



Province of the  
**EASTERN CAPE**  
EDUCATION

**NATIONAL  
SENIOR CERTIFICATE**

**GRADE 11**

**NOVEMBER 2016**

**CONSUMER STUDIES  
MEMORANDUM**

**MARKS: 200**

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This memorandum consists of 12 pages.

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**QUESTION 1: SHORT QUESTIONS**

- |     |        |   |   |     |
|-----|--------|---|---|-----|
| 1.1 | 1.1.1  | A | it is not necessary to carry large amount of cash.                      | (1) |
|     | 1.1.2  | C | use the item before it is fully paid                                    | (1) |
|     | 1.1.3  | B | It helps you to control how your money is spent                         | (1) |
|     | 1.1.4  | D | Credit Bureau   | (1) |
|     | 1.1.5  | B | Age, gender and state of health   | (1) |
|     | 1.1.6  | A | rickets.  | (1) |
|     | 1.1.7  | C | Lowers the level of cholesterol   | (1) |
|     | 1.1.8  | D | Vitamin C   | (1) |
|     | 1.1.9  | A | Warm colours and diagonal lines   | (1) |
|     | 1.1.10 | D | Continuous line   | (1) |
|     | 1.1.11 | A | Orange, green, purple   | (1) |
|     | 1.1.12 | D | Radial balance  | (1) |
|     | 1.1.13 | B | open  | (1) |
|     | 1.1.14 | B | hardwearing and easy to clean   | (1) |
|     | 1.1.15 | C | ensure that physical comfort is maintained.                             | (1) |
|     | 1.1.16 | D | Read the contract and guarantee carefully before buying on credit       | (1) |
|     | 1.1.17 | C | ensure that he sells the correct number of products.                    | (1) |
|     | 1.1.18 | A | produce his products more effectively than his competitors.             | (1) |
|     | 1.1.19 | C | evaluate a product idea.  | (1) |
|     | 1.1.20 | B | fulfils an unmet need in the marketplace.                               | (1) |
| 1.2 | 1.2.1  | C | The minimum opening deposit ranges from R0 to R50                       | (1) |
|     | 1.2.2  | G | It is used as an investment; money should not be withdrawn              | (1) |
|     | 1.2.3  | F | A minimum balance of R1 000 must be maintained at all times             | (1) |
|     | 1.2.4  | E | Money is invested for a fixed period of time with higher interest rates | (1) |
|     | 1.2.5  | B | Bank offers a low interest rate plus an overdraft facility              | (1) |
| 1.3 | 1.3.1  | D | Important for good vision   | (1) |
|     | 1.3.2  | B | Regulate the fluid balance in the cells                                 | (1) |
|     | 1.3.3  | E | Releases energy from carbohydrates, protein and fat                     | (1) |
|     | 1.3.4  | G | Builds strong teeth and bones   | (1) |
|     | 1.3.5  | A | Part of enzymes and insulin   | (1) |
| 1.4 | 1.4.1  |   | floor plan  | (1) |
|     | 1.4.2  |   | architect   | (1) |
|     | 1.4.3  |   | traffic pattern   | (1) |
|     | 1.4.4  |   | orientation   | (1) |
|     | 1.4.5  |   | zone  | (1) |
| 1.5 | 1.5.1  |   | tone  | (1) |
|     | 1.5.2  |   | Embossing   | (1) |
|     | 1.5.3  |   | Value   | (1) |
|     | 1.5.4  |   | Sanforising   | (1) |
|     | 1.5.5  |   | Harmony   | (1) |

**[40]**

**QUESTION 2: THE CONSUMER****2.1 Define the term *budget*.**

- A budget is an estimate of income and spending ✓ for a set period of time ✓

**OR**

- A detailed breakdown of all your income and planned expenses ✓ for a specified period. ✓

(2)

**2.2 Explain what fixed expenses are.**

Fixed expenses – expenses that you pay at regular intervals such as weekly or monthly. ✓ / Specific regular amounts that usually involve a contract or agreement, e.g. rent, school fees, medical aid, insurance, car payment, furniture payment, home loan. ✓

(2)

**2.3 2.3.1 Describe FIVE ways in which a budget can help the family with their finances.**

- It helps you to reduce expenses. ✓
- It helps you to set goals for you and your family. ✓
- It helps you in emergencies. ✓
- It prevents you from getting into serious debt. ✓
- It puts you in control of your money. ✓
- It teaches you the value of money.

