This memorandum consists of 24 pages.
QUESTION 1: SHORT QUESTIONS

1.1 1.1.1 B ✓ Remembering, easy (Focus, p.182–184; Successful, p.202) (1)
1.1.2 D ✓ Remembering, easy (Focus, p.163; Successful, p.180) (1)
1.1.3 C ✓ Applying, moderate (Focus, p.173–4; Successful, p.192–4) (1)
1.1.4 C ✓ Remembering, easy (Focus, p.72; Successful, p.81) (1)
1.1.5 A ✓ Remembering, easy (Focus, p.95; Successful, p.111) (1)
1.1.6 B ✓ Remembering, moderate (Focus, p.101; Successful, p.119) (1)
1.1.7 C ✓ Remembering, easy (Focus, p.103; Successful, p.123–124) (1)
1.1.8 C/ D ✓ Remembering, easy (Focus, p.89–91; Successful, p.103-109) (1)
1.1.9 A ✓ Understanding, easy (Focus, p.49–50; Successful, p.50) (1)
1.1.10 C ✓ Understanding, easy (Focus, p.49; Successful, p.51) (1)
1.1.11 B ✓ Remembering, easy (Focus, p.128; Successful, p.146) (1)
1.1.12 C ✓ Understanding, difficult (Focus,p.127–128;Successful, p.145) (1)
1.1.13 A/ D ✓ Applying, difficult (Focus, p.137; Successful, p.157) (1)
1.1.14 B ✓ Understanding, moderate (Focus, p.130; Successful, p.149) (1)
1.1.15 A ✓ Understanding, easy (Focus, p.120; Successful, p.138) (1)
1.1.16 C ✓ Remembering, moderate (Focus, p.16; Successful, p.22) (1)
1.1.17 D ✓ Remembering, easy (Focus, p.25; Successful, p.25) (1)
1.1.18 D ✓ Remembering, easy (Focus, p.31; Successful, p.30) (1)
1.1.19 A ✓ Remembering, moderate (Focus, p.40; Successful, p.42) (1)
1.1.20 B ✓ Applying, moderate (Focus, p.35; Successful, p.34) (1)
1.2  
1.2.1 F (√) (Focus, p. 90; Successful, p. 107) (1)

1.2.2 A/ D (√) (Focus, p. 90; Successful, p. 106) (1)

1.2.3 C (√) (Focus, p. 89; Successful, p. 104) (1)

1.2.4 B (√) (Focus, p. 89; Successful, p. 103) (1)

Remembering, moderate

1.3  
1.3.1 Stokvel/ savings club (√) (Foc, p. 161; Suc, p. 177) (1)

1.3.2 Unfair business practice/ scam/ fraud (√) (Foc, p. 157; Suc, p. 174) (1)

1.3.3 Grey goods/ parallel imports (√) (Foc, p. 158; Suc, p. 176) (1)

1.3.4 (Illegal) Pyramid scheme (√) (Foc, p. 162; Suc, p. 179) (1)

1.3.5 Cooling-off period (√) (Foc, p. 157; Suc, p. 173) (1)

1.3.6 Tiered-level scheme/ multilevel marketing scheme/ legal pyramid scheme (√) (Foc, p. 162; Suc, p. 179) (1)

Remembering, moderate

1.4  
A (√) (in any sequence)

D (√)

E (√)

F (√) (4)

Understanding, moderate (Focus, pages 39–40; Successful, page 41)

1.5.1 D (√)

1.5.2 F (√)

1.5.3 I (√)

1.5.4 O/ P (√)

1.5.5 R (√)

1.5.6 X (√) (6)

Analysing; applying, moderate (Focus, pages 56–60; Successful, pages 59–65)

[40]
QUESTION 2: THE CONSUMER

2.1 Name TWO forms of renewable energy.
- Water energy/ hydroelectricity/ hydro power/ tidal energy✓
- Wind (energy)✓ (Not air energy)
- Solar/sun (energy)✓
- Energy from wood/ dung/ fuel/ vegetable matter/ vegetable oil/ bio-energy/ bio-mass✓
- Geothermal✓ (Any 2)  (2)

Remembering, easy (Focus, pages 171–172; Successful, pages 191–192)

2.2 Explain the term phishing.
- Phishing e-mails are fake e-mails/ phone call/ website✓
- usually pretending to be legitimate from banks/ other financial institutions✓
- asking the consumer to change his/ her personal details/ financial information/ tricks the consumer into giving his/ her credit card number, account user name and password to the phishers✓

OR
- When an e-mail message/ website/ phone call✓
- is designed to steal money from an unsuspecting consumer✓
- It is sometimes used for identity theft✓ (Any 3)  (3)

