



**education**

**MPUMALANGA PROVINCE  
REPUBLIC OF SOUTH AFRICA**

**NATIONAL  
SENIOR CERTIFICATE**

**GRADE 12**

**BUSINESS STUDIES P2**

**SEPTEMBER 2023**

*Stanmorephysics*

**MARKS: 150**

**TIME: 2 HOURS**

**This question paper consists of 9 pages.**

## INSTRUCTIONS AND INFORMATION

Read the following instructions carefully before answering the questions.

- This question paper consists of THREE sections and covers TWO main topics.

SECTION A:

COMPULSORY

SECTION B:

Consists of THREE questions.

SECTION C:

Answer any TWO of the three questions in this section.

Consists of TWO questions.

Answer any ONE of the two questions in this section.

- Read the instructions for each question carefully and take particular note of what is required.
- Number the answers correctly according to the numbering system used in this question paper. No marks will be awarded for answers that are numbered incorrectly.
- Except where other instructions are given, answers must be written in full sentences.
- Use the mark allocation and nature of each question to determine the length and depth of an answer.
- Use the table below as guide for mark and time allocation when answering each question.


SECTION	QUESTION	MARKS	TIME (minutes)
<b>A: Objective-type questions COMPULSORY</b>	1	30	20
<b>B: THREE direct/indirect-type questions CHOICE: Answer any TWO.</b>	2	40	70
	3	40	
	4	40	
<b>C: TWO essay-type questions CHOICE: Answer any ONE.</b>	5	40	30
	6	40	
<b>TOTAL</b>		<b>150</b>	<b>120 minutes</b>

- Begin the answer to EACH question on a NEW page, for example QUESTION 1 – new page, QUESTION 2 – new page, et cetera.
- You may use a non-programmable calculator.
- Write neatly and legibly.

**SECTION A (COMPULSORY)****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 number (1.1.1–1.1.5) in the ANSWER BOOK, e.g. 1.1.6 E.

1.1.1 A company has the minimum of three or more directors and shareholders.

- 
- A public
  - B personal liability
  - C private
  - D close corporation

1.1.2 Simple graphics may be easily explained on transparencies using ... as visual aid.

- A smart board
- B poster
- C flip charts
- D overhead projector

1.1.3 Lenny allows Joseph to speak in an angry manner without attacking him. This is an example of dealing with a (an) ... personality.

- A expert
- B quiet
- C aggressive
- D complaining

1.1.4 Employees at Mzamo Traders are playing computer games during working hours. This refers to ... as a type of unprofessional business practice.

- A unauthorized use of workplace resources
- B abuse of work time
- C unethical practice
- D dishonest advertising

1.1.5 Chivu Enterprises donates computers to underprivileged schools as part of its commitment to community development. This is known as ...

- A social responsibility
- B corporate social investment
- C corporate social responsibility
- D rural development



(5x2) (10)

- 1.2 Complete the following statements by using the word(s) in the list below. Write only the word(s) next to the question number (1.2.1–1.2.5) in the ANSWER BOOK.


economic; responsibility; reinstatement; shares; grievance; debentures;  
average clause; conflict; human; transparency

- 1.2.1 Samu Limited issued ... to raise borrowed capital from the public.
- 1.2.2 Don Insurance Co. applied ... to rebuild Sam's damaged business due to heavy rain and storm instead of reimbursing him.
- 1.2.3 Xego Traders promoted the ... rights by allowing employees reasonable limitation of working hours.
- 1.2.4 The board of directors of Fobo Manufacturers practices ... by involving stakeholders when staffing and other processes are discussed openly.
- 1.2.5 Rudolph an employee at Salam Supermarket lodge a ... to senior management because he is not satisfied about his salary decrease.

(5 x 2) (10)



- 1.3 Choose a description from COLUMN B that matches a term in COLUMN A. Write only the letter (A–J) next to the question number (1.3.1–1.3.5) in the ANSWER BOOK, e.g. 1.3.6 K.

COLUMN A	COLUMN B
1.3.1  Flip chart	A assets of shareholders cannot be used to pay for the debts of the business
1.3.2 Democratic leadership style	B workers are allowed open communication methods at the workplace
1.3.3 Limited liability	C alternatives are considered before choosing the right one
1.3.4 Dignity	D very effective in brain storming sessions as suggestions are summarised
1.3.5 Decision making	E leader makes decisions on his/her own without consulting staff members F alternative solutions are generated and critically evaluated G leader allows team members to contribute ideas in the decision-making process H workers are protected from being forced to do embarrassing work I assets of shareholders may be sold to pay off the debts of the business J useful to capture feedback and easy to combine with sound visual aids

(5x2) (10)  
**TOTAL SECTION A [30]**



**SECTION B**

Answer ANY TWO questions in this section

**NOTE:** Clearly indicate the QUESTION NUMBER of each question that you choose. The answer to EACH question must start on a NEW page, for example QUESTION 2 on a new page, QUESTION 3 on a NEW page.

**QUESTION 2: BUSINESS VENTURES**

- 2.1 Name any **THREE** examples of short-term insurance. (3)
- 2.2 Identify the principle of insurance applied by Fox Insurers in each statement below:
- 2.2.1 Fox Insurers ensure that their clients provide evidence to indicate that they stand to lose financially should their insured properties damaged. (2)
- 2.2.2 They also disclose all information that may affect the requirements of the insurance contract with their clients. (2)
- 2.3 Outline factors that must be considered by the presenter while presenting. (6)
- 2.4 Read the scenario below and answer the questions that follow:

**MERCY AND TOM ATTORNEYS (M&T)**

Mercy and Tom are partners in Mercy and Tom Attorneys. They are thinking about changing their partnership into a company so that directors will be jointly liable for the debts of the business.

- 2.4.1 Identify the new form of ownership that will be suitable to M&T. Motivate your answer by quoting from the scenario above. (3)
- 2.4.2 Explain the negative impact of a partnership. (6)
- 2.5 Advise businesses on the difference between *simple* and *compound interest*. (4)
- 2.6 Read the scenario below and answer the questions that follow:

**DEGOED DISTRIBUTORS (DD)**

Dikeledi the manager at DD has good attitude as she can influence her team to work hard. She believes that positive attitude is critical for good leadership makes her a good leader. She also delegates tasks to followers with directions and full support.

- 2.6.1 Quote **TWO** role of personal attitude in successful leadership from the scenario above. (2)
- 2.6.2 Discuss other roles of personal attitude that can assist in successful leadership. (6)
- 2.7 Recommend situations in which autocratic leadership styles can be applied in the workplace. (6)

[40]

**QUESTION 3: BUSINESS ROLES**

- 3.1 List any THREE components of corporate social responsibility (CSR). (3)
- 3.2 Outline the importance of team dynamic theories in improving team performance. (4)
- 3.3 Read the scenario below and answer the question that follows.

**HANS FARMERS ( HF)**

Hans Farmers specialises in breeding live chicken at Shapof village. HF is committed to offer bursaries to the community to improve the level of education. They also support community based organisation to roll out anti-retroviral (ARV) treatment programmes.

Identify TWO socio-economic issues addressed by HF in the scenario. Motivate by quoting from the scenario above.

Use the table below as a GUIDE to answer QUESTION 3.3

SOCIO-ECONOMIC ISSUES	MOTIVATIONS

- 3.4 Discuss ways in which businesses can contribute time and effort in improving the well-being of employees. (6)
- 3.5 Explain ways in which professional, responsible, ethical and effective business practice should be conducted. (4)
- 3.6 Describe any TWO criteria for successful team performance. (6)
- 3.7 Read the scenario below and answer the questions that follow.

