



# **basic education**

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

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

**BUSINESS STUDIES P2**

**2023**

**MARKS: 150**

**TIME: 2 hours**

**This question paper consists of 9 pages.**

**INSTRUCTIONS AND INFORMATION**

Read the following instructions carefully before answering the questions.

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

SECTION A: COMPULSORY

SECTION B: Consists of THREE questions.

Answer any TWO of the three questions in this section.

SECTION C: Consists of TWO questions.

Answer any ONE of the two questions in this section.

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

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

3. Number the answers correctly according to the numbering system used in this question paper. NO marks will be awarded for answers that are numbered incorrectly.
4. Except where other instructions are given, answers must be written in full sentences.
5. Use the mark allocation and nature of each question to determine the length and depth of an answer.
6. Use the table below as a guide for mark and time allocation when answering each question.

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

7. Begin the answer to EACH question on a NEW page, e.g. QUESTION 1 – new page, QUESTION 2 – new page.
8. You may use a non-programmable calculator.
9. Write neatly and legibly.

**SECTION A (COMPULSORY)****QUESTION 1**

1.1 Various options are provided as possible answers to the following questions. Choose the answer and write only the letter (A–D) next to the question numbers (1.1.1 to 1.1.5) in the ANSWER BOOK, e.g. 1.1.6 D.

1.1.1 Emmah will receive a pre-determined amount invested in a ... when she reaches a certain age.

- A fixed deposit
- B stokvel
- C retirement annuity
- D managed portfolio

1.1.2 Non-profit companies are able to raise money through various donations. This refers to ... as a criterion for contributing to the success of a business.

- A taxation
- B capital
- C division of profits
- D legislation

1.1.3 Presenters use ... as a visual aid to display large illustrations of products to support the core message of their presentation.

- A an overhead projector
- B a data projector
- C flash cards
- D posters

1.1.4 Chiliza Traders submitted false returns to SARS. This is known as ..., a type of unethical business practice.

- A tax evasion
- B unfair advertising
- C tax avoidance
- D abuse of work time

1.1.5 Team leaders implement ... as a criterion for successful team performance by providing regular feedback to their members.

- A cooperation
- B communication
- C shared values
- D interpersonal attitude and behaviour

(5 x 2) (10)

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

social; founders; situational; decision-making; economic;  
problem-solving; unlimited; transformational; bonus; limited

- 1.2.1 Companies issue ... shares as compensation for unpaid dividends.
- 1.2.2 Kulsum Enterprise implements the ... leadership theory as the business operates in a dynamic environment characterised by constant change.
- 1.2.3 The personal assets of partners can be sold to pay off the debts of the partnership due to bankruptcy. This refers to ... liability.
- 1.2.4 Bravo Advertisers implemented the ... process when they analysed situations to identify strategies necessary for change.
- 1.2.5 Businesses promote ... rights by providing clean water and health-care services to their employees. (5 x 2) (10)

- 1.3. Choose a description from COLUMN B that matches a term in COLUMN A. Write only the letter (A–J) next to the question numbers (1.3.1 to 1.3.5) in the ANSWER BOOK, e.g. 1.3.6 K.

COLUMN A		COLUMN B	
1.3.1	RSA Retail Savings Bonds	A	businesses contribute time and effort to improve profitability for their investors
1.3.2	Excess		
1.3.3	Social responsibility	B	occurs when two employees have a disagreement in the workplace
1.3.4	Grievance	C	ensures that personal protective clothing is available to all employees
1.3.5	Health and safety representatives	D	paid by the insured when cancelling an insurance contract
		E	investors receive interest annually
		F	occurs when an employee has a complaint in the workplace
		G	paid by the insured when a claim is lodged
		H	provides employees with personal protective clothing
		I	investors receive interest twice per year
		J	businesses contribute time and effort to improve the wellbeing of their communities

(5 x 2) (10)

**TOTAL SECTION A: 30**

**SECTION B**

Answer ANY TWO questions in this section.

**NOTE:** Clearly indicate the QUESTION NUMBER of each question that you choose. The answer to EACH question must start on a NEW page, e.g. QUESTION 2 on a NEW page, QUESTION 3 on a NEW page.

**QUESTION 2: BUSINESS VENTURES**

- 2.1 List FOUR types of preference shares. (4)
- 2.2 Outline the functions of the Johannesburg Securities Exchange (JSE). (6)
- 2.3 Read the scenario below and answer the questions that follow.

**VENUS ENTERPRISES (VE)**

Venus Enterprises requested Mabel, the marketing manager, to present their marketing plan to stakeholders. Mabel used PowerPoint, pictures and flip charts during her presentation. She was also able to handle feedback in a non-aggressive and professional manner after her presentation.

- 2.3.1 Name TWO examples of non-verbal presentations in the scenario above. (2)
- 2.3.2 Explain ways in which Mabel could handle feedback in a non-aggressive and professional manner after her presentation. (6)
- 2.4 Discuss the role of personal attitude in successful leadership. (6)
- 2.5 Elaborate on the meaning of *return on investment (ROI)* as a factor that should be considered when making investment decisions. (4)
- 2.6 Read the scenario below and answer the questions that follow.

**FORESTER TRADING (FT)**

Helen, a manager at Forester Trading, applies the autocratic leadership style to lead and manage employees. She makes quick decisions without consulting employees. She offers rewards to employees who meet their daily targets. Helen's direct supervision ensures that high quality services are rendered.

- 2.6.1 Quote TWO advantages of the autocratic leadership style applied by Helen from the scenario above. (2)
- 2.6.2 Explain other advantages of the autocratic leadership style. (4)
- 2.7 Advise businesses on the characteristics of a public company. (6)

**[40]**

**QUESTION 3: BUSINESS ROLES**

- 3.1 Name FOUR human rights in the workplace. (4)
- 3.2 Outline the causes of conflict in the workplace. (4)
- 3.3 Read the scenario below and answer the question that follows.

**NALEDI CONSULTING (NC)**

Naledi Consulting requested a panel of experts to solve their complex business problem by completing a questionnaire. NC also decided that each employee should silently generate ideas before sharing them with their colleagues.