Remembering, easy (Focus, pages 159–160; Successful, pages 176–177)

2.3 Explain how an increase in VAT will affect food prices and the disposable income of South African consumers.
- Some basic food items (brown bread/ maize meal/ lentils/ milk powder/ dried mealies/ mealie rice/ samp/ rice/ milk/ fruit/ vegetables/ eggs) are excluded/exempted from VAT/ zero- rated✓ these products will still be zero-rated after an increase in VAT✓
- If VAT increases, the production cost/ electricity/ transport/ water/ overheads of all food items (regardless if zero rated or not) will increase✓ and this will lead to higher food prices✓, reducing the disposable income of consumers✓
- Consumers, especially lower income consumers, will suffer more/ consumers may not be able to meet their basic needs✓ and consumers will purchase fewer products✓ (Any 4)  (4)

Understanding, moderate (Focus, pages 164-165; Successful, page 181)
2.4  2.4.1  **Quote a sentence from the information above to describe the term inflation.**

- Living in South Africa is not as cheap as it used to be because prices keep climbing/rising\(^1\)
- A rise in the costs of petrol, diesel and consumer products which have seen increases in the last few years\(^2\)
- The value of the rand keeps fluctuating.\(^3\)  Any 1)  

*Remembering, easy (Focus, page 167; Successful, pages 184–85)*

**NOTE:** Accept 'prices keep rising', it doesn't have to be a full sentence.

2.4.2  **Use the information above and identify TWO items that could be included in the 'consumer basket' when assessing the consumer price index.**

- Petrol\(\checkmark\)
- Diesel\(\checkmark\)
- Clothing\(\checkmark\)
- Computers\(\checkmark\)
- Consumer products\(\checkmark\)  (Any 2)  

*Remembering, easy (Focus, pages 164–165; Successful, page 181)*

2.5  **Discuss how installing this shower head may contribute to the sustainable consumption of:**

2.5.1  **Water**

This type of shower head uses 50%/ 60% less/ less water/saves water\(^1\) but still retains the pressure/ power/ force of water.\(^2\)  

*(Understanding, moderate (Focus, p 180; Successful, page, 199)*

2.5.2  **Electricity**

This saves electricity / less electricity is used\(^1\) as less heated water leaves the geyser.\(^2\)  

*(Understanding, moderate (Focus, p 180; Successful, page, 199)*
2.6 **Save more, save longer, delay your retirement:**

- This will help to accumulate wealth/ have more money\(^1\) as savings gain (compound) interest.\(^2\)
- The longer one saves the more money is accumulated\(^3\) to help combat inflation/ increasing prices of goods and services.\(^4\)
- Normally retirement income is less than income when working/ employed.\(^5\)
- You will have more money for luxuries/ holidays/ helping your children\(^6\)  

(Any 2)

**Have a good medical aid with a comprehensive cover:**

- As one ages health deteriorates.\(^1\) Medical needs will become more.\(^2\) Therefore a comprehensive medical aid will ensure that medical needs are covered/ You will have to pay less out of your pocket\(^3\)
- Inflation will cause an increase in the cost of medical expenses\(^4\) and will impact on the budget having less money available for daily living expenses.\(^5\)
- Get good/ better health care/ do not have to go to the clinic.\(^6\)  

(Any 2)

**Pay off your mortgage before retirement:**

- The quicker a mortgage bond/ loan is paid off, less interest is paid.\(^1\)
- When the bond is paid off, no monthly payments are due\(^2\) which increases the disposable income.\(^3\)
- A paid off property is an asset/ investment.\(^4\)
- If the mortgage bond/ home loan is not paid off before retirement the instalments\(^5\) may not be affordable on pension/ retirement money/ income/ property may be repossessed.\(^6\)
- May become dependent on other family members.\(^7\)  

(Any 2x2)  

(4)

*Analysing, difficult (Focus, pages 166–169; Successful, pages 183–184)*

NOTE: TWO marks can be awarded for any TWO of the three aspects.
QUESTION 3: FOOD AND NUTRITION

3.1 Define the term obesity.
• Obesity is a condition of excessive/ too much fatness/ body fat/ weight exceeds the standard based on height/ BMI is over 30/ when an individual is over 20% of normal weight.✓

Remembering, easy (Focus, page 83; Successful, page 96)

