GAUTENG PROVINCE
EDUCATION
REPUBLIC OF SOUTH AFRICA

JUNE EXAMINATION
GRADE 12

2023

MARKING GUIDELINES

BUSINESS STUDIES

(PAPER 2)

31 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
HOD	Black
District Moderator	Green
Provincial 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
- Is 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 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 at the end of each question. 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 assessing 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 guidelines 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	**Maximum: 32**
Content	
Conclusion	
Insight	**8**
TOTAL	**40**

15.2 Insight consists of the following components:

Layout/Structure	Is there an introduction, paragraphs and a conclusion?	**2**
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')	**2**
Synthesis	Are there relevant decisions/facts/responses made based on the questions? Option 1: **Only relevant facts: 2 marks (No '-S')** 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: **Some relevant facts: 1 mark (One '-S')** Where a candidate answer 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: **Some relevant facts: 1 mark (One '-S')** Where a candidate answers FOUR sub-questions, but one/two/three sub-questions with no relevant facts; one '-S' appears in the left margin. Award a maximum of ONE (1) mark for synthesis. Option 4: **No relevant facts: 0 mark (Two '-S')** Where a candidate answers less than 50% (only one sub-question) of the questions with no relevant facts; two '-S' appears in the left margin. Award a ZERO mark for synthesis.	**2**
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?	**2**
	TOTAL FOR INSIGHT: **TOTAL MARKS FOR FACTS:** **TOTAL MARKS FOR ESSAY (8 + 32):**	**8** **32** **40**

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.

CONTENT	MARKS
Facts	**32 (max.)**
L	**2**
A	**2**
S	**2**
O	**2**
TOTAL	**40**

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 Multiple-choice questions

1.1.1 C✓✓

1.1.2 B✓✓

1.1.3 D✓✓

1.1.4 A✓✓

1.1.5 C✓✓

(5 x 2) **(10)**

1.2 Completion of sentences

1.2.1 excess ✓✓

1.2.2 debentures ✓✓

1.2.3 management ✓✓

1.2.4 accountability ✓✓

1.2.5 conflict ✓✓

(5 x 2) **(10)**

1.3 Match columns

1.3.1 F ✓✓

1.3.2 E ✓✓

1.3.3 J ✓✓

1.3.4 H ✓✓

1.3.5 A ✓✓

(5 x 2) **(10)**

TOTAL SECTION A: 30

BREAKDOWN OF MARKS

QUESTION 1	MARKS
1.1	10
1.2	10
1.3	10
TOTAL	30

SECTION B

Mark only the answers to the FIRST TWO questions.

QUESTION 2: BUSINESS VENTURES

2.1 **Examples of long-term insurance**

- Endowment policy ✓
- Life cover policy/Life insurance ✓
- Retirement annuity/Pension fund/Provident fund ✓
- Disability policy/cover ✓
- Trauma insurance ✓
- Funeral insurance/Death cover ✓
- Health insurance/Medical aid ✓

Any other relevant answer related to the examples of long-term insurance.
NOTE: Mark the first FOUR (4) only. (4 x 1) (4)

2.2 **Meaning of non-compulsory insurance**

- Non-compulsory insurance is voluntary/✓ the insured has a choice whether to enter into an insurance contract. ✓
- It is not required by law, ✓ but it can provide protection for businesses and individuals. ✓
- It is taken out in order to transfer the risk ✓of something happening onto the insurance company. ✓
- These risks include ✓ theft, damaged cars, damaged buildings/premises/ injuries on premises etc. ✓
- Non-compulsory insurance can be divided into ✓ short-term and long-term insurance ✓

Any other relevant answer related to the meaning of non-compulsory insurance as an insurance concept. **Max. (4)**

2.3 **Form of investment from the scenario**

2.3.1 Fixed deposit ✓✓ (2)

2.3.2 **Positive impact of the fixed deposit**

- 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. ✓
- The 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. ✓
- It has a low risk/safe investment✓ as investors are guaranteed of the final payment. ✓
- The higher the principal amount/the longer the investment period ✓, the higher the interest rate offered by a financial institution. ✓

Any other relevant answer related to the positive impact/of fixed deposit as a form of investment. **Max. (4)**

2.4 **Impact of an autocratic leadership style on businesses**

Positives/Advantages

- Quick decisions can be taken✓ without consulting/considering followers/ employees. ✓
- Work gets done ✓ in time/on schedule. ✓
- Line of command/communication is clear ✓ as it is top-down/followers know exactly what to do. ✓
- Direct supervision and strict control ✓ ensure high quality products/ services. ✓
- Provides strong leadership ✓ which makes new employees feel confident and safe. ✓
- Works well in large companies ✓ where consultation with every employee is impractical. ✓
- Clear guidance can be given ✓ to low-skilled/inexperienced/new staff. ✓

Any other relevant answer related to the positive impact/advantages of autocratic leadership style on businesses.