(Any 5 x 1) (5)

**2.3.2 Identify this family's source of income.**

- Salary ✓
- Pension ✓
- Business profit

(Any 2 x 1) (2)

**2.3.3 Discuss the FIVE factors that influence this family's expenditure pattern.**

Household composition ✓ – Mr and Mrs Abrahams and the grandmother contribute to the disposable income. ✓

Financial resources and disposable income ✓ – there is a fixed income and their business income and the credit card. ✓

Needs ✓ – buy branded clothes / food from Woolworths/ **gambling** / holiday at the sea / Eating out quite often ✓

Housing ✓ – living in an expensive housing complex ✓

Location ✓ – expensive housing complex ✓

Preferences ✓ – organic food and branded clothes. ✓

(Any 5 x 2) (10)

2.3.4 **Explain the disadvantages of this family using their credit card for clothes, organic food and holidays.**

- The bank deducts a percentage of the purchase amount before paying the business. ✓
- High interest are charged. ✓
- Can be a financial burden as it can get you into more debt. ✓
- If you draw cash at an ATM, the credit card company charges you higher interest fee. ✓
- Late payment can result in blacklisting. (Any 3 x 1) (3)

2.4 **Analyse the advantages of the grandmother saving her pension in a call account.**

- Always have access to funds. ✓
- Can make additional deposits at any time. ✓
- Can earn competitive interest rates. ✓
- Can transfer interest to another account. ✓
- The interest gained is calculated on daily balance and reinvested. ✓ (Any 2 x 1) (2)

2.5 2.5.1 **Explain what a *pyramid scheme* is.**

At level 1 a person recruits four people to pay him some money. ✓ These four people each recruit four people to pay them money and so forth. Part of the money also goes to the first person. ✓ (2)

2.5.2 **Give TWO reasons why Mr Abrahams should not join the pyramid scheme.**

- When people at the bottom level cannot recruit any new people the scheme collapses. ✓ The people at the lower level of the scheme lose all the money they have invested. ✓
- Pyramid schemes are forbidden in South Africa (Section 43 of the Consumer Protection Act) ✓ (2)

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**QUESTION 3: FOOD AND NUTRITION****3.1 List FOUR functions of protein.**

- It forms part of all body cells, tissues, blood enzymes, antibodies, nails, skin, hair and some hormones. ✓
- It is needed for the growth, repair and maintenance of the body tissue. ✓
- It supplies energy if there is a shortage of carbohydrates and fats. ✓
- It helps to maintain the fluid balance in the body. ✓ (4 x 1) (4)

**3.2 Give THREE reasons why a diet containing too much starch is not advisable.**

- Excess carbohydrates can be converted to fat. ✓
- Too much sugar can cause obesity or tooth decay. ✓
- Too much sugar makes us feel full, so we eat less nutritious food, e.g. fruit and vegetables. (3 x 1) (3)

**3.3 Explain why a person, who would like to lose weight, should not cut out all sources of starch from their diet.**

- A diet deficient of starch may lead to a lack of energy. ✓
- Protein may be used to supply energy, but then tissue cannot be build. ✓
- The body needs starch for the normal oxidation of the fats in the body.
- Starch contains fibre which increases the feeling of fullness.
- Starch delays the emptying of the stomach; this will help with weight loss. (Any 2 x 1) (2)

**3.4 Compare the nutritional needs of a toddler to the nutritional needs of a young adult.**

Specific nutritional needs		Toddler	Young adult
3.4.1	Protein	Intake should be adequate to ensure growth ✓	Intake should be adequate to support growth ✓
3.4.2	Iron	Food will supply enough for their requirements ✓	High iron requirements – increase in blood volume ✓
3.4.3	Calcium	Needed for mineralisation of bones ✓	Need more calcium than children grow fast ✓

(6)

**NOTE: Must be in table form – if not deduct 1 mark**

**3.5 3.5.1 Explain what *fortified* means.**

It means that vitamins and minerals have been added to food. ✓  
The added vitamins and minerals may not occur naturally in the food. ✓ (2)

**3.5.2 Identify the type of bread rolls that supply the most energy and give reasons for your answer.**

Bread rolls, white, high-protein will supply the most energy ✓  
because they supply 1 146 kJ, ✓ the fat content is 2,4 ✓ and the carbohydrates are 47,8. ✓ (4)

**3.5.3 Recommend the bread rolls which would be most suitable for a growing child and give a reason for your answer.**

Bread rolls, white, high-protein ✓ supply 11,7 g protein per 100 g/  
contain the most protein. ✓ (2)

**3.5.4 Give reasons why government decided to fortify bread flour.**

- Most families which do not have enough money for food and often go hungry, buy bread flour. ✓
- The fortified bread will supply energy and micronutrients the children need ✓ and thus improve the general health of the population. ✓
- Many people believe in making use of the home-baked bread as their staple food. ✓ (3)

