This memorandum consists of 13 pages.
SECTION A: SHORT QUESTIONS

QUESTION 1

1.1 1.1.1 B ✓ Remembering, easy (Focus, p. 165; Successful, p. 181) (1)
1.1.2 A ✓ Remembering, easy (Focus, p. 163; Successful, p. 180) (1)
1.1.3 D ✓ Remembering, easy (Focus, p. 161; Successful, p. 177) (1)
1.1.4 C ✓ Understanding, easy (Focus, p. 77; Successful, p. 91) (1)
1.1.5 B ✓ Remembering, easy (Focus, p. 73; Successful, p. 82) (1)
1.1.6 D ✓ Remembering, easy (Focus, p. 94; Successful, p. 114) (1)
1.1.7 A ✓ Remembering, easy (Focus, p. 90; Successful, p. 106) (1)
1.1.8 D ✓ Remembering, easy (Focus, p. 106; Successful, p. 128) (1)
1.1.9 C ✓ Remembering, easy (Focus, p. 57; Successful, p. 61) (1)
1.1.10 B ✓ Applying, moderate (Focus, p. 59; Successful, p. 62) (1)
1.1.11 A ✓ Remembering, easy (Focus, p. 126; Successful, p. 144) (1)
1.1.12 C ✓ Understanding, moderate (Focus, p. 136; Successful, p. 151) (1)
1.1.13 D ✓ Understanding, moderate (Focus, p. 148; Successful, p. 163) (1)
1.1.14 B ✓ Understanding, easy (Focus, p. 134; Successful, p. 155) (1)
1.1.15 C ✓ Remembering, easy (Focus, p. 167; Successful, p. 184) (1)
1.1.16 A ✓ Understanding, moderate (Focus, p. 13; Successful, p. 19) (1)
1.1.17 B ✓ Understanding, moderate (Focus, p. 21; Successful, p. 24) (1)
1.1.18 C ✓ Understanding, easy (Focus, p. 25; Successful, p. 25) (1)
1.1.19 D ✓ Understanding, moderate (Focus, p. 25; Successful, p. 25) (1)
1.1.20 B ✓ Understanding, moderate (Focus, p. 35; Successful, p. 35) (1)
1.2 1.2.1 C ✓ vii ✓ (Focus, p. 76; Successful, p. 90) (2)
1.2.2 B ✓ v ✓ (Focus, p. 72; Successful, p. 81) (2)
1.2.3 D ✓ i ✓ (Focus, p. 79; Successful, p. 93) (2)
1.2.4 E ✓ vi ✓ (Focus, p. 79; Successful, p. 92) (2)
1.3 1.3.1 Full title/freehold ownership ✓
(Foc, p. 121; Suc, p. 139) (1)

1.3.2 Transfer duties/duty ✓
(Foc, p. 128; Suc, p. 146) (1)

1.3.3 Title deed ✓
(Foc, p. 128; Suc, p. 146) (1)

1.3.4 Initiation fees ✓
(Foc, p. 127; Suc, p. 146) (1)

1.3.5 Bond/mortgage protection (insurance) ✓
(Foc, p. 128; Suc, p. 145) (1)

1.3.6 Home owner's (comprehensive) insurance ✓
(Foc, p. 127; Suc, p. 145) (1)

1.3.7 Fixed interest rate ✓
(Foc, p. 127; Suc, p. 145) (1)

Remembering, easy

1.4  B ✓
D ✓
E ✓
F ✓
I ✓

(5)

Understanding, moderate (Successful, page 49–50, Focus, page 50–51)

QUESTION 2: THE CONSUMER

2.1 2.1.1 • The consumer price index (CPI) shows/measures a change in the price/cost ✓ of a group of products and services ✓ over a specific period. ✓
(Any 2) (2)

Remembering, easy (Focus, page 167; Successful, page 185)