AND/OR

Negatives/Disadvantages

- Leaders and followers may become divided✓ and may not agree on ways to solve problems. ✓
- Workers can become demotivated ✓ if their opinions/ideas are not considered. ✓
- De-motivated workers impact negatively ✓ on productivity. ✓
- New/Creative/Cost reducing ideas ✓ may not be used/implemented/never be considered. ✓
- Followers may feel that they are not valued ✓ resulting in high absenteeism/ high employee turnover. ✓
- Experienced/Highly skilled workers will resist an autocratic leadership style ✓ because it results in slow growth/low participation/less creativity. ✓

Any other relevant answer related to the negative impact/disadvantages of an autocratic leadership style on businesses. **Max. (6)**

2.5 **Investment decisions**

2.5.1 **Return on investment**

- 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. ✓
- Returns can be in the form of capital gains ✓ where the asset appreciates in value over time. ✓

Any other relevant answer related to return on investment as a factor to consider when making investments decisions. **Max. (4)**

2.5.2 **Liquidity**

- An amount could be invested in a type of investment ✓ that can easily be converted to cash. ✓
- It is used to describe the ease and speed with which investors ✓ can convert an investment into cash. ✓
- Example: an investment in a savings account/unit trust will be easier to convert into cash ✓ than an investment in a fixed deposit which is usually deposited for a fixed period. ✓

Any other relevant answer related to liquidity as a factor to consider when making an investment decisions. **Max. (4)**

2.6 **Role of a personal attitude in successful leadership.**

2.6.1 **TWO roles of a personal attitude in successful leadership from the scenario.**

- Michael, the owner of EH understands that the right attitude will set the right atmosphere. ✓
- Michael also models the behaviour that he wants to see in his followers. ✓

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 roles of personal attitude in successful leadership**

- A positive attitude releases leadership potential ✓ for personal growth. ✓
- 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. ✓
- Leaders with a positive attitude ✓ know that there is always more to learn/space to grow. ✓
- Leaders' attitudes may influence✓ employees'/teams' thoughts/ behaviour. ✓
- Successful leaders consider the abilities/skills of team members ✓ to allocate tasks/roles effectively. ✓
- Enthusiasm produces confidence in a leader ✓ and inspires them to work even harder. ✓
- A positive attitude is critical for good leadership ✓ because good leaders will stay with the task regardless of difficulties/challenges. ✓
- Successful leaders and employees have a constant desire to work and achieve personal/professional success. ✓

Any other relevant answer related to the role of personal attitude in successful leadership. **Max. (6)**

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

2.7 **Situations in which transactional leadership style can be applied in the workplace.**

- This leadership style can be applied when:
- The business wants to maximise employee performance. ✓✓
- Deadlines have to be met on short notice/under pressure. ✓✓
- Workers have a low morale. ✓✓
- The strategies/business structures do not have to change. ✓✓
- Productivity levels are very low/not according to targets. ✓✓

Any other relevant answer related to situations in which transactional leadership style can be applied in the workplace. **Max. (4)**

[40]

BREAKDOWN OF MARKS

QUESTION 2	MARKS
2.1	4
2.2	4
2.3.1	2
2.3.2	4
2.4	6
2.5.1	4
2.5.2	4
2.6.1	2
2.6.2	6
2.7	4
TOTAL	40

QUESTION 3: BUSINESS ROLES

3.1 **Difficult personality types in the workplace**

- Complainer ✓
- Indecisive ✓
- Over-agrees ✓
- Negativity ✓
- Expert ✓
- Quiet ✓
- Aggressive ✓

