



basic education

Department:
Basic Education
REPUBLIC OF SOUTH AFRICA

**NATIONAL
SENIOR CERTIFICATE**

GRADE 12

MATHEMATICAL LITERACY P1

NOVEMBER 2022

MARKS: 150

TIME: 3 hours

This question paper consists of 13 pages and an addendum with 2 annexures.

INSTRUCTIONS AND INFORMATION

1. This question paper consists of FIVE questions. Answer ALL the questions.
2. Use the ANNEXURES in the ADDENDUM to answer the following questions:
ANNEXURE A for QUESTION 2.1
ANNEXURE B for QUESTION 4.2
3. Number the answers correctly according to the numbering system used in this question paper.
4. Start EACH question on a NEW page.
5. You may use an approved calculator (non-programmable and non-graphical), unless stated otherwise.
6. Show ALL calculations clearly.
7. Round off ALL final answers appropriately according to the given context, unless stated otherwise.
8. Indicate units of measurement, where applicable.
9. Diagrams are NOT necessarily drawn to scale, unless stated otherwise.
10. Write neatly and legibly.



QUESTION 1

1.1 Martha needs to buy school uniforms for her son and daughter. She compares the prices of three different stores as shown in TABLE 1 below.

TABLE 1: COST OF SCHOOL UNIFORMS AT THREE DIFFERENT STORES

ITEMS	STORE A	STORE B	STORE C
White shirt	R110,00 for 2	R44,99 each	R110,00 for 2
Grey skirt	R163,00 for 2	R54,99 each	R130,00
Grey shorts	R186,00	R39,99	R99,95
Grey school socks	R40,50 for 2 packs	R18,99 per pack	R89,99 for 3 packs
White school socks	R85,00 for 5 packs	R11,99 per pack	R85,99 for 5 packs
School shoes (girls)	R349,00	R159,99	R170,00
School shoes (boys)	R318,00	R169,99	R275,00
TOTAL	P	---	---

[Adapted from www.news24.com/fin24/money/education]

NOTE:

There are two pairs of socks in each pack.






Use TABLE 1 above to answer the questions that follow.

- 1.1.1 Identify whether the prices given in TABLE 1 are numerical or categorical data. (2)
- 1.1.2 Arrange, in ascending order, all the prices given for Store B. (2)
- 1.1.3 Name the store that sells the cheapest grey shorts. (2)
- 1.1.4 Calculate the price for a pack of white school socks at Store C. (3)
- 1.1.5 Determine the missing value P, if Martha bought all the school items as advertised at Store A. (2)
- 1.1.6 The probability of selecting Store C to buy all the school items is 0,3333333333.
 - (a) Define the term *probability* in the given context. (2)
 - (b) Write down this probability as a percentage rounded to the nearest whole number. (2)

1.2

One of the many investment options in South Africa is the stokvel option. TABLE 2 below shows two stokvel plans (Plan A and Plan B) over a 24-month period.

TABLE 2: TWO STOKVEL PLANS

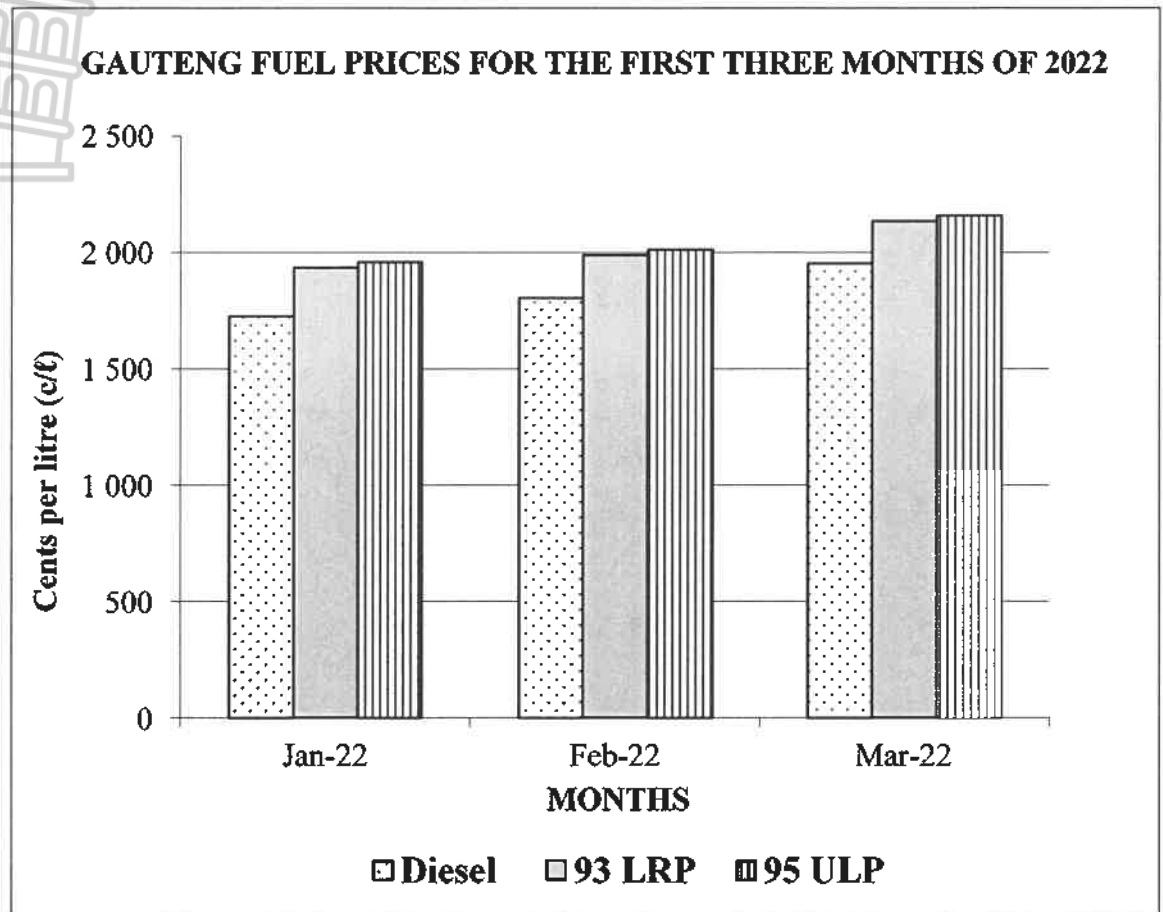
	
PLAN A (MONTHLY FIXED TERM PLAN)	PLAN B (ONCE-OFF SAVING PLAN)
Choose how long you want to save for.  Saving period: 24 months	Choose how long you want to save for.  Saving period: 24 months
How much do you want to save monthly ?  Monthly contributions: R2 500 Total amount at the end of 24 months: R74 286,84	How much do you want to save once-off ?  Once-off amount: R60 000 Total amount at the end of 24 months: R92 065,71

[Adapted from <https://uasv.co.za>]

Use TABLE 2 above to answer the questions that follow.

- 1.2.1 Define *investment* in the given context. (2)
- 1.2.2 Calculate the total contributions for Plan A over the 24-month period. (2)
- 1.2.3 Calculate the interest earned if a person invests in Plan B over the 24-month period. (2)
- 1.2.4 Determine how much more interest a person will earn investing in Plan B compared to investing in Plan A over the same 24-month period. (2)

1.3 The graph below shows (in cents/litre) the prices of three types of fuel in Gauteng for the first three months of 2022.



NOTE:
 93 LRP = Lead Replacement Petrol
 95 ULP = Unleaded Petrol

[Adapted from www.sapia.org.za]

Use the graph above to answer the questions that follow.

1.3.1 Name the type of graph drawn above. (2)

1.3.2 Identify the type of fuel that cost the most in February 2022. (2)

1.3.3 The price of diesel in March 2022 was 1 955,28 c/l.

Write this price in rand per litre. Round off your answer to the nearest R0,50.

(3)
[30]

QUESTION 2

2.1 ANNEXURE A shows a summary of Bomvana's Vehicle and Household Insurance Policy.

Use ANNEXURE A to answer the questions that follow.