2.1.2 • The price of bread and cereals increased as a result of the drought in the second half of 2013. ✓
• The price of poultry increased as a result of the increase in the price of maize. ✓/Chickens eat maize/mealies and that lead to an increase in the price of poultry. ✓
• The price of fruit and vegetables increased because the abnormal high rainfall/floods lead to shortages and therefore sharp price increases. ✓
• Transport costs influence delivery charges ✓ to rural areas which contributed to the increased prices of the three food categories (bread and cereals, vegetables, poultry).
(Any 4) (4)

Understanding, moderate (From extract, Focus, page 167; Successful, page 185)
2.2 2.2.1 Toilet flushing
- Place a plastic bottle filled with water or a brick into the cistern\(\checkmark\) to reduce the amount of water per flush.
- Install a dual-flush toilet that uses less water to flush liquids.\(\checkmark\)
- Make sure the toilet doesn't leak.\(\checkmark\)
- After flushing, lift the handle to stop unnecessary flushing.\(\checkmark\)
- Use grey water to flush toilet. \(\checkmark\) (Any 2) \(\text{(2)}\)

2.2.2 Gardening
- Plant indigenous and water-wise plants\(\checkmark\) which require less water.
- Install a rainwater tank\(\checkmark\) and use the water for watering the garden.
- Recycle grey water\(\checkmark\) from the washing machine/basins/shower/bath to water the garden/plants. (Any 2) \(\text{(2)}\)

Understanding, moderate (Focus, page 180–181; Successful page 199)

2.3

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Pyramid scheme</th>
<th>Multilevel marketing scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source of income</td>
<td>Payments for enrolling other people into the scheme(\checkmark)</td>
<td>Supply real investment/sells products/services to the public.(\checkmark)</td>
</tr>
<tr>
<td>Status in South Africa</td>
<td>Pyramid schemes are illegal.(\checkmark)</td>
<td>Multilevel schemes are legal.(\checkmark)</td>
</tr>
</tbody>
</table>

Understanding, moderate (Focus, page 162; Successful, page 178, 179)

NOTE: Learners must make a comparison. TWO marks for illegal pyramid scheme and TWO marks for a legal tiered-level/multilevel marketing scheme.

2.4 Pay off high-interest bearing debt:
- Consumers will not have to pay the high interest if debt is paid off.\(\checkmark\)
  Consumers will then have more disposable income.\(\checkmark\)
- An increase in the interest rate\(\checkmark\) can result in more money to be paid if money is borrowed in January.\(\checkmark\)

Pay next year's school fees:
- When paying off school fees in advance, most schools give a discount.\(\checkmark\)
  This leaves consumers with extra money that can be used for other necessities.\(\checkmark\)

Pay extra on your home loans:
- Paying extra on your home loan reduces the number of instalments to be paid\(\checkmark\) and the amount of interest that must be paid on the outstanding home loan balance.\(\checkmark\)

Share holidays accommodation and food expenses with family or friends:
- If every family contributes when holiday accommodation is shared, it reduces every family's cost for accommodation\(\checkmark\) and water and electricity.\(\checkmark\)
- If families buy food together when on holiday, they can buy in bulk and this is normally cheaper\(\checkmark\) which leaves each family with more money for January.\(\checkmark\) (Any 3 x 2) \(\text{(6)}\)

Analysing, difficult (Focus, page 167–168; Successful, page 184–186)
QUESTION 3: FOOD AND NUTRITION

3.1 3.1.1 • Bacillary dysentery is spread through contact with faeces of an infected person. ✓ This can happen through food, water. ✓
• Flies may also play a role in transmitting the bacteria. ✓
• It could be contracted by swimming in infected water. ✓
• Amoebic dysentery is passed on if hygiene/sanitation is poor ✓ and when contaminated food and drinks are consumed without adequate cooking or boiling. ✓
• Can spread through salad washed with contaminated water. ✓
• Not washing hands after using public toilets. ✓ (Any 5) (5)

Remembering, easy (Focus, page 90; Successful, page 107)

3.1.2 • Stay hydrated/drink safe chlorinated/boiled water. ✓
• Oral rehydration fluids must be taken to replace loss of fluid and electrolytes. ✓
• Dysentery caused by Shigella bacteria can be treated with antibiotics. ✓
• Medication can be taken for amoebic dysentery. (Any 3) (3)

