



basic education

Department:
Basic Education
REPUBLIC OF SOUTH AFRICA



MARKS: 150

TIME: 2 hours

This question paper consists of 9 pages.



INSTRUCTIONS AND INFORMATION

Read the following instructions carefully before answering the questions.

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

SECTION A: COMPULSORY

SECTION B: Consists of THREE questions.

Answer any TWO of the three questions in this section.

SECTION C: Consists of TWO questions.

Answer any ONE of the two questions in this section.

2. Read the instructions for each question carefully and take note of what is required.

Note that ONLY the answers to the first TWO questions selected in SECTION B and the answer to the FIRST question selected in SECTION C will be marked.

3. 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.

4. Except where other instructions are given, answers must be written in full sentences.

5. Use the mark allocation and nature of each question to determine the length and depth of an answer.

6. Use the table below as a guide for mark and time allocation when answering each question.

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

7. Begin the answer to EACH question on a NEW page, e.g. QUESTION 1 – new page, QUESTION 2 – new page.

8. You may use a non-programmable calculator.

9. 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 numbers (1.1.1 to 1.1.5) in the ANSWER BOOK, e.g. 1.1.6 D.

1.1.1 Adriaan earned ... interest when he invested an amount of R30 000 in a fixed deposit for three years, at 12% simple interest per annum, with Axis Bank.

- A R40 800
- B R44 691
- C R10 800
- D R14 691

1.1.2 The term 'unlimited liability' means that the owner's ...

- A losses are restricted to the amount invested in the business.
- B personal assets are protected against the debts of the business.
- C personal debts need to be replaced by the business.
- D personal assets may be seized to pay the debts of the business.

1.1.3 Jobe Bookkeeping educated their staff on the impact of fraud when dealing with ... as a type of unprofessional business practice.

- A the unauthorised use of workplace funds and resources
- B the abuse of work time
- C unfair advertising
- D sexual harassment

1.1.4 Team members often experience power struggles for the position of team leader during the ... stage of team development.

- A forming
- B storming
- C performing
- D adjourning

1.1.5 Catherine Textiles deals with HIV/Aids as a socio-economic issue by ...

- A offering the best volunteering programmes to identify and attract potential employees.
- B supporting poverty alleviation programmes that are offered by the government.
- C rolling out antiretroviral treatment programmes for all infected employees.
- D creating job opportunities for unemployed community members.

(5 x 2)

(10)



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

force-field analysis; non-profit; situational; flip charts; planet; transformational; Delphi technique; posters; state-owned; people

1.2.1 Willem applies different leadership styles based on different circumstances. This is known as the ... leadership theory.

1.2.2 A ... company creates job opportunities and offers essential services to the majority of citizens.

1.2.3 Qama Electronics strategically places ... in the business as a visual aid to attract customers.

1.2.4 Businesses implement the necessary changes after considering the driving and restraining aspects. This refers to ... as a problem-solving technique.

1.2.5 Highway Stores focuses on ... as a triple bottom-line element when they support eco-friendly production methods. (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 numbers (1.3.1 to 1.3.5) in the ANSWER BOOK, e.g. 1.3.6 K.

COLUMN A		COLUMN B
1.3.1	Sole trader	A occur when employees lodge complaints with management in the workplace
1.3.2	Cumulative preference shares	B applies when assets are insured for more than their market value
1.3.3	Average clause	C focuses on developing a moral compass for decision-making
1.3.4	Professional behaviour	D has limited continuity as the business ceases to exist upon resignation of the owner
1.3.5	Grievances	E occur when there are clashes of opinions between two or more parties in the workplace
		F focuses on upholding the reputation of the business
		G investors receive higher dividends when the company makes profits
		H applies when assets are insured for less than their market value
		I has unlimited continuity as the business can exist beyond the resignation of the owner
		J investors receive payments for dividends that were not paid out in previous years

(5 x 2)

(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, e.g. QUESTION 2 on a NEW page, QUESTION 3 on a NEW page.

QUESTION 2: BUSINESS VENTURES

2.1 Name any TWO factors that should be considered when making investment decisions. (2)

2.2 Elaborate on the meaning of excess as an insurance concept. (4)

2.3 Explain the functions of the Johannesburg Securities Exchange (JSE). (6)

2.4 Read the scenario below and answer the question that follows.

MABIZELA TECHNOLOGIES (MT)

The managers of Mabizela Technologies apply different leadership styles in the workplace. Rachel takes all decisions alone, without consulting her staff members. Zaid, however, offers rewards to hardworking employees, which increases productivity.

Identify the leadership styles applicable to MT. Motivate your answer by quoting from the scenario above.

Use the table below as a GUIDE to answer QUESTION 2.4.

LEADERSHIP STYLES	MOTIVATIONS
1.	
2.	

2.5 Describe the role of personal attitude in successful leadership. (4)

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

STARLIGHT MARKETING (SM)

Zintle, the financial manager of Starlight Marketing, considered various aspects when she designed her multimedia presentation. She kept the graphs simple by not mixing different styles. She conducted background checks on some of the audience members. Zintle also used key words to limit the information on each slide.

2.6.1 Quote TWO aspects from the scenario above that Zintle considered when she designed her multimedia presentation. (2)

2.6.2 Explain other aspects that must be considered when designing a multimedia presentation. (4)

2.7 Discuss the impact of government/RSA Retail Savings Bonds as a form of investment. (6)

2.8 Advise businesses on how management as a criterion could contribute to the success and/or failure of a public company. (6)

[40]



QUESTION 3: BUSINESS ROLES

3.1 List any FOUR problem-solving steps. (4)

3.2 Outline the benefits of diversity in the workplace. (6)

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

JALEEL PHARMACY (JP)

The board of directors of Jaleel Pharmacy regularly applies the King Code principles in their business operations. JP developed a remedial programme to reduce air pollution levels and to protect the environment.

3.3.1 Identify the King Code principle applied by JP. Motivate your answer by quoting from the scenario above. (3)

3.3.2 Describe any ONE other King Code principle that businesses can apply to improve their ethical business conduct. (3)

3.4 Discuss communication as a criterion for successful team performance. (6)

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

KLIPLAND HARDWARE (KH)

Klipland Hardware is experiencing conflict in the workplace. Some employees of KH display a lack of cooperation which causes delays in production. The management of KH sets unrealistic deadlines that increase the stress levels of employees. The employees of KH have difficulty with paying their own debt timeously.

3.5.1 Quote TWO causes of conflict at KH from the scenario above. (2)

3.5.2 Explain how businesses should handle conflict in the workplace. (4)

3.6 Discuss the advantages of corporate social responsibility (CSR) on businesses. (6)

3.7 Evaluate the impact of the nominal group technique. (6)

[40]



QUESTION 4: MISCELLANEOUS TOPICS

BUSINESS VENTURES

4.1 Give any TWO examples of non-insurable risks. (2)

4.2 Identify the type of investment opportunity applicable to Platinum Ltd (PL) in EACH of the following statements:

- 4.2.1 PL raised additional capital by borrowing money from the public. (2)
- 4.2.2 Employees of PL make monthly contributions to an informal savings scheme from which they will be able to make future withdrawals. (2)

4.3 Explain the difference between *management* and *leadership*. (4)

4.4 Discuss the advantages of a personal liability company. (6)

4.5 Advise presenters on the factors that they should consider during a presentation. (4)

BUSINESS ROLES

4.6 Name the FOUR corporate social investment (CSI) focus areas. (4)

4.7 Describe the importance of team dynamic theories in improving team performance. (6)

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

THANDOKAZI ATTORNEYS (TA)

Thandokazi Attorneys strive to promote creative thinking in the workplace. They ensure that the work environment is free from high noise levels and distractions. The management of TA provides employees with fewer breaks to optimise workplace productivity. TA also encourage employees to come up with new ways of performing their duties.

4.8.1 Quote TWO ways from the scenario above in which TA creates an environment that promotes creative thinking. (2)

4.8.2 Explain other ways in which businesses can create an environment that promotes creative thinking in the workplace. (4)

4.9 Recommend ways in which businesses can deal with the pricing of goods in rural areas as a type of unethical business practice in the workplace. (4)

TOTAL SECTION B: 80



SECTION C

Answer ANY ONE question in this section.