**3.6 Describe how cross-contamination takes place in the kitchen.**

- Contaminated food may splash/drip on to other food. ✓
- Bacteria can be transferred by unwashed hands of workers, clothing of workers, cloths used for wiping or washing equipment and surfaces. ✓
- When raw and cooked food are prepared on the same work surface/chopping boards/utensils are not washed. ✓
- When handles of fridges/doors are touched by unwashed hands. ✓ (4 x 1) (4)

**3.7 Explain why people working with food should wear protective clothing.**

- Objects, e.g. hair, fingernails, rings, earrings and plasters may fall into food and contaminate it. ✓
- Closed shoes will protect them from burning. ✓ (2 x 1) (2)

### 3.8 Evaluate the suitability of the recipe below for elderly people.

Elderly people often:

- Experience dental problems which cause difficulty with chewing ✓ – the mince pie does not require a lot of chewing because minced meat and mashed potatoes are used (soft does not require a lot of chewing). ✓
- Have an increased risk of hypertension ✓ – a little salt is used in this recipe, but may be omitted and substituted with herbs.
- Have indigestion problems ✓ – tomato, onions and potato contain fibre which will increase the ability of the small intestine to digest food. ✓
- Experience a decrease in muscle strength ✓ – the mincemeat supplies protein which is needed to build tissue/muscles. ✓
- The recipe contains proteins, minerals, vitamins, carbohydrates and fat/well balanced/nutrient dense ✓ – elderly people needs various nutrients to stay healthy. ✓

(Any 8 x 1)

(8)  
[40]

### QUESTION 4: CLOTHING

#### 4.1 4.1.1 Identify the focal point of this outfit.

- The frill on the shoulder ✓
- The belt

(Any 1 x 1)

(1)

#### 4.1.2 Give TWO reasons why harmony of design has been achieved.

- The design on the material uses small shapes which are in harmony with the body size of the wearer/design does not stand out to create an illusion of large proportion. ✓
- The frill on the shoulder is not too large – also in harmony with dress and body size. ✓

(2)

#### 4.1.3 Identify the type of balance that has been achieved.

Informal balance ✓

(1)

#### 4.2 Identify the colour scheme

- Monochromatic colour scheme ✓
- Analogous colour scheme ✓
- Complementary colour scheme ✓
- Double complementary colour scheme ✓

(1)

#### 4.3 4.3.1 Identify the lines illustrated in the picture.

- Horizontal lines ✓

(1)

4.3.2 Describe the effect of these lines on the wearer's body.

- Horizontal lines make things seem wider ✓ thus the top part of the wearer's body appears to be wider/larger/bigger. ✓
- A person with narrow shoulders should wear this to make the shoulders appear broader/wider. ✓ (2)

4.3.3 Identify the fabric construction technique for:

- (a) T-shirt material – weft knit ✓ (1)
- (b) Denim material – twill weave ✓ (1)

4.3.4 Compare the fabric properties of the fabrics used for the outfit above by completing the table in your ANSWERBOOK

Fabric properties		T-shirt material	Denim
(a)	Durability	T-shirt material is not so durable. It could ladder if caught on a sharp object.	Denim is durable/hard wearing and will last a long time
(b)	Comfort	T-shirt material is knitted and will stretch with the body measurements, thus very comfortable. ✓	Stretch denim is very comfortable to wear as it stretches with the body. ✓
(c)	Dimensional stability	The t-shirt may become longer and narrower once it has been laundered ✓	Denim is very stable and will not change shape. ✓

(6)

**NOTE: Not in a table – deduct 1 mark.**

4.3.5 Explain what *sanforised* means.

Sanforised – usually applied to natural fibres (cotton) that tend to shrink when washed. Alkalis and steam are applied to the fabric to stretch and shrink it. ✓ Sanforised fabric will not shrink more than 2% when washed. ✓ (3)

4.4 Explain why anti-bacterial finishes are applied on socks and active wear.

Bacterial growth may occur when the wearer perspires ✓ and the antibacterial finish will make the yarn resistant to the growth of microorganisms. ✓ (2)



#### 4.5 Characteristics of figure shapes

FIGURE SHAPE		CHARACTERISTICS		
4.5.1	Triangle or A-shape	(a)	Chest/bust line is narrower than the hips ✓	(2)
		(b)	Sloping shoulder line/small waist full thighs ✓	
4.5.2	Rectangle or H-shape	(a)	Straight up and down shape/ average to large waist/small medium bust ✓	(2)
		(b)	Chest, hips and waist about the same width straight torso ✓	
4.5.3	Apple or Oval shape	(a)	A large bust/rounded waist area/ wide hips ✓	(2)
		(b)	Broad chest and shoulders/well-proportioned body/medium to narrow waist and hips ✓	

**[30]**

#### QUESTION 5: HOUSING AND INTERIOR

##### 5.1 List the THREE types of artificial lighting used in a home.

- General lighting ✓
- Task lighting ✓
- Decorative lighting ✓

(3)

##### 5.2 Discuss THREE factors a family with small children should keep in mind when buying furniture for their living room.