Remembering, easy (Focus, page 90; Successful, page 10)

3.2 3.2.1 • Excessive/too much salt intake ✓
• Consuming too much fat/refined carbohydrates/over indulgence leads to overweight or obesity ✓
• Excessive/too much alcohol ✓
• Insufficient intake of dairy, fruit and vegetables (calcium, potassium and magnesium) ✓ (Any 3) (3)

Remembering, easy (Focus, page 77; Successful, page 87)

3.2.2 High blood pressure is known as the silent killer ✓ as there are no warning signs or symptoms. ✓ Uncontrolled high blood pressure can lead to a heart attack/stroke/kidney failure/damage to the eyesight. ✓ If people do not test their blood pressure, they will not know that they have the condition and may suffer the consequences. ✓ If people test their blood pressure, they will know if they have high blood pressure and can then make lifestyle changes/exercise more/stop smoking/make dietary changes. ✓ (Any 3) (3)

Understanding, easy (Focus, page 77; Successful, page 87)

NOTE: If a paragraph format is not used, ONE mark will be deducted.
3.3  
- Anorexia
- She thinks her son is starving
- He has become thin/comes home so thin/constantly lose weight
- OR
- Starving and being very thin are characteristics of the disorder.

(NOTE: ONE mark must be allocated for anorexia and TWO marks for reasons.)

Understanding, moderate (Focus, page 82; Successful, page 94)

3.4  
- Asthma
- Skin rashes
- Swelling
- Itching/running nose
- It can possibly cause hyperactivity in some children.

(Any 3)

Understanding, moderate (Focus, page 95; Successful, page 113)

3.5  
3.5.1  
- Allergens are food proteins/substances that cause/trigger an allergic reaction/response if consumed.

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

3.5.2  
- There is gluten in the crumbs (contain wheat flour) and in the batter (contains wheat starch).

Understanding, easy (Focus, page 81; Successful, page 93)

3.5.3  
- The herbs and spices were irradiated as they may contain an unacceptably/very high bacterial load.
- They must be irradiated to prevent them from contaminating the fishcakes/foods to which they are added. OR If the herbs and spices are not treated, the fish cakes/all food to which they are added also become contaminated.

Understanding, easy (Focus, page 105; Successful, p 128)

3.5.4  
- The preservative/potassium sorbate prolongs/lengthens the shelf-life of the crème fraiche by protecting it against deterioration caused by micro-organisms/inhibiting/retarding/preventing/slowing down growth of micro-organisms/spoilage caused by micro-organisms.

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

3.5.5  
- Baking is beneficial for an obese person as no extra fat/oil is added.
- This means that no extra energy/kilojoules are added.
- Reducing/restricting the intake of fat/energy/kilojoules assist with weight loss.

(Any 2)

Applying, moderate (Focus, page 83; Successful, page 98)
3.5.6 • The saturated fat content in the fishcakes is low (2.5 g/100 g or 2 g/80 g). Fat, especially saturated fat, should be decreased/restricted/used sparingly as it causes an increase in low-density lipoprotein (LDL).

• The fish cakes have a low trans fat content (0.1 g/100 g or 0.1 g/80 g). The intake of trans fat should be restricted as they raise the low-density lipoprotein (LDL)-cholesterol levels which increase the risk of coronary heart disease.

• The fish cakes have a high unsaturated fat content (mono-unsaturated fat: 5.8 g/100 g or 4.6 g/80 g and polyunsaturated fat: 2.2 g/100 g or 1.8 g/80 g) that will increase high-density lipoprotein (HDL) and lower the blood-cholesterol levels.

• The fish cakes are high in omega 3 fatty acids (578 mg/100 g or 462 mg/80 g). Omega 3 fatty acids will help to reduce blood cholesterol levels/protect the heart and blood vessels.

• The fish cakes have a low cholesterol content (36 g/100 g or 29 mg/80 g). The intake of foods high in cholesterol should be limited.