**SONNY SHOES (SS)**

Sonny Shoes wanted to change the designs of their shoes. Management requested experts to develop a questionnaire on how to improve the design of the shoes.

- 3.7.1 Identify the problem-solving techniques used by SS. Motivate your answer by quoting from the scenario above. (3)
- 3.7.2 Explain the advantages for the problem solving technique identified in QUESTION 3.7.1 above. (4)
- 3.8 Advise businesses on how they should handle conflict in the workplace. (4)

**[40]**

**QUESTION 4: MISCELLANEOUS TOPICS**

**BUSINESS VENTURES**

- 4.1 Name any FOUR examples of non-verbal presentation methods. (4)
- 4.2 Outline the differences between *compulsory* and *non-compulsory insurance*. (4)
- 4.3 Read the scenario below and answer questions that follow:



**BETTY'S HAIR SALOON (BH)**

Betty conducted a presentation to promote her newly saloon in town. She is always prepared to update and keep information relevant. Betty acknowledges good questions to motivate audience in order to ask more questions. She also reflect on any criticism and try to avoid it in her future presentation.

- 4.3.1 Quote TWO areas of improvement Betty considered for her next presentation from the scenario above. (2)
- 4.3.2 Explain other areas of improvement in the next presentation. (4)
- 4.4 Explain the positive impact of interactive whiteboard as an example of visual aids. (6)

**BUSINESS ROLES**

- 4.5 Outline the purpose of CSI. (4)
- 4.6 Discuss any TWO stages of team development. (6)
- 4.7 Read the scenario below and answer the question that follows.

**NAZEEM FISHERIES (NF)**

Nazeem Fisheries uses CSR programmes to comply with the law and ethics. NF uses brown recycle bags to pack the fish parcels. They also build a medical centre for the community to improve the health of people.

Identify TWO elements of the triple bottom line applicable to NF. Motivate your answer by quoting from the scenario above.

Use the table below to answer QUESTION 4.7

TRIPLE BOTTOM LINE ELEMENTS	MOTIVATIONS
1.	
2.	

- 4.8 Advise businesses on the benefits of creative thinking in the workplace. (4)

**TOTAL SECTION B**



[40]  
[80]



**SECTION C**

Answer ANY ONE question in this section.

**NOTE:** Clearly indicate the QUESTION NUMBER of each question that you choose. EACH question must start on a NEW page, e.g. QUESTION 5 on a NEW page, or QUESTION 6 on a NEW page.

**QUESTION 5: BUSINESS VENTURES ( INVESTMENT AND SECURITIES)**

The general public is allowed to invest their surplus funds in buying shares on the Johannesburg Securities Exchange (JSE). Some investors prefer to invest their funds on RSA retail savings bonds. It is however, important for investors to take into consideration some factors before making an investment decision.

Write an essay on investment securities in which you include the following aspects:

- Outline the differences between *ordinary shares* and *preference shares*.
- Explain the functions of the JSE.
- Discuss the impact of RSA retail savings bond as type of investment opportunities.
- Advise businesses on the following factors that should be considered when making investment decisions:
  - Investment period
  - Return on investment

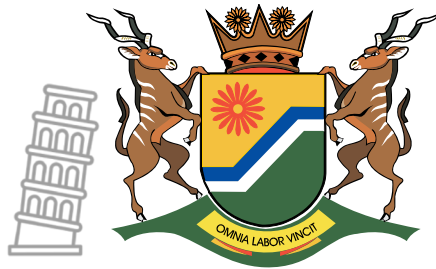
**(40)****QUESTION 6: BUSINESS ROLES (HUMAN RIGHTS, INCLUSIVITY AND ENVIRONMENTAL ISSUES)**

Businesses are required to acknowledge the role of health and safety representative in protecting the workplace environment. They should also learn how to deal with language and race as diversity issues. Successful businesses develop ways to promote cultural rights in the workplace.

Write an essay on human rights, inclusivity and environmental issues in which you include the following aspects:

- Outline the roles of the health and safety representatives in protecting the workplace environment.
- Explain ways in which businesses can deal with the following diversity issues:
  - Language
  - Race
- Discuss the benefits of diversity in the workplace.
- Recommend ways in which businesses could promote cultural rights in the workplace.

**(40)****TOTAL SECTION C [40]****GRAND TOTAL [150]**



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**SEPTEMBER 2023**

**MARKING GUIDELINES**

**MARKS: 150**



**This marking guideline consists of 27 pages.**

## NOTES TO MARKERS

1. Candidates' responses must be in full sentences for SECTIONS B and C. However, this would depend on the nature of the question.
  2. Comprehensive marking guidelines have been provided but this is by no means exhaustive. Due consideration should be given to an answer that is correct, but:
    - Uses a different expression from that which appears in the marking guidelines
    - Comes from another source
    - Is original
    - A different approach is used
- NOTE:** There is only ONE correct answer in SECTION A.
3. Take note of other relevant answers provided by candidates and allocate marks accordingly. In cases where the answer is unclear or indicates some understanding, part-marks should be awarded, for example, one mark instead of the maximum of two marks.
  4. The word 'Submax' is used to facilitate the allocation of marks within a question or sub-question.
  5. The purpose of circling marks (guided by 'max' in the breakdown of marks) on the right-hand side is to ensure consistency and accuracy in the marking of scripts as well as for calculation and moderation purposes.
  6. Subtotals to questions must be written in the right-hand margin. Circle the subtotals as indicated by the allocation of marks. This must be guided by 'max' in the marking guideline. Only the total for each question should appear in the left-hand margin next to the appropriate question number.
  7. In an indirect question, the theory as well as the response must be relevant and related to the question.
  8. Incorrect numbering of answers to questions or sub-questions in SECTIONS A and B will be severely penalised. Therefore, correct numbering is strongly recommended in all sections.
  9. No additional credit must be given for repetition of facts. Indicate with an R.
  10. Note that no marks will be awarded for indicating Yes/No in evaluation type questions requiring substantiation or motivation. (Applicable to SECTIONS B and C.)



11. The differentiation between 'evaluate' and 'critically evaluate' can be explained as follows:
- 11.1 When 'evaluate' is used, candidates are expected to respond in either a positive/negative manner or take a neutral (positive and negative) stance, e.g. **Positive:** 'COIDA eliminates time and costs spent√ on lengthy civil court proceedings.'√
- 11.2 When 'critically evaluate' is used, candidates are expected to respond in either a positive/negative manner or take a neutral (positive and negative) stance. In this instance, candidates are also expected to support their responses with more depth, e.g. 'COIDA eliminates time and costs spent√ on lengthy civil court proceedings√, because the employer will not be liable for compensation to the employee for injuries sustained during working hours as long as it can be proved that the business was not negligent.'√

**NOTE:**

1. The above could apply to 'analyse' as well.
2. Note the placing of the tick (√) in the allocation of marks.

12. The allocation of marks must be informed by the nature of the question, cognitive verb used, mark allocation in the marking guidelines and the context of each question.

Cognitive verbs, such as:

- 12.1 Advise, name, state, mention, outline, motivate, recommend, suggest, (list not exhaustive) do not usually require much depth in candidates' responses. Therefore, the mark allocation for each statement/answer appears at the end.
- 12.2 Describe, explain, discuss, elaborate, compare, distinguish, differentiate, justify, devise, analyse, evaluate, critically evaluate (list not exhaustive) require a greater depth of understanding, application and reasoning. Therefore, the marks must be allocated more objectively to ensure that assessing is conducted according to established norms so that uniformity, consistency and fairness are achieved.
13. Mark only the FIRST answer where candidates offer more than one answer for SECTION B and C questions that require one answer.
14. **SECTION B**
- 14.1 If for example, FIVE facts are required, mark the candidate's FIRST FIVE responses and ignore the rest of the responses. Indicate by drawing a line across the unmarked portion or use the word 'Cancel'.