NOTE: Clearly indicate the QUESTION NUMBER of the chosen question. The answer to the 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: INSURANCE)

Businesses are required to make a clear distinction between insurance and assurance for future financial planning. A sound knowledge of compulsory insurance is beneficial for businesses. Businesses receive the benefits of insurance when they successfully apply the insurance principles.

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

- Outline the differences between *insurance* and *assurance*.
- Explain the THREE types of compulsory insurance.
- Discuss the advantages of insurance.
- Advise businesses on the following principles of insurance:
 - Utmost good faith
 - Insurable interest

[40]

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

Employers are obligated to take care of the human health and safety of employees in the workplace. Businesses must be able to implement ways to deal with human rights and apply strategies to protect the environment and human health. They must also have knowledge of diversity issues in order to deal with them correctly.

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

- Outline the responsibilities of employers in promoting human health and safety in the workplace.
- Explain how businesses can deal with any THREE human rights in the workplace.
- Discuss strategies businesses may use to protect the environment and human health.
- Suggest ways in which businesses could deal with the following diversity issues:
 - Age
 - Disability

[40]

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





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Department:
Basic Education
REPUBLIC OF SOUTH AFRICA

Approved
External Moderator
2025/11/17

Approved
Internal Moderator
2025/11/17

APPROVED MARKING GUIDELINE	DEPARTMENT OF BASIC EDUCATION	PRIVATE BAG X895, PRETORIA 0001
2025 - 11 - 19		

NATIONAL
SENIOR CERTIFICATE

GRADE 12

BUSINESS STUDIES P2

NOVEMBER 2025

MARKING GUIDELINE

MARKS: 150

These marking guidelines consist of 32 pages.

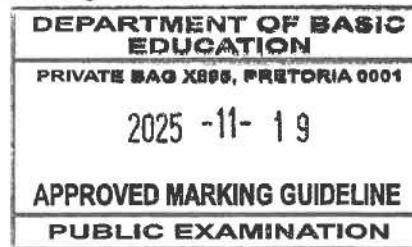
NOTES TO MARKERS**PREAMBLE**

The notes to markers are provided for quality assurance purposes to ensure the following:

- (a) Fairness, consistency and reliability in the standard of marking
- (b) Facilitate the moderation of candidates' scripts at the different levels
- (c) Streamline the marking process considering the broad spectrum of markers across the country
- (d) Implement appropriate measures in the teaching, learning and assessment of the subject at schools/institutions of learning

1. For marking and moderation purposes, the following colours are recommended:

Marker:	Red
Senior Marker:	Green
Deputy Chief Marker:	Orange
Chief Marker:	Pink
Internal Moderator:	Black/Blue
DBE Moderator:	Turquoise



2. Candidates' responses must be in full sentences for SECTIONS B and C. However, this would depend on the nature of the question.

3. A comprehensive marking guideline has 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 guideline
- Comes from another credible source
- Original
- A different approach is used

NOTE: There is only ONE correct answer in SECTION A.

4. Take note of other answers, provided by candidates, which relate to a particular question 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.)

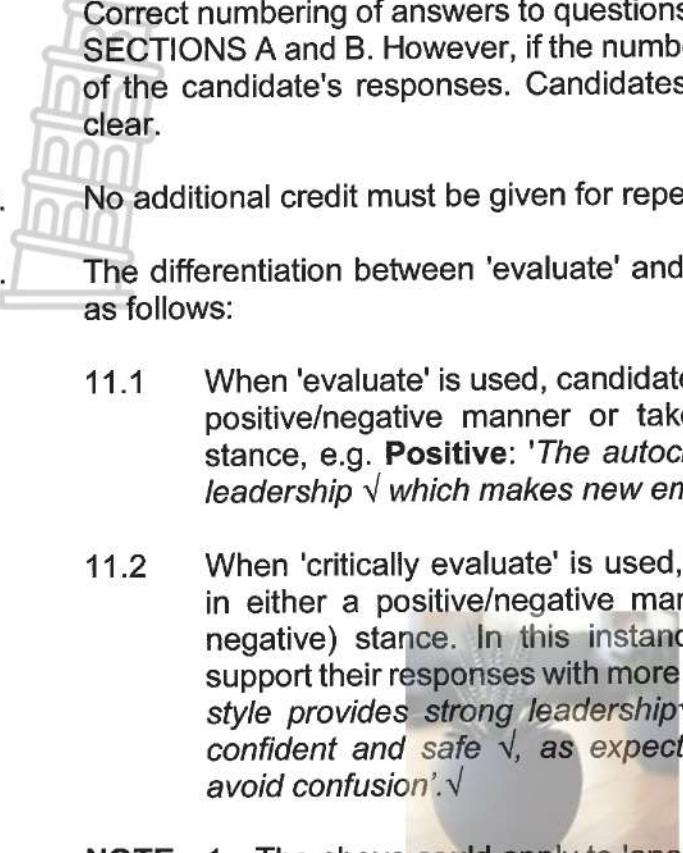
5. The word 'Sub max' is used to facilitate the allocation of marks within a question or sub-question.

6. 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.

7. 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 guidelines. Only the total for each question should appear in the left-hand margin next to the appropriate question number.

8. In an indirect question, the theory as well as the response must be relevant and related to the question.

DM
NP



9. Correct numbering of answers to questions or sub questions is recommended in **SECTIONS A and B**. However, if the numbering is incorrect, follow the sequence of the candidate's responses. Candidates will be penalised if the latter is not clear.
10. No additional credit must be given for repetition of facts. Indicate with an 'R'.
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**: '*The autocratic leadership style provides strong leadership ✓ which makes new employees feel confident and safe*'.
 - 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., '*The autocratic leadership style provides strong leadership✓ which makes new employees feel confident and safe ✓, as expectations/roles are clearly explained to avoid confusion*'.

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 guideline and the context of each question.

Cognitive verbs, such as:

- 12.1 Give, name, state, outline, quote, motivate, recommend, suggest, advise (*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 Define, describe, explain, discuss, elaborate, distinguish, differentiate, compare, tabulate, 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 assessment 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.

NOTE: 1. This applies only to questions where the number of facts is specified.
2. The above also applies to responses in SECTION C (where applicable).

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 at the marking centre and refer to the DBE internal moderator to finalise the alternative answers in consultation with the UMALUSI external moderators.

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 (two marks will be allocated in Section C)

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

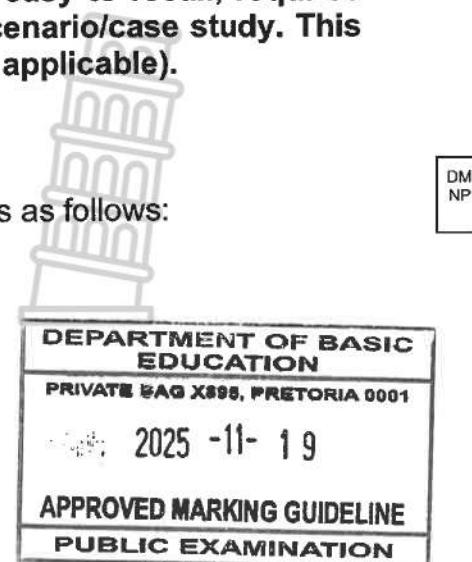
14.4.2 If the number of facts required is not specified, the allocation of marks must be informed by the nature of the question and the maximum mark allocated in the marking guideline.

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	Maximum: 32
Content	
Conclusion	8
Insight	8
TOTAL	40



15.2 Insight consists of the following components:

Layout/Structure	Is there an introduction, paragraphs and a conclusion?	2
Analysis and interpretation	<p>Is the candidate able to break down the question into headings/subheadings/interpret it correctly to show understanding of what is being asked?</p> <p>Marks to be allocated using this guide:</p> <p>All headings addressed: 1 (One 'A')</p> <p>Interpretation (16 to 32 marks): 1 (One 'A')</p>	2
Synthesis	<p>Are there relevant decisions/facts/responses made based on the questions?</p> <p>Marks to be allocated using this guide:</p> <p>Option 1: Only relevant facts: 2 marks (No '-S') 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: Some relevant facts: 1 mark (One '-S') 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: Some relevant facts: 1 mark (One '-S') Where a candidate writes FOUR sub-questions, but one/two/three sub-question(s) with irrelevant facts; one '-S' appears in the left margin. Award a maximum of ONE (1) mark for synthesis.</p> <p>Option 4: No relevant facts: 0 marks (Two '-S') Where a candidate answers less than 50% (only one sub-question) of the question with no relevant facts; two '-S' appear in the left margin. Award a ZERO mark for synthesis.</p>	2
Originality	Is there evidence of one example in any TWO (2) of the four sub-questions, not older than TWO (2) years, which are based on recent information, current trends and developments?	2
TOTAL FOR INSIGHT: TOTAL MARKS FOR FACTS: TOTAL MARKS FOR ESSAY (8 + 32):		8 32 40

NOTE:

1. The candidate must respond to at least any TWO of the four sub-questions in the INTRODUCTION and at least ONE of the four sub-questions in the CONCLUSION. Verbatim quoting of definitions/facts from credible sources is strongly discouraged.
2. The candidate forfeits marks for layout if the words INTRODUCTION and CONCLUSION are not stated.
3. No marks will be awarded for layout, if the headings INTRODUCTION and CONCLUSION are not supported by an explanation.
4. No marks will be awarded for contents repeated from the introduction and conclusion.

