



# basic education

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Department:  
Basic Education  
**REPUBLIC OF SOUTH AFRICA**

## **SENIOR CERTIFICATE EXAMINATIONS/ NATIONAL SENIOR CERTIFICATE EXAMINATIONS**

**BUSINESS STUDIES P2**

**2021**

**MARKING GUIDELINES**

**MARKS: 150**

**These marking guidelines consist of 27 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:	Brown/Black
Chief Marker:	Pink
Internal Moderator:	Orange
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, that are relevant within the context of 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.

## SC/NSC – Marking Guidelines

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:** *'COIDA eliminates time and costs spent√ on lengthy civil court proceedings.√'*
- 11.2 When 'critically evaluate' is used, candidates are expected to respond in either a positive/negative manner or take a neutral (positive and negative) stance. In this instance candidates are also expected to support their responses with more depth, e.g. *'COIDA eliminates time and costs spent√ on lengthy civil court proceedings√, because the employer will not be liable for compensation to the employee for injuries sustained during working hours as long as it can be proved that the business was not negligent.√'*
- NOTE:** 1. The above could apply to 'analyse' as well.  
2. Note the placing of the tick (√) in the allocation of marks.
12. The allocation of marks must be informed by the nature of the question, cognitive verb used, mark allocation in the marking guideline and the context of each question.
- Cognitive verbs, such as:
- 12.1 Advise, name, state, outline, motivate, recommend, suggest, (*list not exhaustive*) do not usually require much depth in candidates' responses. Therefore, the mark allocation for each statement/answer appears at the end.
- 12.2 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 to finalise alternative answers and consult with the Internal Moderator at the DBE for approval.

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

## 15.2 Insight consists of the following components:

Layout/Structure	Is there an introduction, paragraphs, and a conclusion?	<b>2</b>
Analysis and interpretation	Is the candidate able to break down the question into headings/subheadings/interpret it correctly to show understanding of what is being asked?  Marks to be allocated using this guide: All headings addressed: 1 (One 'A') Interpretation (16 to 32 marks): 1 (One 'A')	<b>2</b>
Synthesis	Are there relevant decisions/facts/responses made based on the questions?  Marks to be allocated using this guide: Option 1: <b>Only relevant facts: 2 marks (No '-S')</b> Where a candidate answers 50% or more (two to four sub-questions) of the question with only relevant facts; no '-S' appears in the left margin. Award the maximum of TWO (2) marks for synthesis  Option 2: <b>Some relevant facts: 1 mark (One '-S')</b> Where a candidate answers less than 50% (only one sub-question) of the question with only OR some relevant facts; one '-S' appears in the left margin. Award a maximum of ONE (1) mark for synthesis.  Option 3: <b>Some relevant facts: 1 mark (One '-S')</b> Where a candidate writes FOUR sub-questions, but one sub-question of the question with no relevant facts; one '-S' appears in the left margin. Award a maximum of ONE (1) mark for synthesis.  Option 4: <b>No relevant facts: 0 marks (Two '-S')</b> 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	<b>2</b>
Originality	Is there evidence of examples based on recent information, current trends and developments?	<b>2</b>
<b>TOTAL FOR INSIGHT:</b>		<b>8</b>
<b>TOTAL MARKS FOR FACTS:</b>		<b>32</b>
<b>TOTAL MARKS FOR ESSAY (8 + 32):</b>		<b>40</b>

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

- 15.3 Indicate insight in the left-hand margin with a symbol e.g. ('L, A, -S and/or O').
- 15.4 The breakdown of marks is indicated at the end of the suggested answer/ marking guideline to each question.
- 15.5 Mark all relevant facts until the SUB MAX/MAX mark in a subsection has been attained. Write SUB MAX/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.

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

- 15.7 When awarding marks for facts, take note of the sub-maxima indicated, especially if candidates do not make use of the same subheadings. Remember, headings and 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. 'Product development is a growth strategy √, where businesses aim to introduce new products into existing markets.' √
- This will be informed by the nature and context of the question, as well as the cognitive verb used.
- 15.11 With effect from November 2017, the maximum of TWO (2) marks for facts shown as headings in the marking guidelines, will not necessarily apply to each question. This would also depend on the nature of the question.

