

MARKING GUIDELINES

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SECTION A

QUESTION 1: SHORT QUESTIONS

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1.4.1	B	(1)	Understanding easy	SC p 51	F p 49/50	
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Understanding moderate SC p 113/4
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1.6.1	Coal	
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Applying difficult SC p 190/191
F p 169-172

[40]



SECTION B

QUESTION 2: THE CONSUMER

2.1 Answer the following questions regarding interest rates.

2.1.1 Define *interest rate*.

- The interest rate is the cost✓ of borrowing money/the rate at which borrowers pay interest for the money they borrow from lenders.✓
- OR
- The amount that a financial institution/credit provider✓ charges for the use of money.✓

Remembering easy SC p 183, 184 F p 166 (2)

2.1.2 Explain how the National Credit Act uses the repo (repurchase) rate to govern interest rates charged by credit providers.

- The repo rate is the interest rate at which commercial banks can borrow money from the Reserve Bank.✓
- The NCA uses this rate as the standard when setting the interest rate for different credit providers.✓
- Credit providers cannot charge more than the maximum interest rate as set by the NCA.✓ (Any 2) (2)

Understanding moderate SC p 184 F p 166

2.2 Explain what Value-added tax.

- Value-added tax is based on the consumption of goods.✓
- A percentage is added to the price charged for goods and services at each stage of production.✓
- This means that every time value is added to a product 14%/15% (current percentage) must be added to the cost.✓
- The store owner may subtract any VAT paid (output VAT) from VAT received (input VAT).✓
- The difference/money collected in this manner is then passed on the the Receiver of Revenue/government.✓
- All consumers pay VAT regardless of their income or the purchase price of the item.✓ (Any 4)

Understanding moderate SC p 181 F p 164/165 (4)

NB: Accept 14% as this was the VAT when the textbooks were written.



2.3 Give TWO essential parts of a valid employment contract.

- The offer of employment from the employer/what the employer expects from the employee.✓
- The acceptance of the employment conditions and wage or salary offered.✓

Understanding easy SC p 169 F p 155

(2)

2.4 Explain what direct marketing is.

- To approach someone in person/by mail/electronic communication✓ for the direct/indirect purpose of promoting/supplying goods✓ in the ordinary course of business or requesting a donation.✓ (Any 2)

Understanding easy SC p 173 F p 157

(2)

2.5 2.5.1 Identify the scam this information refers to.

- Phishing

Remembering easy SC p 177 F p 159

(1)

2.5.2 Write a paragraph to suggest FOUR ways the consumer can protect himself/herself from the scam identified in 2.5.1.

- Do not open/delete an email if you are concerned about the validity of the email.✓ One should always have anti-spam or anti-virus software on one's computer.✓ It is essential to never give one's personal details to anybody.✓ You should always be aware of any communications from your bank concerning spam.✓ If you think you are the victim of phishing you must contact your bank /financial institution immediately.✓ (Any 4)

Applying moderate SC 176, 177 F p 159

(4)

NB: Deduct ONE mark if paragraph is not written.



2.6 Many towns in South Africa have contaminated tap water and sewage flowing in the streets. Discuss the dangers for the inhabitants of these towns.

- Untreated sewage contaminates the environment✓ and causes diseases such as diarrhea✓/Hepatitis A/E.Coli infection /Dysentry/Fibrio Cholera.✓
- The sewage causes bad smells.✓
- When sewage flows over vegetable gardens/into rivers the vegetables/water will become contaminated.✓
- People drinking contaminated water may become very ill or even die.✓
- People will also be contaminated if they wash their hands/bath in contaminated water.✓
- With no fresh, clean water these people may become dehydrated.✓
- They will not be able to cook food/wash dishes/bath/wash clothes.✓

(Any 5)

Understanding moderate SC p 197 F p 177

(5)

2.7 Peter cannot pay cash for a new refrigerator. Describe the credit contract he should use to be able to purchase the refrigerator immediately.