Identify TWO problem-solving techniques applied by NC. Motivate your answer by quoting from the scenario above.

Use the table below as a GUIDE to answer QUESTION 3.3.

PROBLEM-SOLVING TECHNIQUES	MOTIVATIONS
1.	
2.	

- 3.4 Discuss the advantages of creative thinking in the workplace. (6)
- 3.5 Explain ways in which businesses can deal with difficult employees in the workplace. (4)
- 3.6 Read the scenario below and answer the questions that follow.

**PROTEA LANDSCAPING (PL)**

Protea Landscaping wants to invest their surplus profit in corporate social investment (CSI) projects. The management of PL is keen to develop their employees for the sake of personal growth. They also want to prioritise rural development so that the movement of people to cities is minimised.

- 3.6.1 State TWO focus areas of corporate social investment applicable to PL in the scenario above. (2)
- 3.6.2 Discuss the impact of CSI on communities. (6)
- 3.7 Recommend ways in which businesses could deal with the following unprofessional business practices:
- 3.7.1 Sexual harassment (4)
- 3.7.2 Unauthorised use of workplace funds and resources (4)

**[40]**

**QUESTION 4: MISCELLANEOUS TOPICS****BUSINESS VENTURES**

4.1 Name FOUR examples of non-insurable risks. (4)

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

Greenview Retailers invested an amount of R20 000 at 16% simple interest over a period of two years in a fixed deposit with Unity Bank.

4.2.1 Calculate the interest that Greenview Retailers will receive after two years. Show ALL calculations. (4)

4.2.2 Discuss the advantages of fixed deposits as a form of investment. (4)

4.3 Explain how *management* as a criterion can contribute to the success and/or failure of a partnership. (4)

4.4 Advise presenters on aspects that must be considered when designing a multimedia presentation. (4)

**BUSINESS ROLES**

4.5 Name TWO elements of the triple bottom line. (2)

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

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

**VUKA TEAM (VT)**

Vuka Team specialises in planning and organising social events for various clients. VT members criticise each other's ideas, as they all compete for the team leader position. Team members finally appreciate each other's differences and are able to work independently.

Identify TWO stages of team development applicable to VT. Motivate your answer by quoting from the scenario above.

Use the table below as a GUIDE to answer QUESTION 4.7.

STAGES OF TEAM DEVELOPMENT	MOTIVATIONS
1.	
2.	

4.8 Explain how businesses can apply *transparency* as a King Code principle for good corporate governance. (4)

4.9 Suggest ways in which businesses can contribute time and effort in improving the well-being of employees. (4)

**[40]**

**TOTAL SECTION B: 80**



**SECTION C**

Answer ANY ONE question in this section.

**NOTE:** Clearly indicate the QUESTION NUMBER of the chosen question. The answer to the question must start on a NEW page, e.g. QUESTION 5 on a NEW page OR QUESTION 6 on a NEW page.

**QUESTION 5: BUSINESS VENTURES (INVESTMENT: INSURANCE)**

Businesses enjoy the benefits of different types of insurance. Some businesses over-insure while other businesses underinsure their properties. They also maintain that employees should receive benefits offered by the Unemployment Insurance Fund (UIF). The principle of indemnification/indemnity also encourages businesses to insure their various business assets.

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

- Outline the advantages of insurance for businesses.
- Differentiate between *over-insurance* and *under-insurance*.
- Discuss any FOUR types of benefits paid out by the Unemployment Insurance Fund.
- Advise businesses on *indemnification/indemnity* as a principle of insurance.

**[40]****QUESTION 6: BUSINESS ROLES (HUMAN RIGHTS, INCLUSIVITY AND ENVIRONMENTAL ISSUES)**

Businesses employ people from diverse backgrounds who take care of their own health and safety in the workplace. Businesses deal with different diversity issues so that they can enjoy the benefits of a diverse workforce. They must also promote the cultural rights of their employees in the workplace.

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

- Outline the responsibilities of workers in promoting human health and safety in the workplace.
- Explain ways in which businesses could deal with any THREE diversity issues in the workplace, excluding culture and religion.
- Discuss the benefits of diversity in the workplace.
- Recommend ways in which businesses could promote cultural rights in the workplace.

**[40]**

<b>TOTAL SECTION C:</b>	<b>40</b>
<b>GRAND TOTAL:</b>	<b>150</b>



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

**BUSINESS STUDIES P2**

**2023**

**MARKING GUIDELINE**

**MARKS: 150**

**This marking guideline consist of 30 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/Blue
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 relevant answers, provided by candidates, which relate to a particular question and allocate marks accordingly. (In cases where the answer is unclear or indicates some understanding, part-marks should be awarded, for example, one mark instead of the maximum of two marks.)
5. The word 'Sub max' is used to facilitate the allocation of marks within a question or sub-question.
6. The purpose of circling marks (guided by 'max' in the breakdown of marks) on the right-hand side is to ensure consistency and accuracy in the marking of scripts as well as for calculation and moderation purposes.
7. Subtotals to questions must be written in the right-hand margin. Circle the subtotals as indicated by the allocation of marks. This must be guided by 'max' in the marking guidelines. Only the total for each question should appear in the left-hand margin next to the appropriate question number.
8. In an indirect question, the theory as well as the response must be relevant and related to the question.

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

**14.4 Use of the cognitive verbs and allocation of marks:**

- 14.4.1 If the number of facts are specified, questions that require candidates to 'describe/discuss/explain' may be marked as follows:

- Fact 2 marks (or as indicated in the marking guidelines)
- Explanation 1 mark (two marks will be allocated in Section C)

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

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

- 14.5 **ONE mark may be awarded for answers that are easy to recall, requires one-word answers or is quoted directly from a scenario/case study. This applies to SECTIONS B and C in particular (where applicable).**

**15. SECTION C**

- 15.1 The breakdown of the mark allocation for the essays is as follows:

Introduction	<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/two/three sub-question(s) with irrelevant 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 one or two examples, not older than two (2) years, that are 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 SUBMAX/MAX mark in a subsection has been attained. Write SUBMAX/MAX after maximum marks have been obtained, but continue reading for originality "O".
- 15.6 At the end of each essay indicate the allocation of marks for facts and marks for insight as follows: (L – Layout, A – Analysis, S – Synthesis, O – Originality) as in the table below.