NOTE: Do not accept overweight

3.2 Name FOUR points to keep in mind when treating gastroenteritis in adults.
• Stop eating solid foods for a few hours so that your stomach can settle.✓
• Avoid water of uncertain quality/ drink bottled water/ boiled water/ clear liquid/ fruit juices/ sports drinks/ drink at least 200 ml an hour for adults.✓
• Prevent or treat dehydration/ prevent dehydration✓ by sucking on ice or ice lollies/ take small, frequent sips of liquid
• Take electrolytes, e.g. sorol/ rehydrate solution/ mixture of boiled water, sugar and salt/ sports drink✓
• Start eating again slowly/ gradually✓
• Eat foods that are usually well tolerated/ easily digested such as dry toast/ jelly/ bananas/ grated apple/ rice/ clear soup.
• Avoid dairy products/ caffeine/ alcohol/ fatty food/ spicy food.
• Consult a doctor/ clinic rather than attempt self-medication if the diarrhoea is severe/ it does not improve within several days/ there is blood and/ or mucus in the stool/ fever occurs with shaking chills/ or there is dehydration with persistent diarrhoea.
• Rest✓

(Any 4)

Remembering, easy (Focus, page 91; Successful, page 109)

3.3 3.3.1 Which ingredient is present in the largest quantity?
• Filtered water✓

Remembering, easy (Focus, page 97; Successful, page 118)

3.3.2 Identify the ingredient which is most commonly irradiated.
• Spices✓

Understanding, moderate (Focus, page 105; Successful, page 128)
3.3.3 Identify THREE ingredients which contain one or more of the most common allergens
- (Fresh) cream
- Butter
- (Cheese) Pecorino
- Parmesan
- Colourant
- Flavourant

(Any 3) (3)

Remembering, easy (Focus, page 79; Successful, page 92)

3.3.4 Explain the function of sorbic acid as a chemical preservative in this product.
- It was added to lengthen the shelf-life of the product/ protect the product against deterioration/ slow down enzyme activity which could lead to food spoilage/ decay.
- Makes the food safer to eat as it inhibits/ retards spoilage caused by micro-organisms which could lead to food poisoning.

(Any 2) (2)

Understanding, moderate (Focus, page 94; Successful, page 113)

3.3.5 Discuss why this product is NOT suitable for the prevention of osteoporosis.
- Although the product contains calcium/ phosphorus it may not have an impact on the prevention of osteoporosis as it may not be consumed regularly/ daily. The quantities present are inadequate, may not have an impact on the prevention of osteoporosis.
- There is very little/no vitamin D to assist with the absorption of calcium.

(Any 2) (2)

Applying, easy (Focus, page 76, Successful, page 90)

3.4 3.4.1 Identify TWO food items on the menus that must be avoided by a person with lactose intolerance.
- Cream
- Milk
- Low fat milk

(Any 2) (2)

Remembering, easy (Focus, page 79; Successful, page 93)
3.4.2 Explain why Breakfast B will contribute to arteriosclerosis.

- Chocolate croissants/ cream/ full cream milk/ beef sausages/ fried egg/ butter/ non-dairy whitener contains animal/ (saturated) fat that forms plaque which will narrow/ clog the arteries/ blood vessels and raise the blood cholesterol levels.
- These foods are high in low-density lipoproteins/bad cholesterol, they will narrow the blood vessels/ arteries.
- Margarine spread on the bread/ chocolate in the croissants contains trans-fatty acids which will raise the low-density lipoproteins and contribute to atherosclerosis.
- This menu contains very little fibre which lowers cholesterol.
- Excessive intake of refined carbohydrates like Corn flakes/ chocolate croissants contribute to atherosclerosis.

(Any 6)

Applying, difficult (Focus, page 74; Successful, page 84)

3.4.3 Give THREE reasons why Breakfast A will be the best choice to manage anaemia.

- Strawberries/ mango/ kiwifruit is rich in vitamin C which will promote the absorption of iron.
- Muesli/ whole wheat bread/ liver contain iron to help in the formation of haemoglobin/ red blood cells. Iron from animal sources is better absorbed than iron from plant sources.
- Muesli/ whole wheat bread/ liver contain folic acid which is needed for the production of red blood cells.
- Liver/ egg contains vitamin B which assists in the formation of red blood cells.

