



**ZIMBABWE SCHOOL EXAMINATIONS COUNCIL**  
General Certificate of Education Ordinary Level

**COMMERCE**  
PAPER 2 Essays

**4049/2**  
2 hours

**NOVEMBER 2024 SESSION**

Additional materials:  
Answer booklet

**INSTRUCTIONS TO CANDIDATES**

Write your name, centre number and candidate number on the answer booklet provided.  
Write your answers on the separate answer booklet provided.  
If you use more than one booklet, fasten them together.

**INFORMATION FOR CANDIDATES**

The number of marks is given in brackets [ ] at the end of each question or part question.

**This question paper consists of 3 printed pages.**  
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**[Turn over**

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Section A [40 Marks]

Answer **all** questions.

- 1      (a)      Name **two** processes that can be carried out in a warehouse. [2]  
         (b)      Distinguish between consumer and producer goods. [4]  
         (c)      Given that \$1 USD is equivalent to \$8000 RTGS. Find the value of \$5 USD. [2]
- 2      (a)      Identify **four** types of markets. [4]  
         (b)      Describe the purpose of small claims court. [4]
- 3      (a)      State **two** types of intellectual property. [2]  
         (b)      Describe the disadvantages of a sole trader. [4]
- 4      (a)      State **four** functions of money. [4]  
         (b)      Identify **two** reasons why individuals borrow money. [2]
- 5      Outline the steps taken in making a claim. [6]
- 6      (a)      State any **three** trends in communication. [3]  
         (b)      Identify **three** types of Charter Party. [3]

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Section B [60 Marks]

Answer any **three** questions from this section.

- 7 (a) Outline the importance of warehousing. [10]  
(b) Explain the differences between niche and mass marketing. [10]
- 8 (a) Explain how transport assists a cotton grower. [10]  
(b) Discuss the advantages and disadvantages of oral communication. [10]
- 9 (a) Outline the advantages of Information and Communication Technology (ICT) in e-assurance. [10]  
(b) Explain the functions of underwriters. [10]
- 10 Describe the following methods of payment:  
(i) direct debit (5)  
(ii) credit transfer (5)  
(iii) stop order/standing order (5)  
(iv) real time gross settlement (R.T.G.S) (5) [20]
- 11 (a) Outline the importance of enterprise skills. [10]  
(b) Explain the contents and uses of a Memorandum of Association. [10]
- 12 (a) Discuss the impact of vending machines. [10]  
(b) Outline ways in which consumers protect themselves. [10]
- 13 Describe " production". [20]

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