**SECTION A****QUESTION 1**

- 1.1      1.1.1 D√√  
           1.1.2 C√√  
           1.1.3 B√√  
           1.1.4 D√√  
           1.1.5 A√√
- (5 x 2)    **(10)**

- 1.2      1.2.1 average√√  
           1.2.2 private√√  
           1.2.3 bar graph√√  
           1.2.4 age√√  
           1.2.5 social √√
- (5 x 2)    **(10)**

- 1.3      1.3.1 F√√  
           1.3.2 G√√  
           1.3.3 I√√  
           1.3.4 A√√  
           1.3.5 J√√
- (5 x 2)    **(10)**

**TOTAL SECTION A:    30**

**BREAKDOWN OF MARKS**

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

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

- Return on investment (ROI)✓
- Risk✓
- Investment term/period✓
- Inflation rate✓
- Personal budget✓
- Liquidity✓
- Taxation/Tax implications ✓
- Investment planning factors✓
- Volatility/Fluctuations of investment markets/Economic stability✓
- Any other relevant answer related to the factors that should be considered when making investment decisions.

**NOTE: Mark the first TWO (2) only.****(2 x 1) (2)****2.2 Forms of investment from given statements**

2.2.1 Unit trusts✓✓

2.2.2 Government/RSA retail savings bonds✓✓

**(4)****2.3 Leadership theories****2.3.1 Leadership theories from the scenario**

LEADERSHIP THEORIES	MOTIVATIONS
1. Transformational✓✓	They encourage and motivate their employees to adapt to change quickly. ✓
2. Situational✓✓	Management always applies the leadership style that suits the task at hand.✓
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 leadership theories even if the quote is incomplete.
  4. Do not award marks for the motivations if the leadership theories were incorrectly identified.

**Max (6)****2.3.2 Role of personal attitude in successful leadership**

- Positive attitude releases✓ leadership potential.✓
- A leader's good/bad attitude can influence✓ the success/failure 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.√
- A positive attitude is critical for good leadership√ because good leaders will stay with the task regardless of difficulties/challenges.√
- Successful employees and leaders have a constant desire to work√ and achieve personal/professional success.√
- Leaders with a positive attitude know√ that there is always more to learn/space to grow.√
- Any other relevant answer related to the role of personal attitude in successful leadership.

**Max (4)**

**2.4 Factors that could contribute to the success and/or failure of a public company**

2.4.1	SUCCESS	AND/OR	FAILURE
<b>Capital</b>	- Large amounts of capital can be raised√ as shares/debentures can be sold to the public/ shareholders/no limit to the number of shareholders.√		- Large amounts of capital required√ to start a public company√/Growth is limited√ if sufficient capital cannot be raised√
	- The share capital clause in the Memorandum of Incorporation (MOI)√ may be changed to issue more shares.√		- Raising extra capital may be difficult √ if the economic climate is unfavourable. √
	- The company can access long term capital √ and therefore has good long term growth opportunities. √		- Share prices change all the time√ decreasing the value of shares.√
	- A public company's shares are listed on the JSE√ which gives the company exposure to more potential investors.√		- An increase in the number of shares issued√ may lead to more dividends being paid out/less retained income from company profits.√
	- Any other relevant answer related to how capital could contribute to the success of a public company.		- Any other relevant answer related to how capital could contribute to the failure of a public company.

**Max (4)**

2.4.2	SUCCESS	AND/OR	FAILURE
<b>Legislation</b>	- Procedures to form a public company have been simplified√ by the new Companies Act 71 of 2008. √	-	- Formation procedures are time consuming/complicated/expensive√, as many legal documents need to be prepared/submitted.√
	- Limited liability allows for greater risk taking√, which may lead to growth of the business.√	-	- High formation/establishment expenses√ require large start-up capital.√
	- Auditing of financial statements gives shareholders the assurance that the business is being properly managed√ and supports raising additional finance.√	-	- Annual audit of financial statements is costly√ as auditors must be paid√
	- The company and its owners/(shareholders) are separate entities√, which may encourage more people to join the company√	-	- If a public company does not comply with legislation√, its licence maybe withdrawn by the Companies and Intellectual Property Commission (CIPC).√
	- A public company can benefit from government programmes√ if they comply with the relevant legislation.√	-	- Directors' fees increase the company's expenses√ which reduces the cash flow/net profit.√
	- Personal liability of shareholders√ does not affect the company's assets. √		
	- Companies which comply with legislation√ build a positive image/may attract investors.√		
	- Continuity of existence √ due to the legal personality of the company.√		
	- Any other relevant answer related to how legalisation could contribute to the success of a public company.	-	- Any other relevant answer related to how legislation could contribute to the failure of a public company.