(Any 3 x 2)

Applying, moderate (Focus, page 77; Successful, pages 90–91)
3.5 **Explain why the nutrients in the extract above will have a positive influence on people with HIV/AIDS.**

- All the listed nutrients/ Vitamin A, B vitamins, selenium, iron and zinc strengthen/protect/maintain the immune system. ✓
- A stronger immune system lowers the risk of infections in people with HIV/ Aids ✓
- Vitamin A keeps the linings of the lungs/ gut/ intestine healthy/intact to make it difficult for germs to enter the body and cause infections. ✓ During infections, there is an increased loss of vitamin A from the body and the vitamin A will not be replaced. Vitamin A is an anti-oxidant which protects cells from damage. ✓ This helps to prevent infection and may help to slow down the disease by keeping the immune system healthy. ✓
- B vitamins are needed to maintain a healthy immune and nervous system. ✓
- Vitamin C/ Zinc/ Selenium protects the immune system by helping to activate available T cells. Selenium/ Vitamin C is an anti-oxidant which protects cells from damage. ✓ This helps to prevent infection and may help to slow down the disease by keeping the immune system healthy. ✓
- Zinc improves the appetite. ✓
- As HIV/AIDS weaken the immune system, these nutrients are important to strengthen it. ✓
- For a person with HIV/AIDS, these nutrients will help to fight infections, improve well-being, delay the development of full-blown AIDS and prolong life. (Any 4) (4)

**NOTE:** ✓The explanation of an anti-oxidant can only be awarded marks ONCE. The marks can be awarded for either the explanation of an anti-oxidant for vitamin A OR selenium.

*Understanding, moderate (Focus, pages 84–85; Successful, pages 99–100,105)*
3.6 **South Africa often experiences periods of drought. Analyse how droughts may affect food security and the South African economy negatively.**

- Families that plant their own vegetables/ have their own livestock/ self-sufficient may not have sufficient food to eat.\(^1\) Families may have to buy vegetables/ meat which will put extra strain on their disposable income.\(^2\)
- A decline in food production may lead to increased food prices/ inflation.\(^3\) People/ the poor may not be able to afford enough food.\(^4\) If less fruits/ vegetables are eaten, consumers may not be able to meet their nutritional needs/ requirements,\(^5\) because their nutritional needs are not met they may become ill which causes more strain on the economy.\(^6\)
- Grants may be given which will result in strain on the economy.\(^7\)
- A decline in food production may lead to food being imported from other countries.\(^8\) This will lead to a further increase of food prices\(^9\) and more people going hungry\(^10\) because imported prices can be unaffordable.\(^11\)
- South Africa may not have enough food/ preserved fruit/ wine/ avocados/ maize/ dairy products to export to other countries\(^12\) thus reducing the national income/ excise duty/ GDP (Gross domestic product).\(^13\) There may be less funds/ money available to support hunger/ poverty stricken families.\(^14\)
- If less food is produced farmers may earn less/ food factories may close down.\(^15\) People/ farm workers will lose their jobs\(^16\) resulting in less household income\(^17\) and less money to buy food.\(^18\) With severe drought famers cull/slaughter livestock as they cannot afford to feed the animals/ stop farming.\(^19\) Workers become unemployed and move to urban areas which is one of the biggest strains on food security currently, as there are not enough job opportunities.\(^20\)
- Food security statistics in South Africa reflects currently that food insecurity in urban areas is larger than in rural areas.\(^21\)
- The inflation rate will increase.\(^22\)
- There may be more unwanted fires,\(^23\) destroying farmland.
- All the above leads to more food insecurity/ less food security.\(^24\)

(Any 8) (8)

Analysing, difficult *(Focus, pages 106–107, 177–178; Successful, pages 128–130)*
QUESTION 4: CLOTHING

4.1 Define the term dress code.

- A dress code is a set of rules\(^1\) about the type of clothes the company expects employees to wear to work.\(^2\)
- A document drawn up by a company to specify\(^3\) the type of dress that is acceptable for their employees.\(^4\)
- A specific way a person should dress\(^5\) for a specific event at a specific time.\(^6\)
- What you are expected to wear\(^7\) at a certain time, place or occasion.\(^8\)

(Any 2) (2)

Remembering, easy (Focus, page 54; Successful, page 57)

4.2 Write a paragraph to explain what eco-friendly fabrics are.

Eco-friendly fabrics are grown/ produced/ manufactured in an environmentally friendly way.\(^1\) Eco-friendly fabrics have a low carbon footprint.\(^2\) They are grown/produced from crops that require few/ do not require pesticides/ chemicals\(^3\) to be grown/ during processing. They use less water\(^4\) and energy\(^5\) to produce and process. They create less waste/ pollution.\(^6\) They are made from renewable resources (bamboo/ hemp)\(^7\) such as plants that yields good crops and requires less water.\(^8\) Organic textiles/ raw materials are used.\(^9\) Natural plant-based/ no harmful/ toxic dyes are used when manufacturing eco-friendly textiles.\(^10\) Some fibres are recycled\(^11\) reused\(^12\) to make new yarn thus reducing the need to manufacture new/ virgin fabrics/ fabric waste on landfills.\(^13\) Fabrics are manufactured in compliance with an ethical, social responsible code of manufacturing conduct/fair-trade.\(^14\)

(Any 6) (6)

NOTE: Deduct ONE mark if the answer is not written in a paragraph.