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

3.2 **Types of unethical business practises from the statements given**

3.2.1 Taxation/Tax evasion ✓✓

3.2.2 Unfair advertising ✓✓ (2 x 2) (4)

3.3 **Application of Force-Field Analysis in solving complex business problems**

- Describe the current situation/problem✓ and the desired situation. ✓
- List all driving/pros and restraining/cons forces✓ that will support and resist change. ✓
- Allocate a score to each force using a numerical scale, ✓ where 1 is weak and 5 is strong. ✓
- Weigh up the positives and negatives ✓ then decide if the project is viable. ✓
- Choose the force with the highest score✓ as the solution. ✓
- If the project is viable, ✓ find ways to increase the forces for change. ✓
- Identify priorities ✓ and develop an action plan. ✓

Any other relevant answer related to application of force-field analysis in solving complex business problems. **Max. (6)**

3.4 **Characteristics of successful team performance**

- Successful teams share a common goal ✓ as team members are part of the process of setting goals for the group. ✓
- There is a climate of ✓ respect/trust and honesty. ✓
- Share a set of team values ✓ and implement group decisions. ✓
- Successful teams have sound✓ intra-team relations. ✓
- Teams value the contributions of individual members✓ and reach consensus on differences. ✓
- Team members enjoy open communication ✓ and deal with items of conflict immediately. ✓
- Teams are accountable and members know the timeframes ✓ for achieving their goals. ✓
- Teams pay attention to the needs ✓ of the individual team members. ✓

- Creates an environment where team members are given opportunities to develop ✓ so that team members grow and learn from the experience of working in a team. ✓
- Regular reviews of team processes and progress✓ may detect/solve problems sooner. ✓
- Balance the necessary skills/knowledge/experience/expertise ✓ to achieve the objectives. ✓

Any other relevant answers related to characteristics of successful team performance. **Max. (6)**

3.5 **Stages of team development**

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

Stages of team development	Motivations
1. Storming✓✓	Team members sometimes tolerate each other to survive in the team. ✓
2. Adjourning/Mourning✓✓	They also know that all tasks must be completed before the team dissolves. ✓
Submax. (4)	Submax. (2)

NOTE:
1. **Mark the first TWO (2) only.**
2. **Award marks for the stages of team development even if the quotes are incomplete.**
3. **Do not award marks for the motivations if the stages of team development were incorrectly identified.**
4. **Accept responses in any order.**

Max. (6)

3.6 **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. (4)**

3.7 **Advantages of creative thinking in the workplace**

- 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 and 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 and 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 will 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✓ which may lead to an increased market share. ✓
- Stimulates initiative from managers/employees✓, as they are continuously pushed out of their comfort zones. ✓
- Creativity may lead to new inventions✓ which improves the general standard of living/attracts new investors. ✓
- Businesses can continuously improve on product development ✓ by exploring new ways to enhance growth. ✓

Any other relevant answer related to the advantages of creative thinking in the workplace. **Max. (6)**

3.8 Impact of the nominal group technique

Positives/Advantages

- It provides time to think about the question in silence✓ before responding. ✓
- Each team member/director has a chance to participate✓ without interference from other team members. ✓
- Voting on the ideas is anonymous✓ and may be more reliable/honest. ✓
- Everyone in the group is given an opportunity to contribute to the discussion✓, thereby avoiding the likelihood of one person dominating the group process. ✓
- Enables the group to generate and clarify a large amount of ideas quickly ✓, and democratically prioritises them. ✓
- It encourages participants to confront issues✓ through constructive problem solving. ✓
- Strong technique for preventing conformity ✓ to group pressure. ✓

Any other relevant answer related to the positive impact/advantages of the nominal group technique in solving complex business problems.

AND/OR

Negatives/Disadvantages

- It minimises discussion✓, and thus does not allow the full development of ideas. ✓
- Ideas/Inputs made by members may not converge ✓ and cannot lead to the same solution(s). ✓
- Suggestions may not be as creative ✓ as when a group throws ideas around. ✓
- It is time consuming ✓, as each member must make a presentation. ✓
- It is hard to implement it effectively with large groups ✓ unless very carefully planned beforehand. ✓
- Requires extended, advance preparation✓, which means that it cannot be a spontaneous technique. ✓
- Good ideas can be voted out✓ because its potential cannot be developed further. ✓
- Small groups limit participation✓ and are pre-selected. ✓

Any other relevant answer related to the negative impact/disadvantages of the nominal group technique in solving complex business problems.

