup>
- Batch number<sup>✓6</sup>
- Price/ barcode<sup>✓7</sup>
- Sell-by/ best before/ production date<sup>✓8</sup>

(Any 4) (4)

*Remembering, easy (Focus, p.97-98; Successful, p.118-119)*

3.6.3 **Explain the function of the emulsifier in the list of ingredients.**

Mix foods/ oil and water/ liquid<sup>✓1</sup> and prevent the separation of the ingredients.<sup>✓2</sup> They provide a consistent texture.<sup>✓3</sup>

(Any 2) (2)

*Remembering, easy (Focus, p.93; Successful, p.113)*

3.7 3.7.1 **Identify the food-related health condition the doctor diagnosed.**

Anaemia<sup>✓1</sup>

(1)

*Understanding, easy (Focus, p.76; Successful, p.91)*



3.7.2 **Discuss reasons why the doctor prescribed the above plan for Nancy.**

- Nancy has anaemia because she lacks iron/ Vitamin B<sub>12</sub> in her diet.✓<sup>1</sup>
- Fresh fruit/ orange juice are rich in vitamin C/ folic acid.✓<sup>2</sup>  
Vitamin C will promote the absorption of iron.✓<sup>3</sup>
- Muesli contains iron✓<sup>4</sup> and folic acid✓<sup>5</sup> which helps in the formation/ needed to produce haemoglobin/ red blood cells.✓<sup>6</sup>
- Eggs contain iron/ vitamin B<sub>12</sub>✓<sup>7</sup> which assists in the formation of red blood cells.✓<sup>8</sup>
- Nancy will feel less tired✓<sup>9</sup> if she follows the plan and this will improve her health. (Any 5) (5)

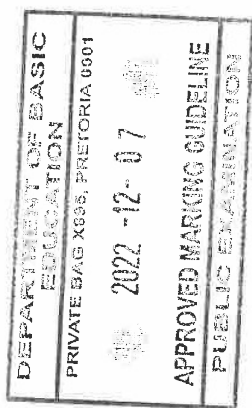
*Applying, moderate (Focus, p.76-77; Successful, p.91)*

3.8 3.8.1 **Justify why MENU B will be harmful to a person suffering from coronary heart disease.**

- Pork/ cream in the mushroom sauce/ bacon/ cheese contains saturated fats.✓<sup>1</sup>
- Saturated fat causes the body to produce more/ retain LDL.✓<sup>2</sup>
- LDL (low-density lipoproteins) increases the blood cholesterol levels✓<sup>3</sup> causing the gradual narrowing/ clogging of the blood vessels/ arteries.✓<sup>4</sup> This will make the coronary heart disease even worse. (4)

*Analysing, difficult (Focus, p.74-75; Successful, p.83-85)*

3.8.2 **Discuss why MENU A is a healthier option for a person suffering from high blood cholesterol levels.**



- The fish is grilled, thus the minimum amount of fat✓<sup>1</sup> is used.
- Fish contains mostly unsaturated fats/ (HDL) high-density lipoprotein.✓<sup>2</sup>
- HDL gathers up excess blood cholesterol✓<sup>3</sup> and transports it to the liver where they are broken down to be excreted.✓<sup>4</sup>
- The fat in fish has omega-3 fatty acids✓<sup>5</sup> that protects the heart/ blood vessels.✓<sup>6</sup>
- Spinach/ strawberries contains fibre,✓<sup>7</sup> which reduces the build-up of blood cholesterol✓<sup>8</sup> in the arteries, thus reducing the risk of atherosclerosis.✓<sup>9</sup>
- Low-fat Feta cheese contains less saturated fats,✓<sup>10</sup> than full-fat Feta cheese.
- The fruit salad/ berries contain antioxidants✓<sup>11</sup> that helps prevent the harmful effects of oxidation in the body✓<sup>12</sup> by minimising the effects of free radicals.✓<sup>13</sup> (Any 8) (8)

*Analysing, difficult (Focus, p.74-75; Successful, p.84-85)*

[40]

**QUESTION 4: CLOTHING****4.1 Define the term *brand piracy*.**

Brand piracy occurs when a product is given a name that is similar to that of a well-known brand<sup>✓1</sup> deliberately so that consumers may mistake it for the actual brand name. <sup>✓2</sup>

**OR**

Brand piracy is the imitation/ a fake of the original,<sup>✓3</sup> but they do not look exactly like the original.<sup>✓4</sup>

**OR**

Brand piracy is the unauthorised<sup>✓5</sup> usage of protected brand/ trade names/ trademarks/ logos/ imitation of labels/ packaging/ presentation of products.<sup>✓6</sup> (2)  
*Remembering, moderate (Focus, p.64; Successful, p.72)*