**Max (4)**

- NOTE:**
1. The answers do not have to be in tabular format.
  2. Mark either the success and/or failure of EACH factor.

## 2.5 Principles of insurance

### Indemnification/Indemnity √√

- Usually applies to short term insurance, as the insured is compensated for specified/proven harm/loss.√
- Insurer agrees to compensate the insured for damages/losses specified in the insurance contract, in return for premiums paid by the insured to the insurer.√
- Protects the insured against the specified event that may occur.√

- Pay-outs from insurance companies/insurer will only be made; if there is proof that the specified event took place/if the insured can prove the amount of the loss/damage.√
- The amount of indemnification/compensation is limited to the amount of provable loss/damage, even if the amount in the policy/insurance contract is higher.√
- The insured must be placed in the same position as before the occurrence of the loss/damage/The insured may not profit from insurance.√
- Any other relevant answer related to indemnification/indemnity as a principle of insurance.

Principle (2)  
Discussion (1)  
Submax (3)

### **Security/Certainty**√√

- Applies to long-term insurance where the insurer undertakes to pay out an agreed upon amount in the event of loss of life.√
- A predetermined amount will be paid out when the insured reaches a pre-determined age/or gets injured due to a predetermined event.√
- Aims to provide financial security to the insured at retirement/dependents of the deceased.√
- Any other relevant answer related to security/certainty as a principle of insurance.

Principle (2)  
Discussion (1)  
Submax (3)

### **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.

Principle (2)  
Discussion (1)  
Submax (3)

### **Insurable interest**√√

- Insured must prove that 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.

Principle (2)  
Discussion (1)  
Submax (3)

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

**Max (6)**

**2.6 Insurance****2.6.1 Advantages of insurance from the scenario**

- They were compensated when one member of the key personnel died.√
- RM was also paid out for loss of income after employees went on strike due to salary cuts.√

**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 advantages of insurance for businesses**

- Transfers the risk from businesses/insured√ to an insurance company/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√, etc.
- Businesses will be compensated for insurable losses√, e.g. destruction of property through fire.√
- Businesses' assets, e.g. vehicles/equipment/buildings are insured√ against damage and/or theft.√
- Protects businesses√ against dishonest employees.√
- Life insurance can be taken on the life of partners in a partnership√ to prevent unexpected loss of capital.√
- 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 the business is responsible for.√
- Protects businesses against losses√ due to death of a debtor.√
- Any other relevant answer related to other advantages of insurance for businesses.

**NOTE: Do not award marks for responses that were quoted in QUESTION 2.6.1.**

**Max (4)****2.7 Aspects that should be considered when designing a multimedia presentation**

- Start with the 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√√
- Keep slides/images/graphs/font simple by not mixing different styles/colours.√√
- 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. √√

- Limit the information on each slide by using key words and not full sentences. ✓✓
- Any other relevant answer related to aspects that should be considered when designing a multimedia presentation.

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

**(2 x 2) (4)**

#### BREAKDOWN OF MARKS

QUESTION 2	MARKS
2.1	2
2.2	4
2.3.1	6
2.3.2	4
2.4.1	4
2.4.2	4
2.5	6
2.6.1	2
2.6.2	4
2.7	4
<b>TOTAL</b>	<b>40</b>

### QUESTION 3: BUSINESS ROLES

#### 3.1 CSI focus areas

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

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

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

#### 3.2 Type of unethical business practice from given statements

- 3.2.1 Taxation/Tax evasion ✓✓
- 3.2.2 Pricing of goods in rural areas ✓✓
- 3.2.3 Unfair advertising ✓✓

**(6)**

#### 3.3 Impact of corporate social responsibility/CSR on communities

##### Positives/Advantages

- Community skills can be improved ✓ through the provision of bursaries. ✓
- Better educational facilities are established ✓ in poor communities. ✓
- The standard of living of the community ✓ is uplifted ✓/quality of life of communities ✓ is improved. ✓
- Investing in the medical infrastructure ✓, will improve the health of communities. ✓
- Socio-economic issues are attended to ✓ which will improve the welfare of the community. ✓
- Training opportunities in the community ✓ increase the possibility of appointments of members of the community. ✓

- Implementing developmental programmes in the community√ improves entrepreneurial skills of communities.√
- Any other relevant answer related to the positive impact/advantages of corporate social responsibility/CSR on communities.