**NOTE:** This only applies to questions where the number of facts is specified.

- 14.2 If two facts are written in one sentence, award the candidate FULL credit. Point 14.1 above still applies.
- 14.3 If candidates are required to provide their own examples/views, brainstorm this to come up with alternative answers.

**14.4 Use of the cognitive verbs and allocation of marks:**

14.4.1 If the number of facts are specified, questions that require candidates to 'describe/discuss/explain' may be marked as follows:



- Fact 2 marks (or as indicated in the marking guidelines)
- Explanation 1 mark

The 'fact' and 'explanation' are given separately in the marking guidelines to facilitate mark allocation.

14.4.2 If the number of facts required is not specified, the allocation of marks must be informed by the nature of the question and the maximum mark allocated in the marking guidelines.

**14.5 ONE mark may be awarded for answers that are easy to recall, requires one word answers or is quoted directly from a scenario/case study. This applies to SECTIONS B and C in particular (where applicable).**


**15. SECTION C**

15.1 The breakdown of the mark allocation for the essays is as follows:

Introduction	<b>Maximum: 32</b>
Content	
Conclusion	
Insight	<b>8</b>
<b>TOTAL</b>	<b>40</b>

15.2 Insight consists of the following components:

<b>Layout/Structure</b>	Is there an introduction, body, proper paragraphs and a conclusion?	<b>2</b>
<b>Analysis and interpretation</b>	Is the candidate able to break down the question into headings/subheadings/interpret it correctly to show understanding of what is being asked?  Marks to be allocated using this guide:  All headings addressed: 1 (One 'A') Interpretation (16 to 32 marks): 1 (One 'A')	<b>2</b>
<b>Synthesis</b>	Are there relevant decisions/facts/responses made based on the questions?  Marks to be allocated using this guide:  No relevant facts: 0 (Two '-S') Some relevant facts: 1 (One '-S') Only relevant facts: 2 (No '-S')	

	<p>Are there relevant decisions/facts/responses made based on the questions?</p> <p>Option 1: <b>Only relevant facts: 2 marks (No '-S')</b> Where a candidate answers 50% or more (two to four sub-questions) of the question with only relevant facts; no '-S' appears in the left margin. Award the maximum of TWO (2) marks for synthesis.</p> <p>Option 2: <b>Some relevant facts: 1 mark (One '-S')</b> Where a candidate answers less than 50% (only one sub-question) of the question with only OR some relevant facts; one '-S' appears in the left margin. Award a maximum of ONE (1) mark for synthesis.</p> <p>Option 3: <b>Some relevant facts: 1 mark (One '-S')</b> Where a candidate answers FOUR questions, but one sub-question of the questions with no relevant facts; one '-S' appears in the left margin. Award a maximum of ONE (1) mark for synthesis.</p> <p>Option 4: <b>No relevant facts: 0 mark (Two '-S')</b> Where a candidate answers less than 50% (only one sub-question) of the questions with no relevant facts; two '-S' appears in the left margin. Award a ZERO mark synthesis.</p>	<p><b>2</b></p>
<p><b>Originality</b></p>	<p>Is there evidence of examples, recency of information, current trends and developments?</p>	<p><b>2</b></p>
<p style="text-align: right;"><b>TOTAL FOR INSIGHT: 8</b> <b>TOTAL MARKS FOR FACTS: 32</b> <b>TOTAL MARKS FOR ESSAY (8 + 32) 40</b></p>		

**NOTE:**


1. No marks will be awarded for contents repeated from the introduction and conclusion.
2. The candidate forfeits marks for layout if the words INTRODUCTION and CONCLUSION are not stated.
3. No marks will be allocated for layout, if the headings 'INTRODUCTION and CONCLUSION are not supported by an explanation.

15.3 Indicate insight in the left-hand margin with a symbol e.g. ('L, A, -S and/or O').

15.4 The breakdown of marks is indicated at the end of the suggested answer/ marking guidelines to each question.

15.5 Mark all relevant facts until the SUBMAX/MAX mark in a subsection has been attained. Write SUBMAX/MAX after maximum marks have been obtained.

- 15.6 At the end of each essay, indicate the allocation of marks for facts and marks for insight as follows: (L – Layout, A – Analysis, S – Synthesis, O – Originality) as in the table below.



CONTENT	MARKS
Facts	32 (max.)
L	2
A	2
S	2
O	2
<b>TOTAL</b>	<b>40</b>

- 15.7 When awarding marks for facts, take note of the sub-maxima indicated, especially if candidates do not make use of the same subheadings. Remember headings and sub-headings are encouraged and contribute to insight (structuring/logical flow/sequencing) and indicate clarity of thought. (See MARKS BREAKDOWN at the end of each question.)
- 15.8 If the candidate identifies/interprets the question INCORRECTLY, then he/she may still obtain marks for layout.
- 15.9 If a different approach is used by candidates, ensure that the answers are assessed according to the mark allocation/subheadings as indicated in the memorandum.
- 15.10 15.10.1 Award TWO marks for complete sentences. Award ONE mark for phrases, incomplete sentences and vague answers.
- 15.10.2 With effect from November 2015, the TWO marks will not necessarily appear at the end of each completed sentence. The ticks (√) will be separated and indicated next to each fact, e.g. 'Product development is a growth strategy/where businesses aim to introduce new products√ into existing markets.'√  
This will be informed by the nature and context of the question, as well as the cognitive verb used.
- 15.11 With effect from November 2017, the maximum of TWO (2) marks for facts shown as headings in the memo, will not necessarily apply to each question. This would also depend on the nature of the question.



**SECTION A (COMPULSORY)**

**QUESTION 1**

- 1.1 1.1.1 A✓✓
- 1.1 1.1.2 D✓✓
- 1.1 1.1.3 C✓✓
- 1.1 1.1.4 B✓✓
- 1.1 1.1.5 C✓✓



(5 x 2) (10)

- 1.2 1.2.1 debentures✓✓
- 1.2 1.2.2 reinstatement✓✓
- 1.2 1.2.3 economic✓✓
- 1.2 1.2.4 transparency✓✓
- 1.2 1.2.5 grievance✓✓

(5 x 2) (10)

- 1.3 1.3.1 D✓✓
- 1.3 1.3.2 G✓✓
- 1.3 1.3.3 A✓✓
- 1.3 1.3.4 H✓✓
- 1.3 1.3.5 F✓✓

(10 x 2) (10)

**TOTAL FOR SECTION A (30)**

**BREAKDOWN OF MARKS**

QUESTION 1	MARKS
1.1	10
1.2	10
1.3	10
<b>TOTAL</b>	<b>30</b>





**SECTION B****Mark the FIRST TWO answers only****QUESTION 2: BUSINESS VENTURES****2.1 Examples of short-term insurance**

- Property insurance ✓
- Money in transit ✓
- Theft ✓
- Burglary ✓
- Fire ✓
- Any other relevant answer related to examples of short-term insurance.