2.1.1 Write down the policy number of Bomvana's insurance policy. (2)

2.1.2 Determine the missing value A, the monthly premium for the VW Polo. (4)

2.1.3 Bomvana qualifies for a discount on his insurance premiums as he has insured many items.

Calculate the percentage discount that he receives if the total monthly premium before the discount was R2 450,36. (3)

2.1.4 Bomvana was involved in a motor vehicle accident during July 2022. The quotation for damages from the panel beaters was R43 520,00.

Determine the amount the insurance company will pay the panel beaters. (2)

2.1.5 Calculate the amount of VAT included in the total monthly premium. (3)

2.1.6 The premium for the Toyota Corolla is much lower than that of the VW Polo.

Give ONE possible reason for this big difference in the premium amount. (2)

2.1.7 Bomvana pays a MiHome premium for household content cover to the value of R200 000. After the household contents were evaluated for insurance purposes, he bought an additional lounge suite.

Explain how the purchase of this new item will affect his MiHome content premium. (2)


2.2


The sanitation tariffs for Johannesburg and Cape Town are presented in TABLE 3.

Johannesburg uses the area of a property to determine the sanitation bill. Cape Town uses a percentage of the total water usage to determine the sanitation bill (the same way as they calculate the water bill.)

TABLE 3 shows the tariffs of Johannesburg (excluding VAT) and Cape Town (including VAT).

TABLE 3: SANITATION TARIFFS FOR JOHANNESBURG AND CAPE TOWN

JOHANNESBURG: SANITATION TARIFFS – DOMESTIC (VAT excl.)			
	◆	Up to and including 300 m ²	R228,06
	◆	Larger than 300 m ² to 1 000 m ²	R443,96
	◆	Larger than 1 000 m ² to 2 000 m ²	R671,63
	◆	Larger than 2 000 m ²	R967,71

CAPE TOWN: SANITATION TARIFFS – DOMESTIC (VAT incl.)				
		USAGE	TARIFF	INCREASE FROM PREVIOUS
	◆	0–4,2 kℓ	R16,03 per kℓ	R0,66 increase per kℓ
	◆	4,2–7,35 kℓ	R22,02 per kℓ	R0,91 increase per kℓ
	◆	7,35–24,5 kℓ	R30,92 per kℓ	R1,28 increase per kℓ
	◆	24,5–35 kℓ	R48,65 per kℓ	R2,01 increase per kℓ

[Adapted from www.pikitup.co.za and www.capetown.gov.za]

NOTE: Sanitation refers to waste water that is drained from a household.

Use the information above to answer the questions that follow.

- 2.2.1 Write down, to the nearest ten cents and excluding VAT, the cost for sanitation in Johannesburg if a property is 175 m². (2)
- 2.2.2 Calculate the cost for 4,1 kℓ sanitation in Cape Town before the increase. (4)
- 2.2.3 Mr Jones lives in Johannesburg and Ms Brown lives in Cape Town. They both own a property with an area of 550 m² and each was billed for 22 kℓ sanitation.
- Use the table above to determine the difference in the cost of sanitation for the two properties. (8)
- 2.2.4 Explain how the tariff system used in Johannesburg is beneficial to home owners in terms of water usage. (2)

[34]

QUESTION 3

3.1 TABLE 4 below shows the number of people per province working in TWO workplaces, namely Usual Workplace (UWP) and Work From Home (WFH) for the last quarter of 2020 and the first quarter of 2021.

TABLE 4: PEOPLE PER WORKPLACE BY PROVINCE

PROVINCES	LAST QUARTER 2020 (IN TEN THOUSANDS)			FIRST QUARTER 2021 (IN TEN THOUSANDS)		
	UWP	WFH	Total	UWP	WFH	Total
Western Cape	147,7	21,7	169,3	150,8	18,4	169,2
Eastern Cape	72,3	7,2	79,6	84,9	5,6	90,5
Northern Cape	24,2	0,5	24,7	23	0,5	23,5
Free State	56,9	3,2	60,1	53,4	2,9	56,3
KwaZulu-Natal	199,9	9,4	209,3	193,1	9,5	202,6
North West	46,4	2,4	48,8	51,3	3,1	54,4
Gauteng	342,4	36,6	379	365,9	33,1	399,0
Mpumalanga	93,8	5,8	99,6	98	5,7	103,7
Limpopo	91,4	6,3	97,7	95,6	4,7	100,3
TOTAL	1 075	---	1 168,1	1 116	83,5	1 199,5

[Adapted from www.statssa.gov.za]

Use TABLE 4 above to answer the questions that follow.

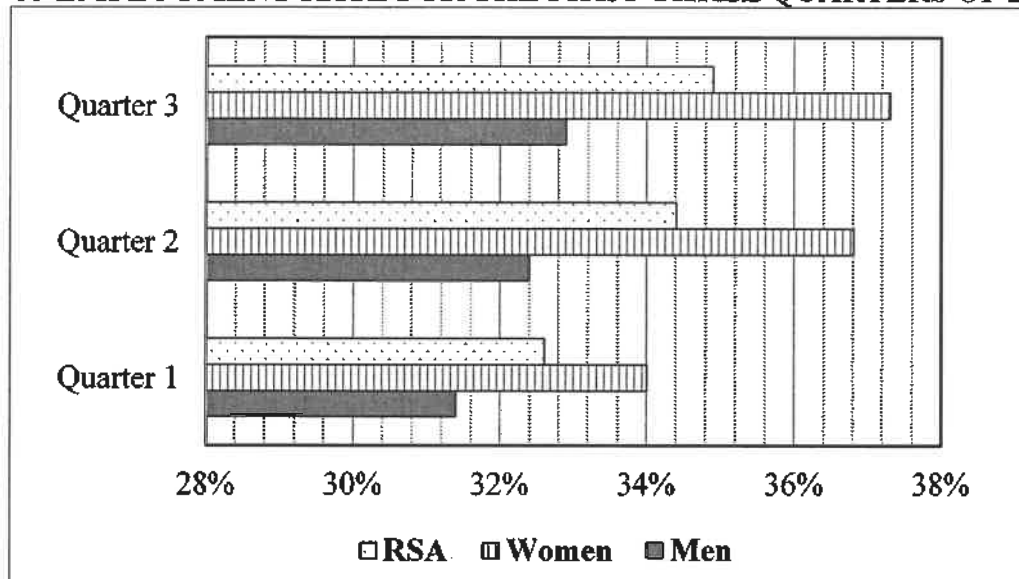
- 3.1.1 Show how the total value of 83,5 for South Africa was calculated. (2)
- 3.1.2 Give ONE reason why the values in the table will differ from the actual workplace values. (2)
- 3.1.3 Write down the number of people who worked at their usual workplaces (UWP) in Gauteng during the first quarter of 2021. (2)
- 3.1.4 Give ONE example of a job that cannot be done by working from home. (2)
- 3.1.5 Calculate the mean number of people in the WFH category for South Africa in the last quarter of 2020. (4)

3.2 South Africa's unemployment rate increased from 34,4% in Quarter 2 to 34,9% in Quarter 3 of 2021.

The number of unemployed people in Quarter 2 was 7,6 million, which is 183 000 less than in Quarter 3.

The graph below indicates the unemployment rate for the different genders and the total for South Africa for the first three quarters of 2021.

UNEMPLOYMENT RATE FOR THE FIRST THREE QUARTERS OF 2021



[Adapted from Statistics South Africa]

Use the information above to answer the questions that follow.

- 3.2.1 Write down the quarter which showed the highest rate of unemployed men. (2)
 - 3.2.2 Calculate the number of unemployed people in Quarter 3. (3)
 - 3.2.3 Determine the increase in percentage of unemployed women from Quarter 1 to Quarter 3 in 2021. (3)
 - 3.2.4 The unemployment rate for Quarter 2 was 34,4%.
Determine the number of people employed in South Africa during Quarter 2. (4)
- [24]**

QUESTION 4

4.1 Mr Louw, aged 53, earned an annual taxable income of R495 602 for the year ending 28 February 2022. He does not contribute to any medical aid.