### AND/OR

#### Negatives/Disadvantages

- Businesses are not always equipped√ to address social problems.√
- Communities tend to be dependent on CSR programmes√ and struggle to take their own initiatives.√
- Distribution of scarce resources to selected beneficiaries in the community√ may cause problems such as discrimination.√
- Some businesses only participate in CSR initiatives to raise profit√ and do not really care for the community in which they operate√
- Businesses cannot meet the longer term needs√ of the society.√/Businesses cannot deliver√ sustainable CSR programmes.√
- The benefits of the programmes may not filter to the intended persons√ within the community.√
- Spending money on CSR programmes means the business has to recover expenses through higher prices√ which have a negative impact on the economy.√
- Businesses tend to focus on CSR projects√ that do not directly benefit the community.√
- Consumers are not easily convinced√ that the business is acting in the best interest of the community/environment.√
- Less money is available for community projects√ during unfavourable economic conditions.√
- Any other relevant answer related to the negative impact/disadvantages of corporate social responsibility/CSR on communities.

**Max (6)**

#### 3.4 Benefits of diversity in the workplace

- Diversity in the workforce improves√ morale/motivation. √
- Businesses with a diverse workforce are more likely to have a good public image√ and attract more customers. √
- A diversified workforce can give businesses a competitive advantage,√ as they can render better services.√
- Workforce diversity improves the ability of a business√ to solve problems/innovate/cultivate diverse markets. √
- A diversified workforce stimulates debate√ on new/improved ways of getting things done. √
- Employees demonstrate greater loyalty to the business√ because they feel respected/accepted/understood. √
- Employees value each other's diversity√ and learn to connect/communicate across lines of differences. √
- Employees from different backgrounds√ can bring different perspectives to the business. √
- Employees represent various groups√ and are therefore better able to recognise customer needs/satisfy consumers. √
- Being respectful of differences/demonstrating diversity√ makes good business sense/improves profitability. √

- Diverse businesses ensure that its policies/practices empower every employee√ to perform at his/her full potential. √
- Stakeholders increasingly evaluate businesses√ on how they manage diversity in the workplace. √
- Any other relevant answer related to the benefits of diversity in the workplace.

**Max (6)****3.5 Environmental issues****3.5.1 Responsibilities of the employer in protecting human health and safety in the workplace from the scenario**

- Keshni Construction services all the equipment that is used at their construction sites.√
- KC provides employees with personal protective clothing.√

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

**(2 x 1) (2)****3.5.2 Other responsibilities of the employer in promoting human health and safety**

- Put systems in place to ensure that there is no harmful impact on the health and safety of workers. √√
- Reduce/Remove dangers to workers.√√
- Ensure that the workers' health is not impaired by hazards resulting from production/processing/storage/transportation of materials or equipment.√√
- KC must know where potential dangers might be and take measures to eliminate/limit the harm.√√
- Workers must be informed/instructed/and supervised to limit potential dangers to them/Emergency exit door signs should be visible to all employees.√√
- Equipment must be used under the supervision of a designated trained worker.√√
- Comply with safety laws/protocols which seek to promote a healthy working environment.√√
- Any other relevant answer related to other responsibilities of the employer in promoting human health and safety in the workplace.

**NOTE: Do not award marks for responses quoted in QUESTION 3.5.1.****Max (4)****3.6 Ways in which businesses can create an environment that promotes creative thinking**

- 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, e.g. 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/creative problem solving skills/mind-mapping/ lateral thinking.√
- Encourage job swaps√ within the organisation√/Study how other businesses√ are doing things.√
- Encourage alternative ways√ of working/doing things.√
- Respond enthusiastically to all ideas√ and never let anyone feel less important.√

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

**Max (4)****3.7 Ways in which businesses can deal with difficult personalities****3.7.1 Quiet**

- Wait for their response/Do not fill their silence with words. √√
- Prompt them through the process so that they can give input. √√
- Restrict the time of the discussion. √√
- Any other relevant answer related to ways in which businesses can deal with a quite personality in the workplace.

