Province of the
EASTERN CAPE
EDUCATION

Iphondo leMpuma Kapa: Isebe leMfundo
Provinsie van die Oos Kaap: Department van Onderwys
Porafensie Ya Kapa Botjahabela: Lefapha la Thuto

NATIONAL SENIOR CERTIFICATE

GRADE 12

SEPTEMBER 2026

BUSINESS STUDIES P2
MARKING GUIDELINE

MARKS: 150

This marking guideline consists of 30 pages.

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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. Candidates' responses must be in full sentences for SECTIONS B and C. However, this would depend on the nature of the question.

2. 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.

3. 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.)

4. The word 'Sub-max.' is used to facilitate the allocation of marks within a question or sub-question.

5. 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.

6. 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.

7. In an indirect question, the theory as well as the response must be relevant and related to the question.

8. 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.

9. No additional credit must be given for repetition of facts. Indicate with an 'R'.

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10. The differentiation between 'evaluate' and 'critically evaluate' can be explained as follows:

    10.1 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: 'The autocratic leadership style provides strong leadership √ which makes new employees feel confident and safe.' √

    10.2 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., '*The autocratic leadership style provides strong leadership √ which makes new employees feel confident and safe √, as expectations/roles are clearly explained to avoid confusion'.* √

    NOTE:
    1. The above could apply to 'analyse' as well.
    2. Note the placing of the tick (√) in the allocation of marks.

11. 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:

    11.1 Give, name, state, outline, quote, motivate, recommend, suggest, advise *(list not exhaustive)* do not usually require much depth in candidates' responses. Therefore, the mark allocation for each statement/answer appears at the end.

    11.2 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.

12. Mark only the FIRST answer where candidates offer more than one answer for SECTION B and C questions that require one answer.

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13. **SECTION B**

13.1 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).

13.2 If two facts are written in one sentence, award the candidate FULL credit. Point 13.1 above still applies.

13.3 If candidates are required to provide their own examples/views, brainstorm this to finalise alternative answers.

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

13.4.1 If the number of facts is 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.

13.4.2 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.

13.5 **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).**

14. **SECTION C**

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

Introduction	**Maximum: 32**
Content	
Conclusion	
Insight	**8**
TOTAL	**40**

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14.2 Insight consists of the following components:

Layout/Structure	Is there an introduction, a body 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?		**2**
	Marks to be allocated using this guide: All headings addressed: 1 (One 'A') Interpretation (16 to 32 marks): 1 (One 'A')		
Synthesis	Are there relevant decisions/facts/responses made based on the questions?		**2**
	Marks to be allocated using this guide:		
	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 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:	**Some relevant facts: 1 mark (One '-S')** Where a candidate answers FOUR questions, but one/two/three sub-question 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 marks (Two '-S')** 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.	
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:	**8**
		TOTAL MARKS FOR FACTS:	**32**
		TOTAL MARKS FOR ESSAY (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.

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14.3 Indicate insight in the left-hand margin with a symbol e.g. ('L, A, -S and/or O').

14.4 The breakdown of marks is indicated at the end of the suggested answer/ marking guideline to each question.

14.5 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".

14.6 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**

14.7 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.)

14.8 If the candidate identifies/interprets the question INCORRECTLY, then he/she may still obtain marks for layout.

14.9 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.

14.10 14.10.1 Award TWO marks for complete sentences. Award ONE mark for phrases, incomplete sentences and vague answers.

14.10.2 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.

14.11 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.

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SECTION A

QUESTION 1

1.1	1.1.1	B √√		
	1.1.2	D √√		
	1.1.3	B √√		
	1.1.4	B √√		
	1.1.5	C √√	(5 x 2)	[10]
1.2	1.2.1	stokvels √√		
	1.2.2	interactive whiteboard √√		
	1.2.3	conflict √√		
	1.2.4	race √√		
	1.2.5	accountability √√	(5 x 2)	[10]
1.3	1.3.1	F √√		
	1.3.2	E √√		
	1.3.3	I √√		
	1.3.4	G √√		
	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

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SECTION B

Mark the answers to the FIRST TWO questions only.