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 guideline 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 but continue reading for originality 'O'.

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
TOTAL	40

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 subheadings are encouraged and contribute to insight (structuring/logical flow/sequencing) and indicate clarity of thought. (See MARK 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.

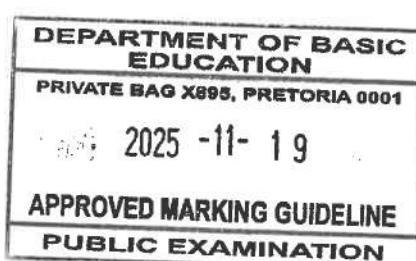
15.9 If a different approach is used by candidates, ensure that the answers are assessed according to the mark allocation/subheadings as indicated in the marking guideline.

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. Inflation rate refers to a general increase in the price of goods and services over a period of time, ✓ resulting in a decrease in the value of money. ✓

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 marking guidelines, will not necessarily apply to each question. This would also depend on the nature of the question.

DM
NP

SECTION A

QUESTION 1

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

(5 x 2) (10)

1.2 1.2.1 situational ✓✓

1.2.2 state-owned ✓✓
1.2.3 posters ✓✓
1.2.4 force-field analysis ✓✓
1.2.5 planet ✓✓

(5 x 2) (10)

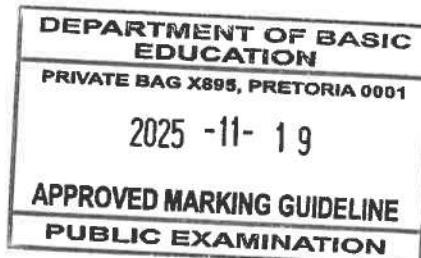
1.3 1.3.1 D ✓✓
1.3.2 J ✓✓
1.3.3 H ✓✓
1.3.4 F ✓✓
1.3.5 A ✓✓

(5 x 2) (10)

TOTAL SECTION A: 30

BREAKDOWN OF MARKS

QUESTION 1	MARKS
1.1	10
1.2	10
1.3	10
TOTAL	30



DM
NP

SECTION B**Mark the answers to the FIRST TWO questions only.****QUESTION 2: BUSINESS VENTURES****2.1 Factors that should be considered when making investment decisions**

- Return on investment/ROI ✓
- Risk ✓
- Investment term/period ✓
- Inflation rate ✓
- Taxation ✓
- Liquidity ✓

NOTE: Mark the first TWO (2) only.**(2 x 1) (2)****2.2 Meaning of excess as an insurance concept**

- Excess is the amount that the insured agrees to pay upfront ✓ when he/she takes out an insurance policy ✓/The amount the insured agrees to pay upfront ✓ as stipulated in the insurance policy. ✓
- A portion of the insurance claim that the insured will have to pay ✓ towards the cost of replacing/repairing goods/property concerned. ✓
- Excess payments protect the insurer against fraudulent claims ✓ as the insured is less likely to submit a false claim/when he/she needs to pay the amount upfront. ✓
- It is the amount paid to the insurer ✓ when a claim for damages is lodged/in the event of a claim. ✓
- It is not paid out to the insured when a claim is settled, ✓ but is recovered from the liable party by the insurer. ✓
- Higher excess amounts ✓ keep the insurance premium lower and discourage fraud. ✓
- Excess payment prevents the insured ✓ from claiming for minor damages. ✓

Any other relevant answer related to the meaning of excess as an insurance concept.

NOTE: Award a maximum of TWO (2) marks for an example that is used as an explanation.**Max (4)****2.3 Functions of the Johannesburg Security Exchange/JSE**

- Gives opportunities to financial institutions ✓ such as insurance companies investing their surplus funds in shares. ✓
- Serves as a barometer/indicator ✓ of economic conditions in South Africa. ✓
- Keeps investors informed ✓ by publishing 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 possible ✓ on the open market. ✓
- Strict investment rules ✓ ensure a disciplined/orderly market for securities. ✓
- Raises primary capital ✓ by encouraging new investments in listed companies. ✓
- Mobilises the funds of insurance companies ✓ and other institutions. ✓

- Regulates the market √ for trading in shares. √
- Plans, researches and advises √ on investment possibilities. √
- Ensures that the market operates √ in a transparent manner. √
- Provides protection for investors √ through strict rules/legislation. √
- Encourages short-term investment √ as shares can be sold at any time. √
- Facilitates the electronic trading √ of shares/STRATE √ /Channels financial resources √ into productive economic activities. √
- Enhances job creation √ and increases economic growth/development. √

Any other relevant answer related to the functions of the JSE.

Max (6)

2.4 Leadership styles from the scenario

LEADERSHIP STYLES		MOTIVATIONS
1.	Autocratic leadership style √√	Rachel takes all decisions alone, without consulting her staff members. √
2.	Transactional leadership style √√	Zaid, however, offers rewards to hardworking employees, which increases productivity. √
Submax (4)		Submax (2)

NOTE:

1. Mark the first TWO (2) only.
2. The answer does not have to be in tabular format.
3. Award marks for the types of leadership styles even if the quotes were incomplete.
4. Do not award marks for the motivations if the leadership styles were incorrectly identified.

Max (6)

2.5 Role of personal attitude in successful leadership

- Positive attitude releases leadership potential √ for personal growth. √
- A leader's good attitude √ can influence the success of the business. √
- Leaders must know their strengths and weaknesses √ to apply their leadership styles effectively. √
- Great leaders understand that the right attitude √ will set the right atmosphere. √
- Leaders' attitude may influence √ employees'/teams' thoughts/ behaviour. √
- Leaders should model the behaviour √ that they want to see in team members. √
- Successful leaders consider the abilities/skills of team members √ to allocate tasks/roles effectively. √
- Enthusiasm produces confidence in a leader √ and inspires them to work even harder. √
- A positive attitude is critical for good leadership √ because good leaders will stay with the task regardless of difficulties/challenges. √
- Successful 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 the role of personal attitude in successful leadership.

Max (4)

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NP

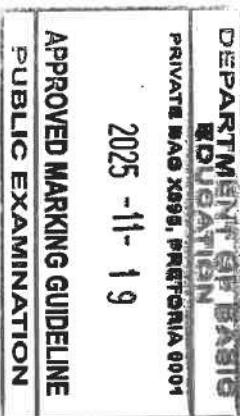
2.6 Aspects to be considered when designing a multimedia presentation**2.6.1****Aspects to be considered when designing a multimedia presentation from the scenario**

- She kept the graphs simple by not mixing different styles. ✓
- Zintle also used key words to limit the information on each slide. ✓

NOTE: 1. Mark the first TWO (2) only.**2. Only award marks for responses that are quoted from the scenario. (2 x 1)****(2)****2.6.2****Other aspects that must be considered when designing a multimedia presentation**

- Start with the heading/text✓ which forms the basis of the presentation. ✓
- Select the background ✓ to complement/enhance the text. ✓
- Choose images ✓ that may help to communicate the message. ✓
- Include/Create graphics ✓ to assist the information which is conveyed. ✓
- Add special effects/sound/pictures/animation ✓ to make it interesting for the audience. ✓
- Create hyperlinks ✓ to allow quick access to other files/documents/video clips. ✓
- Use legible font and font size ✓ so that it is easy to see/read. ✓
- Make sure there are no language✓ and spelling errors. ✓
- Use bright colours ✓ to increase visibility. ✓
- Structure information in a logical sequence ✓ so that the audience can easily follow the content of the presentation. ✓

Any other relevant answer related to aspects that should be considered when designing a multimedia presentation.