**Max (4)****3.7.2 Expert**

- Be firm and assertive. √√
- Do not accuse them of being incorrect/Do not get caught in their game. √√
- Know your facts. √√
- Any other relevant answer related to ways in which businesses can deal with an expert personality in the workplace.

**Max (4)****[40]****BREAKDOWN OF MARKS**

QUESTION 3	MARKS
3.1	4
3.2	6
3.3	6
3.4	6
3.5.1	2
3.5.2	4
3.6	4
3.7.1	4
3.7.2	4
<b>TOTAL</b>	<b>40</b>

**QUESTION 4: MISCELLANEOUS TOPICS****BUSINESS VENTURES****4.1 Examples of long-term insurance**

- Endowment policy√
- Life cover policy/Life insurance√
- Retirement annuity/Pension fund/Provident fund√
- Disability policy√
- Trauma insurance√
- Funeral insurance√
- Health insurance/Medical aid√
- Any other relevant examples related to long-term insurance.

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



**4.2 Advantages of a non-profit company**

- Proceeds/surplus funds are used solely for the primary objective of the organisation/further the goals of the business. √√
- They provide social services to various communities.√√
- Donors receive tax deductions which motivates them to invest in a non-profit company.√√
- There is a fixed management structure. √√
- The liability of members is limited.√√
- Has continuity of existence.√√
- Most of the income of a non-profit company is free from income taxes.√√
- Can receive government funding/grants/aid to render their services.√√
- Any other relevant answer related to the advantages of a non-profit company.

**Max (4)****4.3 Functions of the Johannesburg Securities Exchange/JSE**

- Gives opportunities to financial institutions√, e.g. insurance companies invest 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 electronic trading√ of shares/STRATE.√/Channels financial resources √ and facilitates trading. √
- Enhances job creation √ and increases economic growth/development. √
- Any other relevant answer related to the functions of the Johannesburg Securities Exchange/JSE.

**Max (6)****4.4 Calculation of compound interest:****Option 1****FORMULA:  $P \times (1 + r)^n$**  √R5 000 x  $(1 + 8/100)^2$  √R5 000 x  $(1,08)^2$  = R5 832√

Total interest = R5 832 – R5 000√

= R832√√√

**OR****Option 2:**

Year 1: R5 000 x 8% = R400√

Year 2: R5 400√ x 8% = R432√

Total interest = R832 √√√√

- NOTE:**
1. Award full marks (4) if the answer is correct and no workings are shown.
  2. If formula and workings were shown correctly, but the final answer is wrong, award a maximum of THREE (3) marks.
  3. If the workings and the answer are incorrect, award a maximum of ONE mark for the correct formula.

**Max (4)**

**4.5 Situations in which the laissez-faire/free reign leadership style can be applied**

This leadership style can be applied when:

- Subordinates are experts and know what they want/can take responsibility for their actions. ✓✓
- The leader is very busy and delegation of tasks will increase productivity. ✓✓
- Team members need to improve/develop leadership skills. ✓✓
- Employees are highly experienced and know more about the task than the leader. ✓✓
- Any other relevant answer related to situations in which the laissez-faire/free reign leadership style can be applied in the workplace.

**Max (4)**

**BUSINESS ROLES**

**4.6 Human rights in the workplace**

- Privacy✓
- Dignity✓
- Equity✓
- Freedom of speech and expression✓
- Information✓
- Safety, security and protection of life✓

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

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

**4.7 Problem-solving techniques from the scenario**

PROBLEM-SOLVING TECHNIQUES	MOTIVATIONS
1. Force field analysis✓✓	They considered all the supporting and opposing ideas for change.✓
2. Brainstorming ✓✓	MT also requested employees to generate new ideas aloud in large groups.✓
Submax (4)	Submax (2)

- NOTE:**
1. Mark the first TWO (2) only.
  2. Award marks for the problem-solving techniques even if the quote is incomplete.
  3. Do not award marks for the motivations if the problem-solving techniques were incorrectly identified.

**Max (6)**

**4.8 Application of the King Code principle of accountability for good corporate governance**

- There must be regular communication√ between management and stakeholders.√
- Businesses should appoint internal and external auditors√ to audit financial statements.√
- Board should ensure that the company's ethics√ are effectively implemented.√
- 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 how businesses can apply the King Code principle of accountability for good corporate governance to improve their ethical business conduct.