CONTENT	MARKS
Facts	<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.,  
*'Each team member has a chance to participate without interference from other team members✓ thereby avoiding the likelihood of one person dominating the group process.'*✓
- 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 C✓✓  
             1.1.2 B✓✓  
             1.1.3 D✓✓  
             1.1.4 A✓✓  
             1.1.5 B✓✓

(5 x 2)      **(10)**

- 1.2      1.2.1 bonus✓✓  
             1.2.2 transformational✓✓  
             1.2.3 unlimited ✓✓  
             1.2.4 problem-solving✓✓  
             1.2.5 social✓✓

(5 x 2)      **(10)**

- 1.3      1.3.1 I✓✓  
             1.3.2 G✓✓  
             1.3.3 J✓✓  
             1.3.4 F✓✓  
             1.3.5 C✓✓

(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 Types of preference shares**

- Participating preference shares✓
- Non-participating preference shares/Ordinary preference shares ✓
- Cumulative preference shares✓
- Non-cumulative preference shares✓
- Redeemable preference shares✓
- Non-redeemable preference shares✓
- Convertible preference shares✓
- Non-convertible preference shares✓

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

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

**2.2 Functions of the Johannesburg Securities Exchange/JSE**

- Gives opportunities to financial institutions to 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 into productive economic activities. ✓✓
- Enhance job creation and increases economic growth/development. ✓✓
- Any other relevant answer related to the functions of the JSE.

**Max (6)**

**2.3 Presentation and data response****2.3.1 Examples of non-verbal presentations from the scenario**

- Pictures✓
- Flip charts✓

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

**2. Only award marks for examples that are given in the scenario.**

**(2 x 1) (2)**

**2.3.2 Handling feedback in a non-aggressive and professional manner after a presentation**

- Mabel/The presenter should stand√ throughout the feedback session. √
- Be polite/confident/courteous/calm√ 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 the audience√ to ask more questions. √
- She/The presenter should not involve herself in a debate√ when responding to questions. √
- Mabel/The presenter should not avoid the questions if 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 the ways in which Mabel/the presenter could handle feedback in a non-aggressive and professional manner after her presentation.

**Max (6)****2.4 Role of personal attitude in successful leadership**

- Positive attitude√ releases leadership potential. √
- A leader's good attitude can influence√ the success of the business. √
- Leaders must know their strengths and weaknesses√ to apply their leadership styles effectively. √
- A great leader understands 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 (6)**

**2.5 Meaning of return on investment/ROI**

- Refers to income from the investment✓, namely interest/dividends/increased capital growth on the original amount invested. ✓
- High risk investments✓ yield higher returns. ✓
- Generally, there will be a direct link✓ between risk and return. ✓
- The return should be expressed as net after-tax gains✓ on the investment. ✓
- The return on investment after deduction of tax ✓ should be higher than the general increase in the initial cost of investment. ✓
- Returns can be in the form of capital gains✓ where the asset appreciates in value over time. ✓
- Any other relevant answer related to the meaning of return on investment/ROI as a factor that should be considered when making investment decisions.

**Max (4)****2.6 Autocratic leadership style****2.6.1 Advantages of the autocratic leadership style from the scenario**

- She makes quick decisions without consulting employees. ✓
- Helen's direct supervision ensures that high quality services are rendered. ✓

**(2 x 1) (2)**

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

**2.6.2 Other advantages of the autocratic leadership style**

- Work gets done✓ in time/on schedule. ✓/The leader has certainty that decisions will be made timeously✓, without delays. ✓
- Line of command/communication is clear✓ as it is top-down/followers know exactly what to do. ✓/There is no uncertainty regarding the source of instructions✓, which comes directly from the leader. ✓
- Provides strong leadership✓ which makes new employees feel confident/safe. ✓
- Works well in large companies✓ where consultation with every employee is impractical. ✓
- Clear guidance can be given✓ to low-skilled/inexperienced/new staff. ✓/Clear/Consistent direction from the leader✓ provides certainty to new employees✓
- Any other relevant answer related to other advantages of the autocratic leadership style.

**NOTE:** **Do not award marks for responses that are quoted from the scenario in QUESTION 2.6.1.**

**Max (4)****2.7 Characteristics of a public company**

- A minimum of one person is required to start a public company. ✓✓
- The company name ends with letters Ltd.✓✓
- Shareholders of a public company have limited liability. ✓✓
- Public companies have legal personality and therefore has unlimited continuity. ✓✓
- Requires three or more directors and three or more shareholders. ✓✓
- Profits are shared in the form of dividends in proportion to the shares held. ✓✓
- A public company is required to hold an Annual General Meeting (AGM). ✓✓

- Register with the Registrar of Companies by drawing up a Memorandum of Incorporation. ✓✓
- Raises capital by issuing shares/a prospectus to the public. ✓✓
- Companies borrow capital by issuing debentures to the public. ✓✓
- Auditing of financial statements is compulsory and audited statements are available to shareholders and the public. ✓✓
- The new Act (Companies Act 71 of 2008) forces personal liability on directors who knowingly participated in carrying out business in a reckless/fraudulent manner. ✓✓
- Any other relevant answer related to the characteristics of a public company.

**Max (6)****[40]****BREAKDOWN OF MARKS**

QUESTION 2	MARKS
2.1	4
2.2	6
2.3.1	2
2.3.2	6
2.4	6
2.5	4
2.6.1	2
2.6.2	4
2.7	6
<b>TOTAL</b>	<b>40</b>

**QUESTION 3: BUSINESS ROLES****3.1 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)****3.2 Causes of conflict in the workplace**

- Lack of proper communication between management and workers. ✓✓
- Ignoring rules/procedures may result in disagreements 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 such as managers who 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 such as favouritism/nepotism. ✓✓

- Little/no support from management with regards to supplying the necessary resources and providing guidelines. ✓✓
- Leadership styles used such as autocratic leadership which may not consider workers inputs. ✓✓
- Unrealistic deadlines/Heavy workloads lead to stress resulting in conflict. ✓✓
- Lack of agreement on mutual matters such as remuneration/working hours. ✓✓
- Unhealthy competition/Inter-team rivalry may cause workers to lose focus on team targets. ✓✓
- Lack of commitment/Distracted by personal objectives which may lead to an inability to meet pre-set targets. ✓✓
- Constant changes may cause instability. ✓✓
- Lack of clarity regarding employees' roles and responsibilities. ✓✓
- Any other relevant answer related to causes of conflict in the workplace.