**NOTE: Mark the first THREE (3) only. (3 x 1) (3)****2.2 Principles of insurance from the statements**

- 2.2.1 Insurable interest ✓✓ (2)
- 2.2.2 Utmost good faith ✓✓ (2)

**2.3 Factors that must be considered by presenter while presentation**

- Establish credibility by introducing yourself as the presenter at the start. ✓✓
- Mention/Show most important information first. ✓✓
- Make the purpose/main points of the presentation clear at the start of the presentation. ✓✓
- Use suitable section titles/headings/sub-headings/bullets. ✓✓
- Summarise the main points of the presentation to conclude the presentation. ✓✓
- Stand in a good position/upright, where the audience can clearly see the presenter/presentation. ✓✓
- Avoid hiding behind equipment. ✓✓
- Do not ramble on at the start, to avoid losing the audience/their interest. ✓✓
- Capture listeners' attention/Involve the audience with a variety of methods, e.g. short video clips/sound effects/humour, etc. ✓✓
- Maintain eye contact with the audience. ✓✓
- Be audible to all listeners/audience. ✓✓
- Vary the tone of voice/tempo within certain sections to prevent monotony. ✓✓
- Make the presentation interesting ✓with visual aids/anecdotes/examples/Use visual aids effectively. ✓✓
- Use appropriate gestures, e.g. use hands to emphasize points. ✓✓
- Speak with energy ✓ and enthusiasm. ✓✓
- Pace yourself/do not rush or talk too slowly. ✓✓
- Keep the presentation short ✓ and simple. ✓✓
- Conclude/End with a strong/striking ending that will be remembered. ✓✓
- Ensure that the audience will leave with/take away specific information/benefits. ✓✓
- Include a statement/quote that will allow a professional/striking ending. ✓✓
- Manage time effectively to allow time for questions. ✓✓
- Any other relevant answer related to factors that must be considered while presenting.

**Max (6)**

2.4 **Forms of ownership**

2.4.1 **Forms of ownership from scenario**

Personal liability company ✓✓ (2)

**Motivation**

They are thinking about changing their partnership into a company so that directors will be jointly liable for the debts of the business. (1)

**NOTE: Do not award marks for the motivation if the forms of ownership was incorrectly identified.**

2.4.2 **The negative impact of a partnership**

- A partnership ✓ has unlimited liability ✓
- Each business partner is legally responsible ✓ for the joint liability of the partnership. ✓
- Different personalities and options of partners ✓ can lead to conflict it disagreements. ✓
- Partners might not ✓ all contribute equally. ✓
- Loss in profits and stability of the business ✓ can occur if a partner resigns/ dies/loses interest in the business or is declared bankrupt. ✓
- There can be lack of capital ✓ and cash flow. ✓
- Any other relevant answer related to negative impact of partnership.

**Max (6)**

2.5 **Differences between simple and compound interests**

Simple interests		Compound interests	
-	Interest earned on the original amount ✓ and not on the interest accrued. ✓	-	Interest earned on original amount invested ✓, as well as interest earned in previous period(s). ✓
-	The principal amount remains the same ✓ over the entire period of investment. ✓	-	The principal amount grows ✓ with the addition of interest to it. ✓
-	The interest is kept separate unless it is reinvested.	-	Interest is calculated on the higher principal amount ✓ and again added to it. ✓
-	Yields less return ✓ on investment ✓	-	Yields high return ✓ on investment. ✓
-	Total amount of interest earned ✓ on investment is less. ✓	-	Total amount of interest earned ✓ on investment is high. ✓
-	Any other relevant answer related to simple interests	-	Any other relevant answer related to compound interests
Submax (2)		Submax (2)	

- NOTE**
- 1 The answer does not have to be in a tabular format.
  - 2 The differences does not have to link, but must be clear.
  - 3 Award a maximum of TWO (2) marks if the difference is not clear/Mark either simple interests or compound interests only.

**Max (4)**

**2.6 Role of personal attitude in successful leadership****2.6.1 Role of personal attitude in successful leadership from the scenario**

- Dikeledi the manager at DD has good attitude as she is able to influence her team to work hard. ✓
- She believe that positive attitude is critical for good leadership makes her a good leader. ✓

**NOTE: 1. Mark the first TWO (2) only.****2. Only award marks for responses that are quoted from scenario.****(2 x 1) (2)****2.6.2 Other roles of personal attitude in successful leadership**

- Leaders must know their strengths and weaknesses✓ to apply their leadership styles effectively.✓
- Leaders' attitude✓ may influence employees'/teams' thoughts/behaviour.✓
- Leaders should model the behaviour✓that they want to see in team members.✓
- Great leaders understand that the right attitude✓ will set the right atmosphere. ✓
- Successful leaders consider the abilities/skills of team members✓ to allocate tasks/roles effectively.✓
- Enthusiasm produces✓ confidence in a leader.✓
- A positive attitude is critical for good leadership✓ because good leaders will stay with the task regardless of difficulties/challenges.✓
- Successful employees and leaders have a constant desire✓ to work and achieve personal/professional success.✓
- Leaders with a positive attitude✓ know that there is always more to learn/space to grow. ✓
- Any other relevant answer related to roles of personal attitude in successful leadership.

**NOTE: Do not award marks for responses that were quoted in QUESTION****2.6.1****Max (6)****2.7 Application of autocratic leadership styles**

- In crisis situations, e.g. in the case of unforeseen challenges/accidents. ✓✓
- When all the information is available to solve the problem. ✓✓
- In a crisis/urgent situation, e.g. after an accident/meeting tight deadlines. ✓✓
- When employees are motivated and the leader has already earned the trust of the followers. ✓✓
- When dealing with employees who are not cooperative. ✓✓
- When employees are new/not fully trained. ✓✓
- Any other relevant answer related to the application of autocratic leadership style.

**Max (4)**



**BREAKDOWN OF MARKS**

QUESTION 2	MARKS
2.1	3
2.2.1	2
2.2.2	2
2.3	6
2.4.1	3
2.4.2	6
2.5	4
2.6.1	2
2.6.2	6
2.7	6
<b>TOTAL</b>	<b>40</b>

**QUESTION 3: BUSINESS ROLES**

**3.1 Components of CSR**

- Environment ✓
- Ethical corporate social investment ✓
- Health and safety ✓
- Corporate governance ✓
- Business ethics ✓
- Employment equity ✓
- Supply chain/Distribution channel ✓
- Employees and customers ✓
- Community ✓
- Any other relevant answer related to components of CSR.

**NOTE: Mark the first THREE (3) only**

**(3x1) (3)**

**3.2 Importance of team dynamic theories in improving team performance**

- Team dynamic theories explain how effective teams work/operate. ✓
- Businesses are able to allocate tasks according to the roles of team members. ✓✓
- Team members can maximise performance as tasks are allocated according to their abilities/skills/attributes/personalities. ✓✓
- Team members with similar strengths may compete for team tasks/responsibilities that best suit their abilities/competencies. ✓✓
- Theories assist team leaders to understand the personality types of team members so that tasks are assigned more effectively. ✓✓
- Conflict may be minimised when team members perform different roles. ✓✓
- Any other relevant answer related to the importance of team dynamic theories in improving team performance.