**Max (4)****4.9 Ways in which businesses can contribute time and effort in improving the well-being of employees**

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

**Max (6)**  
**[40]**

**BREAKDOWN OF MARKS**

QUESTION 4	MARKS
4.1	2
4.2	4
4.3	6
4.4.1	4
4.5	4
4.6	4
4.7.1	6
4.8	4
4.9	6
<b>TOTAL</b>	<b>40</b>

**TOTAL SECTION B: 80****SECTION C****Mark the FIRST answer only.****QUESTION 5: BUSINESS VENTURES (PRESENTATION)****5.1 Introduction**

- Preparing for a presentation helps the presenter to use the most appropriate content to ensure that the audience remains interested. ✓
- Handouts and interactive whiteboards can be used effectively to communicate important ideas to the audience. ✓
- Handling feedback in a non-aggressive and professional manner may enable the audience to give valuable inputs on the presentation. ✓
- Presenters must reflect on good practices and challenges so that they can improve in the next presentation. ✓
- Any other relevant introduction related to the factors that should be considered when preparing for a presentation/impact of handouts and interactive whiteboards/handling feedback after the presentation in non-aggressive and professional manner/areas of improvement for the next presentation.

**Any (2 x 1) (2)****5.2 Factors that should be considered when preparing for a presentation**

- Clear purpose/intentions/objectives and main points of the presentation. ✓✓
- The main aims should be captured in the introduction/opening statement of the presentation. ✓✓
- Information presented should be relevant and accurate. ✓✓
- Fully conversant with the content/objectives of the presentation. ✓✓
- Background/diversity/size/pre-knowledge of the audience to determine the appropriate visual aids. ✓✓
- Prepare a rough draft of the presentation with a logical structure/format with an introduction, body and conclusion. ✓✓
- The conclusion must summarise the key facts and how it relates to the objectives/shows that all aspects have been addressed. ✓✓
- Create visual aids/graphics that will consolidate the information/facts to be conveyed to the board of directors. ✓✓
- Find out about the venue for the presentation, e.g. what equipment is available/appropriate/availability of generators as backup to load shedding. ✓✓
- The time frame for presentation should be considered, e.g. fifteen minutes allowed. ✓✓

- 
- Rehearse to ensure a confident presentation/effective use of time management.√√
- Prepare for the feedback session, by anticipating possible questions/comments.√√
- Any other relevant answer related to the factors that should be considered when preparing for a presentation.

**Max (12)****5.3 Impact of handouts and interactive whiteboards as types of visual aids****5.3.1 Impact of handouts****Positives/Advantages**

- Meaningful handouts may be handed out at the start of the presentation√ to attract attention/encourage participation.√
- Notes/Hard copies of the slide presentation can be distributed at the end of the presentation√ as a reminder of the key facts of the presentation.√
- It is easy to update handouts √ with recent information/developments.√
- Notes may be compared with electronic slides√ to validate the accuracy of the information. √
- Extra information, e.g. contact details/price lists may be handed out√ to promote the services of the business.√
- Useful information for improving the next presentation may be obtained√, when the audience completes feedback questionnaires after the presentation.√
- Any other relevant answer related to the positive impact/advantages of handouts as a type of visual aid.

**AND/OR****Negatives/Disadvantages**

- Handing out material at the start of the presentation√ may distract/lose audience attention.√
- As it only summarises key information√, some details might be lost/omitted.√
- Printed material is expensive√ and it is easy to lose hard copies.√
- Increases the risk of unauthorised duplication√/use of confidential information.√
- Handouts cannot be combined with audio material√, it only focuses on the visual aspects of the support material.√
- Any other relevant answer related to the negative impact/disadvantages of handouts as a type of visual aid.

Submax (6)

**5.3.2 Interactive whiteboards****Positives/Advantages**

- Easy to combine√ with sound/other visual aids.√
- Useful to capture feedback√ and new ideas.√
- Can be controlled by the touch of a finger√, so the presenter can move away from the computer during the presentation.√
- Special pens allow the presenter to write on the board√ while prepared images are displayed.√
- Additional notes that were added during the presentation√ can be captured on computer after the presentation.√

- Images can be projected directly from a computer✓, so no external projector/devices necessary.✓
- Any other relevant answer related to the positive impact/advantages of interactive whiteboards as a type of visual aid.