• The fish cakes contain a moderate amount of fibre (2.9 g/100 g or 2.3 g/80 g). Fibre has a cholesterol-lowering effect.

• Obesity is a risk factor for coronary heart disease. A reduced intake of fat will assist with weight loss and an increased intake of fibre will assist with weight loss.

• The fish cakes contain no sugar, which will help with weight loss.

• The fish cakes contain a moderate amount of sodium (338 mg/100 g or 270 mg/80 g). High blood pressure is a risk factor for coronary heart disease. Salt/Sodium must be restricted/used sparingly to manage high blood pressure.

• Conclusion: The fish cakes are suitable for the management of coronary heart disease because they are baked and not fried/have nutrients that will benefit a person with coronary heart disease.
**QUESTION 4: CLOTHING**

4.1  
- The original manufacturers lose income/sales.✓
- The image of the brand is harmed/negatively affected.✓
- Consumers may lose faith in brands.✓
- It prevents the registered trademark owners from entering the markets where pirate brands are popular.✓
- It disadvantages retailers selling legitimate products, resulting in lower income/sales, ✓ which may lead to actual job losses.✓
- It deprives national economies of custom duties and tax revenues.✓
- There is no competition in the market.✓

(Any 3)

*Remembering, moderate (Focus, page 64; Successful, page 72)*

4.2  
- The fashion is introduced.✓
- The fashion leaders either accept or reject the style.✓

*Remembering, easy (Focus, page 49; Successful, page 50)*

4.3  
Fashion cycles overlap because consumers are bored with the old trend/less consumers wear the old trend as interest is decreasing. ✓ A new trend/fashion is introduced/begins/launched/celebrities are photographed wearing the trend.✓ Fewer consumers wear the old trend, until no one wears it any more.✓ While the old trend declines, interest in the new trend increases.✓ Clothing stores advertise the new trend in magazines and in window displays and is produced in growing numbers. ✓ By this time a new fashion trend has established itself and is well on its way to its peak.✓

(Any 2)

*Understanding, easy (Focus, page 50; Successful, page 50)*

4.4  
4.4.1  
- The vertical stripes will create the illusion that the person wearing the shirt is taller ✓ and slimmer✓ as the eye will move up and down.✓

(3)

*Applying, easy (Clothing Grade 11)*

4.4.2  
- It is a classic style✓ and can be worn for many years/Will not date easily/timeless.✓
- It has neutral colours✓ that make it versatile/can mix and match✓ easily with other clothing items.
- It looks formal/professional.✓
- 100% cotton is comfortable to wear✓ in winter and summer/all seasons.✓
- The easy-iron finish makes it easy to care for.✓

(Any 4)

*Analysing, moderate (Focus, page 56–58; Successful, p 61–63)*
4.5 • Fashion fad:  
The floral bow tie is blue and white and will outdate quickly/normally lasts for one season.✓

• Classic style:  
The white shirt/dark blue jacket are classic styles✓ and will be timeless/last for many seasons/remain popular for a long time.✓ White is a neutral colour/dark blue is a shade of blue.✓

(Any 2) (2)

• Contemporary style:  
The skinny pants is modern/in fashion✓ and light blue/tint of blue. ✓

Conclusion:  
The floral blue and white bow tie, white shirt, dark blue jacket and light blue skinny pants create a harmonious blue and white colour combination.✓

(1) (6)

Analysing, difficult (Grade 11/Focus, page 56–59; Successful, page 61–65)

QUESTION 5: HOUSING

5.1 • The applicant should be a South African citizen or have a permanent residence permit.✓

• The applicant should be at least 21 years old/legally competent to enter into a contract.✓

• The applicant's monthly income cannot exceed R3 500.00./Proof of income must be submitted.✓

• Nobody in the household may have received a housing subsidy from the government previously, except for disabled people and people who qualify for the consolidation subsidy.✓

• The applicant must be a first-time home owner/must not have previously owned a house, except for disabled people and people who qualify for the consolidation subsidy.✓