Use the above information to answer the questions that follow.

4.1.1 The following formula can be used to calculate annual tax payable before the rebate:

$$\text{Annual Tax Payable before the rebate} = R115\ 762 + [36\% \times (\text{annual taxable income} - 488\ 700)]$$

Use this formula to calculate Mr Louw's annual tax payable before the rebate. (3)

4.1.2 Mr Louw feels that the monthly tax table is an easier option for him to calculate his monthly tax payable.

TABLE 5 below shows the monthly deductions for three income categories for the year ending 28 February 2022.

TABLE 5: MONTHLY DEDUCTION TAX TABLE FOR THREE INCOME CATEGORIES FOR THE YEAR ENDING 28 FEBRUARY 2022

Monthly Income	Tax payable per age group		
	Under 65	65–74	Over 75
R41 241–R41 291	R8 473	R7 723	R7 473
R41 292–R41 342	R8 491	R7 741	R7 491
R41 343–R41 393	R8 510	R7 760	R7 510

The monthly rebate for a person younger than 65 years old is R1 368,75.

Verify, showing ALL calculations, whether his monthly tax will be correct according to the monthly deduction table. (6)

4.1.3 Write down the probability of selecting a monthly tax amount of R8 473 for a person over 75 years from this monthly tax table. (2)

4.2

The pie charts on ANNEXURE B compare the five best-selling vehicles in South Africa, America and Canada for 2021.

Use ANNEXURE B to answer the questions that follow.

- 4.2.1 Write down, in words, the total number of vehicles sold in America. (2)
- 4.2.2 Express as a ratio in the form $_ : _ : _$, the number of Toyota RAV4s sold in America, Canada and South Africa respectively. (2)
- 4.2.3 Write down the median number of the best-selling vehicles in South Africa. (2)
- 4.2.4 Determine the number of Ford F-series vehicles sold in Canada. (3)
- 4.2.5 The interquartile range for the top 10 vehicles sold in South Africa is 7 669 and the value of Quartile 1 is 11 408.
Calculate the value of Quartile 3. (4)
- 4.2.6 The inflation rate in America for 2021 was 7% and in 2020 it was 1,4%.
The price of a Ford F-series vehicle in 2022 is \$32 332.
It is stated that the price of the Ford F-series vehicle in 2020 was more than \$29 800.
Verify, showing ALL calculations, whether this statement is valid. (6)
- 4.2.7 Determine, as a percentage, the probability of purchasing a Ram Pickup in America. (3)

[33]



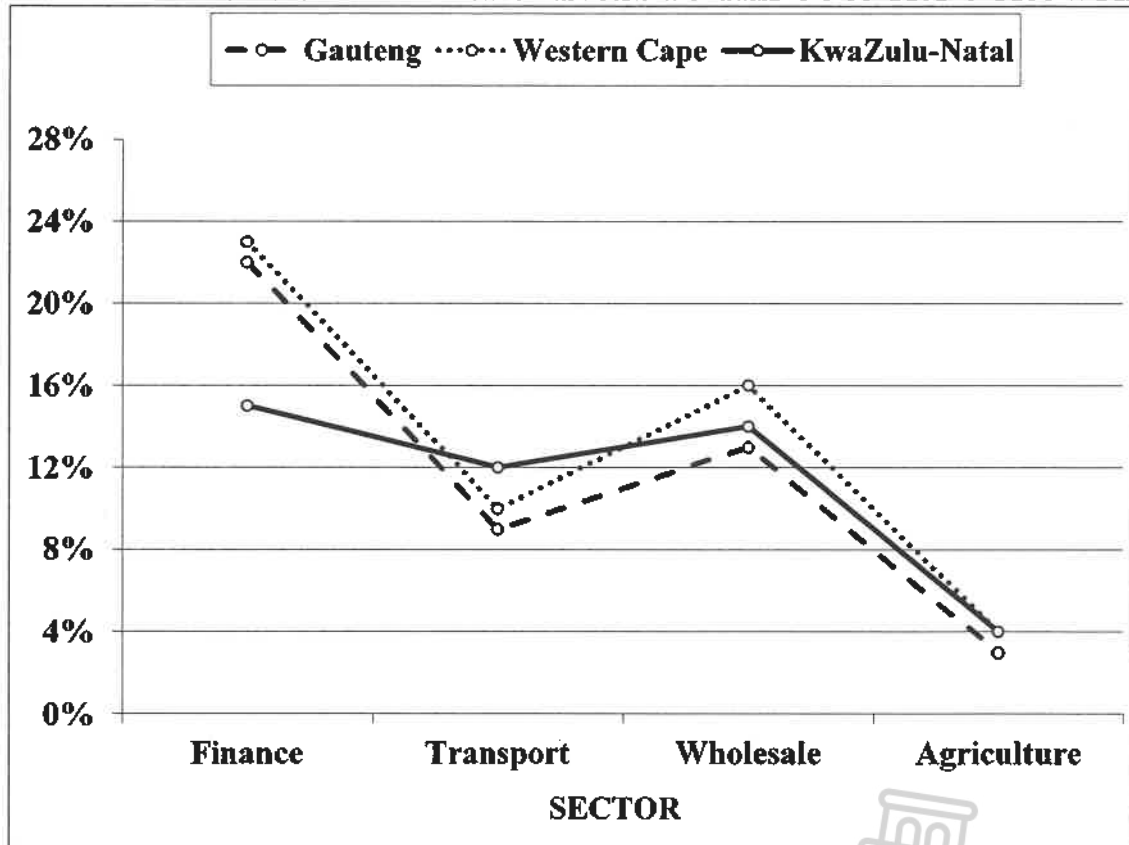
QUESTION 5

5.1 During the 2008–2012 period, South Africa recorded an average growth rate of just over 2%, largely due to the global economic recession.

Gauteng, KwaZulu-Natal and the Western Cape collectively contributed a significant portion to the country's growth.

The graph below shows the contributions of these three provinces towards the different sectors.

CONTRIBUTIONS OF THREE PROVINCES TO THE COUNTRY'S GROWTH



[Adapted from www.statssa.gov.za]

NOTE: A global economic recession leads to a drop in a country's economy.

Use the above information to answer the questions that follow.

- 5.1.1 Write down the province that contributed the most to the wholesale sector. (2)
- 5.1.2 The total amount contributed by the three provinces to agriculture was R8,3 billion. Determine which part of this amount Western Cape contributed. (4)
- 5.1.3 Identify the sector in which KwaZulu-Natal made a 12% contribution. (2)
- 5.1.4 Name the sector that has the largest range. (2)
- 5.1.5 Name ONE province that made the most significant contribution towards the growth of most of the sectors. (2)

5.2

Ryan is a South African citizen who owns a company in South Africa and wants to buy shares in a company in Canada.

TABLE 6 shows the exchange rate for five countries on 17 March 2022.

TABLE 6: EXCHANGE RATE FOR FIVE COUNTRIES ON 17 MARCH 2022

CURRENCY	UNITS PER ZAR	ZAR PER UNIT
Euro	0,060673	16,480
British pound	0,050862	19,662
Japanese yen	7,9596	0,12565
Canadian dollar	0,084845	11,785
Russian rouble	6,97481	0,143373

[Adapted from www.xe.com/currencyconverter]

NOTE: A share is a unit of ownership of a company.

Use TABLE 6 to answer the questions that follow.

- 5.2.1 Identify the currency which is the weakest against the rand. (2)
- 5.2.2 Show how the Russian rouble of 0,143373 ZAR per unit was determined. (2)
- 5.2.3 Ryan decides to invest R1 230 000 in shares in a Canadian company.
Convert R1 230 000 into Canadian dollar (CAD). (3)
- 5.2.4 Give ONE reason why you would motivate Ryan to invest in a Canadian company. (2)
- 5.2.5 After 2 years and 8 months, Ryan sold his shares and received a final amount of R1 529 360.
In South Africa Ryan would have received an interest rate of 8,1%, compounded annually, for 2 years and 8 months.
Ryan stated that he earned more than R14 000 return on his foreign investment compared to a potential South African investment.
Verify, showing ALL calculations, whether Ryan's statement is valid. (8)

[29]

TOTAL: 150



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SENIOR CERTIFICATE**

GRADE 12

MATHEMATICAL LITERACY P1

ADDENDUM

NOVEMBER 2022

MARKS: 150

This addendum consists of 3 pages with 2 annexures.