The furniture should be strong and durable/hard wearing ✓ to cope with wear and tear subjected to it.

The furniture should be easy to clean ✓ because small children can be messy. ✓

(Any 3 x 1) (3)

##### 5.3 Explain what a person should keep in mind when evaluating existing house plans with regard to:

###### 5.3.1 Economic aspects

- The house should be affordable. ✓
- Consider whether future renovations required to meet the changing needs of the family, will be affordable. ✓

(2)

###### 5.3.2 Available storage

- Check if there is enough convenient and accessible storage. ✓
- Storage space should be incorporated throughout the house. ✓

(2)

5.4 **Explain to Abigail how and where she can apply the design elements improve the room. Write your answer in paragraph form.**

Keep the furniture in proportion to the room. ✓ Avoid large bulky pieces of furniture. ✓ Arrange objects close to the walls to create space in the middle of the room. ✓ Choose an analogous colour scheme of light colours ✓ for the walls and the floor. ✓ Do not place an object such as a coffee table or a mat in the empty space ✓ in a room. (Any 3 x 1)

For the low ceiling paint it white or a light colour. ✓ Make use of vertical lines ✓ for wall coverings. Apply rhythm ✓ by using decor items in a way that forces the eye to move from the floor to the ceiling. A south-facing room is cold and dark, she can create warmth ✓ to balance the atmosphere by using warm colours/combinations. (Any 3 x 1)

**NOTE: If not in a paragraph – deduct 1 mark.**

(6)

5.5 **Name THREE responsibilities consumers have before buying furniture.**

- Compare the prices of different stores before buying furniture ✓ to ensure that you do not pay too much at one store/get a good deal. ✓
- Compare your budget with the price (include all the hidden costs) to ensure that you have enough money to pay for the furniture. ✓
- Read the contract and the guarantee carefully ✓ so that you are sure of your rights. ✓
- Find a reputable store that you can trust ✓ to ensure that you do not lose money. ✓

(Any 3 x 1)

(3)

5.6 5.6.1 **THREE basic zones of a home**

- Work area ✓ – kitchen
- Rest area ✓ – bedrooms and bathrooms
- Social area ✓ – lounge and dining room

(3)

5.6.2 **FIVE symbols**

Bath, ✓ toilet, ✓ sink, ✓ basin, ✓ shower, ✓ doors, ✓ windows ✓ and stove ✓ (Any 5 x 1)

(5)

5.6.3 **Is this an open plan or a closed plan? Give a reason for your answer.**

Closed plan ✓ because the house is divided into different rooms. ✓ Each room has a door that closes the room off from other rooms. ✓

(3)

**[30]**

**QUESTION 6: ENTREPRENEURSHIP****6.1 List THREE factors that affect a profitable business.**

- Passion ✓
  - Product/service ✓
  - Competition ✓
  - Price ✓
  - Target market ✓
  - Capacity and ability ✓
  - Location, environment, economy ✓
- (Any 3 x 1) (3)

**6.2 Explain what *product specification* is.**

It is a written description of an item/a product ✓ including the detail about the size and appearance. ✓ It should list all the ingredients, components and equipment needed to produce the item/product. (3)

**6.3 6.3.1 At which stage is their business in the product life cycle?**

- Introduction stage ✓ (1)

**6.3.2 Overheads**

- Rent ✓
  - Transport ✓
  - Packaging ✓
- (3)

**6.3.3 Components of the marketing mix.**

- Product ✓ – cake forks with beaded handles ✓
  - Price ✓ – competitive price ✓
  - Place ✓ – local flea market ✓
  - Promotion ✓ – advertise on Facebook ✓
  - People ✓ – customers coming to the flea market ✓
- (5 x 2) (10)

**6.3.4 Competitive advantage over other cake fork sellers.**

- The cake forks handles have beads. ✓
  - It has packaging. ✓
  - Advertise on Facebook. ✓
- (3)

**6.4 Calculations:**

6.4.1 **Production costs** = R3,50 + R2,00 + R1,20  
= R6,70 ✓ (1)

6.4.2 **Selling price for 1** = R6,70 x 60/100 ✓ = R4,02 ✓  
R6,70 + R4,02 = R10,72 ✓ (3)

6.4.3 **Selling price for 100** = R10,72 x 100 ✓  
= R1 072,00 ✓ (2)

6.4.4 **Profit**  
(Selling Price – Product costs = Profit) ✓  
R1 072,00 – R670,00  
= R402,00 ✓ (2)

**[30]**

**TOTAL: 200**