**AND/OR****Negatives/Disadvantages**

- Can only be used by a presenter who knows the unique features of the interactive whiteboard/smart boards✓ and uses it to its full potential.✓
- Cannot be connected to any computer ✓ as special licensed software is needed to be able to use it.✓
- Technical challenges may render it ineffective✓, e.g. loss of signal while using it.✓
- Any other relevant answer related to the negative impact/disadvantages of interactive whiteboards as a type of visual aid.

Submax (6)

**Max (12)****5.4 Handling feedback after a presentation in a non-aggressive and professional manner**

- The presenter should stand✓ throughout the feedback session.✓
- Be polite/confident/courteous✓ when responding to questions.✓
- Ensure that each question/comment is clearly understood✓ before responding/rephrase questions if uncertain.✓
- The presenter should first listen✓ and then respond.✓
- Provide feedback as soon as possible after the question was asked✓ or after the session.✓
- Be direct/honest/sincere✓ when responding to questions.✓
- Use simple language to support the examples✓ used in the presentation.✓
- Keep answers short✓ and to the point.✓
- Apologise/acknowledge errors/mistakes✓ if pointed out by the audience.✓
- Encourage questions✓ from the audience.✓
- Always address the question✓ and not the person.✓
- Acknowledge good questions✓ to motivate audience to ask more questions.✓
- The presenter should not involve himself in a debate✓ when responding to questions.✓
- The presenter should not avoid the questions if he/she does not know the answer✓, but rather promise feedback on it.✓
- Address the full audience✓ and not only the person who posed the question.✓
- Any other relevant answer related to how the presenter should handle feedback after a presentation in a non-aggressive and professional manner.

**Max (12)****5.5 Areas of improvement for the next presentation**

- The presenter should revise objectives that were not achieved.✓✓
- Use humour appropriately.✓✓
- Always be prepared to update/keep the information relevant.✓✓
- Reflect on any problem/criticism and avoid it in future presentations.✓✓
- Reflect on the time/length of the presentation to add/remove content.✓✓
- Reflect on the logical flow of the format/slides/application of visual aids.✓✓

- Increase/Decrease the use of visual aids/replace or remove aids that do not work well. ✓✓
- Information that the presenter receives as feedback from a presentation should be analysed and where relevant incorporated/used to update/amend his presentation. ✓✓
- Any other relevant answer related to areas of improvement to the presenter for his/her next presentation.

**Max (10)****5.6 Conclusion**

- A well-prepared presentation creates a good impression and easily captivates the audience. ✓✓
- Handouts and interactive whiteboards enable presenters to emphasise the most important information about the business. ✓✓
- Responding to questions in a non-aggressive and professional manner displays the level of experience and maturity of the presenter. ✓✓
- An immediate reflection on the quality of a presentation is necessary in order to conduct continuous research on how to improve in the next presentation. ✓✓
- Any other relevant conclusion related to the factors that should be considered when preparing for a presentation/impact of a handouts and interactive whiteboards/handling feedback after the presentation in a non-aggressive and professional manner/areas of improvement for the next presentation.

**Any (1 x 2) (2)**  
**[40]****QUESTION 5: BREAKDOWN OF MARK ALLOCATION**

DETAILS	MAXIMUM	TOTAL
Introduction	2	<b>Max 32</b>
Factors that should be considered when preparing for a presentation	12	
Impact of visual aids <ul style="list-style-type: none"> <li>○ Handouts</li> <li>○ Interactive whiteboards</li> </ul>	12	
Handling feedback in a non-aggressive and professional manner	12	
Areas of improvement for the next presentation	10	
Conclusion	2	
<b>INSIGHT</b>		<b>8</b>
Layout	2	
Analysis/Interpretation	2	
Synthesis	2	
Originality/Examples	2	
<b>TOTAL MARKS</b>		<b>40</b>

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.

**QUESTION 6: BUSINESS ROLES (TEAM PERFORMANCE AND CONFLICT MANAGEMENT)****6.1 Introduction**

- Businesses should be able to deal with conflict and grievances as soon as they occur to avoid demotivating their employees.√
- Identifying the causes of conflict enables businesses to devise strategies to deal with conflict in the workplace.√
- The criteria for successful team performance can be used as a guideline on how teams should avoid unnecessary conflict in the workplace.√
- Teams have to reflect on their performance based on agreed criteria.√
- The application of the team dynamic theories enables businesses to maximise team performance and achieve business objectives.√
- Any other relevant introduction related to the differences between conflict and grievance /causes of conflict in the workplace/criteria for successful team performance/importance of team dynamic theories.