Remembering, easy (Focus, page 61; Successful, page 67)
4.3 Explain how the changing role of women in the work place has a positive influence on fashion changes by referring to the following factors:

4.3.1 Economic factors

- When the economy grows it creates more job opportunities for women/ more women work\(^1\) and they have money/ more wealth/ they can afford\(^2\) to buy more clothes/ dress themselves as they please\(^3\) and this stimulates fashion change.\(^4\)
- More women work\(^5\) and need professional/ formal clothes suitable for the workplace\(^6\) which leads to a positive change in fashion.\(^7\)
- Because women are working, they become credit worthy,\(^8\) they buy more clothes\(^9\) and this stimulates fashion change.\(^10\) (Any 2) 

(Any 2)  

Applying, moderate (Focus, pages 49, 51; Successful, pages 53–54)

4.3.2 Social factors

- Women travel more/ have more mobility\(^1\) and this creates a need for comfortable clothes/ casual clothes\(^2\) which stimulates fashion change.\(^3\)
- Women are more aware of their health/ body shape/ go to the gym/ exercise\(^4\) and this influences the development of sportswear.\(^5\)
- Women copy celebrities/ women in leadership positions whom they admire\(^6\) and fashion designers continually develop new and innovative fashions to cater for the changing needs.\(^7\)
- Women attend corporate functions \(^8\) and need formal clothes,\(^9\) resulting in fashion change.\(^10\)
- Cross cultural contact\(^11\) stimulates fashion change.\(^12\) (Any 2)

(Any 2)  

Applying, moderate (Focus, page 49, 51; Successful, pages 53–54)  

NOTE: 'Stimulates fashion change' cannot be awarded a mark if it stands on its own.
4.4 4.4.1 Explain the optical illusions created by the use of colour in this outfit.

- The two contrasting colours/ light colour used in the jacket\(^1\) visually cut the body in half/ two parts\(^2\) and create the illusion that the woman is shorter.\(^3\)
- The cream colour creates a horizontal line\(^4\) over the hips. This creates the illusion that the hips are wider.\(^5\)
- The light jacket/ colour\(^6\) creates the illusion that the upper body of the woman is bigger/ larger/ broader.\(^7\)
- The dark pants/ colour\(^8\) creates the illusion that the lower body is smaller/ narrower and above the knee makes the lower body shorter.\(^9\) (Any 4) (4)

Applying, difficult (CAPS, Grade 11 work)

4.4.2 Motivate why the jacket is a good choice as a basic item for a working wardrobe.

- The jacket is suitable as it looks formal/ professional/ presentable/ sophisticated.\(^1\)
- The style is classic\(^2\) and she will be able to wear it for a long time/ timeless.\(^3\)
- It is versatile/ suitable for summer and winter/ can be mixed- and-matched\(^4\) with skirts/ trousers/ dress
- The colour is neutral/ plain/ basic and can be mixed and matched with other colours.\(^5\)
- It fits well/ compliments the figure/ not revealing.\(^6\)
- The jacket is perceived to be good quality.\(^7\) (Any 4) (4)

Evaluating, moderate (Focus, pages 53–58; Successful, pages 62–64)

[20]
QUESTION 5: HOUSING

5.1 Name TWO costs that are included in bond registration fees.
   • Attorney's fee ✓ for drawing up the bond documents/registering the bond
   • Taxes/ stamp duty ✓
   • Postage ✓
   • Deeds office (bond registration) fees ✓
   • VAT ✓

(Any 2) (2)

Remembering, easy (Focus, page 127; Successful, page 146)

5.2 State who is responsible for making the rules and regulations in a sectional title complex.
   • Body corporate ✓

(1)

Remembering, easy (Focus, page 123; Successful, page 141)

5.3 Explain why monthly levies must be taken into account when buying sectional title property.
   • Levies must be paid every month/ compulsory ✓
   • Levies may possibly increase/ rise every year/ due to inflation ✓
   • The buyer must budget ✓ to ensure that he/ she can afford to pay the levies ✓

(Any 2) (2)

Understanding, easy (Focus, pages 122–123; Successful, pages 140–141)

5.4 Explain the following terms

5.4.1 Mortgage bond

A mortgage bond is a loan/ money ✓ that is secured on immovable property / house / gives the right over a property ✓

OR

Borrowed money / a loan ✓ made to the property owner where the property is the security for the loan ✓

OR

A document that the buyer signs to promise/agree that he/ she will pay back the loan ✓ made for a property/house ✓

(Any 2) (2)

Remembering, moderate (Focus, page 126; Successful, page 145)
5.4.2 **Deed of sale agreement**

- A formal written legal/ signed agreement/ terms and conditions\(^1\) between a buyer and seller/ both parties\(^2\) of property.
- The offer to purchase becomes the deed of sale\(^3\) after signed by the buyer and seller/ both parties\(^4\) of property.