**Max (4)****3.3 Problem-solving techniques from the scenario**

PROBLEM-SOLVING TECHNIQUES	MOTIVATIONS
1. Delphi-technique✓✓	Naledi Consulting requested a panel of experts to solve their complex business problem by completing a questionnaire. ✓
2. Nominal group technique✓✓	NC also decided that each employee should silently generate ideas before sharing them with their colleagues. ✓
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 problem-solving techniques even if the motivations were incomplete.
  4. Do not award marks for the motivations if the problem-solving techniques were incorrectly identified.

**Max (6)****3.4 Advantages of creative thinking**

- Better/Unique/Unconventional ideas/solutions✓ are generated. ✓
- May give the business a competitive advantage✓ if unusual/unique solutions/ideas/strategies are implemented. ✓
- Complex business problems✓ may be solved. ✓
- Productivity increases as management/employees may quickly generate multiple ideas✓ which utilises time/money more effectively. ✓
- Managers/Employees have more confidence✓ as they can live up to their full potential. ✓
- Managers will be better leaders✓ as they will be able to handle/manage change(s) positively/creatively. ✓
- Managers/Employees can develop a completely new outlook✓, which may be applied to any task(s) they may do. ✓
- Leads to more positive attitudes✓ as managers/employees feel that they have contributed towards problem solving. ✓
- Improves motivation✓ amongst staff members. ✓

- Managers/Employees have a feeling of great accomplishment✓ and they may not resist/obstruct the process once they solved a problem/contributed towards the success of the business. ✓
- Managers/Employees may keep up✓ with fast changing technology. ✓
- Stimulates initiative from employees/managers✓, as they are continuously pushed out of their comfort zone. ✓
- Creativity may lead to new inventions✓, which improves the general standard of living. ✓
- Any other relevant answer related to the advantages of creative thinking in the workplace.

**Max (6)**

### 3.5 **Ways in which businesses can deal with difficult employees**

- Get perspective from others who have experienced the same kind of situation ✓ to be able to understand difficult employees. ✓
- Act pro-actively if possible ✓, as a staff/personnel problem is part of a manager's responsibilities. ✓
- Regular meetings with supervisors/departmental heads should help ✓ to identify difficult/problem behaviour. ✓
- Ask someone in authority ✓ for their input into the situation. ✓
- Identify the type of personality ✓ which is creating the problem. ✓
- Meet privately with difficult employees✓, so that there are no distractions from other employees/issues. ✓
- Make intentions and reasons for action known ✓, so that difficult person/people feel at ease. ✓
- Employees should be told what specific behaviours are acceptable ✓ by giving details about what is wrong/unacceptable/ an opportunity to explain their behaviour. ✓
- A deadline should be set for improving ✓ bad/difficult behaviour. ✓
- The deadline date should be discussed with the difficult employee ✓ and his/her progress should be monitored/assessed prior to the deadline. ✓
- Guidelines for improvements✓ should be given. ✓
- Do not judge the person✓ but try to understand him/her✓/Understand his/her intentions✓ and why he/she reacts in a certain way. ✓
- Keep communication channels open/encourage employees ✓ to communicate their grievances to management. ✓
- Build rapport/sound relations✓ by re-establishing personal connection with colleagues. ✓
- Help difficult employees to be realistic ✓ about the task at hand✓/ Be supportive of them✓ and their issues. ✓
- Remain calm and in control of the situation ✓ to get the person(s) to collaborate✓/Don't become difficult✓ yourself. ✓
- Treat people with respect ✓, irrespective of whether they are capable/competent or not✓/Don't try to change them✓, rather see where you can use them effectively. ✓
- Sometimes it may be necessary to ignore ✓ and only monitor a difficult person✓/Take a step back and analyse the situation✓ before you respond. ✓
- Identify and provide an appropriate support programme ✓ to address areas of weakness. ✓
- Any other relevant answer related to ways in which businesses can deal with difficult employees in the workplace.

**Max (4)**

**3.6 Corporate social investment/CSI****3.6.1 Focus areas of corporate social investment/CSI in the scenario**

- Employees✓
- Rural development✓

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

**(2 x 1) (2)**

**3.6.2 Impact of CSI on communities****Positives/Advantages**

- Socio-economic issues are addressed by businesses✓ 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. ✓
- Provision of bursaries encourages communities✓ to improve their skills. ✓
- The standard of living of the community ✓ is uplifted. ✓/Quality of life of communities✓ is improved. ✓
- Better educational facilities are established✓ in poor communities. ✓
- Improve the health of communities✓ by providing medical infrastructure. ✓
- Provide rehabilitation centres to community members✓ who have addiction problems. ✓
- Assist communities to deal with challenges✓ posed by HIV/Aids/unemployment/poverty. ✓
- Any other relevant answer related to the positive impact/advantages of CSI on communities.

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

- Businesses are not always equipped✓ to address social problems. ✓
- Communities tend to be dependent on CSI 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 CSI 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. ✓/Business cannot deliver✓ sustainable CSI programmes. ✓
- The benefits of CSI programmes may not filter through✓ to the intended groups/persons within the community. ✓
- Expenditure on CSI programmes are recovered by charging higher prices✓ which have a negative impact on the economy. ✓
- Businesses tend to focus on CSI programmes that do not ✓ directly benefit the community. ✓
- Less money is available for community projects ✓ during unfavourable economic conditions. ✓
- Consumers are not easily convinced that the business is acting✓ in the best interest of the community/environment. ✓

- Businesses often appear to benefit more from the CSI expenditure√ than the perceived benefits to the communities. √
- Any other relevant answer related to the negative impact/disadvantages of CSI on communities.