QUESTION 2: BUSINESS VENTURES

2.1 **Examples of non -verbal presentation**

- Written reports √
- Scenarios √
- Types of graphs √
- Diagrams √
- Tables √
- Slide shows √
- Handouts √
- Flip charts √
- Any other relevant answer related to the examples of non-verbal presentation

NOTE: Mark the first FOUR (4) only. **(4 x 1)** **[4]**

2.2 **Advantages of insurance**

- 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 dishonest employees. √√
- Protects businesses against losses due to death of a debtor. √√
- Protects the business against theft/loss of stock and/or damages caused by natural disasters such as floods, storm damage, √√
- Businesses assets, e.g. vehicles/equipment/buildings need to be insured against damage and/or theft. √√
- Protects businesses from claims made by members of the public for damages that the business is responsible for. √√
- Businesses will be compensated for insurable losses, e.g. destruction of property through fire. √√
- 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. √√
- Any other relevant answer related to the importance of insurance.

Max **[6]**

2.3 **Leadership styles**

2.3.1 Democratic √√ **[2]**

2.3.2 Laissez-faire/Free reign √√ **[2]**

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2.4 **Contribution of capital to the success and /or failure of a private company.**

	SUCCESS FACTORS	FAILURE FACTORS
Capital	- Large amount of capital can be raised √ since there are no limits on the on the number of shareholders. √ /More capital can be raised √by issuing a share to shareholders. √ - The company can access long term capital √ and therefore has good long term growth opportunities. √ - Even though shares are not freely transferable √ large private companies can raise a considerable amount of capital. √ - Any other relevant answer related to the contribution of capital to the success of a private company.	- It cannot grow into very large business √ since it cannot invite the public to buy shares. √ - Restrictions on the transferability of shares √ may not attract financially strong investors. √ - A large amount of capital cannot be obtained √ as the capital contribution is only limited to private shareholders. √ - Any other relevant answer related to the contribution of capital to the failure of private company.
	Sub max (2)	Sub max (2)

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

Max [4]

2.5 **Principes of insurance in the scenario**

PRINCIPLES OF INSURANCE	MOTIVATIONS
1. Utmost good faith √√	- The insured (VC) agreed to be honest in supplying details regarding the risk. √
2. Indemnification/indemnity √√	- The insurer (AVIC) agreed to compensate the insured for damages specified in the insurance contract. √
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 principle of insurance even if the quotes were incomplete.
4. Do not award marks for the motivation if the principles of insurance were incorrectly identified.

Max (6)

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2.6 **Advantages of personal liability**

A personal liability company:

- has its own legal identity √ and shareholders have no direct legal implications/limited liability. √
- has the potential √ for good long-term growth. √
  pays tax at a fixed rate √ to the South African Revenue Services (SARS). √
- appoint a board of directors with the required expertise/experiences/knowledge √to make business decisions. √
- is not required to file annual financial statements √with the Companies and Intellectual Property Commission (CIPC). √
- is a legal person √ and can sign contracts in its own name. √
- is not required to publish private financial statements for the general public. √
- has continuity of existence/perpetual/unlimited lifespan √ as the lifespan of the business is not dependent on the lifespan of the owners. √
- is managed by at least one √ competent/highly skilled director. √
- can be sold √ as it is a separate legal entity in its own right. √
- can easily raise capital √ by issuing shares to their shareholders. √
- an raise large amounts of capital √ since there is no limit on the number of shareholders. √
- can improve their management √ since directors are accountable to shareholders. √
- directors are personally liable √ if they knowingly participate in carrying out business in a reckless /redundant manner. √

Any other relevant answer related to the advantages of a personal liability.

Max [6]

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2.7 **Positive impact of fixed deposits**

- The investor is certain of the return on investment √ because the interest rate is fixed for a predetermined period. √
- The period of investment available to the investor √ ranges from short-term, medium-term, or long-term periods. √
- The investor doesn't have access to his/her funds for the duration of the investment period, √ thus instilling a sense of financial discipline. √
- The duration of the investment period is determined solely √ by the investor. √
- The return on investment of this type of investment √ is higher. √
- Investors earn a better return on investment √ than on an ordinary savings account. √
- The investor will be paid the original amount of the investment √ plus all interest earned during the investment period. √
- Any other relevant answer related to the positive impact of fixed deposits.

Max [4]

2.8 **The role of personal attitude in a successful leadership**

- 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. √√
- Great leaders understand that the right attitude will set the right atmosphere. √√
- Leaders' attitude may influence employees'/teams' thoughts/behaviour. √√
- Leaders should model the behaviour that they want to see in team members. √√
- Successful leaders consider the abilities/skills of team members to allocate tasks/roles effectively. √√
- Enthusiasm produces confidence in a leader 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 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 a successful leadership.