(Any 2)  

*Remembering, easy (Focus, page 125; Successful, page 142)*

5.5 5.5.1 **Compare a cash payment with a credit card payment**

<table>
<thead>
<tr>
<th>CASH</th>
<th>CREDIT CARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Cheaper(\checkmark)</td>
<td>• More expensive(\checkmark)</td>
</tr>
<tr>
<td>• No interest is charged(\checkmark)</td>
<td>• Interest is charged/ high(\checkmark)</td>
</tr>
<tr>
<td>• Can get a discount(\checkmark)</td>
<td>• No discount(\checkmark)</td>
</tr>
<tr>
<td>• No extra administration costs(\checkmark)</td>
<td>• Bank administration cost must be paid(\checkmark)</td>
</tr>
<tr>
<td>• Once off payment(\checkmark)</td>
<td>• Could be paid in monthly instalments(\checkmark)</td>
</tr>
<tr>
<td>• No debt/ cannot spend money that you don’t have/ no impulsive buying(\checkmark)</td>
<td>• Can accumulate debt/ Can buy more than you can afford/ can lead to impulsive buying(\checkmark)</td>
</tr>
<tr>
<td>• Not safe to carry cash(\checkmark)</td>
<td>• Safer to carry a credit card(\checkmark)</td>
</tr>
</tbody>
</table>

(Any 2)  

*Understanding, moderate (Focus, page 148; Successful, page 162)*

**NOTE:** Deduct one mark if not answered in table format.
5.5.2 Explain TWO benefits of the following aspects of the gas stove

(a) TWO Universal safety design features.

- Different sized burners\(^1\) because it is possible to match the cookware to the size of the burner\(^2\) to prevent accidents.
- Child safety lock\(^3\) makes the gas stove safe for children/reduces the risk of unsafe/uncontrolled gas supply.\(^4\)
- Safety feature that shuts down the flow of gas\(^5\) if the flame is not ignited.\(^6\)
- Grid of the burner keeps cookware in place/stable\(^7\) and prevents accidents.\(^8\)
- Knobs/buttons on the front\(^9\) are easy/safe\(^10\) to use.
- Clear instruction manual\(^11\) makes it easy to understand and follow safety procedures.\(^12\)

(2 x 2) (4)

Applying, moderate (Focus, page 136; Successful, page 159)

(b) Human energy consumption

- Clear instruction manual makes it easy to follow instructions\(^1\) and therefore easy to use the gas stove.\(^2\)
- The grid can be lifted,\(^3\) so it is easy to clean underneath.\(^4\)
- It is quicker/faster than electricity\(^5\) and saves time.\(^6\)

(Any 2) (2)

Applying, moderate (Focus, pages 136–137; Successful, page 159)
(c) **Non-human energy consumption**

- Gas is cheaper than electricity, so it is cheaper to operate.\(^1\)
- Different sized burners can be used which have a better distribution of heat, making it more effective as less gas is used.\(^2\)
- The heat is instant/fast\(^3\), so less energy is required for cooking.\(^4\)
- More environmentally friendly as less electricity is used – less water is used in the generating of electricity \(^4\) and the pollution caused by generating electricity is reduced/carbon footprint is smaller/less.\(^5\)

(Any 2) (2)

**Applying, moderate (Focus, page 139; Successful, page 159)**

5.5.3 **Describe the positive impact of gas on the natural environment.**

- Gas is the cleanest fossil fuel,\(^1\) it does not give off smoke/burns cleaner than coal/oil.\(^2\)
- Produces very low carbon dioxide/emissions\(^3\) therefore less (air) pollution.\(^4\) Gas is thus less harmful to the environment/more eco/environmentally friendly/lower carbon footprint.\(^5\)
- Very little contribution to global warming/climate change/less damage to the ozone layer.\(^6\)

(Any 4) (4)

**Understanding moderate (Focus pages 169–170; Successful pages 190, 194–195)**

5.6 5.6.1 **Identify the two-year period during which a fixed interest rate would have been more beneficial to a home owner with a mortgage bond.**