**Max (4)**



3.3

**Socio-economic issues****Socio-economic issues from the scenario**

SOCIO-ECONOMIC ISSUES		MOTIVATIONS
1.	Unemployment ✓✓	HF is committed to offer bursaries to the community to improve the level of education. ✓
2.	HIV/AIDS ✓✓	They also support community based organization to roll out anti-retroviral (ARV) treatment programmes. ✓
Sub max 4		Sub max 2

**NOTE: 1. Mark the first TWO only****2. Award marks for the socio-economic issues even if the motivations were incomplete.****3. Do not award marks for the motivations if the socio-economic issues were incorrectly identified.****Max (6)**

3.4

**Ways in which businesses can contribute time and effort in improving the well-being of employees**

- Provide recreational facilities ✓ for employees. ✓
- Allow flexible working hours ✓ to enhance productivity. ✓
- Provide transport for employees ✓ who work unusually long hours. ✓
- Provide for employees' participation ✓ in decision making that affects them. ✓
- Conduct team-building sessions ✓ to improve employees' morale. ✓
- Offer annual medical assessments ✓ to workers. ✓
- Offer support programmes for employees infected and affected by HIV/Aids. ✓
- Offer financial assistance ✓ in the case of any hardship caused by unexpected medical costs. ✓
- Pay fair wages/salaries to the workers ✓ based on the nature of their work. ✓
- Pay fair bonuses, based on business earnings, ✓ as acknowledgement for hard work and commitment. ✓
- Establish coaching and mentoring programmes for junior employees. ✓
- Working conditions should include safety/medical/canteen facilities/benefits ✓ like housing/leave/retirement, etc. ✓
- Make trauma debriefing/counselling/assistance available ✓ to any employee who requires these services. ✓
- Make childcare facilities available on the premises ✓ for working mothers in the business. ✓
- Start a nutritional programme ✓ so that employees can enjoy one meal per day to keep them in a healthy condition. ✓
- Give time to staff ✓ to get involved in projects they choose ✓/Allow staff to use some of the working hours to participate in the projects of their choice. ✓
- Encourage employees to stay fit and healthy by getting them involved in health activities to minimize stress/substance abuse/obesity. ✓
- Encourage employees ✓ to attend capacity-building workshops/training programmes /staff-development programmes/team-development programmes. ✓
- Any other relevant answer related to ways in which businesses can contribute time and effort in improving the well-being of employees.

**Max (6)**

### 3.5 **Ways in which professional, responsible, ethical and effective business practice should be conducted**

- Mission statement should include ✓ values of equality/respect. ✓
- Treat workers with respect/dignity by recognising work well done. ✓
- Treat all their employees equally, ✓ regardless of their race/ colour/ age/ gender/ disability etc. ✓
- All workers should have access to equal opportunities/positions/resources. ✓
- Plan properly and put preventative measures in place. ✓
- Pay fair wages/salaries which is in line with the minimum requirements of the BCEA/Remunerate employees for working overtime/during public holidays. ✓
- Ensure that employees work in a work environment that is conducive to safety/Fairness/free from embarrassment. ✓
- Refrain from starting a venture using other businesses' ideas that are protected by law. ✓
- Engage in environmental awareness programmes/Refrain from polluting the environment, e.g. by legally disposing of toxic waste. ✓
- Employers and employees need to comply with legislation with regard to equal opportunities/human rights in the workplace. ✓
- Businesses should develop equity programmes/promote strategies to ensure that all employees are treated equally regardless of status/rank/power. ✓
- Training/Information/Business policies should include issues ✓ such as diversity/discrimination/harassment.
- Employers should respond swiftly and fairly ✓ to reported incidents of discrimination in the workplace. ✓
- Orders/Tasks should be given respectfully ✓ and allow the recipient/employee to have a say in the manner in which the task should be performed. ✓
- Any other relevant answer related to ways in which professional, responsible, ethical and effective business practice should be conducted.

**Max (4)**

### 3.6 **Criteria for successful team performance** **Interpersonal attitudes and behaviour** ✓✓

- Members have a positive attitude of support and motivation towards each other. ✓
- Good/Sound interpersonal relationships will ensure job satisfaction/increase productivity of the team. ✓
- Members are committed/passionate towards achieving a common goal/ objectives. ✓
- Team leader acknowledges/gives credit to members for positive contributions. ✓
- Any other relevant answer related to interpersonal attitude and behaviour as a criteria for successful team performance



Heading 2  
Description 1  
Sub max 3

**Shared values/ Mutual trust and support** √√

- Shows loyalty/respect/trust towards team members despite differences. √
- Shows respect for the knowledge/skills of other members. √
- Perform team tasks with integrity/pursuing responsibility/meeting team deadlines with necessary commitment to team goals. √
- Any other relevant answer related to shared values/mutual trust and support as a criteria for successful team performance



Heading 2  
Description 1  
Sub max 3

**Communication** √√

- A clear set of processes/procedures for team work ensures that every team member understands his/her role. √
- Efficient/Good communication between team members may result in quick decisions. √
- Quality feedback improves the morale of the team. √
- Open/Honest discussions lead to effective solutions of problems. √
- Continuous review of team progress ensures that team members can rectify mistakes/act √pro-actively to ensure that goals/targets are reached. √
- Any other relevant answer related to communication as a criteria for successful team performance

Heading 2  
Description 1  
Sub max 3

**Co-operation/ Collaboration** √√

- Clearly defined realistic goals are set, so that all members know exactly what is to be accomplished. √
- All members take part in decision making √
- Willingness to co-operate as a unit to achieve team objectives. √
- Co-operate with management to achieve team/business objectives. √
- Agree on methods/ways to get the job done effectively without wasting time on conflict resolution. √
- A balanced composition of skills/knowledge/experience/expertise ensures that teams achieve their objectives. √
- Any other relevant answer related to co-operatin/collaboration as a criteria for successful team performance

Heading 2  
Description 1  
Sub max 3

**NOTE: Mark the first TWO (2) only**

**Max (6)**

3.7 **Problem-solving techniques**

3.7.1 **Problem-solving techniques from scenario**

Delphi – technique √√

(2)

**Motivation**

Management requested experts to develop a questionnaire on how to improve the design of the shoes. √



(1)  
**Max (3)**

### 3.7.2 Positives/Advantages of the Delphi technique

- Businesses may use a group of experts√ without bringing them together. √
- The experts will give the business clear ideas/solutions √ on how to improve on productivity/profitability. √
- Information received from experts can be used√ to solve complex business problems. √
- Experts may give honest/credible opinions as they do not have a direct/personal interest in the business. √
- Conflict may be avoided√ especially if all employees are knowledgeable and well qualified. √
- Dominating employees may not take over the process√ as they do not form part of the problem solving process. √
- It reduces noise levels in an office environment√ since there is no group discussion. √
- Any other relevant answer related to positives/advantages of Delphi-technique.

**Max (4)**

### 3.8 How to handle conflict in the workplace

- Acknowledge that there is conflict in the workplace. √√
- Identify the cause of the conflict. √√
- Arrange pre-negotiations where workers/complainants will be allowed to state their case/views separately. √√
- Arrange time and place for negotiations where all employees involved are present. √√
- Arrange a meeting between conflicting employers/employees. √
- Make intentions for intervention clear so that parties involved may feel at ease. √√
- Each party has the opportunity to express his/her own opinions/feelings√√
- Conflicting parties may recognise that their views are different during the meeting. √√
- Businesses should analyse/Evaluate the cause (s) of conflict by breaking it down into different parts. √√
- Blame shifting should be avoided and a joint effort should be made. √√
- Direct conflicting parties towards finding/focusing on solutions. √√
- Devise/Brainstorm possible ways of resolving the conflict. √√
- Conflicting parties agree on criteria to evaluate the alternatives.
- Select and implement the best solution. √√
- Businesses should provide opportunities for parties to agree on the best solution. √√
- Evaluate/Follow up on the implementation of the solution(s). √√
- Monitor progress to ensure that the conflict has been resolved. √√
- Source experts on handling conflict from outside the business. √√
- Any other relevant answer related to how businesses should handle conflict in the workplace.