**4.2 Write a paragraph to explain how economic factors will influence fashion changes.**

When consumers have money to spend<sup>✓1</sup> fashion flourishes and changes.<sup>✓2</sup>  
An increase in income stimulates the fashion industry<sup>✓3</sup> and consumers can afford to buy new clothes and fashion will change rapidly.<sup>✓4</sup> When there is less income coming in<sup>✓5</sup> consumers will buy less clothes and fashion change will be slower.<sup>✓6</sup> Inflation/ recession/ depression/ poverty<sup>✓7</sup> will also slow down the rate at which fashion changes.<sup>✓8</sup> (Any 4) (4)

*Understanding, moderate (Focus, p.49; Successful, p.53)*

**4.3 4.3.1 Identify the stage represented by the acceptance phase in the graph above.**

Peak stage<sup>✓1</sup>

*Applying, easy (Focus, p.50; Successful, p.50)*

(1)

**4.3.2 Explain what happens to fashion during the stage identified in QUESTION 4.3.1**

- The fashion is produced in large numbers<sup>✓1</sup> and there are more sales of the fashion.<sup>✓2</sup> The fashion is at the height of popularity<sup>✓3</sup> and many/ most people wear it.<sup>✓4</sup>
- Mass production<sup>✓5</sup> stimulates sales.
- It is widely available/ sold in many shops.<sup>✓6</sup>
- The fashion is advertised by clothing stores<sup>✓7</sup> in magazines/ window displays.<sup>✓8</sup>

(Any 2) (2)

*Understanding, easy (Focus, p.50; Successful, p.50)*



4.4 **Discuss the interrelationship between quality and price when buying clothes for the world of work.**

- Clothes for the world of work are often good quality classic styles<sup>✓1</sup> and can be worn for a long time.
- Good quality clothes usually cost more/ is more expensive<sup>✓2</sup> but last longer/ many seasons.<sup>✓3</sup> This may save money in the long run/ over time.<sup>✓4</sup>
- Cheaper clothes may have a poor quality<sup>✓5</sup> and may have a short lifespan/ last for a short time/ season,<sup>✓6</sup> thus more clothes need to be bought in a short period and more money will be spent on clothing in a shorter period.<sup>✓7</sup>

(Any 4) (4)

*Applying, difficult (Focus, p.55; Successful, p.59)*

4.5 4.5.1 **Give THREE reasons why the clothing in PICTURES A and B can be regarded as classic fashion items.**

- Both items can remain popular over a long period/ last for many seasons/ timeless.<sup>✓1</sup>
- The items are considered as tasteful.<sup>✓2</sup>
- Cotton blends have been popular over a long period.<sup>✓3</sup>
- Blue and black are classic colours.<sup>✓4</sup>
- The black tracksuit/ shirt/ blouse is characterised by simplicity.<sup>✓5</sup>
- Both items are accepted by a large group of consumers/ most people.<sup>✓6</sup>

(Any 3) (3)

*Understanding, easy (Focus, p.49; Successful, p.51-57)*

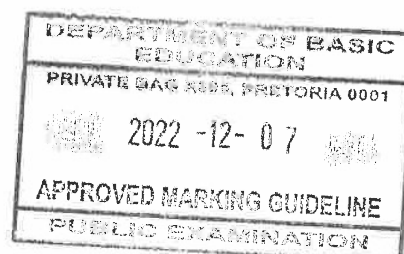
4.5.2 **Analyse the advantages of combining the clothing in PICTURE A and the tracksuit pants in PICTURE B for an online (virtual) meeting of people working from home.**

- In online meetings, only the upper part of the body/ shoulder and face will be seen, if required.<sup>✓1</sup>
- The shirt/ blouse is professional/ formal/ not revealing<sup>✓2</sup> and is suitable for the world of work.<sup>✓3</sup>
- It can be worn with or without a tie/ scarf<sup>✓4</sup> to make it more or less formal.<sup>✓5</sup>
- It could be worn with or without a jacket/ blazer.<sup>✓6</sup>
- The bottom is comfortable/ not tight fitting/ soft to wear at home/ has a relaxed feel to it.<sup>✓7</sup>
- Cotton and cotton blend fabrics are comfortable/ cool to wear.<sup>✓8</sup>

(Any 4) (4)

*Analysing, difficult (Focus, p.49, 54; Successful, p.51, 55-57)*

[20]



**QUESTION 5: HOUSING AND INTERIOR****5.1 State who manages sectional-title properties.**

Body corporate<sup>✓1</sup> (1)  
*Remembering, easy (Focus, p.122; Successful, p.140)*

**5.2 Explain the term lease.**

Is the contract/ agreement<sup>✓1</sup> between the property owner/ landlord/ lessor and a tenant/ lessee.<sup>✓2</sup> (2)  
*Remembering, easy (Focus, p.117; Successful, p.137)*