Max. (6)

BREAKDOWN OF MARKS

QUESTION 3	MARKS
3.1	2
3.2.1	2
3.2.2	2
3.3	6
3.4	6
3.5	6
3.6	4
3.7	6
3.8	6
TOTAL	40

QUESTION 4: MISCELLANEOUS TOPICS

BUSINESS VENTURES

4.1 **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-covertible preference shares ✓

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

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

- Gives opportunities to financial institutions such as insurance companies investing 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. ✓✓
- Enhances job creation and increases economic growth/development. ✓✓
- Facilitates electronic trading of shares/STRATE. ✓✓
- Any other relevant answer related to the functions of the Johannesburg Securities Exchange/JSE.

Max. (6)

4.3 **Principles of insurance from the scenario**

PRINCIPLES OF INSURANCE	MOTIVATIONS
1. Utmost good faith✓✓	Shane Insurers and MBS disclosed all relevant facts, which were included in the insurance contract. ✓
2. Insurable interest✓✓	MBS and Shane Insurers also agree that any damage on the building should be expressed in financial terms. ✓
Submax (4)	Submax (2)

NOTE:
1. **Mark the first TWO (2) only.**
2. **Award marks for the principles of insurance even if the quotes are incomplete.**
3. **Do not award marks for the motivations if the principles of insurance were incorrectly identified.**
4. **Accept responses in any order.**

Max. (6)

4.4 **Transformational leadership theory**

- Suitable for a dynamic environment where change could be drastic.
- The passion/vision/personality of leaders inspires followers ✓ to change their expectations/perceptions and motivates them to work towards a common goal.
- Strategic thinking leaders develop a long-term vision for the organisation and sell it to subordinates/employees.
- Leaders have the trust/respect/admiration of their followers/subordinates.
- Promotes intellectual stimulation/creative thinking/problem solving which results in the growth/development/success of the business.
- Followers are coached/led/mentored/emotionally supported through transformation/change so that they can share their ideas freely.
- Encourages followers to explore/try new things/opportunities.
- Leaders lead by example and make workers interested in their work.
- Leaders have strong, charismatic personalities✓ and are very good at motivating staff to achieve results.
- Enables employees to take greater ownership for their work and to know their strengths and weaknesses.

Any other relevant answers related to the transformational leadership theory.

Max. (6)

4.5 **Correct procedures to deal with grievances in the workplace**

- An aggrieved employee must verbally report the incident/grievance to his/her supervisor/manager, who needs to resolve the issue within 3 to 5 working days. ✓✓
- Should the employee and supervisor not be able to resolve the grievance, the employee may take it to the next level of management. ✓✓
- The employee may move to a more formal process where the grievance must be lodged in writing/completes a grievance form. ✓✓
- The employee must receive a written reply in response to the written grievance. ✓✓
- A grievance hearing/meeting must be held with all relevant parties present. ✓✓
- Minutes of the meeting must be recorded, and any resolution passed must be recorded on the formal grievance form. ✓✓
- Should the employee not be satisfied, then he/she could refer the matter to the highest level of management. ✓✓
- Top management should arrange a meeting with all relevant parties concerned. ✓✓
- Minutes of this meeting should be filed/recorded, and the outcome/decision must be recorded on the formal grievance form. ✓✓
- Should the employee still not be satisfied, he/she may refer the matter to the CCMA who will make a final decision on the matter. ✓✓
- The matter can be referred to the Labour Court on appeal if the employee is not satisfied with the decision taken by the CCMA. ✓✓

Any other relevant answer related to the correct procedure to deal with grievances in the workplace. **Max. (4)**

4.6 **Dealing with difficult employees in the workplace**

4.6.1 **Dealing with difficult employees in the workplace from the scenario**

- The management of MT has identified the type of personality that is giving problems. ✓
- Employees were told about what specific behaviours are acceptable and were also given opportunities to explain their behaviour. ✓

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

(2 x 1) (2)

4.6.2 **Other ways in which MT can deal with difficult employees in the workplace**

- 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. ✓
- Meet privately with difficult employees, ✓ so that there are no distractions from other employees/issues. ✓
- Make intentions and reasons for action known, ✓ so that the difficult person/people feel at ease. ✓
- 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 improvement✓ 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 connections ✓ with colleagues, instead of relying on e-mails/ messaging/social media. ✓
- Help difficult employees to be realistic ✓about the task at hand. ✓
- Remain calm and in control of the situation✓ to get the person(s) to collaborate. ✓
- Treat people with respect, ✓ irrespective of whether they are capable/ competent or not. ✓
- Sometimes it may be necessary to ignore ✓ and only monitor a difficult person. ✓
- Identify and provide an appropriate support program ✓ to address areas of weakness. ✓