NOTE: Do not award marks for responses that were quoted in QUESTION 2.6.1. Max (4)**2.7 Impact of Government/RSA Retail Savings Bonds as a form of investment 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 ✓ making it a viable investment option. ✓
- 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 the National Treasury. ✓
- No charges/costs/commissions payable ✓ on this type of investment. ✓
- Interest is usually higher ✓ than on fixed deposits. ✓

DM
NP

- 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 the positive impact/advantages of Government/RSA Retail Savings Bonds as a form of investment.

AND/OR

Negatives/Disadvantages

- Retail bonds cannot be ceded to banks/financial institutions ✓ as security for obtaining loans. ✓
- A minimum of R500 for RSA Retail Savings Top Up Bonds/R1 000 for Fixed Rate Retail Savings Bonds 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. ✓

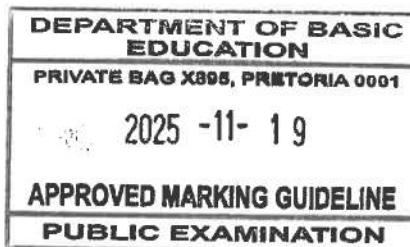
Any other relevant answer related to the negative impact/disadvantages of Government/RSA Retail Savings Bonds as a form of investment.

Max (6)

2.8

Contribution of management as a criterion to the success and/or failure of a public company

SUCCESS FACTORS	AND/OR	FAILURE FACTORS
- Managed by a board of competent highly skilled directors, which results in better decision-making. ✓✓	- Directors may not have a direct interest in the company, which can hamper growth and profit maximisation. ✓✓	
- The management of the company can improve since directors are accountable to shareholders. ✓✓	- Large management structure can result in decision making taking time. ✓✓	
- Shareholders can vote for/ appoint the most capable directors to manage their company. ✓✓	- Directors' fees increase the company's expenses which reduces net profit. ✓✓	
- Directors bring creative ideas, which encourages efficiency in the company. ✓✓	- Management may be open to legal challenges if their reports do not comply with the King Code. ✓✓	
	- Some shareholders may not exercise their voting rights resulting in choosing the wrong person as a director. ✓✓	



	<ul style="list-style-type: none"> - Directors may not be motivated to work very hard because shareholders decide on the directors' remuneration. ✓✓
Any other relevant answer related to how management as a criterion could contribute to the <i>success</i> of a public company.	Any other relevant answer related to how management as a criterion could contribute to the <i>failure</i> of a public company.

NOTE: 1. The answer does not have to be in tabular format.
2. Mark either success AND/OR failure.

Max (6) [40]



BREAKDOWN OF MARKS

QUESTION 2	MARKS
2.1	2
2.2	4
2.3	6
2.4	6
2.5	4
2.6.1	2
2.6.2	4
2.7	6
2.8	6
TOTAL	40

QUESTION 3: BUSINESS ROLES

3.1 Problem-solving steps

- Identify the problem. ✓
- Define the problem. ✓
- Identify possible solutions to the problem. ✓
- Evaluate alternative solutions. ✓
- Choose>Select the most appropriate alternative/solution. ✓
- Develop an action plan. ✓
- Implement the suggested solution/action plan. ✓
- Monitor the implementation of the solution/action plan. ✓
- Evaluate the implemented solution/action plan. ✓

Any other relevant answer related to the problem-solving steps.

NOTE: Mark the first FOUR (4) only.

(4 x 1) (4)

3.2 Benefits of diversity in the workplace

- Diversity in the workforce improves morale/motivation amongst employees. ✓✓
- 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. ✓✓

DM
NP

- 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 their 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 (6)

3.3 King Code principles

3.3.1 King Code principle from the scenario

Responsibility ✓✓

(2)

Motivation

JP developed a remedial programme to reduce air pollution levels and to protect the environment. ✓

(1)

NOTE:

1. Do not award marks for the motivation, if the King Code principle was incorrectly identified.
2. Award marks for responsibility even if the motivation is incomplete.

Max (3)

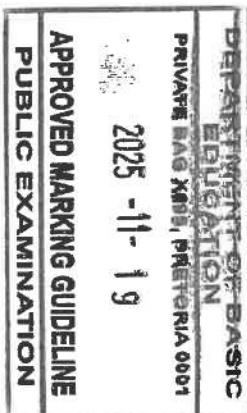
3.3.2 Other King Code principle

Transparency ✓✓

- Decisions/Actions must be clear to all stakeholders. ✓
- Staffing and other processes should be open and transparent. ✓
- Employees/Shareholders/Directors should be aware of the employment policies of the business. ✓
- Auditing and other reports must be accurate/available to shareholders/ employees. ✓
- Regular audits should be done to determine the effectiveness of the business. ✓
- Business deals should be conducted openly so that there is no hint/sign of dishonesty/corruption. ✓
- Businesses should give details of shareholders' voting rights to them before/at the Annual General Meeting (AGM). ✓
- The board of directors must report on both the negative and positive impacts of the business on the community/environment. ✓
- The board should ensure that the company's ethics on information are reliable/relevant and implemented effectively. ✓

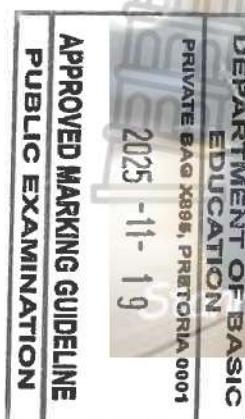
Any other relevant answer related to transparency as a King Code principle.

Principle (2)
Description (1)
Submax (3)



OR

DM
NP



Accountability ✓

- There must be regular communication between management and stakeholders such as shareholders. ✓
- The company should appoint internal and external auditors to audit financial statements. ✓
- The board should ensure that the company's ethics on disclosure are motivated/proper/accurate and implemented effectively. ✓
- Businesses should be accountable/responsible for their decisions/actions. ✓
- Businesses should present accurate annual reports to shareholders at the Annual General Meeting (AGM). ✓
- Top management should ensure that other levels of management are clear about their roles and responsibilities to improve accountability. ✓

Any other relevant answer related to accountability as a King code principle.

Principle (2)
Description (1)
Submax (3)

NOTE: 1. **Mark the first ONE (1) only.**
2. **Do not award marks for responsibility as a King Code principle.**

Max (3)

3.4

Communication as a criterion for successful team performance

- A clear set of processes/procedures for teamwork ✓ 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 criterion for successful team performance.

Max (6)

3.5

Conflict resolution

3.5.1

Causes of conflict from the scenario (not named)

- Some employees of KH display a lack of cooperation which causes delays in production. ✓
- The management of KH sets unrealistic deadlines that increase the stress levels of employees. ✓

NOTE: 1. **Mark the first TWO (2) only.**

2. **Only award marks for responses that are quoted from the scenario.**

(2 x 1)



3.5.2

Handling conflict in the workplace

- Acknowledge that there is conflict ✓ between employers/employees/parties in the workplace. ✓
- Identify the cause of the conflict ✓ to get clarity on its nature. ✓
- 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. ✓
- Arrange a pre-negotiation meeting ✓ where workers/complainants will be allowed to state their case/views separately. ✓
- Each party has the opportunity ✓ to express his/her own opinions/feelings. ✓
- Conflicting parties may recognise that their views are different ✓ during the meeting. ✓
- Analyse/Evaluate the cause(s) of conflict ✓ by breaking it down into different parts. ✓
- Evaluate the views expressed ✓ and make an objective decision. ✓
- 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/Implement the best solution ✓ that will deal with the conflict. ✓
- 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)

3.6

Advantages of corporate social responsibility/CSR for businesses

- May attract experienced employees/increase the pool of skilled labour ✓ which could increase productivity. ✓
- Positive/Improved image ✓ as the business looks after employees/conducts itself in a responsible way. ✓
- Businesses may have a competitive advantage, ✓ resulting in good publicity/an improved reputation. ✓
- Promotes customer loyalty ✓ resulting in more sales. ✓
- CSR projects may be used as a marketing strategy ✓ to promote their products. ✓

- Businesses enjoy the goodwill/support √ of communities. √
- CSR projects promote teamwork √ within businesses. √
- CSR helps to attract investors √ because of increased profits/income/growth. √
- Gives businesses tax advantages √ such as tax reduction/-rebates. √
- The government is less likely to enforce issues through legislation √ to businesses that voluntarily participate in CSR projects. √
- Employees feel as if they are making a difference √ in working for the business. √
- It helps to retain staff/lower staff turnover √ as employees' health and safety are considered. √
- Improves the health of its employees √ through focused CSR projects. √
- Attracts investors √ when the business is included in the JSE SRI. √

Any other relevant answer related to the advantages of CSR on businesses.