**Any (2 x 1) (2)****6.2 Differences between conflict and grievance**

<b>CONFLICT</b>	<b>GRIEVANCE</b>
- Clash of opinions/ideas/view points in the workplace.√√	- When an employee is unhappy/ has a problem/complaint in the workplace √√
- Disagreement between two or more parties in the workplace.√√	- It is when an/a individual/group has a work related issue.√√
	- It is a formal complaint which requires employees to follow a grievance procedure. √√
	- Offers employees a channel to express their dissatisfaction in the workplace. √√
- Any other relevant answer related to conflict.	- Any other relevant answer related to grievance.
Submax (4)	Submax (4)

- 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 FOUR (4) marks if the differences are not clear/Mark either conflict or grievance only.

**Max (8)****6.3 Causes of conflict**

- Lack of proper communication/misunderstanding√ between management and workers.√
- Ignoring rules/procedures may result√ in disagreements/difference in opinions and conflict. √
- Management and/or workers may have different√ personalities/ backgrounds.√
- Different values/levels of knowledge/skills/experience√ of managers/workers.√
- Little/no co-operation√ between internal and/or external parties/stakeholders.√



- Lack of recognition for good work√, e.g. a manager may not show appreciation for extra hours worked to meet deadlines.√
- Lack of employee development√ may increase frustration levels as workers may repeat errors due to a lack of knowledge/skills.√
- Unfair disciplinary procedures√, e.g. favouritism/nepotism.√
- Little/no support from management√ with regard to supplying the necessary resources.√
- Leadership styles used√, e.g. autocratic managers may not consider worker inputs.√
- Unrealistic deadlines/Heavy workloads√ lead to stress resulting in conflict.√
- Lack of agreement on mutual matters√, e.g. remuneration/working hours.√
- Unhealthy competition/Inter-team rivalry√ may cause workers to lose focus on team targets.√
- Constant changes√ can cause instability. √
- Lack of clarity√ regarding employee's roles and responsibilities.√
- Lack of commitment/distracted by personal objectives√ which may lead to an inability to meet pre-set targets.√
- Complaints/criticism of performance/behaviour/ attitudes may result√ in resentment between the employer and employee. √
- Poor organisation/leadership/procedures√ resulting to confusion regarding set targets. √
- Any other relevant answer related to the causes of conflict in the workplace.

**Max (12)****6.4 Criteria for successful team performance****6.4.1 Interpersonal attitudes and behaviour√√**

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

Criteria (2)  
Discussion (2)  
Submax (4)

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

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

Criteria (2)  
Discussion (2)  
Submax (4)

**6.4.3 Communication**

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

Criteria (2)  
Discussion (2)  
Submax (4)

**6.4.4 Co-operation/Collaboration**

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

Criteria (2)  
Discussion (2)  
Submax (4)

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

**Max (16)**

**6.5 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 (10)**

**6.6 Conclusion**

- An aggrieved employee should not be ignored as he/she can report the matter to higher authorities resulting in a bad image of the business.
- Businesses that are well-informed about the causes of conflict are able to handle conflict effectively in the workplace.

- Team members must assess themselves continuously in terms of their contribution in the team so that set targets can be achieved.√√
- Businesses should be well-conversant with the characteristics of each team dynamic theory for the effective implementation of these theories.√√
- Any other relevant conclusion related to the differences between conflict and grievance /causes of conflict in the workplace/criteria for successful team performance/importance of team dynamic theories.

Any (1 x 2) (2)  
[40]

#### QUESTION 6: BREAKDOWN OF MARK ALLOCATION

DETAILS	MAXIMUM	TOTAL
Introduction	2	<b>Max 32</b>
Differences between conflict and grievance	8	
Causes of conflict	12	
Criteria for successful team performance	16	
Importance of team dynamic theories	10	
Conclusion	2	
<b>INSIGHT</b>		<b>8</b>
Layout	2	
Analysis/Interpretation	2	
Synthesis	2	
Originality/Examples	2	
<b>TOTAL MARKS</b>		<b>40</b>

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.

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