Max [6]

[40]

BREAKDOWN OF MARKS

QUESTION 2	MARKS
2.1	4
2.2	6
2.3.1	2
2.3.2	2
2.4	4
2.5	6
2.6	6

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2.7	**4**
2.8	**6**
TOTAL	**40**

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QUESTION 3: BUSINESS ROLES

3.1 **The problem-solving steps**

- Identify the problem. √
- Define the problem. √
- Identify possible solutions to the problem. √
- Evaluate alternative solutions. √
- Choose/Select the most appropriate alternative solution. √
- Develop an action plan. √
- Implement the suggested solution/action plan. √
- Monitor the implementation of the solution/action plan. √
- Evaluate the implemented solution/action plan. √
- Any other relevant answer related to problem solving steps.

NOTE: Mark the first (4) only **(4 x 1)** **[4]**

3.2 **Purpose of corporate social investment**

- CSI aims to contribute towards sustainable growth/development of its immediate communities /new non-profit organizations/charities. √√
- CSI is enforceable by law and government requires business to make CSI contributions. √√
- CSI projects play a positive role in the development of community. √√
- CSI reveals a business attitude towards the community in which it operates. √√
- CSI projects are long term investment and must be sustainable. √√
- It is relevant to the South African context where socio-economic upliftment is such a priority. √√
- Any other relevant answer related to the purpose of CSI.

Max [6]

3.3.1 **CSI Focus areas**

- Rural development √
- Employees √ **Max [2]**

Note: Mark the first TWO (2) only

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3.3.2 **The impact of corporate social investment / CSI on businesses**

Positives / Advantages

- May attract experienced employees/increased the pool of skilled labour √ which could increase productivity. √
- Positive / improved image √ as the business looks after employees/conducts itself in a responsible way. √
- A business may have a competitive advantage √ resulting in good publicity/an improved reputation. √
- Promotes customer loyalty √ resulting in more sales. √
- CSI projects may be used as a marketing strategy √ to promote their products. √
- The business enjoys the goodwill/support √ of communities. √
- CSI projects promote teamwork √ within business. √
- CSI helps to attract investors √ because of increase profits/income. √
- Gives business tax advantages √ such as tax reduction /rebates. √
- Assist in solving socio-economic issues √ like poverty/unemployment etc.√
- Any other relevant answer related to the positive impact/advantages of CSI on businesses.

AND / OR

Negatives / Disadvantages

- Business may not be supported/Customers may not buy their products/services √ resulting in a decrease in sales. √
- Small and medium enterprises find it difficult √ to implement CSI programmes. √
- Detailed reports must be drawn up, √ which can be time consuming. √
- Social spending reduces business /economic efficiency √ which makes it less competitive. √
- Social involvement is funded from business profits √ which could have been used to the benefit of customers/reduce prices. √
- CSI activities distract business focus √ from its core business functions. √
- Businesses find it difficult to adhere √ to legislations governing CSI. √
- It can increase financial risk, as programmes cost money √ and may impact negatively on profits. √
- It is difficult to accurately measure √ the effectiveness of social investment. √
- It is not easy to determine the exact needs of the communities, √ which may result in fruitless expenditure on CSI. √
- Most managers are not trained √ lack experience to handle social programmes. √
- Employees may spend more time working on CSI projects √ instead of focusing on their core duties. √

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- Providing goods/services that meet the needs of consumers √ is according to some stakeholders, already socially responsible. √
- Shareholders may receive less dividends, √ as some profits are spent on CSI. √
- Some shareholders/stakeholders might withdraw their support from the business √ as they feel that social issues should be government responsibility. √
- Any other relevant answer related to the negative impact of CSI on businesses **Max [6]**

3.4 **Diversity Issues**

DIVERSITY ISSUES	MOTIVATIONS
1 Poverty. √√	- BT decided to reward employees for services that were rendered. √
2 Disability/Physically challenged √√	- BT also built ramps for employees who uses wheelchair. √
Sub max (4)	Sub max (2)

NOTE:
1. **Mark the first TWO (2) only.**
2. **The answer does not have to be in tabular format.**
3. **Award marks for diversity issues even if the motivation is incomplete.**
4. **Do not award marks for the motivation if diversity issues were incorrectly identified.** **Max [6]**

3.5 **Benefits of diversity in the workplace**

- Workforce diversity improves the ability of businesses √ to solve problems/improve/cultivate diverse markets. √
- Employees value each other's diversity √ and learn to connect /communicate across line of differences. √
- Diversity in the workplace 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 /demonstrate 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 perspective √ 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 customers. √
- Business with diverse workforce is more likely to have a good public image √ and attract more customer. √
- Any other relevant answer related to the benefits of diversity in the workplace.