Any other relevant answer related to other ways in which MT can deal with difficult employees in the workplace. **Max. (4)**

NOTE: Do not award marks for responses that were quoted in QUESTION 4.6.1

4.7 **Handling conflict in the workplace**

- Acknowledge that there is conflict ✓ between employers/employees/parties in the workplace. ✓
- Identify the cause ✓ of the conflict. ✓
- Management must arrange a pre-negotiation meeting in which the two conflicting parties express their views separately. ✓
- They must be given the opportunity to agree on the best solution. ✓
- Arrange time and place for negotiations ✓ where all employees involved are present. ✓
- Arrange a meeting ✓ between conflicting employers/employees. ✓
- Make intentions for intervention clear ✓ so that parties involved may feel at ease. ✓
- Each party has the opportunity to express ✓ his/her own opinions/feelings. ✓
- Conflicting parties may recognise that their views are different ✓ during the meeting. ✓
- Analyse/Evaluate the cause(s) of conflict ✓ by breaking it down into different parts. ✓
- Blame-shifting should be avoided ✓ and a joint effort should be made. ✓
- Direct conflicting parties ✓ towards finding/focusing on solutions. ✓
- Devise/Brainstorm possible ways ✓ of resolving the conflict. ✓
- Conflicting parties agree on criteria ✓ to evaluate the alternatives. ✓
- Select/Implement ✓ the best solution. ✓
- Evaluate/Follow up ✓ on the implementation of the solution(s). ✓
- Monitor progress ✓ to ensure that the conflict has been resolved. ✓
- Source experts on handling conflict✓ from outside the business. ✓

Any other relevant answer related to how businesses could handle conflict in the workplace.

NOTE: Accept the steps in any order. **Max. (6)**

4.8 **Ways in which businesses can create an environment that stimulates creative thinking in the workplace**

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

- Reward creativity with reward schemes for teams/individuals that come up with creative ideas. ✓✓
- Provide a working environment conducive to creativity, free from distractions. ✓✓

Any other relevant answer related to ways in which businesses can create an environment that stimulates creative thinking in the workplace. **Max. (4)**

[40]

BREAKDOWN OF MARKS

QUESTION 4	MARKS
4.1	2
4.2	6
4.3	6
4.4	6
4.5	4
4.6.1	2
4.6.2	4
4.7	4
4.8	6
TOTAL	40

TOTAL SECTION B: 80

SECTION C

Mark the answers to the FIRST question only.

QUESTION 5: BUSINESS VENTURES (INSURANCE)

5.1 **Introduction**

- Businesses must determine the market value before entering into an insurance contract to avoid overinsuring/underinsuring their assets. ✓
- Insurance enables businesses to function smoothly as they are compensated for any possible loss that they may suffer. ✓
- Compulsory insurance required by law in order to provide financial support. ✓
- The principles of insurance can be regarded as legal and binding to both the insured and the insurer. ✓
- Insurance policies are regulated/governed by basic principles that should be applied by both the insurer and the insured. ✓

Any other relevant introduction related to the differences between over- insurance and underinsurance/advantages of insurance/types of compulsory insurance/advantages of insurance/indemnity as a principle of insurance. (2 x 1) (2)

5.2 **Differences between overinsurance and underinsurance**

OVERINSURANCE	UNDERINSURANCE
- 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 payout 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. ✓✓
- Any other relevant answer related to overinsurance.	- Any other relevant answer related to underinsurance.
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 overinsurance or underinsurance only.

Max. (8)

5.3 **Advantages of insurance for businesses**

- Transfers the risk from the business/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. ✓
- Businesses will be compensated for insurable losses such as the destruction of property through fire. ✓
- Businesses 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 accident/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 for which businesses are responsible. ✓
- Protects businesses against losses due to death of a debtor. ✓

Any other relevant answer related to the advantages of insurance for businesses.