Max (6)

3.7 Impact of the nominal group technique

Positives/Advantages

- It provides time to think about the question in silence √ before responding. √
- Voting on the ideas is anonymous √ and may be more reliable/honest. √
- Strong technique for preventing conformity √ to group pressure. √
- Each team member/director has a chance to participate √ without interference from other team members. √
- Everyone in the group is given an opportunity to contribute to the discussion, √ while avoiding the likelihood of one person dominating the group process. √
- Enables the group to generate and clarifies a large amount of ideas quickly, √ and democratically prioritises them. √
- It encourages participants to confront issues √ through constructive problem solving. √

Any other relevant answer related to the positive impact/advantages of the nominal group technique.

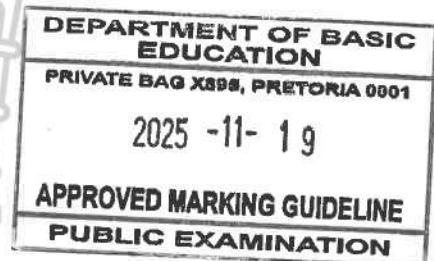
AND/OR

Negatives/Disadvantages

- Small groups limit participation √ and are pre-selected. √
- It is time consuming, √ as each member must make a presentation. √
- Suggestions may not be as creative √ as when a group throws ideas around. √
- Good ideas can be voted out √ because its potential cannot be developed further. √
- It minimises discussion, √ and thus does not allow the full development of ideas. √
- Ideas/Inputs made by members may not converge √ and cannot lead to the same solution (s). √
- It is hard to implement it effectively with large groups √ unless very carefully planned beforehand. √
- Requires extended advance preparation, √ which means that it cannot be a spontaneous technique. √

Any other relevant answer related to the negative impact/disadvantages of nominal group technique.

Max (6)



BREAKDOWN OF MARKS

QUESTION 3	MARKS
3.1	4
3.2	6
3.3.1	3
3.3.2	3
3.4	6
3.5.1	2
3.5.2	4
3.6	6
3.7	6
TOTAL	40

QUESTION 4: MISCELLANEOUS TOPICS

BUSINESS VENTURES

4.1 Examples of non-insurable risks

- Nuclear weapons/war/earthquakes ✓
- Changes in fashion and trends✓
- Improvement/Changes in technology✓
- Irrecoverable debts✓
- High rate of inflation✓
- Financial loss due to bad management✓
- Possible failure of a business✓
- Shoplifting during business hours✓
- Loss of income if stock is not received in time/Time that elapses between the ordering and delivery of goods. ✓
- Losses/damages incurred because of illegal marketing malpractices/activities. ✓

Any other relevant answer related to examples of non-insurable risks.

NOTE: Mark the first TWO (2) only.

(2 x 1) (2)

4.2 Types of investment opportunities from statements

4.2.1 Debentures ✓✓

(2)

4.2.2 Stokvels/Mutual funds ✓✓

(2)

4.3 Difference between management and leadership

MANAGEMENT	LEADERSHIP
- Guides ✓ human behaviour. ✓	- Influences ✓ human behaviour. ✓
- Communicates through management functions, ✓ such as line function. ✓	- Communicates by means of ✓ interaction/behaviour/vision/values/charisma. ✓
- Administers plans/programs/tasks ✓ to reach targets. ✓	- Innovates/Encourages new ideas ✓ to increase productivity. ✓
- Controls systems and procedures ✓ to get the job done. ✓	- Inspires staff to trust and support ✓ each another. ✓
- Focuses on ✓ the bottom line/short/medium term. ✓	- Focuses on ✓ the horizon/long term. ✓
- A person becomes a manager because of the position ✓ in which he/she is appointed. ✓	- Leaders are born ✓ with natural/instinctive leadership skills. ✓

<ul style="list-style-type: none"> - Manages the process of getting things done ✓ by exercising responsibility. ✓ - Managers have power because of the position of authority ✓ into which they are appointed. ✓ - Enforce rules ✓ on subordinates ✓ / Ensure that tasks ✓ are completed. ✓ - Management is instructional in their approach ✓ by guiding/ training/ directing employees. ✓ - Management is task orientated ✓ and focuses on completing goals/deadlines/processes. ✓ - Manages by ✓ planning/organising/ leading/control. ✓ - Management 'does things right' ✓ by focusing on efficiency and execution of tasks. ✓ - Manages the 'how' and 'when' ✓ regarding processes/timelines of a task. ✓ 	<ul style="list-style-type: none"> - Guides/Leads people ✓ to become active participants. ✓ - Leaders have power/influence ✓ because of his/her knowledge/skills/ intelligence. ✓ - Always trying to find more efficient ways ✓ of completing tasks. ✓ - Leadership is inspirational in their approach ✓ by energizing/ motivating/encouraging/employees. ✓ - Leadership is people orientated ✓ and focuses on building relationships/morale/ development. ✓ - Leads by ✓ example/trust/ respect. ✓ - Leadership 'does the right things' ✓ by focusing on the vision and strategies. ✓ - Leadership asks 'what' and 'why' ✓ to foster a deeper understanding for improvement. ✓
Any other relevant answer related to management.	Any other relevant answer related to leadership.
Stann Submax (2)	Submax (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 management or leadership only. Max (4)

4.4

Advantages of a personal liability company

A personal liability company(s):

- has its own legal identity ✓ and shareholders have no direct legal implications/limited liability. ✓
- has the potential ✓ for good long-term growth. ✓
- pays tax at a fixed tax rate ✓ to the South African Revenue Services (SARS). ✓
- appoints a board of directors with the required expertise/experience/knowledge ✓ to make business decisions. ✓
- is not required to file annual financial statements ✓ with the Companies and Intellectual Property Commission (CIPC). ✓
- is a legal person ✓ and can sign contracts in its own name. ✓
- is not required to publish private financial statements ✓ for the general public. ✓
- has continuity of existence/perpetual/unlimited lifespan ✓ as the lifespan of the business is not dependent on the lifespan of the owners. ✓
- is managed by at least one ✓ competent/highly skilled director. ✓
- can be sold ✓ as it is a separate legal entity in its own right. ✓
- can easily raise capital ✓ by issuing shares to their shareholders. ✓
- can raise large amounts of capital ✓ since there is no limit on the number of shareholders. ✓

- can improve their management ✓ since directors are accountable to shareholders. ✓
- directors are personally liable ✓ if they knowingly participate in carrying out business in a reckless/fraudulent manner. ✓

Any other relevant answer related to the advantages of a personal liability company.

Max (6)

4.5 Factors presenters should consider during the presentation

- Establish credibility by introducing yourself as the presenter at the start. ✓✓
- Mention>Show the 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/Refrain from 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 such as short video clips/sound effects/humour. ✓✓
- Maintain eye contact with the audience. ✓✓
- Be audible/loud and clear 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 to emphasize certain points. ✓✓
- Speak with energy ✓ and enthusiasm. ✓✓
- Pace yourself by not rushing or talking 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 specific information. ✓✓
- Manage time effectively to allow time for questions. ✓✓

Any other relevant answer related to the factors to be considered by the presenter while presenting.

Max (4)

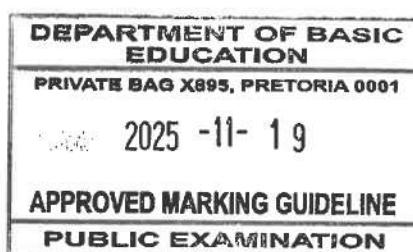
BUSINESS ROLES

4.6 Corporate social investment/CSI focus areas

- Community ✓
- Rural development ✓
- Employees ✓
- Environment ✓

NOTE: Mark the first FOUR (4) only.