- Peter should use the Instalment sales contract.✓
- Peter pays a deposit.✓
- Peter agrees to pay the purchase price✓, plus interest✓ and other fixed monthly fees for a specified number of months.✓

(Any 4)

Applying moderate SC p 171 F p 148

(4)

2.8 Name FOUR advantages of using gas in the home.

- Gas is a very powerful fuel for domestic cooking and heating.✓
- Gas is cheaper than electricity.✓
- It is the cleanest fossil fuel available / environmentally friendly/produces low carbon emissions / Gas burns without smoke/does not pollute the air.
- Gas produces instant heat which can be controlled very accurately/cooks fast.✓
- Most gas appliances are cheaper than electrical appliances.✓
- Households will not be affected by load shedding/power cuts.✓
- Gas appliances are almost maintenance free.✓
- Using gas saves electricity.✓
- Gas is easy to use/store/transport.✓

(Any 4)

Remembering moderate SC p 194/195 F p 176

(4)



2.9 2.9.1 **Name TWO regenerative forms of energy which can form part of the energy revolution.**

- Wind✓
- Solar✓

Remembering easy SC p 191 F p 170, 171

(2)

2.9.2 **Analyse how this initiative of the City of Cape Town could guide consumers to take responsibility towards solving the electricity crisis and minimising the carbon footprint.**

- Traditional power/electricity is generated from non-renewable resources such as coal, oil, and fuel.✓
- This initiative focuses on power generated from renewable sources.✓
- This initiative will solve the electricity shortage in the city by providing extra electricity to the system.✓
- The need for traditional power/electricity will be decreased✓ and pollution will be decreased.✓
- Being paid for clean power✓ provided into the system provides an incentive to consumers to consider this option.✓
- Consumers can feed back as much power as they have available✓ – no restriction thus increasing the responsible use of electricity/saving electricity.✓

Analysing difficult SC 192 F p 173

(8)

[40]



QUESTION 3: FOOD AND NUTRITION

3.1 3.1.1 Define *Glycaemic Index*.

The glycaemic index ranks foods that contain carbohydrates on a scale from 1 to 100, based on how fast and to what extent blood-glucose levels are raised✓ after these foods have been eaten and digested.✓

Remembering easy SC p 77 F p 71

(2)

3.1.2 From the table below provide TWO foods for each of the following consumers considering the health endorsement logos. Copy and complete the bottom table in your ANSWER BOOK.

CONSUMER	SUGGESTED GI LEVEL	TWO foods
Food for a lunchbox for an active ten-year-old boy.	Medium GI (Active foods)✓	<ul style="list-style-type: none"> • apricots✓ • banana✓ • bran muffin✓ • orange juice✓ <p style="text-align: right;">(Any 2)</p>
Foods for lunch for an adult male working in an office and leading a sedentary life.	Low GI (Frequent foods)✓	<ul style="list-style-type: none"> • apples✓ • provita✓ • seed loaf✓ • yoghurt✓ <p style="text-align: right;">(Any 2)</p>
Pre-race foods for a triathlon athlete.	High GI (Exercise foods)✓	<ul style="list-style-type: none"> • rice cakes✓ • sports drink✓ • watermelon✓ • Weetbix✓ <p style="text-align: right;">(Any 2)</p>
Understanding moderate SC p 78 F p 71		

(9)



3.1.3 Describe how using the Glycaemic Index may benefit consumers who struggle with Type 2 Diabetes.

- Slow-release low GI food does not allow the blood glucose to spike and keeps it stable✓ controlling the blood glucose level and making insulin use more effective.✓
 - High GI food must be eaten in combination with low GI food to avoid a spike in blood glucose levels.✓
 - Soluble fibre✓ found in low GI foods slows the entry of sugar into the blood stream.✓
 - Low GI foods slows the feeling of hunger✓ so that healthier choices will be made.✓
 - If hypoglycaemia occurs in a diabetic person, high GI food must be eaten.✓
- (Any 4)

Understanding moderate SC p 77, 82 F p 71-73

(4)

3.2 3.2.1 Identify TWO dangers of social media.

- Unrealistic expectations/photos✓
 - Cyberbullying✓
 - Non-relevant information✓
 - Feeling excluded✓
- (Any 2)

Remembering easy SC p 95 F p 82 extract

(2)

3.2.2 Describe the eating disorder bulimia nervosa.

- Binge eating✓ due to depression, stress or other feelings,✓ leads to calmness and then replaced by feelings of self-loathing and shame.✓
 - A psychological eating disorder.✓
 - Binge-eating followed by inappropriate compensatory methods to prevent weight gain.✓
 - These methods may be purging misuse of laxatives/ diuretics/enemas/self-induced vomiting.✓
 - Non purging, misuse of laxatives/diuretics/enemas, including fasting/exercising excessively.✓
- (Any 3)

Remembering easy SC p 94-95 F p 82

(3)



3.2.3 Propose THREE guidelines to help young adults to ensure healthy eating habits while dealing with social media.

- Get help when you feel out of control/ talk to someone.✓
- Be mindful about who you are following on social media.✓
- Don't believe everything you see.✓
- Make sure to check information before just believing it.✓
- Educate yourself about healthy diets.✓
- Develop healthy friendships.✓

(Any 3)

Creating difficult SC p 94/95 Fp82 extract

(3)

3.3 3.3.1 Explain what an allergic reaction is.