Max. (14)

5.4 **Types of compulsory insurance**

5.4.1 **Unemployment Insurance Fund/UIF** ✓✓

- The UIF provides benefits to workers who have been working✓ and become unemployed for various reasons. ✓
- Employees contribute 1%✓ of their basic wage to UIF. ✓
- Businesses contribute 1% of basic wages towards UIF, ✓ therefore reducing the expense of providing UIF benefits themselves. ✓
- The contribution of businesses towards UIF increases the amount paid out✓ to employees that become unemployed. ✓
- All employees who work at least 24 hours per month ✓are required to be registered for UIF/contribute to the UIF. ✓
- It is an affordable contribution ✓ that makes it possible for businesses to appoint substitute workers in some instances. ✓
- The business cannot be held responsible for unemployment cover as the UIF ✓ pays out to contributors directly/dependants of deceased contributors. ✓
- Businesses are compelled to register their employees✓ with the fund and to pay contributions to the fund. ✓

Any other relevant answer related to Unemployment Insurance Fund as a type of compulsory insurance.

Type (2)
Discussion (4)
Submax (6)

5.4.2 **Road Accident Fund (RAF)/Road Accident Benefit Scheme (RABS)** ✓✓

- RAF/RABS insures road users against the negligence ✓ of other road users. ✓
- The RAF/RABS provides compulsory cover ✓ for all road users in South Africa, which includes South African businesses. ✓
- Drivers of business vehicles are indemnified against claims✓ by persons injured in vehicle accidents. ✓
- RAF/RABS is funded by a levy✓ on the sale of fuel/diesel/petrol. ✓
- The amount that can be claimed for loss of income ✓ is limited by legislation. ✓
- The next of kin of workers/breadwinners who are injured/killed in road accidents, ✓ may claim directly from the RAF/RABS. ✓
- Injured parties and negligent drivers ✓ are both covered by RAF/RABS. ✓
- The injured party will be compensated, ✓ irrespective of whether the negligent driver is rich/poor/insured/uninsured. ✓
- RAF/RABS aims to provide a benefit scheme ✓ that is reasonable/ equitable/ affordable/sustainable. ✓
- RAF/RABS aims to simplify/speed up the claims process✓ as victims of road accidents no longer have to prove who caused the accident. ✓
- RAF/RABS enables road accident victims speedy access to medical care ✓ as delays due to the investigation into accidents has been minimised. ✓

Any other relevant answer related to RAF/RABS as a type of compulsory insurance.

Type (2)
Discussion (4)
Submax (6)

5.4.3 **Compensation for Occupational Injuries and Diseases/COIDA/ Compensation Fund** ✓✓

- The fund covers occupational diseases ✓ and workplace injuries. ✓
- Compensates employees for injuries ✓ and diseases incurred at work. ✓
- Compensation paid is determined ✓ by the degree of disablement. ✓
- The contribution payable is reviewed every few years ✓ according to the risk associated with that type of work. ✓
- All employers are obliged to register with the Compensation Fund✓ so that employees may be compensated for accidents and diseases sustained in the workplace. ✓
- The fund covers employers for any legal claim ✓ that workers may bring against them. ✓
- Employers are required to report all accidents within 7 days ✓ and occupational diseases within 14 days to the Compensation Commissioner. ✓
- Employers are responsible for contributing towards the fund ✓and may not claim money back from employees/deduct contributions from wages. ✓

- In the event of the death of an employee as a result of a work-related accident/disease, ✓ his/her dependant(s) will receive financial support. ✓
- Employees do not have to contribute ✓ towards this fund. ✓
- Employees receive medical assistance✓ provided there is no other party/medical fund involved. ✓

Any other relevant answer related to COIDA/Compensation Fund as a type of compulsory insurance.

NOTE: Mark the first THREE only.

Type (2)
Discussion (4)
Submax (6)
Max. (16)

5.5 **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 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 indemnity as a principle of insurance.

Max. (8)

5.6 **Conclusion**

- Businesses should avoid under-ensuring their property/assets as they may suffer financial loss upon the occurrence of a specified event stated in the contract. ✓✓
- Businesses should review their insurance contract on a regular basis to avoid being overinsured or underinsured. ✓✓
- Insurance allows businesses to recover from losses suffered after an unexpected event took place. ✓✓
- Employers and employees should ensure that they follow the requirements of compulsory insurance. ✓✓
- The principles of insurance enable businesses to understand the importance of honesty to avoid claims being rejected. ✓✓
- Businesses must inform the insurance company or the insurer about any changes on the insured assets.