**5.3 Name TWO types of insurance that homeowners should have.**

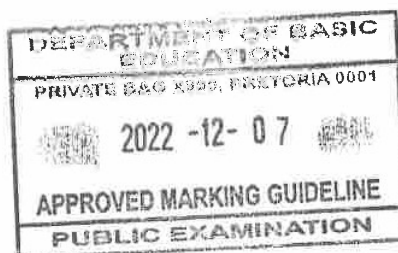
- Homeowner's (Comprehensive) Insurance.<sup>✓1</sup>
- Household (contents) insurance.<sup>✓2</sup>
- Life insurance/ mortgage/ bond protection insurance.<sup>✓3</sup> (Any 2) (2)

*Remembering, easy (Focus, p.127-128; Successful, p.145)/Examination Guidelines*

**5.4 Explain the financial disadvantages of building a house.**

- There could be delays, which will lead to additional building costs.<sup>✓1</sup>
- Unexpected costs,<sup>✓2</sup> such as the preparation of the site.
- Additional/ added costs after construction like landscaping/ starting a garden.<sup>✓3</sup>
- Paying municipal rates and taxes before occupation.<sup>✓4</sup>
- Can cost more than buying a house<sup>✓5</sup> because of the cost of building materials and land.
- There is always a risk of faulty construction and design, which could cost more money.<sup>✓6</sup>
- The builder/ homeowner can run out of money and may not be able to complete the house and therefore the incomplete house will have no value.<sup>✓7</sup> (Any 3) (3)

*Understanding, moderate (Focus, p.121; Successful, p.138)*



**5.5 State the financial information that must be included in the sales agreement when buying a full-title property.**

- Correct purchase price.✓<sup>1</sup>
- It must record any suspensive (granting of the bond) conditions to a sale e.g if a sale is subject to a condition that the purchaser obtains a loan to finance the transaction.✓<sup>2</sup> Stipulation that the transaction is subject to bond being obtained within a set period, if not fulfilled the sale will lapse.✓<sup>3</sup>
- Occupational interest should the transfer not be completed by date of occupation.✓<sup>4</sup>
- A stipulation that the seller is responsible for the estate agents commission.✓<sup>5</sup>
- The seller is responsible for the electrical clearance certificate.✓<sup>6</sup>
- Seller is responsible for paying for fumigation of borer/ termites.✓<sup>7</sup>
- A stipulation that the buyer is responsible for all other expenses e.g repainting.✓<sup>8</sup>
- A clause that stipulates penalties in the event that either of the parties breaks the contract.✓<sup>9</sup>
- Usually includes a voetstoets (“as is”) clause, which means the seller cannot be held liable for latent (hidden) defects in the property of which he/ she was unaware.✓<sup>10</sup>

(Any 3) (3)

*Understanding, easy (Focus, p.125; Successful, p.143)*

**5.6 5.6.1 Identify the type of credit transaction indicated above.**

Instalment (sale) transaction (agreement)/ hire purchase (agreement)✓

(1)

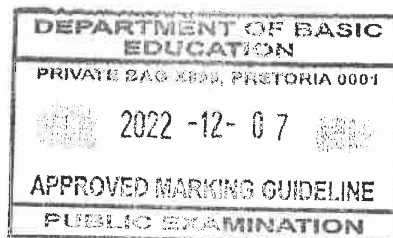
*Remembering, easy (Focus, p.148; Successful, p.162)*

**5.6.2 Describe how the functions of the microwave oven above will benefit a consumer.**

- 20 litre capacity makes it big enough to cook larger✓<sup>1</sup> meals.
- Defrost by time or weight, accurately calculates time and temperatures necessary for defrosting.✓<sup>2</sup>
- Quick start and kitchen timer functions, thus saving time/ electricity✓<sup>3</sup> as it switches off automatically when time is up.
- Elegant mirror finish/ grey interior makes it easy to clean.✓<sup>4</sup>
- User friendly control panel, which makes it easy to use.✓<sup>5</sup>
- Push button door makes it easy to open.✓<sup>6</sup>
- Digital LED display with clock makes it easy to see the time/ how cooking is proceeding.✓<sup>7</sup>
- 10 Power levels make it possible to cook a variety of dishes.✓<sup>8</sup>

(Any 4) (4)

*Applying, moderate (Focus, p.136, 141; Successful, p.159-160)*





5.7 **Analyse the positive impact of recycling E-waste on sustaining the natural environment.**

- The need to mine new raw materials is reduced,<sup>✓1</sup> increasing sustainability and lessens the impact on the natural environment.<sup>✓2</sup>
- Less electricity/ non-human energy will be needed to produce new products<sup>✓3</sup> as discarded electrical household appliances are being recycled/ reused/ resold for parts. This results in a lower carbon footprint/ greenhouse effect.<sup>✓4</sup>
- It may create less waste on landfills,<sup>✓5</sup> thus less pollution.<sup>✓6</sup>
- It reduces soil/ water/ air pollution<sup>✓7</sup> as E-waste may contain hazardous/ toxic waste.<sup>✓8</sup>

(Any 4) (4)

*Analysing, difficult (Focus, p.138; Successful, p.155)*

[20]