- When the body's immune system ✓ wrongly thinks that a food protein is harmful✓ and acts against it.✓
- OR
- Abnormal reactions✓ of the immune system✓ to substances that are normally harmless, such as pollens, food and micro-organisms.✓

(Any 2)

Remembering easy SC p 92 F p 79

(2)

3.3.2 Name TWO common symptoms of an allergic reaction that may be experienced in the gastro-intestinal system.

- Colic✓
- Bloating✓
- Skin rashes✓
- Vomiting✓
- Diarrhea✓
- Nausea✓
- Stomach cramps✓
- Swelling around the mouth and in the throat✓

(Any 2)

Understanding, easy SC p 92 Fp79

(2)

3.3.3 Most food-borne diseases can be prevented by cooking contaminated food. Explain why this is not the case with scombroid poisoning.

- Scombroid poison creates histamines✓ that are heat resistant✓ and not affected or destroyed by cooking.✓

(Any 2)

Understanding easy extract SC 103 F p 86

(2)



3.3.4 Suggest how the lack of electricity, due to load-shedding, contributes to the spread of this food-borne disease.

- Due to loadshedding the cold chain is broken.✓
- Loadshedding causes fridge temperatures to change.✓
- Temperature changes cause the bacteria to grow and multiply.✓
- It breaks down the flesh and creates Histamines.✓ (Any 3)

Applying moderate SC p 107 F p 86 extract (3)

3.4 Evaluate the following cartoon and validate the consumption of genetically modified foods instead of consuming junk food.

- Genetically modified foods change the genetic characteristics of food by manipulating the DNA.✓
 - GM foods will ensure food security,✓ because it yields more crops and more people can be fed.✓
 - Production costs are lower which makes it more affordable for low-income families.✓
 - Crops could have an improved flavour, appearance and texture.✓
 - Crops could have more nutritional value.✓
 - There are concerns that no specific data proves that GM foods are harmless.✓
 - The process is vague and not easily understood.✓
- BUT
- The trend to consume large amounts of junk food is bad for human health✓
 - It can lead to obesity✓ due to the large amounts of saturated fats and Sugars.✓
 - Junk food is also not nutritionally dense✓ and does not supply all the nutrients that humans need.✓
 - Obesity leads to many health conditions such as Type 2 diabetes/heart disease / cancers / respiratory diseases.✓ (Any 7)

CONCLUSION: GM foods are the best choice✓ to ensure good health and well-being of consumers. (7)

Evaluating, difficult SC p 97, 123 F p 83,103 (1)

[40]



QUESTION 4: CLOTHING

4.1 Identify and describe the fashions depicted by:

(a) Cycle A

- **FAD**✓ (1) – any style that catches on among a large group of people✓ for a short period of time and disappears quickly/has a high demand but lasts a short period of time.✓ (Any 1) (2)

(b) Cycle B

- **Standard fashion/trends**✓(1) – start, grow, evolve and eventually decline gradually/always changing✓ but changes are often subtle/accepted by many people over a reasonable period of time.✓ (Any 1) (2)

(c) Cycle C

- **Classic style/fashion**✓ (1) – continually accepted because it is timeless and are always considered as tasteful✓ e.g. “little black dress”/not trends but last for many seasons with occasional subtle updates/popular for a long period of time.✓ (Any 1) (2)

Remembering easy SC p 49 F p 51

NOTE: One mark must be awarded for the identification and one mark for the description.

4.2 Give TWO reasons why cotton is not always the most environmentally friendly option.

- Cotton requires the most amount of water of any crop grown.✓
- Cotton requires large amounts of herbicides and pesticides.✓
- Bleaching and colouring of cotton creates toxins that flow into the eco-system.✓ (Any 2)

Understanding moderate SC p 67 F p 61-62 (2)



4.3 4.3.1 **Identify FOUR major differences between the corporate wear of 2000 and the corporate wear of 2023.**

- The style is far more relaxed/informal.✓
- Shoes are flat and more comfortable.✓
- More creative/less restrictive.✓
- More skin shows/more revealing.✓
- Slightly more feminine.✓
- Jackets are not essential.✓
- Shirts/blouse can be without a collar.✓