Max [6]

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3.6 **Difference between ethical and professional behaviour.**

ETHICAL BEHAVIOUR	PROFESSIONAL BEHAVIOUR
- Refers to the principles of right and wrong/acceptable √ in society. √	- Refers to what is right/wrong/acceptable √ in a business. √
- Conforms to a set of values √ that are morally acceptable. √	- Set of standards √ of expected behaviour. √
- Forms part of a code of conduct √ to guide employees to act ethically. √	- Applying a code of conduct √ of a profession or business. √
- Focuses on developing a moral compass √ for decision making √	- Focuses on upholding the reputation √ of business/profession. √
- Involves following the principles of right and wrong √ in business activities/practices/dealings. √	- Includes guidelines √ on employees 'appearance/communication/attitude/responsibility, etc. √
- Any other relevant answer related to ethical behaviour.	- Any other relevant answer related to professional behaviour.
Sub Max (2)	Sub max. (2)

NOTE:
1. **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 TWO (2) if the differences are not clear/ Mark ethical behaviour or professional behaviour.**

Max [4]

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3.7 **Ways in which businesses can deal with Taxation/Tax Evasion as a type of unethical behaviour**

- Valued Added Tax need to be charged on VAT-able items. √√
- Submit the correct tax returns to SARS on time. √√
- All products should be correctly invoiced and recorded. √√
- Disclose all sources of income for tax payment purpose. √√
- Keep abreast with the latest SARS regulations and laws. √√
- Businesses that have evaded tax should apply for amnesty and declare their income. √√
- Effective systems to determine the appropriate amount of tax to be paid should be in place. √√
- Businesses should keep accurate records of income statements financial transactions. √√
- The employee's payroll needs to reflect accurate deductions according to the progressive tax systems. √√
- Make sure that all financial records are checked and audited. √√
- Any other relevant answer related to ways in which businesses can deal with Taxation/Tax evasion as a type of unethical behaviour.

Max [6]

[40]

BREAKDOWN OF MARKS

QUESTION 3	MARKS
3.1	4
3.2	6
3.3.1	2
3.3.2	6
3.4	6
3.5	6
3.6	4
3.7	6
TOTAL	40

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QUESTION 4: MISCELLANEOUS TOPICS

BUSINESS VENTURES

4.1 **Factors that should be considered when making investment decision**

- Return on investment/ROI √
- Risk √
- Investment term/period √
- Inflation rate √
- Taxation √
- Liquidity √

NOTE: Mark the first FOUR (4) only. **(4x1) [4]**

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

- Gives opportunities to financial institutions such as insurance companies to invest their funds in shares. √√
- Serves as a barometer/indicator of economic conditions in South Africa. √√
- Keeps investors informed on share prices by publishing the 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 available on the open market. √√
- Strict investment rules ensure a disciplined/orderly market for securities. √√
- Mobilises the funds of insurance companies and other institutions. √√
- Raises primary capital by encouraging new investments listed on companies. √√
- Regulates the market for trading 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 increase economic growth/ development. √√
- Any other relevant answer related to the functions of Johannesburg Stock Exchange (JSE)

Max [6]

4.3.1 **Insurance clause**

- Average clause √√ [2]

4.3.2 **Calculation**

Calculation of average clause

$$\frac{\text{Insured amount}}{\text{Market value}} \times \text{Damages/Loss} \surd$$

$$= \frac{\text{R300 000} \surd}{\text{R600 000}} \times \text{R90 000} \surd$$

= R45 000 √√√

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NOTE 3. **Award full marks if the answer is correct and no workings are not shown.**
4. **If the formula and workings shown correctly but the final answer is wrong, award a maximum of THREE (3) marks**
5. **If the answer and workings are incorrect, award a maximum of ONE mark for a formula.** **Max [4]**

4.4 **The impact of unit trust as a form of investment.**

Positive / Advantages

- Unit trusts are pooled funds of investors that are managed by a fund manager √ on behalf of the investors who buy shares on the JSE. √
- The fund manager chooses from a variety of share options √ that offer low to high risks investments. √
- The investments are managed according to predetermined rules and procedures √ which makes this type of investment a safe option. √
- The amount that may be invested each month varies √ from small amounts to big amounts. √
- Investment options like online investments make it easy for investors √ to work with this type of investments. √
- Investors have free access to the funds √ and may convert them to cash in the event of an emergency. √
- Lowers the potential risk √ and allows more people to invest in the fund. √
- Any other relevant answer related to the positive impact of unit trust as a form of investment.