• The applicant must be married or must live with a long-term partner. A single or divorced person with financial dependants such as children and family members may also apply.✓

(Any 4)

Remembering, easy (Focus, page 130; Successful, page 149)

5.2 • Electricity/energy consumption. ✓

• Water consumption. ✓

• Impact on the environment/carbon footprint. ✓

Remembering, easy (Focus, pages 133–134; Successful, page 155)
5.3  5.3.1  (a)  • A lease/rental agreement ✓
     • Deon should adhere to the lease/rental period. ✓
     • Adhere to rental fee ✓
     • Adhere to rental conditions e.g. Having pets, maintenance, alterations to the unit ✓ (4)

*Understanding, moderate (Focus, page 117 and 118; Successful, page 137)*

(b)  • Date on which Deon can move into the unit. ✓
     • Length/duration/expiry date of the lease. ✓
     • Deposit that should be paid (in addition to the first month’s rent). ✓
     • Terms and conditions regarding the refund of the deposit. ✓
     • Conditions regarding the subletting of the unit. ✓
     • Conditions regarding the inspection of the property. ✓
     • Conditions regarding the entry to the unit by the owner. ✓
     • Who is responsible for the payment of water and electricity. ✓
     • Whether pets are allowed. ✓
     • The condition that the landlord must approve any changes Deon wants to make to the unit. ✓ (Any 5) (5)

*Remembering, easy (Focus, page 117–118; Successful, page 138)*

5.3.2  • Rental Housing Act ✓ (1)

*Remembering, easy (Focus, page 118; Successful, page 137)*

5.3.3  • It gives the landlord a sense of security and independence. ✓
     • The property can be used as security for a bank loan. ✓
     • It is a sound investment because the value of the property increases over time/can be sold for a profit. ✓
     • The landlord is renting the property out for an income. ✓
     • The landlord has less administration to do because the body corporate administers the complex. ✓
     • He/she saves on the costs for maintaining a larger property and garden. ✓ (Any 4) (4)

*Understanding, moderate (Focus, page 123; Successful, page 141)*

5.3.4  • Deon should have read the contract before signing it. ✓
     • He should have done inspection of the property together with the landlord and made a list of defects ✓ before moving in. (3)

*Applying, easy (Focus, page 118; Successful, page 137)*
5.3.5  
- There was a problem with the light fittings and electrical connections/broken rubber seal of the oven could have led to the use of more electricity. ✓ The oven loses energy ✓ and could increase the cooking time. ✓
- The toilet kept on running after flushing, therefore water was wasted. ✓
- The kitchen tap was leaking, therefore water was wasted. ✓
- Deon had a barber business, using more electricity when the hair clipping machine was switched on/used. ✓
- Deon's customers could have washed their hair, resulting in more water usage. ✓
- Deon had a friend living with him, therefore more water and electricity was used. ✓
- They held many parties and this could have increased the water ✓ and electricity usage ✓ as music is played/food prepared. (Any 5)

**Applying, moderate (Scenario)**

5.3.6  
- Deon had proof/took video clips/pictures ✓ with the date ✓ when he moved in.
- This shows that he was not responsible for the tiles that were already broken/iron burn mark on the carpet/leaking kitchen tap/broken toilet flushing system/broken seal of the oven. ✓

**Applying, moderate (Scenario)**

5.4  
- Employers should know their employees housing circumstances and help them to improve their homes. ✓
- Employers can assist their employees by offering a monthly housing allowance/subsidy ✓ which will help in paying monthly instalments on a property/home improvements. ✓
- Subsidise part of the interest on an employee's home loan. ✓ This could lead to lowering bond expenses.
- By paying a living wage/salary that will enable employees to pay rent ✓ and to save towards buying their own house/property/improve existing property. ✓
- Give employees an option of staying in company-owned houses ✓ at a lower rent while employed by the company. ✓
- Arranging home loans ✓ and assisting in the purchasing of building materials. ✓
- Helping employees to use their pensions ✓ as collateral security for loans/offer guarantees to lenders. ✓
- Help with relocation costs/providing transport for relocation resulting in more money available for possible home improvements. ✓
- Providing solar panels for employees' homes ✓ reducing electricity costs. ✓ This results in saving money which could be used for the purchasing of household appliances. ✓
- Provide housing consumer education and advice to employees. ✓