**Max (4)  
[40]**





**BREAKDOWN OF MARKS**

QUESTION 3	MARKS
3.1	3
3.2	4
3.3	6
3.4	6
3.5	4
3.6	6
3.7.1	3
3.7.2	4
3.7	4
<b>TOTAL</b>	<b>40</b>

**QUESTION 4**

**4.1 Examples of non-verbal presentation methods**

- Tables✓
- Graphs/bar graph/line graph/histogram/pie graph✓
- Diagrams✓
- Illustrations/Pictures/Photographs/Scenarios✓
- Written/Business reports✓
- Flip charts✓
- Handouts✓
- Slide shows✓
- Any other relevant answer related to examples of non-verbal presentation methods.

**NOTE** Mark the first **FOUR (4)** only.

**(4 x 1) (4)**

**4.2 Differences between compulsory insurance and non-compulsory insurance**

COMPULSORY INSURANCE		NON-COMPULSORY INSURANCE	
-	Is required by Law/there are legal obligations for it to be taken out and paid for.✓✓	-	Is voluntary/the insured has a choice whether to enter into an insurance contract.✓✓
-	It is regulated by government and does not require insurance contracts/brokers✓✓	-	Insured will enter into a legal insurance contract with the insurer, who may be represented by an insurance broker. ✓✓
-	Payment is in the form of a levy/contribution paid into a common fund from which benefits may be claimed under certain conditions.✓✓	-	Monthly/Annual payments/premiums that must be paid in order to enjoy cover for a nominated risk.✓✓
-	<b>Examples</b> - UIF, RAF and Compensation Fund/COIDA ✓	-	<b>Examples</b> Short term insurance/Multi-peril insurance (theft, fire, etc.) Long term insurance/Life insurance ✓
-	Any other relevant answer related to compulsory insurance.	-	Any other relevant answer related to non-compulsory insurance.
Sub max (2)		Sub max (2)	

- NOTE:**
1. The answer does not have to be in tabular format.
  2. The difference does not have to link, but must be clear.
  3. Award a maximum of TWO (2) marks if the difference is not clear mark either compulsory insurance / non-insurance

Max (4)

#### 4.3 Improvement of the next/ future presentation

##### 4.3.1 Areas of improvement in the next presentation from the scenario.

- She is always prepared to update and keep information relevant. ✓
- She also reflect on any criticism and avoid it in her future presentation. ✓

- NOTE:**
1. Mark the first TWO (2) only.
  2. Only award marks for responses that are quoted from the scenario.

(2 x 1) (2)

##### 4.3.2 Other areas of improvement in the next presentation

- The presenter should revise ✓ objectives that were not achieved. ✓
- Use humour appropriately. ✓
- Any information that the presenter receives as feedback from a presentation ✓ should be analysed and where relevant, incorporated/used to update/amend his presentation. ✓
- Reflect on the time/length of the presentation ✓ to add/remove content. ✓
- Increase/Decrease the use of visual aids ✓ or replace/remove aids that do not work well. ✓
- Reflect on the logical flow ✓ of the format/slides/application of visual aids. ✓
- Any other relevant information related to improvement in the next presentation.

- NOTE:** Do not award marks for responses that were quoted in QUESTION 4.3.1

Max (4)

#### 4.4 Positive impact of interactive whiteboard as an example of visual aids

- Images can be projected directly from a computer, ✓ so no external projector/devices necessary. ✓
- Special pens allow the presenter to write on the board ✓ while prepared images are displayed. ✓
- Additional notes that was added during the presentation ✓ can be captured on computer after the presentation. ✓
- It can be controlled by the touch of a finger, ✓ so the presenter can move away from the computer during the presentation computer during the presentation. ✓
- Easy to combine ✓ with sound/other visual aids. ✓
- Useful to capture feedback and new ideas. ✓
- Any other relevant answer related to the positive impact of interactive whiteboard/smart board as an example of visual aids.

Max (6)



**BUSINESS ROLES****4.5 Purpose of CSI**

- CSI aims at contributing towards sustainable development of its immediate communities. √√
- CSI is enforceable by law and government requires business to make CSI contributions. √√
- CSI projects play a positive role in the development of communities. √√
- CSI reveals a business's attitude towards the community in which it operates. √√
- CSI projects are long-term investment √√
- It is relevant to the South African context where socio-economic upliftment is such a priority. √√
- Any other relevant answer related to the purpose of CSI.

**Max (4)****4.6 Stages of team development****Forming stage** √√

- Individuals gather information and impressions about each other and the scope of the task and how to approach it. √
- Teams are comfortable and polite with each other during this stage. √
- People focus on being busy with routines, such as team organisation e.g. who does what, when to meet each other. √
- Any other relevant answer related forming as a stage of team development.

Heading 2

Description 1

Sub max 3

**Storming** √√

- Teams go through a period of unease/conflict after formation. √
- Different ideas from team members will compete for consideration. √
- Team members open up to each other and confront each other's ideas/perspectives. √
- Tension/struggle/arguments occur and upset the team members/there may be power struggles for the position of team leader. √
- In some instances, storming can be resolved quickly; In others, the team never leaves this stage. √
- Many teams fail during this stage as they are not focused on their task. √
- This phase can become destructive for the team/will negatively impact on team performance, if allowed to get out of control. √
- This stage is necessary/ important for the growth of the team. √
- Some team members tolerate each other to survive this stage. √
- Any other relevant answer related storming as a stage of team development.

Heading 2

Description 1

Sub max 3

**Norming/Settling/reconciliation** √√

- Team members come to an agreement and reach consensus. √
- Roles and responsibilities are clear and accepted. √
- Processes/working style and respect develop amongst members. √
- Team members have the ambition to work for the success of the team. √
- Conflict may occur, but commitment and unity are strong. √
- Any other relevant answer related norming/settling/reconciliation as a stage of team development.

Heading 2

Description 1  
Sub max 3

**Performing stage/Working as a team towards a goal** √√

- Team members are aware of strategies and aims of the team. √
- They have direction without interference from the leader. √
- Processes and structures are set. √
- Leaders delegate and oversee the processes and procedures. √
- All members are now competent, autonomous and able to handle the decision-making process without supervision. √
- Differences among members are appreciated and used to enhance the team's performance. √
- Any other relevant answer related performing/working as a team towards a goal as a stage of team development.

Heading 2  
Description 1  
Sub max 3

**Adjourning/Mourning stage**√√

- The focus is on the completion of the task/ending the project. √
- Breaking up the team may be traumatic as team members may find it difficult to perform as individuals once again. √
- All tasks need to be completed before the team finally dissolves. √
- Any other relevant answer related adjourning/mourning as a stage of team development.

Heading 2  
Description 1  
Sub max 3

**NOTE: Mark the first TWO (2) only**

**(2x3) (6)**

4.7 **Triple bottom line from the scenario**

TRIPPLE BOTTOM LINE ELEMENTS	MOTIVATIONS
1. Planet √√	- NF uses brown recycle bags to pack the fish parcels. √
2. People √√	- They also build a medical centre for the community to improve the health of people. √
Submax (4)	Submax (2)

- NOTE:**
1. **Mark the first TWO (2) only**
  2. **Award marks for the triple bottom line elements even if the quotes were incomplete.**
  3. **Do not award marks for the motivations if the triple bottom line elements were incorrectly identified.**

**Max (6)**

4.8 **Benefits of creative thinking in the workplace**

- Better/Unique/Unconventional ideas/solutions are generated. √√
- Complex business problems may be solved. √√
- Improves motivation amongst staff members. √√
- Management/employees may keep up with fast changing technology. √√
- Creativity may lead to new inventions which improves the general standard of living. √√



- May give the business a competitive advantage if unusual/unique solutions/ ideas/strategies are implemented. √√
- Productivity increases as management/employees may quickly generate multiple ideas which utilises time and money more effectively. √√
- Managers/Employees have more confidence as they can live up to their full potential. √√
- Managers will be better leaders as they will be able to handle/manage change(s) positively and creatively. √√
- Managers/Employees can develop a completely new outlook, which may be applied to any task(s) they may do. √√
- Leads to more positive attitudes as managers/employees feel that they have contributed towards problem solving. √√
- Managers/Employees have a feeling of great accomplishment and they will not resist/obstruct the process once they solved a problem/contributed towards the success of the business. √√
- Stimulates initiative from employees/managers, as they are continuously pushed out of their comfort zone. √√
- Any other relevant answer related to the benefits of creative thinking in the workplace.