**Max (6)****3.7 Ways in which businesses could deal with unprofessional business practices****3.7.1 Sexual harassment**

- Provide a framework for corrective action. √√
- Educate employers on sexual harassment matters. √√
- Formulate a policy regarding sexual harassment. √√
- Implement internal complaints and disciplinary procedures. √√
- Ensure compliance with the law/business code of conduct. √√
- Ensure that all employees are familiar with the code of ethics of sexual abuse. √√
- Create a good working environment where all employees' rights and dignity are respected. √√
- Internal investigation should be made in order to determine the seriousness of the harassment. √√
- Serious cases/matters on sexual harassment should be reported to the appropriate institutions/authorities such as the South African Police Services (SAPS). √√
- Any other relevant answer related to ways in which businesses could deal with sexual harassment as an unprofessional business practice.

**Max (4)****3.7.2 Unauthorised use of workplace funds and resources**

- Conduct regular audits to prevent unauthorised use of funds at an early stage. √√
- Identify risk areas/vulnerable areas. √√
- Limit the number of employees having access to business funds/assets. √√
- Implement/Introduce fraud prevention strategies. √√
- Educate employees about the impact of fraud. √√
- Fraud prevention should be a collective responsibility of business and workers. √√
- Clear policies should be in place so that employees are aware of what is considered to be fraud. √√
- Set up systems in the organisation for the reporting of fraud and corruption. √√
- Any other relevant answer related to ways in which businesses could deal with unauthorised use of workplace funds and resources as an unprofessional business practice.

**Max (4)****. [40]**



**BREAKDOWN OF MARKS**

QUESTION 3	MARKS
3.1	4
3.2	4
3.3	6
3.4	6
3.5	4
3.6.1	2
3.6.2	6
3.7.1	4
3.7.2	4
<b>TOTAL</b>	<b>40</b>

**QUESTION 4: MISCELLANEOUS TOPICS****BUSINESS VENTURES****4.1 Examples of non-insurable risks**

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

**NOTE: Mark the first FOUR (4) only.****(4 x 1) (4)****4.2 Investment: Securities****4.2.1 Calculation of simple interest**

**FORMULA:** Interest =  $P \times R \times T$  ✓  
 = R20 000 ✓ x 16% x 2 years ✓  
 = R6400 ✓✓✓✓

- 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)**

**4.2.2 Advantages of fixed deposits**

- Interest is earned at a fixed rate✓ regardless of changes in the economic climate. ✓
- The period of investment✓ can be over a short/medium/long term. ✓
- Investors can choose the investment period✓ that suits them. ✓
- Principal amount plus interest earned✓ is paid out on the maturity date. ✓
- Ensures financial discipline as investors cannot withdraw their funds✓ before the maturity date. ✓
- Investors earn a better return on investment✓ than on an ordinary savings account. ✓
- The higher the principal amount/the longer the investment period✓, the higher the interest rate offered by a financial institution. ✓
- It has a low risk✓ as investors are guaranteed of the final payment. ✓
- Any other relevant answer related to the advantages of fixed deposits as a form of investment.

**Max (4)****4.3 Contribution of management to the success and/or failure of a partnership**

	<b>SUCCESS FACTORS</b>	<b>AND/OR</b>	<b>FAILURE FACTORS</b>
<b>Management</b>	- Partners are actively involved in management✓ and may use the ideas of other partners. ✓	-	- Decision making can be time consuming✓ as all partners have to be in agreement. ✓
	- Partners have access to expertise of other partners✓ when difficult decisions have to be made. ✓	-	- Some management tasks may be neglected✓, as one partner may leave it to others to complete. ✓
	- Not all partners need to be actively involved in management✓ and would rather appoint competent managers. ✓	-	- Partners may disagree on how to run the business✓, which may lead to tension between them. ✓
		-	- Partners are agents of the partnership✓ and bad management decisions may be forced onto other partners. ✓
		-	- Different personalities/opinions✓ could lead to conflict/disagreements. ✓
	- Any other relevant answer related to how management as a criterion could contribute to the success of a partnership.	-	- Any other relevant answer related to how management as a criterion could contribute to the failure of a partnership.

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

**Max (4)**

**4.4 Aspects that must 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/spelling errors. ✓✓
- Use bright colours to increase visibility. ✓✓
- Structure information in a logical sequence so that the audience can easily follow the content/presentation. ✓✓
- Limit the information on each slide by using key words and not full sentences. ✓✓
- Any other relevant answer related to aspects that must be considered when designing a multimedia presentation.

**Max (4)****BUSINESS ROLES****4.5 Elements of the triple bottom line**

- Profit/Economic✓
- People/Social✓
- Planet/Environment✓

**NOTE: Mark the first TWO (2) only.****(2 x 1) (2)****4.6 Ways in which businesses can create an environment that promotes creative thinking in the workplace**

- Emphasise the importance of creative thinking✓ to ensure that all staff know that management wants to hear their ideas. ✓
- Make time for brainstorming sessions✓ to generate new ideas such as regular workshops/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. ✓
- Reward creativity by offering✓ reward schemes to employees. ✓ /Introduce incentives for staff members✓ who came up with useful creative ideas. ✓
- Respond enthusiastically to all ideas✓ and never let anyone feel less important. ✓
- Make the working environment conducive✓ to creativity/free from distraction/high noise levels. ✓
- Any other relevant answer related to ways in which businesses can create an environment that promotes creative thinking in the workplace.

**Max (4)**

4.7 **Stages of team development from the scenario**

STAGES OF TEAM DEVELOPMENT	MOTIVATIONS
1. Storming √√	VT members criticised each other's ideas, as they all compete for the team leader position. √
2. Performing √√	Team members finally appreciate each other's differences and are able to work independently. √
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 stages of team development even if the motivations were incomplete.
  4. Do not award marks for the motivations if the stages of team development were incorrectly identified.