- 2007–2008/2009\(^\) (1)

**Remembering, easy (Focus, page 127; Successful, page 145)**
5.6.2 Give reasons for your answer to QUESTION 5.6.1

• From 2007 – 2009, the interest rate increased/ rose significantly/ by about 5%.✓¹

• Fixed interest rates mean that the home loan repayments remain constant/ did not change✓² and the borrower is protected against upward fluctuations.✓³ (Any 2)

OR

• If a homeowner had a fixed interest rate in 2007, interest rates would have remained the same/at about 7%✓⁴ and the monthly repayments would have stayed the same/would not have increased.✓⁵ (Any 2) (2)

Applying, moderate (Focus, page 127; Successful, page 145)

5.7 5.7.1 Discuss the disadvantages of renting out the house for Mr Bones.

• Mr Bones is responsible for paying rates/ taxes✓¹ and maintenance/ repairs✓²

• Tenants may not have the same pride✓³ as Mr Bones and damage the property which could result in more expenditure to fix damaged items/ untidy tenants✓⁴

• Mr Bones lost income in the long run✓⁵ because tenants did not pay a deposit/ tenants moved out without prior notice✓⁶ that he could have used for repairing damages✓⁷ to the property.

• Mr Bones struggled to get tenants willing to occupy the house for a long period✓⁸ They did not follow the terms and conditions for renting (contract/ lease)✓⁹

• The house was in an old residential area/probably an old house/ area with a high crime rate✓¹⁰ (Any 4) (4)

Applying moderate (Focus, page 122; Successful, page 137)

NOTE: The answer must relate to the scenario.
5.7.2 Mr Bones did not make a sound investment. Motivate the statement.

- Buying a house in an old residential area is a risk there is a high crime rate\(^1\) did not have a guarantee that he could resell it.\(^2\)
- The old house requires more maintenance – is a risk.\(^3\)
- Buying a house is a long-term commitment/more expensive,\(^4\) and he may not have been able to afford the bond/loan repayments every month\(^5\) as he did not have regular rental income.\(^6\)
- He sold the house for a price slightly higher than the purchase price and that may not have been enough to purchase another house/low return on investment\(^7\) or to cover payment for capital gains tax.\(^8\)
- The rent expected was too high for the area in which the house was located.\(^9\)
- He may have made a loss.\(^10\) Allowing tenants to move in without paying the deposit was not a good investment.\(^11\)
- He did not have a constant rental income.\(^12\)
- He spent money on repairing\(^13\) the house and that money was never recovered when the house was sold for a small profit.\(^14\)
- Mr Bones responsible for all costs incurred with the break-in.\(^15\)

(Any 8) (8)

Analysing, difficult (Focus, page 122; Successful, page 140)
QUESTION 6: ENTREPRENEURSHIP

6.1 **State FOUR factors an entrepreneur must consider when choosing a suitable product for small-scale production.**

- Availability of human skills
- Availability of financial resources/ start-up costs/ operational costs
- Available (work)space
- Available raw materials/ other resources
- Consumer appeal/ target market

(Any 4) (4)

Remembering, easy (Focus, pages 10–13; Successful pages 16–20; CAPS document)

6.2 **Give ONE example of each of the following types of media that could be used to advertise a product.**

6.2.1 **Print media**

- Newspaper/ flyers/ pamphlets/ brochures/ posters/ business cards/ magazines/ price lists/ catalogues/ labels/ packaging

(Any 1) (1)

Remembering, easy (Focus, page 31; Successful, page 30)

6.2.2 **Electronic media**

- Internet/ Social media/ WhatsApp/ TV/ Radio/ Cinema/ Facebook/ Twitter/ Instagram/ Cell phone

(Any 1) (1)

Remembering, easy (Focus, page 31; Successful, page 30)

6.3 **State the purpose of a financial feasibility study.**

- To discover the strengths and weaknesses of an existing business/ a new business idea.
- To find out whether a business will be a success after taking into consideration its total costs and probable revenues.
- Will help the entrepreneur to decide objectively whether to proceed with his/her idea of a business.
- Will help to identify how the business idea could be changed/ adapted to ensure profitability.
- To calculate how much start-up capital is needed where it can be obtained the type of return/ profit on investment.

(Any 2) (2)

Remembering, moderate (Focus, page 35; Successful, page 35)
6.4 Give reasons why it is important for a business to calculate the production cost and selling price of products accurately for sustainable profitability.

- It will lead to realistic/ competitive pricing\(^1\) which will lead to stimulation of sales/ more sales,\(^2\) resulting in sustained profitability/sales. \((2)\)

*Understanding, moderate (Focus, page 18; Successful, page 22)*

6.5 6.5.1 How does Nelly ensure that the design of the packaging for the hair bands is appealing to customers.