**Max (4)**

**BREAKDOWN OF MARKS**

<b>QUESTION 4</b>	<b>MARKS</b>
<b>4.1</b>	<b>4</b>
<b>4.2</b>	<b>4</b>
<b>4.3.1</b>	<b>2</b>
<b>4.3.2</b>	<b>4</b>
<b>4.4</b>	<b>6</b>
<b>4.5</b>	<b>4</b>
<b>4.6</b>	<b>6</b>
<b>4.7</b>	<b>6</b>
<b>4.8</b>	<b>4</b>
<b>TOTAL</b>	<b>40</b>



**QUESTION 5: BUSINESS VENTURES ( INVESTMENT AND SECURITIES)****5.1 Introduction**

- Shareholders must have the knowledge between ordinary and preference shares to make informed decisions. ✓
- The Johannesburg Securities Exchange (JSE) is a stock market where public companies are listed. ✓
- RSA retail savings bonds is the money lent to the government at a fixed interest rates for fixed term. ✓
- Factors such as investment period and return on investment have positive and negative effect on the choice of an investment option. ✓
- Any other relevant introduction related to functions of the JSE/ordinary shares and preference shares/impact of RSA retail savings bonds as type of investment opportunities/factors that should be considered when making investment decisions.

**Any (1 x 2) (2)****5.2 Differences between ordinary shares and preference shares**

<b>ORDINARY SHARES</b>	<b>PREFERENCE SHARES</b>
- Ordinary shares only receive dividends when profit is made. ✓✓	- Some of these types of shares receive dividends regardless of profit made. ✓✓
- Normally the higher the profit, the higher the dividend. ✓✓	- A fixed rate of return is paid on this type of shares ✓✓
- Shareholders are the last to be paid, if the company is declared bankrupt/liquidated. ✓✓	- Shareholders have a preferred claim on company assets in the event of bankruptcy/liquidation. ✓✓
- Ordinary shares are standard shares with no special rights or restriction. ✓✓	- These shares enjoy preferential rights to dividends/repayment over ordinary shares ✓✓
- Dividends vary from year to year according to profits made as determined by the company. ✓✓	- Dividends are payable according to the type of preference share /Non-cumulative preference shareholders will not receive any outstanding dividends from previous years/ Cumulative shareholders will receive outstanding dividends from previous years. ✓✓
- Shareholders have a right to vote at the Annual General Meeting. ✓✓	- Voting rights are restricted to particular circumstances/resolutions. ✓✓
- Any other relevant answer related ordinary shares.	- Any other relevant answer related to preference shares
Sub max 4	Sub max 4

- NOTE:**
1. The answer does not have to be in tabular format.
  2. The difference does not have to link, but must be clear.
  3. Award a maximum of FOUR (4) marks if the difference is not clear, mark either ordinary shares or preference shares.

**Max (8)**

### 5.3 Functions of JSE

- Gives opportunities to financial institutions such as insurance companies√ to invest their funds in shares. √
- Serves as a barometer/indicator√ of economic conditions in South Africa. √
- Keeps investors informed√ on share prices by publishing the share prices daily. √
- Acts as a link√ between investors and public companies. √
- Shares are valued √and assessed by experts. √
- Small investors are invited√ to take part in the economy of the country through the buying/selling of shares. √
- Venture capital market is made available√ on the open market. √
- Strict investment rules √ ensure a disciplined/orderly market for securities. √
- Mobilises the funds √of insurance companies and other institutions. √
- Raises primary capital√ by encouraging new investments in listed companies. √
- Regulates the market√ for trading with shares. √
- Plans, researches and advises √ on investment possibilities. √
- Ensures that the market operates√ in a transparent manner. √
- Provides protection for investors√ through tough regulations/law. √
- Encourages short term investments √ as shares can be sold at any time. √
- Facilitates electronic trading√ of shares/STRATE. √/Channels financial resources √ and facilitates trading. √
- Any other relevant answer related to the functions of the JSE.

**Max (14)**

### 5.4 Impact of RSA retail savings bonds as type of investment opportunities Positives/ Advantages

- Guaranteed returns, as interest rate is fixed√ for the whole investment period. √
- Interest rates are market related√ and attract more investors. √
- Interest can be received √twice a year. √
- Investment may be easily accessible√, as cash may be withdrawn after the first twelve months. √
- Low risk/Safe investment√, as it is invested with the South African Government which cannot be liquidated. √
- It is an affordable type of investment√ for all levels of income earners including pensioners. √
- Retail bonds are easily/conveniently obtained√ electronically/from any Post Office/directly from National Treasury. √
- No charges/costs/commissions√ payable on this type of investment.
- Interest is usually higher than on fixed deposits. √
- Retail bonds are listed on the capital bond markets/on the JSE. √
- Investors younger than 18 years/Minors may invest√ with the help of a legal guardian, which encourages saving from a young age. √
- Any other relevant answer related to positives/advantages of RSA retail savings bonds.

**AND/OR**

### Negatives/ Disadvantages

- Retail bonds cannot be ceded to banks√ as security for obtaining loans. √
- A minimum of R1 000 must be invested√, which may be difficult for some small investors to accumulate. √

- Retail bonds are not freely transferable ✓ amongst investors. ✓
- Investors need to have valid SA identification/should be older than 18 years ✓ which may discourage foreigners/young people to invest. ✓
- Penalties are charged for early withdrawals ✓, if the savings is less than 12 months old. ✓
- Any other relevant answer related to positives/advantages of RSA retail savings bonds.

**Max (12)****5.5 Factors that should be considered when making investment decisions****5.5.1 Investment period**

- This refers to the duration of the investment which may influence the return on investment. ✓✓
- The investment period can be short medium and/or long term depending on the investors' needs. ✓✓
- Short term investments enable investors to access their money on a short period if needed. ✓✓
- The longer the investment period the higher the returns. ✓✓
- The investment period will depend on an investor's personal needs. ✓✓
- Any other relevant answer related to investment period as factors that should be considered when making investment decisions.

Sub max (6)

**5.5.2 Return on investment**

- Refers to income from the investment, namely interest/dividends/increased capital growth on the original amount invested. ✓✓
- High risk investments yield higher returns. ✓✓
- Generally, there will be a direct link between risk and return. ✓✓
- The return should be expressed as net after-tax gains on the investment. ✓✓
- Returns can be in the form of capital gains ✓ where the asset appreciates in value over time. ✓✓
- Any other relevant answer related to return on investment as factors that should be considered when making investment decisions.