ANNEXURE A

QUESTION 2.1

SUMMARY OF CAR AND HOUSEHOLD INSURANCE POLICY

Car & Household Insurance		BiWay .co.za	
Client Number	22506623	Commencement Date	1 September 2013
Policy Number	23388350	Statement Date	30 August 2022
<input checked="" type="checkbox"/> Policyholder		It's all about you!	
Name	BOMVANA	ID number	780801*****
Physical address	2* Patr*** S*r*et; R*s**l,Bl**d*w**	Work number	021***8***
E-mail address	we*****@gmail.com		
Mobile number	083***118*		
Summary of Cover			
Insured Items		Premium	
MiPersonal Accident	R25 000	R7,16	
MiWheels – Car 1	KIA PICANTO 1.1 LX -2004	R200,41	
– Car 2	TOYOTA COROLLA 1.6 -2013	R520,41	
– Car 3	FORD IKON 1.6i -2005	R133,16	
– Car 4	VW POLO 1.0 TSI -2019	A	
MiHome Content	BOMVANA'S RESIDENTIAL ADDRESS	R201,79	
MiMovables		R23,30	
RoadCover		R9,07	
Total Discount	For having the above noted multiple insured items on cover	-R266,15	
Total Monthly Premium (including 15% VAT)			R2 184,21
Excess Value: The excess is the amount payable by YOU to the service provider whenever you make a claim. The values below show the excess amount that you will have to pay in case of a specific claim event.			
• Accident and Intentional Damage			R7 000,00
• Theft and Hijacking			R7 000,00
• Window glass only claim (not glass forming part of roof)			R1 490,00
• Earthquake, Storm, Hail, Flood and Snow			R7 000,00
• Fire and Explosion			R7 000,00

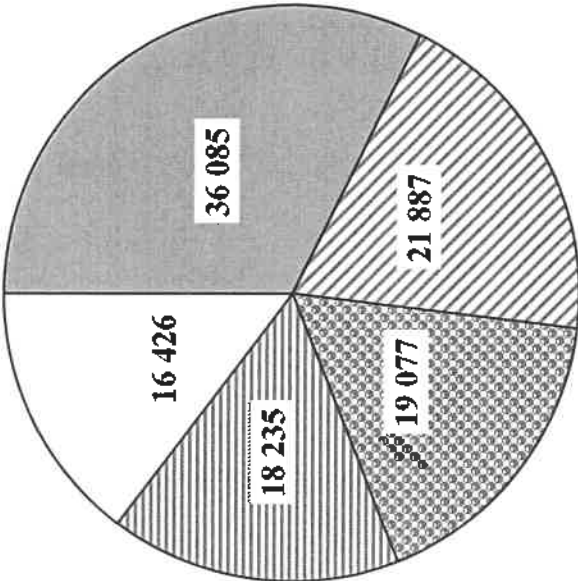
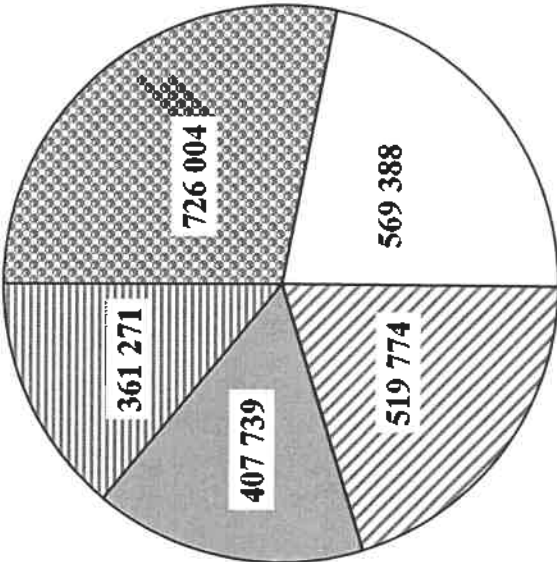
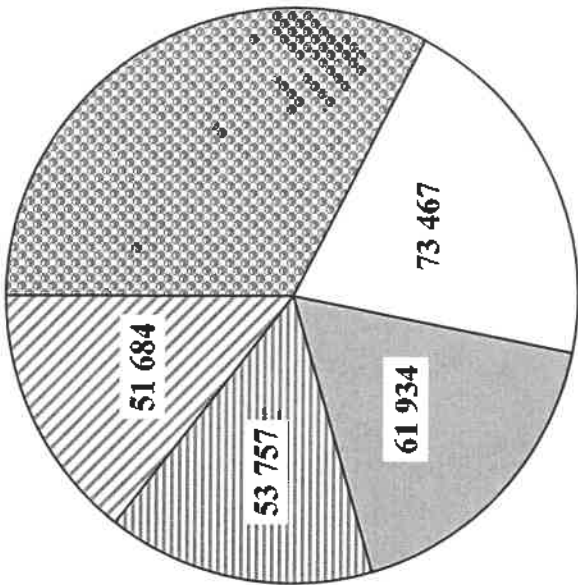
[Adapted from miway.co.za]

ANNEXURE B

QUESTION 4.2

COMPARISON OF THE FIVE BEST-SELLING VEHICLES IN SOUTH AFRICA, AMERICA AND CANADA FOR 2021



SOUTH AFRICA	AMERICA	CANADA
 <p> <input type="checkbox"/> Toyota RAV4 <input checked="" type="checkbox"/> VW Polo Vivo <input checked="" type="checkbox"/> Ford Ranger <input type="checkbox"/> VW Polo <input type="checkbox"/> Isuzu D-Max </p>	 <p> <input checked="" type="checkbox"/> Ford F-series <input type="checkbox"/> Ram Pickup <input checked="" type="checkbox"/> Chev Silverado <input type="checkbox"/> Toyota RAV4 <input checked="" type="checkbox"/> Honda CR-V </p>	 <p> <input checked="" type="checkbox"/> Ford F-series <input type="checkbox"/> Ram Pickup <input type="checkbox"/> Toyota RAV4 <input checked="" type="checkbox"/> GMC Sierra <input checked="" type="checkbox"/> Chev Silverado </p>
<p>TOTAL NUMBER OF VEHICLES SOLD = 111 710</p>	<p>TOTAL NUMBER OF VEHICLES SOLD = 2 584 176</p>	<p>TOTAL NUMBER OF VEHICLES SOLD = 357 243</p>

[Adapted from www.driving.ca, www.forbes.com and www.businesslive.co.za]



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NATIONAL SENIOR CERTIFICATE/ NASIONALE SENIOR SERTIFIKAAT

GRADE/GRAAD 12

MATHEMATICAL LITERACY P1/
WISKUNDIGE GELETTERDHEID VI

NOVEMBER 2022

MARKING GUIDELINES/NASIENRIGLYNE

MARKS/PUNTE: 150

Symbol/Kode	Explanation/Verduideliking
M	Method/Metode
MA	Method with accuracy/Metode met akkuraatheid
MCA	Method with consistent accuracy/Metode met volgehoue akkuraatheid
CA	Consistent accuracy/Volgehoue akkuraatheid
A	Accuracy/Akkuraatheid
C	Conversion/Herleiding
S	Simplification/Vereenvoudiging
RT	Reading from a table/graph/document/diagram/Lees vanaf tabel/grafiek/dokument/diagram
SF	Correct substitution in a formula/Korrekte vervanging in 'n formule
O	Opinion/Explanation/Opinie/Verduideliking
P	Penalty, e.g. for no units, incorrect rounding off, etc./Penalisasie, bv. vir geen eenhede, verkeerde afronding, ens.
NPR	No penalty for correct rounding/Geen penalisasie vir korrekte afronding nie
NPU	No penalty for omitting unit, but wrong unit is penalised/Geen penalisasie indien die eenheid uitgelos is, maar wel indien 'n verkeerde eenheid gebruik word.
AO	Answer only/Slegs antwoord

**These marking guidelines consist of 20 pages and 2 pages of notes.
Hierdie nasienriglyne bestaan uit 20 bladsye en 2 bladsye met notas.**

NOTE:

- If a candidate answers a question TWICE, only mark the FIRST attempt.
- If a candidate has crossed out (cancelled) an attempt to a question and NOT redone the solution, mark the crossed out (cancelled) version.
- Consistent accuracy (CA) applies in ALL aspects of the marking guidelines; however it stops at the second calculation error.
- If the candidate presents any extra solution when reading from a graph, table, layout plan and map, then penalise for every extra item presented.
- Rounding is an independent mark.
- General principle of marking, if the candidate makes one mistake he loses one mark.
- A conclusion mark can only be given if relevant calculations precedes it.