AND/OR

Negatives/Disadvantages

- Share prices, as a rule, are subject to fluctuations, √ which may increase the risk of this type of investment. √
- Growth of unit trust investments is dependent on the established and well recognized companies√ in which shares were bought, continue to grow/expand. √
- The funds of the unit trust are limited to the contributions of members √ and may not be increased by other borrowings. √
- This investment option is not recommended to investors√ who want to invest for a limited period. √
- This investment option is not suitable for investors √ who want to avoid risks. √
- Any other relevant answer related to the negative impact of unit trust as a form of investment.

Max [4]

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BUSINESS ROLES

4.5 **Social rights of employees in the workplace.**
- Clean water. √
- Education. √
- Health care. √
- Protection. √

NOTE: Mark the first FOUR (4) only. (4 x 1) [4]

4.6 **Causes of conflict from the scenario**

4.6.1
- Employees are not adhering to the rules of the organisation. √
- The management lack clear communication which causes uncertainty amongst employees. √

NOTE: Mark the first TWO (2) only.

Max [2]

4.6.2 **Handling conflict in the workplace**
- Acknowledge that there is conflict √ between employers/employees/parties in the workplace. √
- Identify the cause of the conflict √ to get clarity on its nature. √
- Arrange time and place for negotiations √ where all employees involved are present. √
- Arrange a meeting √ between conflicting employers/employees. √
- Make intention for intervention clear √ so that parties involved may feel at ease. √
- Arrange a pre-negotiation meeting √ where workers complaints will be allowed to state their case /views separately. √
- 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 and evaluate the cause (s) of conflict √ breaking it down into different parts. √
- Evaluate the views expressed √ and make an objective decision. √
- 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 √ that will deal with the conflict. √
- Provide opportunities for parties √ to agree on 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 should handle conflict in the workplace.

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

- Mission statement should include values √ of equality/respect. √
- Treat workers with respect/dignity √ by recognising work well done. √
- Treat all their employees equally, √ regardless of their race/colour/age/gender/disability etc. √
- All workers should have access √ to equal opportunities/positions/resources. √
- Plan properly and put preventative measures √ in place. √
- Pay fair wages/salaries which is in line with the minimum requirements √ of the BCEA/Remunerate employees for working overtime/during public-holidays. √
- Ensure that employees work in a work environment √ that is conducive to safety/ Fairness/free from embarrassment. √
- Refrain from starting a venture √ using other businesses' ideas that are protected by law. √
- Engage in environmental awareness √ programmes/Refrain from polluting the environment, e.g. by legally disposing of toxic waste. √
- Employers and employees need to comply with legislation with regard √ to equal opportunities/human rights in the workplace. √
- Businesses should develop equity programmes/promote strategies √ to ensure that all employees are treated equally regardless of status/rank/power. √
- 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 manner in which the task should be performed. √
- Any other answer related to ways in which professional, responsible, ethical and effective business practices should be conducted.

Max [6]

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4.8 **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]

[40]

BREAKDOWN OF MARKS

QUESTION 4	MARKS
4.1	4
4.2	6
4.3.1	2
4.3.2	4
4.4	4
4.5	4
4.6.1	2
4.6.2	4
4.7	6
4.8	4
TOTAL	40

TOTAL SECTION B: 80

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SECTION C

Mark the FIRST question only.