(Any 4)

Applying moderate SC p 57 F p 53

(4)

4.3.2 **Provide the young adult entering the corporate world with guidelines for choosing suitable clothing.**

- Select the article that best suits your requirements and needs.✓
- Get maximum value from your purchase✓by ensuring the items can be mixed and matched/co-ordinated.✓
- Consider quality and price.✓
- Buy shoes that are suitable.✓
- Good quality shoes.✓
- Use basic colours as a basis.✓
- Buy classic styles.✓
- Choose styles that compliment your body shape.✓
- Consider fit not size.✓
- Choose underwear that fit well and do not show.✓
- Separates should dominate your wardrobe.✓
- Co-ordinate your clothes.✓

(Any 4)

Remembering easy SC p 61 F p 54

(4)

4.3.3 **Propose suitable changes to adjust the 2023 corporate outfit for an evening event directly after work.**

- Change the shoes to heels or strappy sandals.✓
- Add jewelry that is bigger and changes the focus.✓
- Change the bag to something more appropriate for evening/smaller bag.✓
- Change the vest jacket with a more formal jacket.✓
- Remove vest jacket completely.✓
- Change to a blouse which is more formal/shiny/has long sleeves.✓

Creating moderate SC p 59 F p 54

(4)

[20]



QUESTION 5: HOUSING

5.1 There are costs to be paid when a house is sold.

(a) Name THREE costs to be paid by the buyer.

- Deposit✓
- Transfer duty✓
- Conveyancer legal fee✓
- Deeds office fee✓
- Occupational rent✓(if moving in before the transfer of the property)
- Bond registration costs✓
- Administration costs✓
- Inspection/valuation fee✓
- Cancellation fee for previous bond✓
- Insurance (Homeowners insurance)✓
- Interim interest✓

(Any 3) (3)

(b) Name TWO costs to be paid by the seller:

- Estate agent fee. ✓
- Electrical compliance inspection. ✓
- Occupational rent (if moving after transfer to new owner).✓
- Municipal rates up to the end of the month of registration in buyer's name.✓
- Rates clearance certificate.✓

(Any 2) (2)

Remembering moderate SC p 142 F p 119

5.2 5.2.1 If they decide to buy a house, would the Khumalo family be eligible for a government housing subsidy? Provide TWO reasons for your answer.

- No✓
- They are not first-time property buyers.✓
- They do not have an income less than R3 500 (he earns a high salary).✓

Remembering easy SC p 149 F p 130

(3)



5.2.2 Explain why it is necessary that Mr. Khumalo and the property owner should inspect the house they want to rent, before they move in.

- It is important to identify all defects before moving in/make a list of any defects, ✓ otherwise the property owner might assume that the Khumalo family damaged the property and charge them for the cost of repairs. ✓

Understanding easy SC p 137 F p 118

(2)

5.2.3 The Khumalo family decided to buy iron A. Give FOUR reasons why this is a good choice.

- The Phillips iron is slightly more expensive but there is a slightly bigger saving on the purchase price. ✓
- 1200W – will use less electricity – cheaper running costs in the long run. ✓
- Made in SA – lower carbon footprint than the imported one. ✓
- If any problems occur while under guarantee it will be easier to sort out the repair as it is made locally. ✓
- Phillips is a well-known brand. ✓
- As it is locally manufactured it supports the SA economy. ✓ (Any 4)

Applying moderate SC p 152 F p 133

(4)

5.2.4 Consider the advantages of renting and buying a home and substantiate why renting a home for six months would be the best option for the Khumalo family.

- It would be preferable for them to rent a house as they only have one income. ✓
- They are new in town ✓ – it would be better to rent so that they can get to know the town and then decide where they want to live. ✓
- They could invest the small profit and wait until the value has increased ✓ then buy a house to suit their needs. ✓
- They will pay a fixed amount for rent for six months ✓ and fluctuating interest rates will not affect them. ✓
- They can renew the lease if they want to stay longer. ✓
- They will save on expenses such as maintenance/homeowner's insurance/rates and taxes. ✓ (Any 6)

Analysing difficult SC p 137,140 F p 118,122

(6)

[20]



QUESTION 6: ENTREPRENEURSHIP

6.1 List FIVE requirements of good quality packaging.

- It must catch the eye/attract attention/informative.✓
- It must stand out from other similar products.✓
- It must suit the product/be of suitable material e.g. frozen food must have packaging suitable for freezers.✓
- It should be strong/well designed/convenient/easy to handle.✓
- It must be easy to place on shelves.✓
- It must be airtight✓if products are likely to absorb moisture.
- It must be hygienic/protect the product/keep the product clean.✓
- Convenient size.✓
- Suitable shape.✓