**Max (6)**4.8 **Application of transparency as a King Code principle**

- Decisions/Actions must be clear√ to all stakeholders. √
- Staffing and other processes√ should be open and transparent. √
- Employees/Shareholders/Directors should be aware√ of the employment policies of the business. √
- Auditing and other reports√ must be accurate/available to shareholders/employees.√
- Regular audits should be done√ to determine the effectiveness of the business. √
- Business deals should be conducted openly√ so that there is no hint/sign of dishonesty/corruption. √
- Businesses should give details of shareholders' voting rights√ to them before/at the Annual General Meeting (AGM). √
- The board of directors must report√ on both the negative and positive impact of the business on the community/environment. √
- The board should ensure that the company's ethics√ are effectively implemented. √
- Any other relevant answer related to how businesses can apply transparency as a King Code principle for good corporate governance.

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

- Businesses should pay fair wages/salaries to the workers based on the nature of their work/the prevailing economic conditions in the market. √√
- Pay fair bonuses based on business earnings, as acknowledgement for hard work and commitment. √√
- Offer financial assistance in the case of any hardship caused by unexpected medical costs. √√
- Working conditions should include safety/medical/canteen facilities/benefits such as housing/leave/retirement. √√
- Businesses could offer annual physical/medical assessments to workers. √√

- Make trauma debriefing/counselling/assistance/support programmes available to any employee who requires these services. ✓✓
- Start a nutritional programme so that employees can enjoy one meal per day to keep them in a healthy condition. ✓✓
- Encourage employees to stay fit and healthy by getting them involved in health activities to minimise stress/substance abuse/obesity. ✓✓
- Provide recreational facilities for employees. ✓✓
- Provide opportunities for employees' participation in decision-making that affects them. ✓✓
- Allow flexible working hours to enhance productivity. ✓✓
- Make childcare facilities available on the premises for working mothers in the business. ✓✓
- 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. ✓✓
- Businesses can 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/programmes for training/staff development/team development. ✓✓
- Any other relevant answer related to ways in which businesses can contribute time and effort in improving the well-being of employees.

**Max (4)**  
**[40]**

**BREAKDOWN OF MARKS**

<b>QUESTION 4</b>	<b>MARKS</b>
<b>4.1</b>	<b>4</b>
<b>4.2.1</b>	<b>4</b>
<b>4.2.2</b>	<b>4</b>
<b>4.3</b>	<b>4</b>
<b>4.4</b>	<b>4</b>
<b>4.5</b>	<b>2</b>
<b>4.6</b>	<b>4</b>
<b>4.7</b>	<b>6</b>
<b>4.8</b>	<b>4</b>
<b>4.9</b>	<b>4</b>
<b>TOTAL</b>	<b>40</b>

**TOTAL SECTION B: 80**

**SECTION C**

**Mark the FIRST answer only.**

**QUESTION 5: BUSINESS VENTURES (INVESTMENT: INSURANCE)****5.1 Introduction**

- Businesses are exposed to many risks and therefore need to take out insurance to protect themselves against these risks. ✓
- Businesses must check/assess the market value of insured items to ensure that they are not over- or under-insured. ✓
- The UIF as a type of compulsory insurance is regulated by the state and paid in the form of levies. ✓
- The principle of indemnification/indemnity enables businesses to make informed financial decisions. ✓
- Any other relevant introduction related to the advantages of insurance for businesses/differences between over-insurance and under-insurance/UIF benefits/indemnification as a principle of insurance.

**Any (2 x 1) (2)**

**5.2 Advantages of insurance for businesses**

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

**Max (12)**

**5.3 Differences between over-insurance and under-insurance**

<b>OVER-INSURANCE</b>	<b>UNDER-INSURANCE</b>
- Property/Assets are insured for more✓ than their actual/market value. ✓	- Property/Assets are not insured✓ for their full market value. ✓
- The insurer can choose to reinstate✓ the insured instead of making a payment. ✓	- The insurer will apply the average clause✓ to determine the amount that will be paid. ✓
- The insured will not receive a pay-out larger✓ than the value of the loss at market value. ✓	- The insured will only be paid out for the amount✓ that the goods/assets are insured for. ✓
- Any other relevant answer related to over-insurance.	- Any other relevant answer related to under-insurance.
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 over-insurance or under-insurance only.**
- Max (8)**

**5.4 Types of benefits paid out by Unemployment Insurance Fund/UIF****5.4.1 Unemployment benefits✓✓**

- Employees, who become unemployed/retrenched due to restructuring/an expired contract✓, may claim within six months after becoming unemployed. ✓
- Unemployed employees may only claim✓, if they contributed to UIF. ✓
- Unemployed employees enjoy these benefits✓ until the allocated funds are exhausted. ✓
- They may claim for benefits from the UIF if the Commission for Conciliation, Mediation and Arbitration (CCMA) considers their resignation✓ as a constructive dismissal. ✓
- Employees who become unemployed should register with the Department of Labour✓ to prove that they are job seekers. ✓
- If an employee voluntarily terminates his/her contract✓, he/she may not claim. ✓
- Employees must apply for the UIF benefits ✓ as soon as they become unemployed/within six months of the termination of his/her employment. ✓
- Fathers can claim for UIF benefits when they take 10 consecutive days of unpaid parental leave✓ after the birth of their child. ✓
- No tax is payable✓ on unemployment benefits. ✓
- Any other relevant answer related to unemployment benefits as a type of benefit paid out by the UIF.

Type (2)  
Discussion (2)  
Submax (4)

**5.4.2 Illness/Sickness/Disability benefits**✓✓

- Employees may receive these benefits if they are unable to work for more than 14 days✓ without receiving a salary/part of the salary. ✓
- Employees may not claim these benefits✓ if they refuse medical treatment. ✓
- Employees who are contributors to the UIF may apply for illness/disability benefits✓ if they are unable to perform their duties. ✓
- Any other relevant answer related to illness/sickness/disability benefits as a type of benefit paid out by the UIF.

Type (2)  
Discussion (2)  
Submax (4)

**5.4.3 Maternity benefits**✓✓

- Pregnant employees who contribute to the UIF receive these benefits✓ for up to 4 consecutive months. ✓
- If an employee had a miscarriage✓, she could claim for up to six weeks/42 days. ✓
- Any other relevant answer related to maternity benefits as a type of benefit paid out by the UIF.