Sub max (6)

**Max (12)****5.6 Conclusion**

- Preference shares yield more dividends and can attract more investors.
- The higher the interest rate, the more investors will choose to invest in that company. ✓✓
- Trading of shares on the Johannesburg Security Exchange enhances the growth of the economy of the country. ✓✓
- Investors should compare positives and negatives of RSA retail savings bonds to be able to decide whether it is better investment option. ✓✓
- When choosing the best investment option, all possible information about different options should be considered as a lot of money is at stake and it will influence the future of the investors either positively or negatively. ✓✓
- Any other relevant conclusion related to functions of the JSE/ordinary shares and preference shares/ /the impact of RSA retail savings bonds as type of investment opportunities/factors that should be considered when making investment decisions.

**Any (1 x 2) (2)**



**BREAKDOWN OF MARK ALLOCATION**

DETAILS	MAXIMUM	TOTAL
Introduction	2	32
Differences between ordinary shares and preference shares	8	
Functions of JSE	14	
The impact of RSA retail bond as type of investment opportunities	12	
Factors that should be considered when making investment decisions	12	
Conclusion	2	
<b>INSIGHT</b>		
Layout	2	8
Analysis/interpretation	2	
Synthesis	2	
Originality/examples	2	
<b>TOTAL MARKS</b>		<b>40</b>

[40]

**QUESTION 6: BUSINESS ROLES: (HUMAN RIGHTS, INCLUSIVITY AND ENVIRONMENTAL ISSUES)****6.1 Introduction**

- The health and safety representatives keep their members informed about the workplace health and safety issues. ✓
- Business operations may have a negative impact on the environment if there are no preventative measures put in place. ✓
- Diversity in the workplace means that employees are different in terms of age/race/gender/ethnic groups/disabilities etc. ✓
- Successful businesses develop suitable strategies that are aimed at addressing different diversity issues in the workplace. ✓
- Businesses that observe cultural rights promote a good team spirit and positive energy in the workplace. ✓
- Any other relevant Introduction related to the Roles of the health and safety representative in protecting the workplace environment, ways in which businesses can deal with language and race, benefits of diversity and ways in which businesses could promote social rights and cultural rights in the workplace.

**Any (2 x 1) (2)****6.2 Roles of the health and safety representative in protecting the workplace environment**

- Identify potential dangers in the workplace ✓✓
- Investigating workers' complaints ✓✓
- Ensure that employers comply with COIDA ✓✓
- Ensure that protective clothing is provided /available to all workers. ✓✓
- Promote safety training so that employees may avoid potential dangers/act pro-actively. ✓✓
- Ensure that all equipment that is necessary to perform work are provided

/maintained regularly. √√

- Ensure that dangerous equipment is used under the supervision of trained/qualified workers. √√
- Check/Monitor the effectiveness of health and safety measures with management √√
- Initiate/promote/Maintain /Review measures to ensure the health and safety of workers. √√
- Ensure that workers' health and safety is not endangered by hazards resulting from production /processing/storage/transportation of material/equipment. √√
- Work together with the employer to investigate any accidents/complaints from the workers concerning health and safety in the workplace √√
- Any other relevant answer related to the roles of the health and safety representative in protecting the workplace environment.

**Max (10)**

### 6.3 Ways in which businesses can deal with diversity issues

#### Language

- Provide training √ in the official language of the business. √
- No worker should feel excluded in meetings √ conducted in one language only. √
- Employ an interpreter √ so that everyone can fully understand what is being said in a meeting. √
- All business contracts should be in an easy-to-understand language √ and should be available in the language of choice for the relevant parties signing the contract. √
- Business may specify that all communications should be in one specific language only √ and would expect employees to have a certain level of fluency in that language. √
- Any other relevant answer related to ways in which businesses can deal with language as a diversity issues.

Sub max 8

#### Race

- Implement affirmative action policies √ as required by law. √
- No discrimination should be made based on skin colour. √
- Ensure that the workplace is diverse by employing people from different race groups. √
- When appointments are made, previously disadvantaged people √ should get preferential treatment. √
- Comply with the Employment Equity Act and BBBEE √ when appointing people. √
- Any other relevant answer related to ways in which businesses can deal with race as a diversity issues.

Sub max 8

**Max (16)**



**6.4 Benefits of diversity in the workplace**

- Diversity in the workforce improves morale/motivation. ✓
- Businesses with a diverse workforce are more likely to have a good public image ✓ and attract more customers. ✓
- Diversified workforce can give businesses a competitive advantage, ✓ as they can render better services. ✓
- Workforce diversity improves the ability of a business to solve problems ✓ innovate cultivate diverse markets ✓
- A diversified workforce stimulates debate ✓ on new/improved ways of getting things done. ✓
- Employees demonstrate greater loyalty to the business ✓ because they feel respected/accepted/understood. ✓
- Employees value each other's diversity ✓ and learn to connect/communicate across lines of difference. ✓
- Employees from different backgrounds ✓ can bring different perspectives to the business. ✓
- Employees represent various groups ✓ and are therefore better able to recognise customer needs and satisfy consumers. ✓
- Being respectful of differences/demonstrating diversity ✓ makes good business sense/improves profitability. ✓
- Diverse businesses ensure that its policies/practices empower ✓ every employee to perform at his/her full potential. ✓
- Stakeholders increasingly evaluate businesses ✓ on how they manage diversity in the workplace. ✓
- Any other relevant answer related to the benefits of diversity in the workplace.

**Max (12)****6.5 Ways to promote cultural rights in the workplace**

- Employees should be trained on cultural tolerance. ✓✓/Business policies should promote cultural tolerance. ✓✓
- Businesses should employ people from various cultural backgrounds. ✓✓
- Businesses should encourage employees to attend/participate in cultural activities. ✓✓
- Make provision for different cultures, such as food served in the canteen/entertainment at staff functions. ✓✓
- Regular cultural information sessions will help employees to respect ✓ each other's culture in the workplace. ✓✓
- Provide the environment in which employees are free to use their own language when interacting with others during their free time. ✓✓
- Allow employees to provide solutions to challenges from their own cultural perspective. ✓✓
- Have a flexible dress-code policy that allows employees to wear suitable cultural regalia/accessories. ✓✓
- Any other relevant answer related to ways in which businesses could promote cultural rights in the workplace.

**Max (8)**

6.6 **Conclusion**

- The health and safety representatives should be provided with assistance/training needed to perform their duties effectively. ✓✓
- Dealing with diversity issues in the workplace enables businesses to utilise the skills/knowledge/expertise of a diverse workforce. ✓✓
- Dealing with diversity issues may enable businesses to establish long term business partners and strengthen stakeholder relations. ✓✓
- Observing cultural rights of employees in the workplace may promote a healthy relationship between employers and employees. ✓✓
- Any other relevant conclusion related to the roles of the health and safety representative in protecting the workplace environment/ways in which businesses can deal with language and race,/benefits of diversity/ways in which businesses could promote cultural rights in the workplace.

Any 1x2 (2)

**BREAKDOWN OF MARKS**

DETAILS	MAXIMUM	TOTAL
<b>Introduction</b>	<b>2</b>	<b>Max 32</b>
Roles of the health and safety representative in protecting the workplace environment	<b>10</b>	
Ways in which businesses can deal with diversity issues	<b>16</b>	
Benefits of diversity in the workplace.	<b>12</b>	
Ways in which businesses could promote social rights and cultural rights in the workplace	<b>8</b>	
Conclusion	<b>2</b>	
<b>IINSIGHT</b>		
Layout		<b>2</b>
Analysis, interpretation		<b>2</b>
Synthesis		<b>2</b>
Originality/Examples/ recent information		<b>2</b>
<b>TOTAL</b>		<b>40</b>

**TOTAL SECTION C: 40**  
**GRAND TOTAL: 150**