Any other relevant conclusion related to the differences between over- insurance and underinsurance/advantages of insurance/ types of compulsory insurance/indemnity as a principle of insurance. **Any** (1 x 2) (2)

[40]

QUESTION 5: BREAKDOWN OF MARK ALLOCATION

DETAILS	MAXIMUM	TOTAL
Introduction	**2**	**Max. 32**
Differences between overinsurance and underinsurance	**8**	
Advantages of insurance	**14**	
Types of compulsory insurance	**16**	
Indemnity as a principle of insurance	**8**	
Conclusion	**2**	
INSIGHT		
Layout	**2**	**8**
Analysis/Interpretation	**2**	
Synthesis	**2**	
Originality/Examples	**2**	
TOTAL MARKS		**40**

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 (ETHICS AND PROFESSIONALSM)

6.1 **Introduction**

- Employees are expected to project a professional image by applying the principles of professionalism. ✓
- Unethical business practices can result in a negative business image and hamper business growth. ✓
- Businesses need to develop suitable and progressive ways to deal with challenges posed by each type of unprofessional business practice. ✓
- Professional, responsible, ethical and effective business practices ensure good corporate governance and attract investors. ✓

Any other relevant introduction related to the meaning of professional behaviour/challenges posed by unprofessional business practices/dealing with unprofessional business practices/ways in which professional, responsible, ethical and effective business practices should be conducted. **Any** (2 x 1) (2)

6.2 **Meaning of professional behaviour**

- Professional behaviour is a certain standard of behaviour/specific level of competence✓ that adheres to an ethical code of conduct. ✓
- Includes guidelines on employee's ✓ appearance/communication/ responsibility. ✓
- Ability/Skills expected of a person ✓ who is employed to do the job✓/Suitable for a job/profession✓ done for payment. ✓
- Focuses on upholding the reputation✓ of a business/profession. ✓
- Refers to what is right/wrong ✓ and acceptable behaviour in the business. ✓
- Applying the code of conduct✓ of that profession/business. ✓

Any other relevant answer related to the meaning of professional behaviour.

Max. (8)

6.3 **Challenges posed by types of unprofessional business practice**

6.3.1 **Sexual harassment** ✓✓

- The affected party may stay away✓ regularly from work. ✓
- Businesses could lose female employees✓ and attract/retain less female applicants. ✓
- Sexual harassment causes discomfort/humiliation ✓ and negatively affects work relations in the workplace. ✓
- A victim may be severely traumatised, ✓ and this may affect other employees emotionally. ✓
- The affected party is normally reluctant to report ✓ the incident due to fear of victimisation which can reduce productivity. ✓

Any other relevant answer related to how sexual harassment as an unprofessional business practice poses challenges to businesses.

Unprofessional business practice (2)
Explanation (4)
Submax (6)

6.3.2 **Unauthorised use of workplace funds and resources** ✓✓

- Fraud increases the cost of doing business ✓and undermine the competitiveness of a business. ✓
- Discourages investors as fraud and corruption increases✓ the risk of investment. ✓
- The business can experience substantial loss ✓if it goes unchecked. ✓

Any other relevant answer related to how unauthorised use of workplace funds and resources as an unprofessional business practice pose challenges to businesses.

Unprofessional business practice (2)
Explanation (4)
Submax (6)

6.3.3 **Abuse of work time** ✓✓

- It may result in employees' often abusing✓ work time. ✓
- Abuse of work time could result in losing customers ✓or not meeting deadlines. ✓
- Wasting time costs the business money ✓ and affects productivity. ✓
- Abuse of work time results in a decline in profits ✓ which could damage the financial wealth of the business. ✓

Any other relevant answer related to how abuse of work time as an unprofessional business practices pose challenges to businesses.

Unprofessional business practice (2)
Explanation (4)
Submax (6)

Note: Mark the first THREE only. **Max. (16)**

6.4 **Strategies to deal with unprofessional business practises**

6.4.1 **Strategies to deal with sexual harassment in the workplace**

- Provide a framework ✓for corrective action. ✓
- Educate employees✓ 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 done in order to ✓ determine the seriousness of the harassment. ✓
- Serious cases/matters on sexual harassment should be reported to the appropriate institutions ✓ such as the South African Police Services (SAPS). ✓

Any other relevant answer related to strategies to deal with sexual harassment in the workplace. Submax (4)

6.4.2 **Strategies to deal with unauthorised use of workplace funds and resources**