**Analysing, moderate (Focus page 132; Successful page 150)**

[40]
**QUESTION 6: ENTREPRENEURSHIP**

6.1  
- Attract attention/colourful/legible.
- Create awareness about a product or service.
- Arouse/generate customer interest.
- Creates desire for a product/service.
- Persuade customers to buy/leads to buying action.
- Expand the market to new customers.
- Announces a modification or expansion of a business.
- Gives customers a telephone number/e-mail address/information.
- Announces the location of a business.
- Maintains sales/reminding customers continuously about a business.

(Any 4)  (4)

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

6.2 6.2.1 Sustainable profitability  
- Sustainable profitability is the business's ability to maintain a stable level of production and sales without depleting available cash.

OR  
- A profitable business is one that has a plan to ensure that it will grow and still show a profit in the long run.

(2)

*Remembering, easy (Focus, page 35; Successful, page 34)*

6.2.2 Mark-up  
- The amount/percentage added to the cost price of goods to cover overhead expenses and still leave money for profit.

(Any 2)  (2)

*Remembering, easy (Focus, page 37; Successful, page 39)*

6.3  
- To protect the product.
- Keep the product safe and hygienic.
- It could act as a 'silent salesman'/attract the attention of consumers.
- Well-designed packaging can reflect well on a business image.

(Any 3)  (3)

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

6.4 6.4.1  
- Regular maintenance prevents unexpected breakdowns during production and ensures continuous production flow.
- It reduces repairs and unscheduled maintenance.
- Corrective maintenance will result in a stop of production when sewing machines break down, therefore time will be wasted and garments will not be delivered on time.
- Corrective maintenance will increase major repairs and unscheduled maintenance resulting in extra money spend

(Any 4)  (4)

*Understanding, moderate (Focus, page 25; Successful, page 25)*
6.4.2 Maya pays special attention to each customer. Customers do final fitting of the garments (and customers can give feedback after every fitting) which Maya uses to improve the garments/service/business. Maya therefore meets the needs of her customers. The garments are always ready on time/two weeks before the delivery date that can result in customer satisfaction. She serves refreshments to her customers which makes them feel important and thus ensures that they enjoy doing business with her. (Any 6)

Understanding, difficult (Focus, page 7–9; Successful, page 10–12)
NOTE: If it is not written in paragraph format ONE mark is deducted.

6.4.3
- Maya has natural talent for sewing and will produce good quality items.
- Maya pays special attention/interest in her customers and ensures that their needs are met.
- She had capital/start-up money as she earned a salary to buy sewing machines and an over locker.
- She had time as she is entitled to fourteen days off in a month.
- She had a place for the business she converted a room into a sewing room.
- She produces garments for formal events. (Any 6)

Applying, moderate (Focus, page 13; Successful, page 25)

6.5 Total cost of production = cost of raw materials + other expenses = R35,00 + R150,00 = R185,00

Selling price = total production costs + mark-up
= R185,00 + (50/100)/50% = R92,50
= R185,00 + R92,50
= R277,50
= R277,50 ÷ 100
= R2,78 rounded off
= R3,00

Applying, moderate (Focus, page 37; Successful, page 39)

6.6
- In January Peter spent R1 500,00 on ingredients as fewer doughnuts were produced and sold. There were only two weeks of school due to the December school holidays.
- Sales increased during February because the bakery closed down and Peter’s business attracted more customers.
- March had the highest product sales because of the big order for the sports day.
- In April sales dropped due to school holidays.
- In May there was an increase in sales as a result of the wider variety of products Peter started selling. (Any 7)

Analysing, difficult (Scenario, Focus, page 40–41; Successful, page 42)

TOTAL: 200