LET WEL:

- As 'n kandidaat 'n vraag TWEE KEER beantwoord, sien slegs die EERSTE poging na.
- As 'n kandidaat 'n antwoord van 'n vraag doodtrek (kanselleer) en nie oordoen nie, sien die doodgetrekte (gekanselleerde) poging na.
- Volgehoue akkuraatheid (CA) word in ALLE aspekte van die nasienriglyne toegepas; dit hou egter op by die tweede berekeningsfout.
- Wanneer 'n kandidaat aflesings vanaf 'n grafiek, tabel, uitlegplan en kaart geneem en ekstra antwoorde gee, penaliseer vir elke ekstra item.
- Afronding tel as 'n afsonderlike punt.
- Die algemene beginsel van merk as 'n leerder een fout maak verloor hy een punt.
- 'n Gevolgtrekkingspunt kan slegs gegee word indien relevante berekening dit voorgaan.

QUESTION/VRAAG 1 [30 MARKS/PUNTE] ANSWER ONLY FULL MARKS			
Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
1.1.1	Numerical / Numeriese ✓✓A	2A correct classification (2)	D L1 E
1.1.2	✓RT R11,99; R18,99; R39,99; R44,99; R54,99; R159,99 ; R169,99 ✓A	1RT all correct values 1A ascending order (2)	D L1 E
1.1.3	B ✓✓RT	2RT correct store (2)	D L1 E
1.1.4	White socks/Wit kouse = $\frac{R85,99}{5}$ ✓MA = R17,198 ✓A = R17,20 ✓R	1MA dividing by 5 1A price per pair 1R 2 decimal places (3)	F L1 E
1.1.5	Total cost / Totale koste ✓RT P = R110,00 + R163,00 + R186,00 + R40,50 + R85,00 + R349,00 + R318,00 = R1 251,50 ✓A	1RT correct values 1A simplification (2)	F L1 E
1.1.6 (a)	✓A The chance/likelihood of selecting Store C. ✓A Die kans/waarskynlikheid om Winkel C te kies.	1A chance/likelihood 1A store C (2)	P L1 E

Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
1.1.6 (b)	$0,3333333333 \times 100\%$ ✓MA $= 33,33333333\%$ $= 33\%$ ✓A	1MA calculating percentage 1A rounded percentage (2)	P L1 E
1.2.1	✓A An investment is any form of saving that you put into a financial scheme, bank or stokvel that will result in interest. ✓A <i>'n Belegging is 'n vorm van spaar waar jy geld in 'n finansiële skema, bank of stokvel sit wat sal lei na rente.</i>	1A form of savings 1A interest (2)	F L1 E
1.2.2	Total contributions/Totale bydrae $R2\ 500 \times 24$ ✓MA $= R60\ 000$ ✓A	1MA multiply by months 1A simplification (2)	F L1 E
1.2.3	Interest earned/Rente verdien ✓MA $R92\ 065,71 - R60\ 000$ $= R32\ 065,71$ ✓A	1MA subtract correct values 1A simplification (2)	F L1 E
1.2.4	More interest/Meer rente ✓MA $R92\ 065,71 - R74\ 286,84$ $= R17\ 778,87$ ✓A	1MA subtracting correct values 1A simplification (2)	F L1 E
1.3.1	✓A Compound / Triple / Grouped / Multiple / Clustered bar graph ✓A <i>Saamgestelde/ Drievoudige/ Gegroepeerde / Veelvoudige staafgrafiek</i>	1A type 1A bar graph (2)	D L1 E
1.3.2	95 ULP / Unleaded petrol / ULP / 95 95 ULP / Loodvrye petrol / ULP / 95 ✓✓A	2A correct product (2)	D L1 M
1.3.3	In rand /In rand $1\ 955,28\ \text{c}/\ell \div 100$ ✓MA $= R19,55/\ell$ ✓A $= R19,50/\ell$ ✓R	1MA dividing by 100 1A rand per litre 1R rounding (3)	F L1 M
		[30]	

QUESTION/VRAAG 2 [34 MARKS/PUNTE]			
Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
2.1.1	Policy number / <i>Polisnommer</i> = 23388350 ✓✓RT	2RT correct number (2)	F L1 E
2.1.2	<p>Table values excluding A and discount / <i>Tabel waardes uitsluitend A en die afslag</i></p> <p>R7,16 + R200,41 + R520,41 + R133,16 + R201,79 + R23,30 + R9,07 ✓MA = R1 095,30</p> <p>Value of A / <i>Waarde van A</i></p> <p>✓MCA R2 184,21 – R1 095,30 + R266,15 ✓MA = R1 355,06 ✓CA</p> <p style="text-align: center;">OR/OF</p> <p>✓MA R1 095,30 + A + (– R266,15) = R2 184,21 ✓MA ✓MCA A = R2 184,21 + R266,15 – R1 095,30 = R1 355,06 ✓CA</p> <p style="text-align: center;">OR/OF</p> <p>Table values – A = / <i>Tabel waarde – A =</i> ✓MA (R7,16 + R200,41 + R520,41 + R133,16 + R201,79 + R23,30 + R9,07) – R266,15 ✓MA = R829,15</p> <p>A = R2 184,21 – R829,15 ✓MCA = R1 355,06 ✓CA</p>	<p>1MA adding all premiums</p> <p>1MCA subtracting from total premium 1MA adding the discount 1CA simplification</p> <p style="text-align: center;">OR/OF</p> <p>1MA adding all premiums 1MCA subtracting from total premium 1MA adding the discount 1CA simplification</p> <p style="text-align: center;">OR/OF</p> <p>1MA adding all premiums 1MA subtracting the discount 1MCA subtracting from total premium 1CA simplification</p> <p>(4)</p>	F L3 D
2.1.3	<p>Percentage discount / <i>Persentasie afslag</i></p> <p>✓RT $\frac{R266,15}{R2\ 450,36} \times 100\%$ ✓MA = 10,86% ✓CA</p>	<p>1RT correct amount 1MA correct %-calculation</p> <p>1CA simplification</p>	F L3 M

Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
2.1.3	<p style="text-align: center;">OR/OF ✓RT</p> $\% \text{ discount} = \frac{R2\,450,36 - R2\,184,21}{R\,2\,450,36} \times 100\% \quad \checkmark \text{MA}$ $= 10,86\% \quad \checkmark \text{CA}$ <p style="text-align: center;">OR/OF ✓RT</p> $\text{Percentage discount} = 100\% - \left(\frac{R2\,184,21}{R2\,450,36} \times 100\% \right)$ $= 100\% - 89,14\% \quad \checkmark \text{MA}$ $= 10,86\% \quad \checkmark \text{CA}$	<p style="text-align: center;">OR/OF</p> <p>1RT correct amount 1MA correct %-calculation</p> <p>1CA simplification</p> <p style="text-align: center;">OR/OF</p> <p>1RT correct amount</p> <p>1MA correct %-calculation 1CA simplification</p> <p>NPR</p> <p style="text-align: right;">(3)</p>	
2.1.4	<p>Claim amount / <i>Eisbedrag</i></p> <p style="text-align: center;">✓RT</p> $R43\,520 - R7\,000$ $= R36\,520 \quad \checkmark \text{A}$	<p>1RT identifying R7 000</p> <p>1A claim amount</p> <p style="text-align: right;">(2)</p>	F L1 M
2.1.5	<p>Amount VAT / <i>BTW-bedrag</i></p> <p>✓A</p> $\frac{15}{115} \times \frac{R2\,184,21}{1}$ <p style="text-align: center;">✓MA</p> $= R284,90 \quad \checkmark \text{A}$ <p style="text-align: center;">OR/OF</p> $\text{Amount before VAT} = \frac{R2\,184,21}{1,15} \quad \checkmark \text{MA}$ $= R1\,899,31 \quad \checkmark \text{A}$ $\text{VAT amount} = R2\,184,21 - R1\,899,31$ $= R284,90 \quad \checkmark \text{A}$	<p>1A correct VAT calculation</p> <p>1MA multiplying by $\frac{15}{115}$</p> <p>1A simplification</p> <p style="text-align: center;">OR/OF</p> <p>1MA dividing by 1,15</p> <p>1A VAT excluded amount</p> <p>1A simplification</p> <p style="text-align: right;">(3)</p>	F L2 M

Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
2.1.6	<p>The VW Polo costs more than the Toyota Corolla. / <i>Die VW Polo is duurder as die Toyota Corolla.</i> ✓✓O</p> <p style="text-align: center;">OR/OF</p> <p>The Toyota is an older model. / <i>Die Toyota is 'n ouer model.</i> (The VW is a newer model. / <i>Die VW is 'n nuuter model.</i>) ✓✓O</p> <p style="text-align: center;">OR/OF</p> <p>The retail value of the VW Polo is higher, therefore replacement value is higher. / <i>Die herverkoopwaarde van die VW Polo is hoër, daarom is die vervangingswaarde duurder.</i> ✓✓O</p> <p style="text-align: center;">OR/OF</p> <p>The VW is a high risk vehicle. / <i>Die VW is 'n hoë risiko voertuig.</i> ✓✓O</p> <p style="text-align: center;">OR/OF</p> <p>The primary driver of the VW is a younger driver who is inexperienced as a driver. <i>Die primêre bestuurder van die VW is 'n jonger bestuurder wat 'n onervare bestuurder is.</i> ✓✓O</p>	<p>20 correct explanation</p> <p>(2)</p>	<p>F L4 M</p>
2.1.7	<p>His premium will increase as his household content value will increase to more than R200 000. / <i>Sy premie sal verhoog aangesien sy huishoudelike inhoudswaarde gevolglik na meer as R200 000 sal verhoog.</i> ✓✓O</p>	<p>20 valid conclusion</p> <p>(2)</p>	<p>F L4 M</p>
2.2.1	<p>Cost of sanitation / <i>Koste van sanitasie</i></p> <p>= R228,06 ✓RT = R228,10 ✓R</p>	<p>AO</p> <p>1RT correct amount 1R correct rounding</p> <p>(2)</p>	<p>F L2 M</p>
2.2.2	<p>Tariff before increase / <i>Tarief voor verhoging</i> ✓RT R16,03 – R0,66 = R15,37 ✓A</p> <p>Cost of sanitation / <i>Koste vir sanitasie</i></p> <p>4,1 kl × R15,37 ✓MCA = R63,02 ✓CA</p>	<p>1RT reading from table</p> <p>1A simplification</p> <p>1MCA multiply by tariff 1CA simplification</p>	<p>F L3 M</p>

Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
2.2.2	<p style="text-align: center;">OR/OF</p> <p>Amount after increase / <i>Bedrag na verhoging</i> = R16,03 × 4,1 kℓ = R65,723 ✓A</p> <p>Increase / <i>Verhoging</i> ✓RT = R0,66 × 4,1 kℓ = R2,706</p> <p>Amount before increase / <i>Bedrag voor verhoging</i> = R65,723 – R2,706 ✓MCA = R63,02 ✓CA</p>	<p style="text-align: center;">OR/OF</p> <p>1A simplification</p> <p>1RT reading from table</p> <p>1MCA multiply by tariff 1CA simplification</p> <p style="text-align: right;">(4)</p>	
2.2.3	<p>Sanitation Bill – Cape Town: Ms Brown <i>Sanitasierekening – Kaapstad: Me Brown</i> ✓MA ✓RT 4,2 kℓ × R16,03 = R 67,33 3,15 kℓ × R22,02 = R 69,36 14,65 kℓ × R30,92 = <u>R452,98</u> = R589,67 ✓CA</p> <p>Sanitation Bill – Johannesburg: Mr Jones <i>Sanitasierekening – Johannesburg: Mnr Jones</i></p> <p>VAT / BTW: ✓RT = R443,96 × $\frac{15}{100}$ = R66,59</p> <p>Total amount / Totale bedrag = R443,96 + R66,59 ✓MCA = R510,55 ✓CA</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;"> $= R443,96 \times \frac{115}{100}$ </div> <p>Difference in Sanitation Bill / <i>Verskil in Sanitasierekening</i> R589,67 – R510,55 ✓MCA = R79,12 ✓CA</p>	<p>1MA all (3) correct kℓ 1RT 3 tariffs</p> <p>1CA finding total water bill</p> <p>1RT correct amount</p> <p>1MCA adding values 1CA simplification</p> <p>1MCA subtracting values 1CA simplification</p> <p style="text-align: right;">(8)</p>	<p>F L3 D</p>

Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
2.2.4	<p>The fixed rate allows you to use as much as you can for the same amount. / <i>Die vaste koers laat jou toe om soveel as wat jy kan vir dieselfde bedrag te gebruik.</i> ✓✓○</p> <p style="text-align: center;">OR/OF</p> <p>It benefits home owners with smaller properties who pay less. / <i>Dit bevoordeel eienaars van kleiner huise wat minder gaan betaal.</i> ✓✓○</p> <p style="text-align: center;">OR/OF</p> <p>Even if the usage of water varies /differs from month to month, the cost/bill remains the same amount. / <i>Selfs as die water gebruik verskil van maand tot maand bly die koste/rekening dieselfde.</i> ✓✓○</p>	<p>20 correct explanation</p> <p style="text-align: right;">(2)</p>	<p>F L4 M</p>
		[34]	



QUESTION/VRAAG 3 [24 MARKS/PUNTE]			
Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
3.1.1	<p>Total value / <i>Totale waarde</i> ✓RT $= 18,4 + 5,6 + 0,5 + 2,9 + 9,5 + 3,1 + 33,1 + 5,7 + 4,7$ ✓MA $= 83,5$</p> <p style="text-align: center;">OR/OF</p> <p>Total value / <i>Totale waarde</i> ✓RT $= 1\ 199,5 - 1\ 116$ ✓MA $= 83,5$</p>	<p>1RT correct values 1MA adding</p> <p style="text-align: center;">OR/OF</p> <p>1RT both correct values 1MA subtracting</p> <p style="text-align: right;">(2)</p>	D L1 E
3.1.2	<p>The table value is given in ten thousands. ✓✓O <i>Die tabelwaarde is gegee in tien duisende.</i></p> <p style="text-align: center;">OR/OF</p> <p>Rounding issues / <i>Probleme met afronding</i> ✓✓O</p>	<p>2O difference in table value from actual value</p> <p style="text-align: center;">OR/OF</p> <p>2O rounding</p> <p style="text-align: right;">(2)</p>	D L4 M
3.1.3	<p>Number of people / <i>aantal mense</i> ✓RT $= 365,9 \times 10\ 000$ $= 3\ 659\ 000$ OR/OF 365,9 ten thousand / <i>tien duisend</i> ✓A</p>	<p>1RT reading from table 1A correct value</p> <p style="text-align: right;">(2)</p>	D L1 E
3.1.4	<p>Medical sector e.g. doctor/ nurse Security sector e.g. police / security guards Essential services e.g. cashier Construction sector e.g. plumbing / electrician / builder Agricultural sector e.g. farming <i>Mediese sektor bv. dokter / verpleegster</i> ✓✓A <i>Sekuriteit sektor bv. polisie / sekuriteitswag</i> <i>Essensiële dienste bv. kasier</i> <i>Konstruksie sektor bv. loodgieter / elektrisiën / bouer</i> <i>Landbou sektor bv. boerdery</i></p>	<p>2A correct job</p> <p style="text-align: right;">(2)</p>	D L1 E

Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
3.1.5	Mean in ten thousand / <i>Gemiddeld in tien duisend</i> $\frac{21,7 + 7,2 + 0,5 + 3,2 + 9,4 + 2,4 + 36,6 + 5,8 + 6,3}{9}$ $= \frac{93,1}{9}$ $= 10,34444$ Mean = 103 444,4 OR/OF 103 444 ✓RT ✓MA ✓S ✓CA	1RT adding correct values 1MA concept of mean 1S simplification 1CA correct mean NPR (4)	D L2 M
3.2.1	Quarter / <i>Kwartaal 3</i> 3 rd / <i>3de</i> Third / <i>Derde</i> ✓✓RT	2RT correct quarter (2)	D L1 E
3.2.2	Number of unemployed / <i>Aantal werkloos</i> $7,6 \text{ million} + 183 \text{ 000}$ $7 \text{ 600 000} + 183 \text{ 000}$ $= 7 \text{ 783 000}$ ✓RT ✓C ✓CA OR/OF $7,6 \text{ million} + 0,183 \text{ million}$ $= 7,783 \text{ million / miljoen}$ ✓RT ✓C ✓CA	1RT correct values 1C correct conversion 1CA simplification OR/OF 1RT correct values 1C correct conversion 1CA simplification (3)	D L2 M

Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
3.2.3	<p>✓RT ✓RT Q1 = 34% ; Q3 = 37,4%</p> <p>Increase % / Toename % = 37,4% – 34% = 3,4% ✓CA</p>	<p>1RT quarter 1 1RT quarter 3 Accept quarter 3: 37,3% – 37,5%</p> <p>1CA increase Accept: 3,3% – 3,5%</p> <p style="text-align: right;">(3)</p>	<p>D L2 M</p>
3.2.4	<p>Total number of people / <i>Totale aantal mense</i></p> <p>$\frac{100}{34,4} \times 7,6$ million ✓RT = 22 093 023,26 = 22 093 023 ✓A</p> <p style="text-align: right;">✓MCA Number of employed people = 22 093 023 – 7 600 000 = 14 493 023 ✓CA</p> <p style="text-align: center;">OR/OF</p> <p style="text-align: center;">✓RT Employed = 100% – 34,4% = 65,6% ✓A</p> <p style="text-align: center;">✓MCA Number of employed people = $\frac{65,6}{34,4} \times 7\,600\,000$ = 14 493 023 ✓CA</p>	<p>1RT correct percentage</p> <p>1A simplification 1MCA subtracting values</p> <p>1CA total number of people</p> <p style="text-align: center;">OR/OF</p> <p>1RT correct percentage 1A simplification 1MCA ratio calculation</p> <p>1CA total number of people NPR</p> <p style="text-align: right;">(4)</p>	<p>D L2 M</p>
		[24]	



QUESTION/VRAAG 4 [33 MARKS/PUNTE]			
Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
4.1.1	<p>Tax Payable (before rebates) = R115 762 + [36% × (annual taxable income – 488 700)]</p> <p><i>Belasting betaalbaar (voor korting)</i> = R115 762 + [36% × (jaarlikse belasbare inkomste 488 700)] ✓SF</p> <p>Tax payable = R115 762 + [$\frac{36}{100}$ × (495 602 – 488 700)] = R115 762 + 2 484,72 ✓MA = R118 246,72 ✓CA</p>	<p>AO</p> <p>1SF substituting value</p> <p>1MA adding values</p> <p>1CA simplification</p> <p>NPR</p> <p>(3)</p>	F L2 E
4.1.2	<p>Monthly tax (before rebate) / <i>Maandelikse belasting (voor belastingkorting)</i></p> <p>= R118 246,72 ÷ 12 ✓MA = R9 853,89 ✓A</p> <p>After rebate / <i>Na belastingkorting</i> ✓MA = R9 853,89 – R1 368,75 = R8 485,14 ✓MCA</p> <p>Monthly taxable income (before rebate) / <i>Maandelikse belasting (voor belastingkorting)</i></p> <p>= R495 602 ÷ 12 = R41 300,17 ✓A</p> <p>Tax payable (according to table) / <i>Belasting (volgens tabel)</i></p> <p>= R8 491</p> <p>He is incorrect / <i>Hy is verkeerd</i> ✓O</p> <p style="text-align: center;">OR/OF</p>	<p>CA from Question 4.1.1</p> <p>1MA dividing by 12</p> <p>1A monthly tax</p> <p>1MA subtracting rebate</p> <p>1MCA finding tax after rebate</p> <p>1A monthly income</p> <p>1O conclusion</p> <p style="text-align: center;">OR/OF</p>	F L4 D

Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
4.1.2	<p>Annual rebate / <i>Jaarlikse korting</i></p> <p>= R1 368,75 × 12 ✓MA = R16 425 ✓A</p> <p>Annual tax (after rebate) / <i>Jaarlikse belasting (na belastingkorting)</i></p> <p>= R118 246,72 – R16 425 = R101 821,72 ✓A</p> <p>Monthly income / <i>Maandelikse inkomste</i></p> <p>= R495 602 ÷ 12 = R41 300,17 ✓A</p> <p>Annual tax / <i>Jaarlikse belasting</i></p> <p>= R8 491 × 12 = R101 892 ✓MCA</p> <p>He is incorrect / <i>Hy is verkeerd.</i> ✓O</p> <p style="text-align: center;">OR/OF</p> <p>Monthly tax before rebate / <i>Maandelikse belasting voor korting</i></p> <p>= R118 246,72 ÷ 12 ✓MA = R9 853,89 ✓A</p> <p>Monthly taxable income / <i>Maandelikse belasbare inkomste</i></p> <p>= R495 602 ÷ 12 = R41 300,17 ✓A</p> <p>Before rebate / <i>Voor korting</i></p> <p>= R8 491 + R1 368,75 ✓MA = R9 859,75 ✓MCA</p> <p>He is incorrect / <i>Hy is verkeerd.</i> ✓O</p>	<p>1MA multiplying by 12 1A correct annual rebate</p> <p>1A annual tax</p> <p>1A monthly income</p> <p>1MCA annual tax</p> <p>1O conclusion</p> <p style="text-align: center;">OR/OF</p> <p>1MA dividing by 12 1A correct answer</p> <p>1A correct answer</p> <p>1MA adding rebate 1MCA finding tax after rebate</p> <p>1O conclusion</p>	<p>F L4 D</p> <p style="text-align: right;">(6)</p>

Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
4.1.3	Probability / <i>waarskynlikheid</i> 0 ; 0% ; impossible / <i>onmoontlik</i> / zero / <i>nul</i> ✓✓A	2A probability (2)	P L2 M
4.2.1	Two million five hundred and eighty four thousand one hundred and seventy six. <i>Twee miljoen vyf honderd vier en tagtig duisend een honderd ses en sewentig.</i> ✓✓A	2A correct words (2)	D L1 E
4.2.2	✓RT 407 739 : 61 934 : 36 085 ✓MA	1RT correct values 1MA correct order (2)	D L2 M
4.2.3	16 426; 18 235; 19 077; 21 887; 36 085 ✓A Median / <i>mediaan</i> = 19 077 ✓A	AO 1A arranging values 1A correct median (2)	D L2 E



Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
4.2.4	Number of Ford F-Series / <i>Aantal Ford F-Reeks</i> $= 357\,243 - (53\,757 + 51\,684 + 73\,467 + 61\,934)$ $= 357\,243 - 240\,842$ $= 116\,401$ ✓MA ✓RT ✓CA	AO 1RT correct values from graph 1MA subtracting from total 1CA simplification (3)	D L2 E
4.2.5	Interquartile range / <i>Interkwartielomvang</i> ✓A $IQR = Q3 - Q1$ ✓SF $7\,669 = Q3 - 11\,408$ ✓MA $Q3 = 7\,669 + 11\,408$ $= 19\,077$ ✓CA	AO 1A correct formula 1SF substituting into formula 1MA changing the subject of the formula 1CA simplification (4)	D L3 M
4.2.6	2020 Price of Ford F-Series / <i>2020 prys van Ford F-reeks</i> ✓RT $\$32\,332 \times \frac{100}{107}$ ✓RT $= \$30\,216,82$ ✓A 2019 Price of Ford F-Series / <i>2019 prys van Ford F-reeks</i> $\$30\,216,82 \times \frac{100}{101,4}$ ✓MA $= \$29\,799,63$ ✓CA ✓O The statement is not valid / <i>Die bewering is nie geldig nie.</i> OR/OF 2019 Price of Ford F-Series / <i>2019 prys van Ford F-reeks</i> ✓RT ✓RT $\$32\,332 \times \frac{100}{107} \times \frac{100}{101,4}$ ✓RT ✓RT $= \$29\,799,63$ ✓CA ✓O The statement is not valid / <i>Die bewering is nie geldig nie.</i> ✓O	1RT numerator 1RT denominator 1A 2020 price 1MA concept of % decrease 1CA simplification 1O not valid OR/OF 1RT numerator 1RT denominator 1RT numerator 1RT denominator 1CA simplification 1O not valid (6)	F L4 D

QUESTION/VRAAG 5 [29 MARKS/PUNTE]			
Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
5.1.1	Western Cape / <i>Wes-Kaap</i> ✓✓RT	2RT correct province (2)	D2 L2
5.1.2	✓RT $3\% + 4\% + 4\%$ $= 11\%$ ✓A $= \frac{4}{11} \times R8\,300\,000\,000$ ✓MCA $= R3\,018\,181\,818 / R3,018181818 \text{ billion} / \text{miljard}$ ✓CA <p style="text-align: center;">OR/OF</p> Total contribution / <i>Totale bydrae</i> ✓RT $= \frac{100}{11} \times R8\,300\,000\,000$ $= R75\,454\,545\,454$ ✓A WC contribution / <i>WK bydrae</i> $= \frac{4}{100} \times R75\,454\,545\,454$ ✓MCA $= R3\,018\,181\,818$ ✓CA	1RT all 3 values 1A simplification 1MCA calculating ratio 1CA simplification <p style="text-align: center;">OR/OF</p> 1RT correct values 1A simplification 1MCA calculating ratio 1CA simplification NPR (4)	F L3
5.1.3	Transport / <i>Vervoer</i> ✓✓RT	2RT correct sector (2)	D2 L2
5.1.4	Finance / <i>Finansies</i> ✓✓RT	2RT correct sector (2)	D2 L3
5.1.5	Western Cape / <i>Wes-Kaap</i> ✓✓RT	2RT correct province (2)	D2 L2
5.2.1	Japanese yen / <i>Japanese yen</i> ✓✓RT	2RT correct currency (2)	F L1 M
5.2.2	Russian Rouble = $\frac{1}{6,97481}$ ✓A $= 0,143373$ ✓A	1A numerator 1A denominator (2)	F L1 E

Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
5.2.3	$\begin{aligned} & \checkmark A \\ & = \frac{R1\ 230\ 000}{R1} \times CAD0,084845 \checkmark MA \\ & = CAD\ 104\ 359,35 \checkmark A \end{aligned}$ <p style="text-align: center;">OR/OF</p> $\begin{aligned} & \checkmark A \\ & = \frac{R1\ 230\ 000}{R11,785} \times CAD1 \\ & = CAD\ 104\ 369,9618 \\ & = CAD\ 104\ 369,96 \checkmark A \end{aligned}$	<p>1A correct exchange rate 1MA multiply with exchange rate 1A simplification</p> <p style="text-align: center;">OR/OF</p> <p>1A correct exchange rate 1MA dividing by exchange rate 1A simplification NPR</p> <p style="text-align: right;">(3)</p>	<p>F L3 D</p>
5.2.4	<p>Diversify his income / <i>Diversifiseer sy inkomste.</i> $\checkmark\checkmark O$</p> <p style="text-align: center;">OR/OF</p> <p>The Canadian currency is stronger / <i>Die Kanadese geldeenheid is sterker as die rand.</i> $\checkmark\checkmark O$</p> <p style="text-align: center;">OR/OF</p> <p>He will get a better return on his investment / <i>Hy sal 'n beter opbrengs kry op sy belegging.</i> $\checkmark\checkmark O$</p>	<p>2O reason</p> <p style="text-align: right;">(2)</p>	<p>F L4 M</p>



Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
5.2.5	<p>Amount interest / <i>Bedrag rente</i></p> <p>Year / <i>jaar</i> 1</p> $R1\ 230\ 000 \times \frac{8,1}{100} \quad \checkmark\text{MA}$ $= R99\ 630 \quad \checkmark\text{A}$ <p>Total after year 1 / <i>Totaal na jaar 1</i></p> $R1\ 230\ 000 + R99\ 630$ $= R1\ 329\ 630 \quad \checkmark\text{A}$ <p>Year / <i>jaar</i> 2</p> $R1\ 329\ 630 \times \frac{8,1}{100}$ $= R107\ 700,03$ <p>Total after year 2 / <i>Totaal na jaar 2</i></p> $R1\ 329\ 630 + R107\ 700,03$ $= R1\ 437\ 330,03 \quad \checkmark\text{CA}$ <p>8 months / <i>maande</i></p> $R1\ 437\ 330,03 \times \frac{8,1}{100} \times \frac{8}{12} \quad \checkmark\text{MA}$ $= R77\ 615,82162$ <p>Final amount / <i>Finale bedrag</i></p> $= R1\ 437\ 330,03 + R77\ 615,82162$ $= R1\ 514\ 945,852 \quad \checkmark\text{CA}$ $R1\ 529\ 360 - R1\ 514\ 945,852$ $= R14\ 414,15 \quad \checkmark\text{CA}$ <p>His statement is valid. / <i>Sy bewering is geldig.</i> ✓O</p>	<p>MA calculating 8,1%</p> <p>1A interest year 1</p> <p>1A amount end year 1</p> <p>1CA amount year 2</p> <p>1MA calculating 8 months</p> <p>1CA final amount</p> <p>1CA difference</p> <p>1O conclusion</p>	<p>F</p> <p>L4</p> <p>D</p>

Q/V	Solution/Oplissing	Explanation/Verduideliking	T&L
5.2.5	<p style="text-align: center;">OR/OF</p> <p>Total year 1 / <i>Totaal jaar 1</i> $\checkmark A$ $R1\ 230\ 000 \times 1,081 \checkmark MCA$ $= R1\ 329\ 630 \checkmark A$</p> <p>Total year 2 / <i>Totaal jaar 2</i> $R1\ 329\ 639 \times 1,081$ $= R14\ 373\ 30,03 \checkmark CA$</p> <p>Interest rate for 8 months / <i>Rentekoers vir 8 maande</i> $8,1\% \times 8 \div 12$ $= 5,4\% \checkmark A$</p> <p>Total after 2 years 8 months / <i>Totaal na 2 jaar en 8 maande</i> $R1\ 437\ 330,03 \times 1,054$ $= R151\ 4\ 945,85 \checkmark CA$</p> <p>Difference in interest earned / <i>Verskil in rente verdien</i> $R1\ 529\ 360 - R1\ 514\ 945,85$ $= R14\ 414,15 \checkmark CA$</p> <p>The statement is valid / <i>Bewering is geldig.</i> $\checkmark O$</p>	<p style="text-align: center;">OR/OF</p> <p>1A calculating 1,081 1MCA multiplying with 1,081 1A amount end year 1</p> <p>1CA amount end year 2</p> <p>1A calculating 5,4%</p> <p>1CA final amount</p> <p>1CA difference</p> <p>1O conclusion NPR</p> <p style="text-align: right;">(8)</p>	
		[29]	
TOTAL/TOTAAL: 150			