(4 x 1) (4)



DM
NP

4.7 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 (6)

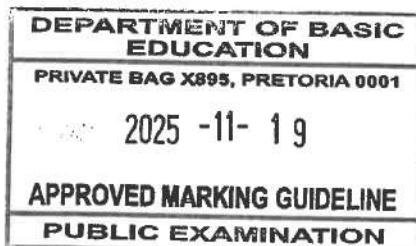
4.8 Ways in which businesses can create an environment that promotes creative thinking**4.8.1 Ways in which businesses can create an environment that promotes creative thinking in the workplace from the scenario**

- They ensure that the work environment is free from high noise levels and distractions. √
- TA also encourage employees to come up with new ways of performing their duties. √

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

4.8.2 Other ways in which businesses can create an environment that promotes creative thinking in the workplace

- Emphasise the importance of creative thinking √ to ensure that all staff know that management wants to hear their ideas. √
- Make time for brainstorming sessions √ to generate new ideas such as regular workshops/generate more ideas/build on one another's ideas. √
- Place suggestion boxes around the workplace √ and keep communication channels open for new ideas. √
- Train staff in innovative techniques √ such as creative problem-solving skills/ mind-mapping/lateral thinking. √
- Encourage job swaps √ within the organisation √ /Study how other businesses √ are doing things. √
- Respond enthusiastically to all ideas √ and never let anyone feel less important. √



DM
NP



- Reward creativity by offering employees ✓ with reward schemes. ✓/Introduce incentives for staff members ✓ who come up with useful creative ideas. ✓

Any other relevant answer related to other ways in which businesses can create an environment that promotes creative thinking in the workplace.

NOTE: Do not award marks for responses that were quoted in QUESTION 4.8.1.

Max (4)

4.9 Dealing with the pricing of goods in rural areas as a type of unethical business practice

- Lobby with other businesses/suppliers in the area to convince the government to improve infrastructure in the rural area. ✓✓
- Charge fair/market-related/affordable prices for goods and services. ✓✓
- Be willing to avoid unethical business practices to attract customer loyalty. ✓✓
- Investigate cost-effective ways of transporting products/Hire a large truck to combine deliveries to shop owners in the same area. ✓✓
- Work together with suppliers to share delivery costs to remote rural area. ✓✓
- Buy in bulk to get a discount to avoid charging high prices. ✓✓

Any other relevant answer related to ways in which businesses can deal with the pricing of goods in rural areas as a type of unethical business practice in the workplace.

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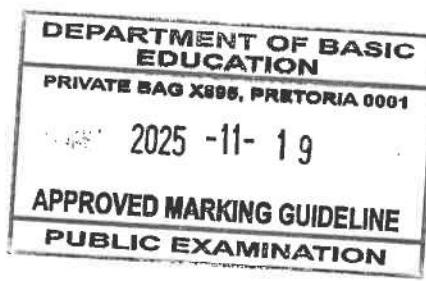
Max (4)

[40]

BREAKDOWN OF MARKS

QUESTION 4	MARKS
4.1	2
4.2.1	2
4.2.2	2
4.3	4
4.4	6
4.5	4
4.6	4
4.7	6
4.8.1	2
4.8.2	4
4.9	4
TOTAL	40

TOTAL SECTION B: 80



DM
NP

SECTION C**Mark the answers to the FIRST question only.****QUESTION 5: BUSINESS VENTURES (INVESTMENT: INSURANCE)****5.1 Introduction**

- The value of insurance and assurance for both businesses and individual are indispensable to insure against unforeseen eventualities. ✓
- Businesses are required by law to take out the relevant compulsory insurance. ✓
- Businesses are exposed to many risks during their business operations, so they need to take out insurance in order to protect themselves against these risks. ✓
- Breach of any insurance principles could invalidate any claims that may arise should losses or damages occur. ✓

Any other relevant introduction related to the differences between insurance and assurance/types of compulsory insurance/advantages of insurance/utmost good faith and insurable interest as principles of insurance.

Any (2 x 1)**(2)****5.2 Differences between insurance and assurance**

INSURANCE	ASSURANCE
<ul style="list-style-type: none"> - Based on the principle of indemnity. ✓✓ - The insured transfers the cost of potential loss to the insurer at a premium. ✓✓ 	<ul style="list-style-type: none"> - Based on the principle of security/certainty. ✓✓ - The insurer undertakes to pay an agreed sum of money after a certain period has expired/on the death of the insured person, whichever occurred first. ✓✓
<ul style="list-style-type: none"> - It covers a specified event that may occur. ✓✓ 	<ul style="list-style-type: none"> - Specified event is a certainty, but the time of the event is uncertain. ✓✓
<ul style="list-style-type: none"> - Applicable to short-term insurance. ✓✓ 	<ul style="list-style-type: none"> - Applicable to long-term insurance. ✓✓
<ul style="list-style-type: none"> - Examples: Property insurance/Cash in transit/Theft/Burglary/Fire ✓ 	<ul style="list-style-type: none"> - Examples: Life insurance/Endowment policy/Retirement annuities ✓
Any other relevant answer related to insurance.	Any other relevant answer related to assurance.
Submax (6)	Submax (6)

NOTE: 1. The answer does not have to be in tabular format.
 2. The differences do not have to link but must be clear.
 3. Award a maximum of SIX (6) marks if the difference is not clear/Mark either insurance or assurance only. **Max (12)**

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5.3 Types of compulsory insurance

5.3.1

Unemployment Insurance Fund/UIF ✓✓

- The UIF provides short-term benefits to workers who have been working ✓ and become unemployed for various reasons. ✓
- The UIF provides financial assistance for a limited period ✓ to the dependants of a deceased employee who was registered with/contributed to the UIF. ✓
- Businesses contribute 1% ✓ of basic wages towards UIF, therefore reducing the expense of providing UIF benefits themselves. ✓
- Employees contribute 1% ✓ of their basic wage to UIF as a financial safety net/back up funds. ✓
- Businesses are compelled to register their employees with the fund ✓ and pay the 2% levy contributions to SARS/UIF monthly. ✓
- The contribution of businesses towards UIF ✓ increases the amount paid out to employees who become unemployed. ✓
- All employees who work at least 24 hours per month ✓ are required to be registered for UIF/contribute to the UIF. ✓
- Employees who become unemployed must register with the Department of Labour, ✓ and all valid claims will be processed by the UIF. ✓
- It is an affordable contribution that makes it possible for businesses ✓ to appoint substitute workers in some instances. ✓
- Businesses cannot be held responsible for unemployment cover ✓ as the UIF pays out to contributors directly/dependants of deceased contributors. ✓
- Employers will be held personally liable for unemployment cover ✓ if the UIF deductions are not made/paid timeously. ✓
- Employees who resigned/absconded or have been suspended from their jobs ✓ cannot claim from the UIF. ✓

Any other relevant answer related to the UIF as a type of compulsory insurance.

Type (2)
Explanation (4)
Submax (6)

5.3.2

Compensation Fund/Compensation for Occupational Injuries and Diseases Act/COIDA ✓✓

- The fund covers/compensates employees/domestic workers ✓ for occupational diseases and injuries incurred at work/the workplace. ✓
- Compensation paid is determined by the degree ✓ of disablement. ✓
- The contribution payable is reviewed every few years according to the risk ✓ associated with that type of work. ✓
- All employers are obliged to register with the Compensation Fund ✓ so that employees may be compensated for accidents and diseases sustained in the workplace. ✓
- The fund covers employers for any legal claim ✓ that workers may bring against them. ✓



- Employers are required to report all accidents within 7 days ✓ and occupational diseases within 14 days to the Compensation Commissioner. ✓
- Employers are responsible for contributing towards the fund ✓ and may not claim money back from employees/deduct contributions from wages. ✓
- In the event of the death of an employee as a result of a work-related accident/disease, ✓ his/her dependant(s) will receive financial support. ✓
- Employees do not have to contribute✓ towards this fund. ✓
- Employees receive medical assistance ✓ provided there is no other party/medical fund involved. ✓

Any other relevant answer related to the Compensation Fund/COIDA as a type of compulsory insurance.