Type (2)  
Discussion (2)  
Submax (4)

**5.4.4 Adoption benefits**✓✓

- Employees may receive these benefits if they have legally adopted a child✓ younger than two years. ✓
- Employees who take unpaid leave/may receive part of their salary✓ while caring for the child at home. ✓
- Only one parent/partner✓ may claim benefits. ✓
- A contributing employee can apply for a leave of absence/stop working✓ to look after his/her adopted child. ✓
- Any other relevant answer related to adoption benefits as a type of benefit paid out by the UIF.

Type (2)  
Discussion (2)  
Submax (4)

**5.4.5 Dependants' benefits**✓✓

- Dependants may apply for these benefits if the breadwinner✓, who has contributed to the UIF dies. ✓
- The spouse of the deceased may claim✓, whether he/she is employed or not. ✓
- The dependants must apply within six months✓ of the death of the contributing employee. ✓
- Dependent children under the age of 21 years are entitled to benefits✓ if there is no surviving spouse or a life partner. ✓
- Any other relevant answer related to dependants' benefits as a type of benefit paid out by the UIF.

Type (2)  
Discussion (2)  
Submax (4)

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

**Max (16)**



**5.5 Indemnification/Indemnity as a principle of insurance**

- 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 a specified event that may occur. ✓✓
- Pay-outs from the insurer will only be made, if the insured can prove the amount of the loss/damage/if there is proof that the specified event took place. ✓✓
- The amount of 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.

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

- Businesses that insure their assets/goods remain sustainable in the market. ✓✓
- A constant monitoring of the value of insured items enables businesses to reduce unnecessary costs associated with over- and under-insurance. ✓✓
- Businesses should regularly review the value of their insured items for it to be insured at market value. ✓✓
- Benefits paid out by the Unemployment Insurance Fund (UIF) offer financial relief for businesses and employees. ✓✓
- The principle of indemnification/indemnity gives financially struggling businesses the opportunity to take out interim insurance for essential business assets. ✓✓
- Any other relevant conclusion related to the advantages of insurance for businesses/differences between over-insurance and under-insurance/UIF benefits/indemnification as a principle of insurance.

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

**QUESTION 5: BREAKDOWN OF MARK ALLOCATION**

DETAILS	MAXIMUM	TOTAL
Introduction	2	<b>Max 32</b>
Advantages of insurance for businesses	12	
Differences between over-insurance and under-insurance	8	
Type of benefits paid out by Unemployment Insurance Fund (UIF)	16	
Indemnification/Indemnity as a principle of insurance	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 some requirements are met.

Allocate 0 marks where requirements are not met at all

**QUESTION 6: BUSINESS ROLES (HUMAN RIGHTS, INCLUSIVITY AND ENVIRONMENTAL ISSUES)****6.1 Introduction**

- Employees should take precautionary measures to promote health and safety in the workplace by working together with employers/safety representatives. ✓
- A sound knowledge of diversity issues affecting business operations enable businesses to develop strategies to deal with them. ✓
- Dealing with diversity issues allow businesses to understand different ways in which employees perceive things and perform their tasks. ✓
- Businesses that observe cultural rights promote a good team spirit and positive energy in the workplace. ✓
- Any other relevant introduction related to the responsibilities of workers in promoting human health and safety/dealing with diversity issues/benefits of diversity in the workplace/ways to promote cultural rights in the workplace.

**Any (2 x 1) (2)**

**6.2 Responsibilities of workers in promoting human health and safety in the workplace**

- Workers should use prescribed safety equipment. ✓✓
- Report accidents to the employer as soon as possible. ✓✓
- Report unsafe/unhealthy working conditions to the relevant authorities/management. ✓✓
- Inform the employer of any illness that may affect their ability to work. ✓✓

- Workers should take care of their own health and safety in the workplace. ✓✓
- Co-operate and comply with rules and procedures, such as wearing prescribed safety clothing. ✓✓
- Any other relevant answer related to the responsibilities of workers in promoting human health and safety in the workplace.

**Max (10)****6.3 Dealing with diversity issues in the workplace****6.3.1 Poverty** ✓✓

- Businesses should employ people from different socio-economic backgrounds/status. ✓
- Reward employees for services well-rendered. ✓
- Offer subsidised meals/canteen facilities on the premises. ✓
- Supply free uniforms to employees for safety purposes. ✓
- Train all employees so that they can be able to deal with retrenchment. ✓
- Train some unemployed people from local communities as part of a business's CSI projects. ✓
- Give previously disadvantaged individuals a chance to be educated by incorporating Adult Basic Education and Training (ABET) into training programmes of the business. ✓
- Ensure that the prices of products are affordable for the identified consumer market. ✓
- Sponsor learnerships for unemployed people/use grants received from SETAs to train more unemployed people from local communities. ✓
- Any other relevant answer related to ways in which businesses could deal with poverty as a diversity issue in the workplace.

Diversity issue (2)

Explanation (4)

Submax (6)

**6.3.2 Race** ✓✓

- Implement affirmative action policies as required by law. ✓
- No discrimination should be made based on skin colour. ✓
- Ensure that the workplace is diverse by employing people from different race groups. ✓
- When appointments are made, previously disadvantaged people should get preferential treatment. ✓
- Comply with the Employment Equity Act and Broad-Based Black Economic Empowerment Act when appointing people. ✓
- Any other relevant answer related to ways in which businesses could deal with race as a diversity issue in the workplace.

Diversity issue (2)

Explanation (4)

Submax (6)

**6.3.3 Gender** ✓✓

- Males and females should be offered equal employment opportunities. ✓
- Business directors should promote both men and women in managerial positions. ✓
- Women should be employed to comply with the EEA. ✓

- Targets may be set✓ for gender equity in the business. ✓
- New appointments✓ should be based on skills and ability. ✓
- Introduce affirmative action by ensuring that male and female employees✓ are remunerated fairly/equally. ✓
- Any other relevant answer related to ways in which businesses could deal with gender as a diversity issue in the workplace.