(Any 5)

Remembering easy SC p 29 F p 20, 30

(5)

6.2 Explain how quality control could contribute to a successful business.

- Quality control will ensure that the quality of the products is maintained/ same size/weight/appearance.✓
- The customers will be satisfied.✓
- The customer base will increase.✓
- The products will be safe for human consumption.✓

(Any 3)

Understanding easy SC p 22, 24-27, F p 16. 17

(3)

6.3 6.3.1 Identify how Anat's target market evolved as her business developed.

- Initially Anat's target market was the people attending the Bruma flea market ✓ – possibly lower income, more relaxed, informal.✓
- Anat then moved to attracting customers at Sandton✓ – higher income market, higher demand, greater pressure.✓

Understanding moderate SC p 34,35 F p 35

(4)



6.3.2 Consider Anat's original choice of product by discussing the following factors:

(a) Available human resources

- Anat is/was a risk taker✓ – she yelled when she had to stand in a long queue.
- Anat had the skill✓ to make the product well and therefore chose to start her business by making a product she knew she could do well.

(Any 1)

Understanding easy SC p 17 F p 10

(1)

(b) Consumer appeal

- Falafels are not well known in South Africa and would therefore be something different✓ for people to try when going to the flea market.
- Anat does not settle for anything but the best✓ and will therefore make a product that will appeal to the customers.
- Her falafels are delicious.✓

(Any 2)

Understanding moderate SC p 20 F p 13

(2)

6.3.3 Explain the benefits of starting her business in a food truck.

- Mobility - She was able to move her business to where she could find customers.✓
- Reduced overhead costs – She did not have to pay rent or rates and taxes.✓
- Freedom – if the original market did not work out, she would be able to move quickly to an alternative site closer to customers.✓
- She could change her target market.✓
- Selling at different venues was easy✓ as she drove her truck to the different venues.

(Any 4)

Applying moderate SC p 10-12 F p 7-8

(4)



6.3.4 **Use the information below to calculate the selling price of ONE falafel. Round off the selling price to the nearest rand. Show ALL calculations.**

Information:

Cost of ingredients to produce 400 falafels: R2 810.00

Wages paid: R1 300.00

Other costs: R500.00

Anat wants to make 70% profit.

- $R2\ 810 + R1\ 300 + R500 = R4\ 610.00$ ✓
- $R4\ 610.00 \times 70\% = R3\ 227.00$ ✓
- $R4\ 610.00 + R3\ 227.00 = R7\ 837.00$ ✓
- $R7\ 837.00 \div 400 = R19.59$ ✓
- $= R20.00$ ✓

OR

- $R2\ 810 + R1\ 300 + R500 = R4\ 610.00$ ✓
- $R4\ 610 \div 400 = R11.53$ ✓
- $R11.53 \times 70\% = R8.07$ ✓
- $R11.53 + R8.07 = R19.60$ ✓
- $= R20.00$ ✓

Applying moderate SC p 38-41 F p 37-38

(7)

6.3.5 **Use the information in the scenario to identify SIX factors that contribute to the success of Anat's business.**

- Anat is passionate and was willing to shout at the back of the line.✓
- She only wanted to sell the best products she could.✓
- She was willing to change her target group when the market started to wane.✓
- Her products are different and interesting.✓
- She offers products for a variety of people.✓
- Her products were readily available at the flea markets and now in franchises– near her target market.✓
- Her original overheads were low due to her food truck.✓
- She developed new products✓ as her company became more successful.✓

(Any 6)

Applying moderate SC p 10-11 F p 7 scenario

(6)



6.3.6 Justify why Anat's franchises will continue to increase in South Africa.

- The franchises offer meals to meat-lovers, vegetarians and vegans✓
– there are more and more people making alternative choices such as veganism.✓
- Anat offers food that is different to traditional South African cuisine✓ –
as South Africans become more and more educated,✓ they will
continue to seek different and new options.✓
- Her products are of great quality✓ and people will continue to come
back if they are happy with the products.✓
- Anat moved to Sandton to a new customer base which has a higher
Income. ✓
- Her business will have a steady level of production/be sustainable
profitable.✓
- Anat's products are good value for money.✓

(Any 8)

Analysing difficult SC p 34 F p 35

(8)

[40]

GRAND TOTAL: [200]