Type (2)
Explanation (4)
Submax (6)

5.3.3 Road Accident Fund/RAF/Road Accident Benefit Scheme/RABS ✓✓

- RAF/RABS insures road-users ✓ against the negligence of other road users. ✓
- The RAF/RABS provides compulsory cover for all road users in South Africa, ✓ which include South African businesses. ✓
- Drivers of business vehicles are indemnified ✓ against claims by persons injured in vehicle accidents. ✓
- The social insurance cover, however, does not extend to drivers of motor vehicles ✓ that are found to be negligent. ✓
- RAF/RABS is funded by a levy ✓ on the sale of fuel/diesel/petrol. ✓
- The amount that can be claimed ✓ for loss of income is limited by legislation. ✓
- The next of kin of workers/breadwinners who are injured/killed in road accidents, ✓ may claim directly from RAF/RABS. ✓
- Injured parties and negligent drivers ✓ are both covered by RAF/RABS. ✓
- The injured party will be compensated, ✓ irrespective of whether the negligent driver is rich/poor/insured/uninsured. ✓
- RABS aims to provide a benefit scheme ✓ that is reasonable/equitable/affordable/sustainable. ✓
- RABS aims to simplify/speed up the claims process ✓ as victims of road accidents no longer have to prove who caused the accident. ✓
- RABS enables road accident victims' speedy access to medical care ✓ as delays due to the investigation into accidents has been minimised. ✓

Any other relevant answer related to the RAF/RABS as a type of compulsory insurance.

Type (2)
Explanation (4)
Submax (6)

NOTE: Mark the first THREE (3) only.

Max (16)

DM
NP

5.4 **Advantages of insurance**

- Transfers the risk from businesses/insured ✓ to insurance companies/an insurer. ✓
- Transfer of risk is subject to the terms and conditions ✓ of the insurance contract. ✓
- Protects businesses against theft/loss of stock ✓ and/or damages caused by natural disasters such as floods/storm damage. ✓
- Businesses will be compensated for insurable losses, ✓ such as the destruction of property through fire. ✓
- Business' assets such as vehicles/equipment/buildings need to be insured ✓ against damage and/or theft. ✓
- Businesses are protected against the loss of earnings; ✓ such as strikes by employees which may result in losses worth millions. ✓
- Protects businesses ✓ against dishonest employees. ✓
- Life insurance can be taken on the life of partners ✓ in a partnership to prevent unexpected loss of capital. ✓
- Should the services of key personnel be lost due to accidents/death, ✓ the proceeds of an insurance policy can be paid out to the business/beneficiaries. ✓
- Replacement costs for damaged machinery/equipment are very high ✓ therefore insurance can reduce/cover such costs. ✓
- Protects businesses from claims made by members of the public ✓ for damages that businesses are responsible for. ✓
- Protects businesses against losses ✓ due to death of a debtor. ✓

Any other relevant answer related to the advantages of insurance for businesses.

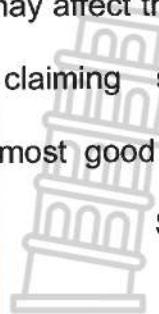
Max (10)

5.5 **Principles of insurance**5.5.1 **Utmost good faith**

- Insured has to be honest in supplying details when entering in an insurance contract. ✓✓
- Both parties/Insurer and insured must disclose all relevant facts. ✓✓
- Insured must disclose everything that may affect the extent of the risk. ✓✓
- Details/Information supplied when claiming should be accurate/true. ✓✓

Any other relevant answer related to utmost good faith as a principle of insurance.

Submax (4)

5.5.2 **Insurable interest**

- Insured must prove he/she will suffer a financial loss if the insured object is damaged/lost/ceases to exist. ✓✓
- An insurable interest must be expressed in financial terms. ✓✓
- Insured must have a legal relationship with the insured object in the contract. ✓✓

Any other relevant answer related to insurable interest as a principle of insurance.

Submax (4)

Max (8)

Please turn over

DM
NP

5.6 Conclusion

- Insurance and assurance may differ as they describe the nature of the risk that may or may not occur for both individuals and businesses. ✓✓
- Compulsory insurance compels individuals/businesses to be clear about the legal implications and are regulated by the state. ✓✓
- Importance of insurance is to protect the business against the risks that they are exposed during business operations. ✓✓
- It is therefore important that certain principles such as utmost good faith and insurable interest must be adhered to by both parties to ensure the validity of the contract. ✓✓

Any other relevant conclusion related to the differences between insurance and assurance/types of compulsory insurance/advantages of insurance/ utmost good faith and insurable interest as principles of insurance.

Any (1 x 2)

(2)

[40]

QUESTION 5: BREAKDOWN OF MARK ALLOCATION

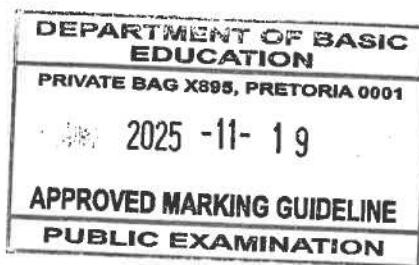
DETAILS	MAXIMUM	TOTAL
Introduction	2	
Differences between insurance and assurance	12	
Types of compulsory insurance	16	
Advantages of insurance	10	
Principles of insurance <ul style="list-style-type: none">o Utmost good faitho Insurable interest	8	Max 32
Conclusion	2	
INSIGHT		
Layout	2	
Analysis/Interpretation	2	
Synthesis	2	8
Originality/Examples	2	
TOTAL MARKS		40

LASO - For each component:

Allocate 2 marks if all requirements are met.

Allocate 1 mark if only some of the requirements are met.

Allocate 0 marks where requirements are not met at all.



DM
NP

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

6.1 Introduction

- Businesses have a responsibility of ensuring that employees work in a safe and healthy environment. ✓
- Policies and procedures used by businesses must include the rules on how to deal with human rights during their operations. ✓
- Businesses that protect the environment and human health receive support from customers. ✓
- Various strategies should be devised and applied by businesses to protect the environment and human health. ✓
- Businesses are encouraged to promote diversity issues such as age and disability to improve productivity/sustainability. ✓

Any other relevant introduction related to the responsibilities of employers in promoting human health and safety/ways to deal with human rights in the workplace/strategies to protect the environment and human health/dealing with age and disability as diversity issues.

Any (2 x 1)

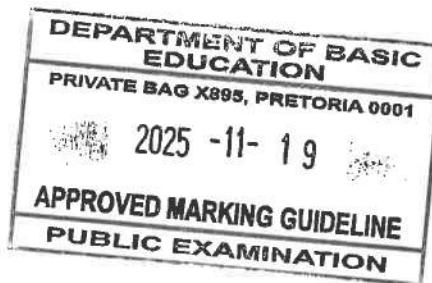
(2)

6.2 Responsibilities of employers in promoting human health and safety in the workplace

- Put systems in place to ensure that there is no harmful impact on the health and safety of workers. ✓✓
- Reduce/Remove dangers to workers and provide personal protective clothing. ✓✓
- Employers must know where potential dangers might be and take measures to eliminate or limit the harm, such as, the surface of the floor must not be slippery. ✓✓
- Provide and maintain equipment that is safe for employees to use in order to perform their work. ✓✓
- Workers must be informed/instructed/and supervised to limit potential dangers to them. ✓✓/Emergency exit door signs should be visible to all employees. ✓✓
- Provide a system where equipment is used only under the supervision of a designated trained worker. ✓✓
- Comply with safety laws/protocols which seek to promote a healthy working environment. ✓✓
- Provide a working environment where the workers' health is not damaged by hazards in the production/processing/storage/transportation of materials or equipment. ✓✓

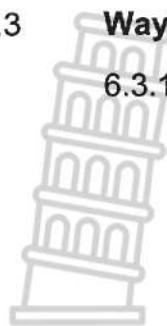
Any other relevant answer related to the responsibilities of the employer in promoting human health and safety in the workplace.

Max (12)



DM
NP

6.3 Ways in which businesses can deal with human rights in the workplace



6.3.1 Privacy ✓✓

- Businesses may not violate ✓ the rights of the employees and clients. ✓
- They should not provide personal information ✓ about employees to anyone else. ✓
- Information on employees who have disclosed their HIV/Aids status/any chronic illness ✓ must be kept confidential. ✓
- It is illegal to read other people's e-mails/record conversations ✓ unless stated clearly and upfront. ✓

Any other relevant answer related to how businesses can deal with privacy as a human right in the workplace.

Right (2)

Explanation (2)

Submax (4)

6.3.2 Dignity ✓✓

- Businesses must treat all employees with dignity/respect ✓ regardless of their socio-economic status. ✓
- They should not force workers ✓ to do embarrassing or degrading work. ✓
- The way in which the business communicates should also display respect ✓ and dignity towards the employees and customers. ✓

Any other relevant answer related to how businesses can deal with dignity as a human right in the workplace.