- The envelopes are attractive\(^1\) as she uses coloured\(^2\) paper and buttons\(^3\) to decorate the envelopes.
- The envelopes are handmade/ unique.\(^4\)
- The envelopes can be re-used.\(^5\)
- The packaging is cheap\(^6\) as she uses recycled/ cheap packaging materials.\(^7\)
- The packaging is environmentally friendly/ eco-friendly as she uses recycled paper/ buttons/ raw materials.\(^8\)
- The packaging is easy to open and close/ well designed.\(^9\)
- The envelopes keep the hair bands clean.\(^10\) \((Any 6)\)

*Understanding, moderate (Focus, page 30; Successful, page 29)*

6.5.2 (a) Name the distribution method Nelly uses to sell the hair bands.

- Direct distribution/ selling\(\checkmark\) \((1)\)

*Remembering, easy (Focus, page 33; Successful, page 32)*

(b) Discuss TWO advantages of the distribution method that Nelly uses to sell her product.

- There is no middle man that must be paid/ shares in the profits\(\checkmark\)
- Doesn't have to pay for a stall.\(\checkmark\)
- Additional transport costs not required as she goes to school every day.\(\checkmark\)
- She can interact directly with the customers/ talk to them/ build a relationship with them.\(\checkmark\)
- Hair bands can be customised according to the needs of the target market.\(\checkmark\) \((Any 2)\)

*Applying, moderate (Focus, page 33; Successful, page 32)*
6.5.3 Discuss ways in which Nelly maintains sustainable production.

Target market needs:
- Nelly produces hair bands in a variety of patterns to satisfy a wider target market's needs. ✓
- She crochets every day thus sustains the production of hair bands. ✓
- She makes a profit that will sustain production. ✓
- She buys stock with the profit earned which will sustain production. ✓
- Good record keeping keeps her informed and enhances sustainable production. ✓

Environmentally friendly:
- She uses coloured, recycled paper ✓ and she re-uses buttons from old clothes ✓ for packaging, therefore reduces the use of natural resources/ new paper/ new buttons. ✓
- She uses patterns from magazines/ re-uses shoe boxes/ old buttons ✓, thus reducing waste ✓ and pollution. ✓
- She reused her grandmother's crochet hooks. ✓
- Paper is biodegradable which enhances sustainability. ✓
- No toxic material/ no need for extra paint/ colouring/ chemicals/ new buttons. ✓ This reduces harm to the environment/ reduces the carbon footprint. ✓

(Any 6) (6)

Applying, difficult (Focus, page 26; Successful, page 2)
6.5.4 **Calculate the production cost and selling price of ONE hair band. Show ALL calculations and round off the final amount to the nearest rand.**

- Yarn for one hair band = R36,00/5 = R7,20
- Glue for 1 envelope = R25,00/20 = R1,25
- Labour for one hair band = R6,00
- Total production cost for one hair band = R7,20 + R1,25 + R6,00 = R14,45
- R14,45 x 65% = R9,39
- R14,45 + R9,39 = R23,84
- = R24,00

**NOTE:** The Rand (R) value must be indicated at the selling price. No mark for only 24,00.

*Applying, moderate (Focus, pages 35–40; Successful, pages 36–37)*

6.5.5 **Analyse how Nelly ensures efficient production of quality items.**

- **(Planning):** Nelly plans her time/ production**\(^1\) as she performs all her duties and still produces quality products/ hair bands.**\(^2\)
- **(Adhering to specifications):** She uses patterns from magazines to produce beautiful hair bands,**\(^3\) according to specifications.**\(^4\)
- **(Quality control):** She applies quality control**\(^5\) as the hair bands are beautiful/ neatly crocheted/ finished off/ makes her own envelopes/ packaging.**\(^6\)
- **(Tidy workspace):** Yarn/ crochet hooks/ packaging/ envelopes/ buttons are stored in shoe boxes/ patterns in flip file**\(^7\) leaving her workspace tidy.**\(^8\)
- **(Stock control):** Nelly's storage methods**\(^9\) helps her with stock control**\(^10\) and makes it easy to determine how much yarn/ envelopes/ buttons/ glue/ raw materials she needs.**\(^11\)
- **(Careful control of finances):** she records her income and expenses**\(^12\) and she doesn’t spend much money on packaging.**\(^13\)

*Analysing, difficult (Focus pages 15–19; Successful pages 21–23)*

(Any 8) **(8)**

**TOTAL:** 200