

SMARTWIZ

GRADE 6 EMS EXAM

MARKS: 70

MARKS	
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TIME: 1 hour 30 Minutes

SCHOOL _____

CLASS (e.g. 4A) _____

SURNAME _____

NAME _____

Instructions for Learners:

- Read all instructions carefully before beginning the exam.
- Write your name and student number clearly on the answer sheet or booklet.
- Answer all questions unless otherwise indicated.
- Show all workings/calculations where applicable.
- Write clearly and legibly.
- Use only blue or black ink. * Do not use correction fluid or tape.
- No electronic devices (such as calculators, cell phones, etc.) are allowed unless specifically permitted.
- Raise your hand if you have a question.
- Do not talk to other learners during the exam.
- Any form of dishonesty will result in disqualification.

This exam consists of 5 pages, including the cover page.

SECTION A: BUSINESS ENVIRONMENT AND TYPES OF WORK (20 marks)

1. What is a job description? Give two examples of what it should include. (4 marks)

2. Identify the sector of the economy for each example below: (4 marks)

- a) Farmer growing vegetables: _____
 b) Teacher at a school: _____
 c) Factory worker making clothes: _____
 d) Shop assistant at a supermarket: _____

3. Explain the difference between formal and informal work. Give one example of each. (4 marks)

4. Match the following jobs to the skills needed: (4 marks)

Job	Skill Needed
Electrician	a) Cooking
Chef	b) Repairing electrical items
Tailor	c) Sewing
Mechanic	d) Fixing cars

5. List three rights workers have in the workplace. (3 marks)

1. _____
 2. _____
 3. _____

6. Why is teamwork important in a workplace? (1 mark)

SECTION B: FINANCIAL LITERACY AND SAVINGS (25 marks)

7. Explain what a budget is and why it is important. (4 marks)

8. Study the table showing monthly income and expenses for Themba:

Description	Amount (R)
Monthly income	5000
Rent	1200
Food	1800
Transport	400
Electricity	300
Savings	500

- a) Calculate total expenses (excluding savings). _____ (2 marks)
- b) How much money is left after expenses and savings? _____ (2 marks)

9. What is the difference between saving and investing? (3 marks)

10. List two advantages of saving money. (2 marks)

11. Explain how banks can help people manage their money. (4 marks)

12. Name two types of insurance and explain their purpose. (4 marks)

SECTION C: ENTREPRENEURSHIP AND BUSINESS PLANNING (25 marks)

13. Describe what an entrepreneur does. (3 marks)

14. A business plan includes several important parts. Name and briefly explain any three. (6 marks)

1.

2.

3.

15. Study the advertisement below and answer the questions:

“Green Thumb Gardening Services
– Affordable garden care, lawn mowing, planting and watering.
Call 012 345 6789.”

- a) What service does the business offer? _____ (1)
- b) Who would be the target customers? _____ (2)
- c) Suggest two ways this business could improve its advertisement. (2)

16. List three qualities a successful entrepreneur should have. (3 marks)

1.

2.

3.

17. Why is it important to keep good records in a business? (3 marks)

18. Explain what profit and loss mean in a business. Give an example of each. (5 marks)

END OF EXAM

MAP
MYST PATHWORKS
IVII

MEMO

SECTION A: BUSINESS ENVIRONMENT AND TYPES OF WORK (20 marks)

1. What is a job description? Give two examples of what it should include. (4 marks)

- A job description explains what a job involves ✓
 - Examples: duties/tasks of the job, skills required ✓✓
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2. Identify the sector of the economy for each example below: (4 marks)

- a) Farmer growing vegetables: Primary sector ✓
 - b) Teacher at a school: Tertiary sector ✓
 - c) Factory worker making clothes: Secondary sector ✓
 - d) Shop assistant at a supermarket: Tertiary sector ✓
-

3. Explain the difference between formal and informal work. Give one example of each. (4 marks)

- Formal work is registered, pays taxes, and follows labour laws (e.g., teacher) ✓
 - Informal work is not registered, no taxes, less job security (e.g., street vendor) ✓
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4. Match the following jobs to the skills needed: (4 marks)

Job	Skill Needed
Electrician	b) Repairing electrical items ✓
Chef	a) Cooking ✓
Tailor	c) Sewing ✓
Mechanic	d) Fixing cars ✓

5. List three rights workers have in the workplace. (3 marks)

1. Safe working conditions ✓
2. Fair pay ✓
3. Equal treatment ✓

6. Why is teamwork important in a workplace? (1 mark)

- It helps complete tasks faster and better ✓
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SECTION B: FINANCIAL LITERACY AND SAVINGS (25 marks)

7. Explain what a budget is and why it is important. (4 marks)

- A plan to manage income and expenses ✓
 - It helps control spending and save money ✓
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8. Study the table showing monthly income and expenses for Themba:

a) Calculate total expenses (excluding savings).

- $\text{Rent (1200) + Food (1800) + Transport (400) + Electricity (300) = 3700}$ ✓✓

b) How much money is left after expenses and savings?

- $\text{Income (5000) - Expenses (3700) - Savings (500) = 800}$ ✓✓
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9. What is the difference between saving and investing? (3 marks)

- Saving is putting money aside safely for future use ✓
 - Investing is using money to try to make more money ✓
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10. List two advantages of saving money. (2 marks)

- Helps buy things later ✓
 - Helps in emergencies ✓
-

11. Explain how banks can help people manage their money. (4 marks)

- Keep money safe ✓
 - Help save money with interest ✓
 - Provide loans ✓
 - Help pay bills ✓
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12. Name two types of insurance and explain their purpose. (4 marks)

- Health insurance: Helps pay medical bills ✓
 - Car insurance: Helps cover costs if car is damaged ✓
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SECTION C: ENTREPRENEURSHIP AND BUSINESS PLANNING (25 marks)

13. Describe what an entrepreneur does. (3 marks)

- Starts and runs a business ✓
 - Takes risks to make profit ✓
 - Creates jobs ✓
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14. A business plan includes several important parts. Name and briefly explain any three. (6 marks)

1. Business idea – what the business will do ✓
 2. Marketing plan – how to sell products/services ✓
 3. Financial plan – how money will be managed ✓
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15. Study the advertisement below and answer the questions:

a) What service does the business offer?

- Gardening services ✓

b) Who would be the target customers?

- Homeowners, garden owners ✓

c) Suggest two ways this business could improve its advertisement.

- Add prices ✓
 - Use pictures of gardens ✓
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16. List three qualities a successful entrepreneur should have. (3 marks)

1. Creativity ✓
 2. Hardworking ✓
 3. Risk-taking ✓
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17. Why is it important to keep good records in a business? (3 marks)

- To track income and expenses ✓
 - To help make decisions ✓
 - For legal purposes ✓
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18. Explain what profit and loss mean in a business. Give an example of each. (5 marks)

- Profit: When income is more than expenses (e.g., selling goods for more than they cost) ✓✓
 - Loss: When expenses are more than income (e.g., spending more on materials than sales) ✓✓
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TOTAL: 70 MARKS