Right (2)

Explanation (2)

Submax (4)

6.3.3 Equity ✓✓

- The business must ensure that its workers receive equal pay ✓ for work of equal value. ✓
- Managers should ensure that no employee suffers ✓ because of discrimination, such as, paternity leave was implemented to give equal rights to fathers. ✓
- Businesses must not discriminate against their employees based on gender/race/religion/sexual orientation, ✓ but give equal opportunities to them. ✓
- They should apply relevant legislation fairly on all levels of management, ✓ such as new appointments must adhere to the EEA regulations. ✓

Any other relevant answer related to how businesses can deal with equity as a human right in the workplace.

Right (2)

Explanation (2)

Submax (4)

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DM
NP



6.3.4

Freedom of speech and expression ✓✓

- Businesses should allow open communication channels ✓ between management and employees by providing suggestion boxes for grievances. ✓
- The employee has the right to express his/her opinion ✓ and should not be punished or discriminated against for voicing their opinion. ✓
- They should give employees a platform to raise their grievances ✓ without any victimisation by appointing workplace representatives. ✓

Any other relevant answer related to how businesses can deal with freedom of speech and expression as a human right in the workplace.

Right (2)

Explanation (2)

Submax (4)

6.3.5

Information ✓✓

- Employees should be informed/updated ✓ as new information becomes available. ✓
- Business needs to be transparent ✓ in their financial statements✓/Employees may request to see these statements ✓ with motivation. ✓
- Workers should have access to information, ✓ including all information held by the government, such as policies/work schedules/employment contracts/labour laws such as BCEA/EEA/SDA. ✓
- Employees must receive information on the CSI projects of the business ✓ and how they will affect them. ✓

Any other relevant answer related to how businesses can deal with information as a human right in the workplace.

Right (2)

Explanation (2)

Submax (4)

6.3.6

Safety, security and protection of life ✓✓

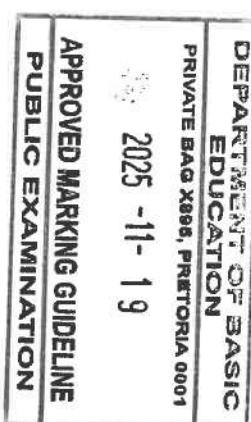
- Provide workers with protective clothing, ✓ such as gloves and footwear. ✓
- Comply with safety legislation such as COIDA/OHSA ✓ regarding the safety and health of their employees. ✓
- Employees should work in a safe working environment ✓ free from hazardous products/areas. ✓
- Employers should take precautionary measures ✓ to ensure employees and their belongings are safe in the workplace. ✓

Any other relevant answer related to how businesses can deal with safety, security and protection of life as a human right in the workplace.

Right (2)

Explanation (2)

Submax (4)

NOTE: Mark the first THREE (3) only.**Max (12)**DM
NP

6.4 Strategies businesses may use to protect the environment and human health

The business must:

- take steps to become involved ✓ in environmental awareness programmes. ✓
- alter its production techniques ✓ in favour of cleaner and greener technologies to protect the environment. ✓
- test the water in the workplace in line with social rights of workers ✓ to ensure that it is safe for human consumption. ✓
- look after natural resources ✓ and promote nature conservation. ✓
- have a policy to minimise pollution ✓ and actively reuse, recycle and reduce waste. ✓
- reduce consumption of goods and services which are environmentally unfriendly, ✓ such as by investing in appropriate technology like clean solar or wind power. ✓
- register or engage with recognised institutions/bodies that promote green peace/renewable energy and green energy. ✓
- ensure that the physical working conditions is always worker friendly, ✓ safe and promotes occupational health. ✓
- evaluate the physical working conditions, to improve human health, ✓ such as by providing adequate lighting and ventilation to ensure optimal and functional working conditions. ✓
- service and maintain all machines regularly ✓ in order to reduce accidents in the workplace. ✓
- educate workers ✓ about hygiene issues, such as washing of hands. ✓
- encourage employees to do regular health check-ups to improve their health ✓ by regularly checking their blood pressure and temperature. ✓
- adhere to laws and regulations ✓ so that profits are not generated at the expense of the environment. ✓
- consider pollution and other environmental issues ✓ in all business activities, such as safe disposal of waste/dumping of toxic waste. ✓

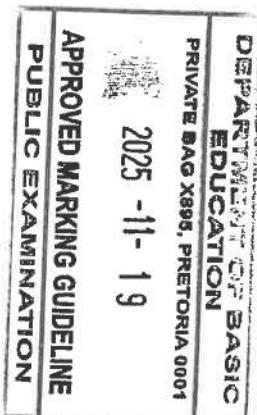
Any other relevant answer related to strategies businesses may use to protect the environment and human health.

Max (10)

6.5 Dealing with diversity issues in the workplace

6.5.1 Age

- Businesses may not employ children who are under/below 15 years of age. ✓✓
- The age of permanent workers should vary from 18 to 65 years to include all age groups. ✓✓
- Young employees must be advised to respect and learn from older employees. ✓✓
- Businesses must encourage older employees to help young employees to develop their potential. ✓✓
- Promotions should not be linked to age, but rather to a specific set of skills. ✓✓
- Businesses may employ a person who is older than the normal retirement age, provided that person is the most suitable candidate. ✓✓





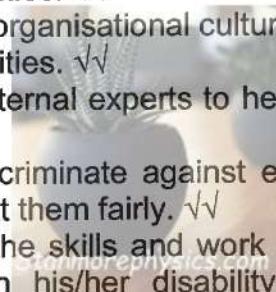
6.5.2

Disability

- The business should encourage employees to be sensitive to different perspectives of various age groups. ✓✓

Any other relevant answer related to ways in which businesses could deal with age as a diversity issue in the workplace.

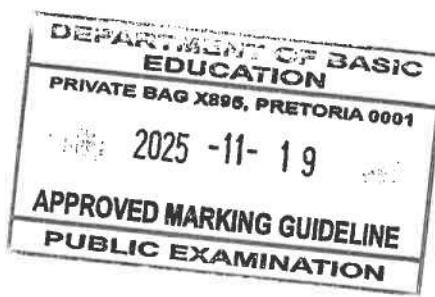
Submax (6)



Any other relevant answer related to ways in which businesses could deal with disability as a diversity issue in the workplace.

Submax (6)

Max (12)

DM
NP

6.6

Conclusion

- Businesses that adhere to their responsibilities are able to create a safe and healthy work environment for their employees. ✓✓
- Businesses which allow their employees to practice their basic rights enables them to contribute positively to the business operations. ✓✓
- Environmental laws assist businesses to come up with the required strategies to protect and prevent exploitation of the environment and human health. ✓✓
- Businesses that address diversity issues create a more inclusive environment that enables the prevention of discrimination within the workplace. ✓✓
- The workplace consists of diverse backgrounds and therefore requires businesses to develop ways to deal with the diversity issues in the workplace. ✓✓

Any other relevant conclusion related to the responsibilities of the employers in promoting human health and safety/ways to deal with human rights in the workplace/strategies to protect the environment and human health/dealing with age and disability as diversity issues.

Any (1 x 2)

(2)

DM
NP
QUESTION 6: BREAKDOWN OF MARK ALLOCATION

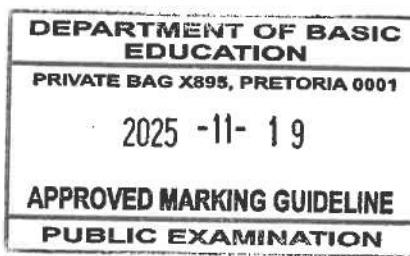
DETAILS	MAXIMUM	TOTAL
Introduction	2	Max 32
Responsibilities of employers in promoting human health and safety in the workplace	12	
Ways in which businesses can deal with any THREE human rights in the workplace	12	
Strategies businesses may use to protect the environment and human health	10	
Ways in which businesses could deal with age and disability as diversity issues in the workplace	12	
Conclusion	2	
INSIGHT		
Layout	2	8
Analysis/Interpretation	2	
Synthesis	2	
Originality/Examples	2	
TOTAL MARKS		40

LASO – For each component:

Allocate 2 marks if all requirements are met.

Allocate 1 mark if some requirements are met.

Allocate 0 marks where requirements are not met at all.


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