Diversity issue (2)

Explanation (4)

Submax (6)

**6.3.4 Language✓✓**

- Provide training✓ in the official language of the business. ✓
- No worker should feel excluded in meetings✓ conducted in one language only. ✓
- Employ an interpreter✓ so that everyone can fully understand what is being said in a meeting. ✓
- All business contracts should be in an easy-to-understand language✓ and should be available in the language of choice for the relevant parties signing the contract. ✓
- Business may specify that all communications should be in one specific language only✓ and would expect employees to have a certain level of fluency in that language. ✓
- Any other relevant answer related to ways in which businesses could deal with language as a diversity issue in the workplace.

Diversity issue (2)

Explanation (4)

Submax (6)

**6.3.5 Age✓✓**

- A business may not employ✓ children who are under/below 15 years of age. ✓
- The age of permanent workers should vary✓ from 18 to 65 years to include all age groups. ✓
- Young employees must be advised to respect✓ and learn from older employees. ✓
- Businesses must encourage older employees✓ to help young employees to develop their potential. ✓
- Promotions should not be linked to age✓, but rather to a specific set of skills. ✓
- A business may employ a person who is older than the normal retirement age✓, provided that person is the most suitable candidate. ✓
- The business should encourage employees to be sensitive✓ to different perspectives of various age groups. ✓
- Any other relevant answer related to ways in which businesses could deal with age as a diversity issue in the workplace.

Diversity issue (2)

Explanation (4)

Submax (6)

**6.3.6 Disability**

- Businesses should provide employment opportunities for people who are physically challenged. ✓
- Employees should be trained on how to deal with colleagues with disabilities. ✓
- Businesses should be well informed on how to deal with physically challenged employees. ✓
- Accommodate people who are physically challenged by providing facilities/ramps for wheelchairs. ✓
- Ensure that workers with special needs are not marginalised/feel excluded from workplace activities. ✓
- Policies and programmes should accommodate the needs of people with disabilities. ✓
- Create an organisational culture/climate that is conducive for people with disabilities. ✓
- Businesses should bring in external experts to help with disability and accommodation issues. ✓
- Focus on skills/work performance of an employee with disabilities, rather than his/her disability. ✓
- Any other relevant answer related to ways in which businesses could deal with disability as a diversity issue in the workplace.

Diversity issue (2)

Explanation (4)

Submax (6)

**NOTE: 1. Mark the first THREE (3) only.****2. Do not award marks for CULTURE/RELIGION as a diversity issue.****Max (16)****6.4 Benefits of diversity in the workplace**

- Workforce diversity improves the ability of businesses to solve problems/innovate/cultivate diverse markets. ✓
- Employee's value each other's diversity and learn to connect/communicate across lines of difference. ✓
- Diversity in the workforce improves morale/motivation. ✓
- Employees demonstrate greater loyalty to businesses because they feel respected/accepted/understood. ✓
- Diversified workforce can give businesses a competitive advantage, as they can render better services. ✓
- Being respectful of differences/demonstrating diversity makes good business sense/improves profitability. ✓
- Diverse businesses ensure that their policies/practices empower every employee to perform at his/her full potential. ✓
- Stakeholders increasingly evaluate businesses on how they manage diversity in the workplace. ✓
- Employees from different backgrounds can bring different perspectives to businesses. ✓
- A diversified workforce stimulates debate on new/improved ways of getting things done. ✓
- Employees represent various groups and are therefore better able to recognise customer needs/satisfy consumers. ✓

- Businesses with a diverse workforce are more likely to have a good public image✓ and attract more customers. ✓
- Any other relevant answer related to the benefits of diversity in the workplace.

**Max (10)****6.5 Ways to promote cultural rights in the workplace**

- Provide the environment in which employees are free to use their own language when interacting with others during their free time. ✓✓
- Businesses should encourage employees to attend/participate in cultural activities. ✓✓
- Allow employees to provide solutions to challenges from their own cultural perspective. ✓✓
- Regular cultural information sessions will help employees to respect each other's culture in the workplace. ✓✓
- Make provision for different cultures, such as food served in the canteen/entertainment at staff functions. ✓✓
- Businesses should employ people from various cultural backgrounds. ✓✓
- Employees should be trained on cultural tolerance. ✓✓/Business policies should promote cultural tolerance. ✓✓
- Have a flexible dress-code policy that allows employees to wear suitable cultural regalia/accessories. ✓✓
- Any other relevant answer related to ways in which businesses could promote cultural rights in the workplace.

**Max (10)****6.6 Conclusion**

- Employees that follow the health and safety procedures reduce workplace injuries and accidents. ✓✓
- Dealing with diversity issues may enable businesses to establish long term business partners and strengthen stakeholder relations. ✓✓
- Businesses that enjoy the benefits of diversity in the workplace conduct continuous research on diversity issues and develop additional strategies to deal with them. ✓✓
- Businesses that promote cultural rights attract positive media coverage/press releases and productive employees. ✓✓
- Any other relevant conclusion related to the responsibilities of workers in promoting human health and safety/dealing with diversity issues/benefits of diversity in the workplace/ways to promote cultural rights in the workplace.

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

**QUESTION 6: BREAKDOWN OF MARK ALLOCATION**

<b>DETAILS</b>	<b>MAXIMUM</b>	<b>TOTAL</b>
Introduction	<b>2</b>	<b>Max 32</b>
Responsibilities of workers in promoting human health and safety in the workplace	<b>10</b>	
Dealing with diversity issues in the workplace	<b>16</b>	
Benefits of diversity in the workplace	<b>10</b>	
Ways to promote cultural rights in the workplace	<b>10</b>	
Conclusion	<b>2</b>	<b>8</b>
<b>INSIGHT</b>		
Layout	<b>2</b>	
Analysis/Interpretation	<b>2</b>	
Synthesis	<b>2</b>	
Originality/Examples	<b>2</b>	
<b>TOTAL MARKS</b>		<b>40</b>

LASO – For each component:

Allocate 2 marks if all requirements are met.

Allocate 1 mark if some requirements are met.

Allocate 0 marks where requirements are not met at all

**TOTAL SECTION C: 40**

**GRAND TOTAL: 150**