- Conduct regular ✓audits. ✓
- Identify risk areas/✓ vulnerable areas. ✓
- Educate employees✓ about the impact of fraud. ✓
- Implement/Introduce fraud ✓prevention strategies. ✓
- Limit the number of employees✓ having access to business funds/assets. ✓
- 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 strategies to deal with unauthorised use of workplace funds and resources. Submax (4)

6.4.3 **Strategies to deal with abuse of work time**

- Speak directly to those employees ✓ who abuse work time. ✓
- Monitor employees to ensure that tasks✓ are completed on time. ✓
- Remind employees that profit will decrease✓ resulting in less incentives/bonus pay-outs. ✓
- Code of conduct/ethics should contain clear rules✓ about abuse of work time. ✓
- Conduct training on the contents ✓ of the code of conduct/ethics. ✓
- Code of conduct/ethics should be signed by all employees ✓ so that they are aware of its contents. ✓
- Structure working hours ✓ in such a way that employees have free/flexible time for personal matters. ✓
- Create a culture of responsibility/strengthen team spirit ✓for all employees to feel responsible for what has to be achieved. ✓

Any other relevant answer to strategies to deal with abuse of work time.
Submax (4)
Max. (12)

6.5 **Ways in which professional, responsible, ethical and effective business practices should be conducted**

- Mission statement should include the values of equality/respect. ✓✓
- Businesses should develop equity programmes/promotes strategies to ensure that all employees are treated equally regardless of status/rank/power. ✓✓
- Treat workers with respect/dignity by recognising work well done/the value of human capital. ✓✓
- Plan properly and put preventative measures in place. ✓✓
- Pay fair wages/salaries which are in line with the minimum requirements of the BCEA/Remunerate employees for working overtime/during public holidays. ✓✓
- Engage in environmental awareness programmes/Refrain from polluting the environment by legally disposing of toxic waste. ✓✓
- Refrain from starting a venture using other businesses' ideas that are protected by law. ✓✓
- Business decisions and actions must be clear/transparent to all stakeholders. ✓✓
- Businesses should be accountable/responsible for their decisions and actions/ patent rights. ✓✓
- Hire honest/trustworthy accountants/financial officers with good credentials. ✓✓
- Regular/Timeous payment of taxes. ✓✓
- All workers should have access to equal opportunities/positions/resources. ✓✓
- Ensure that employees work in a work environment that is conducive to safety/ fairness and free from embarrassment. ✓✓
- Employers and employees need to comply with legislation with regards to equal opportunities/human rights in the workplace. ✓✓
- Training/Information/Business policies should include issues such as diversity/ discrimination/harassment. ✓✓
- Employers should respond swiftly and fairly to reported incidents of discrimination in the workplace. ✓✓
- Orders/Tasks should be given respectfully and allow the recipient/employee to have a say in the way that task should be performed. ✓✓
- Draw up a code of ethics/conduct. ✓✓
- On-going development and training for all employees. ✓✓
- Performance management systems/Appraisal systems should be in place. ✓✓
- Adequate internal controls/monitoring/evaluation. ✓✓

Any other relevant answer related to ways in which professional, responsible, ethical and effective business practices should be conducted.

Max. (10)

6.6 **Conclusion**

- Businesses should develop a simple and clear code of conduct that will easily be implemented in the workplace. ✓✓
- Awareness of the types of unprofessional business practices may enable businesses to take precautionary measures and prevent negative publicity. ✓✓
- Dealing with each type of unprofessional business practice may increase market share resulting in business sustainability and profitability. ✓✓
- Businesses must continuously conduct research on how they should act professionally, responsibly, ethically and effectively. ✓✓

Any other relevant conclusion related to the meaning of professional behaviour/challenges posed by unprofessional business practices/dealing with unprofessional business practices/ways in which professional, responsible, ethical and effective business practices should be conducted.

Any (1 x 2) (2)

BREAKDOWN OF MARK ALLOCATION

DETAILS	MAXIMUM	TOTAL
Introduction	**2**	**Max. 32**
Meaning of professional behaviour	**8**	
Challenges posed by types of unprofessional business practices	**16**	
Strategies to deal with types of unprofessional business practises	**12**	
Ways in which professional, responsible, ethical and effective business practices should be conducted	**10**	
Conclusion	**2**	
INSIGHT		**8**
Layout	**2**	
Analysis/Interpretation	**2**	
Synthesis	**2**	
Originality/Examples	**2**	
TOTAL MARKS		**40**

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

TOTAL: 150