QUESTION 5: BUSINESS VENTURES (PRESENTATION AND DATA)

5.1 **Introduction**

- The use of multimedia can help to enhance the presentation and captivate the audience. √
- The choice of visual aid has a direct impact on the way the information is received by the audience. √
- Businesses that make planning for the presentation are able to identify challenges that may occur during presentation. √
- The presenter needs to reflect on the effectiveness of the presentation. √
- Any relevant answer related to the introduction of the aspects that must be considered when designing a multimedia presentation/ the impact of the visual aid/factors that must be considered when preparing for presentation/areas of improvement in the next presentation. (Any 2 x 1) [2]

5.2 **Aspects that should be considered when designing a multimedia presentation**

- Start with the heading/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 or create graphics to assist the information which is conveyed. √√
- Add special effects/sound/pictures/animation to make it interesting for the audience. √√
- Create hyperlink to allow quick access to another files/documents/video clips. √√
- Use legible 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 languages and spelling errors. √√
- Use bright colours to increase visibility. √√
- Structure information in a logical sequence so that the audience can easily follow the content of the presentation. √√
- Limit the information on each slide by using key words and not full sentences. √√
- Any other relevant answer related to aspects that should be considered when designing a multimedia presentation

Max [8]

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5.3 **The impact of the visual aids:**

Power point/Data projector

- The presentation may be enhanced by the use of visual/graphics√ that a Data Projector/Power Point presentation provides. √
- Visual/audio aids like sound/video clips √ could easily be included in the Power Point presentation. √
- The stakeholder/audience's interest in the presentation could be increased if the slides are easy to read √ and if they have limited text on them. √
- The interest of the stakeholder/audience may be attracted √ by the use of various multimedia in the slides. √
- The slides used must complement the presentation/summarise the objectives of the presentation √ to the stakeholders/audience. √
- Any other answer related to the positive impact of the Power Point/Data Projector.

AND/OR

Negative/Disadvantages

- The presenter may not know how to operate√ the Data Projector/Power Pont presentation. √
- The stakeholder/audience may become annoyed with the interruptions caused by the inability of the presenter√ to operate the Data Projector/Power Point presentation. √
- The use of data projector/Power Point presentation is not recommended √ if the stakeholders/audience has visual or sound impediments. √
- The stakeholders/audience may be distracted √ by the presenter simply repeating what is displayed on the slides. √
- The implementation of load shedding may prevent the presenter from using the Data Projector/Power Point slides√ during his/her presentation. √
- Any other answer related to the negative impact of the Power Point/Data Projector.

Submax (8)

The impact of using posters/signs/banners/portable advertising stands/flags

Positives/Advantages

- Supports the main theme of the presentation √ if it is visually appealing. √
- May contain large pictures concepts √ to highlight important features of a product√.
- A poster that is displayed in strategic places within a venue √ will attract the attention of the audience/stakeholders. √
- A valuable visual aid that may be used√ to promote the vision of an organization. √
- Portable advertising could be placed in different venues/places √ depending on the movement of consumers/clients. √
- Any other relevant answer related to the positive impact of using posters/signs/portable advertising stands/flags

AND/OR

- **Negatives/Disadvantages**
- The visual aid may distract the audience /stakeholders √ from the main message of the presenter 's presentation. √
- Not suitable for small venues √ where the poster could be overbearing. √
- The visual aid is one-dimensional √ because it cannot be used with sound /video. √
- Posters displayed outside could be damaged /destroyed √by weather elements. √

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- Any other relevant answer related to the negative impact of using posters/signs/portable advertising stands/flags

Submax (8)
Max [16]

5.4 **Factors that must be considered when preparing for presentation**

- Be clear about the purpose of the presentation and write down an outline of the important information √ that you want to share with your audience. √
- Include information that is important √ and reliable in your presentation. √
- Familiarise yourself with the content of the presentation √ to ensure a smooth flow of the presentation. √
- Be familiar with the background of your audience, √ so that your presentation speaks to the area of interest. √
- Formulate a rough draft of your presentation that includes a logical flow of information √ from the introduction to the body, and finally to the conclusion. √
- Summarise the main facts of the body in your conclusion √ and link your conclusion to the initial purpose of the presentation. √
- Include the visual aid √ that will enhance your presentation. √
- Practice the delivery of your presentation √ to ensure that you do not exceed the time allocated. √
- Prepare yourself for possible clarity seeking questions √ that your audience may ask after the presentation. √
- Visit the venue of the presentation √ to ensure that the audio -visual equipment is in working order. √
- Prepare or print hand-outs √ that you may wish to share with your audience. √
- Any other relevant answer related to the factors that must be considered when preparing for presentation.

Max [12]

5.5 **Areas of improvement in the next presentation**

- The presenter should revise objectives that were not achieved. √√
- Use humour appropriately. √√
- Always be prepared to update/keep the information relevant. √√
- Reflect on any problem/criticism and avoid it in future presentations. √√
- Reflect on the time/length of the presentation to add/remove content. √√
- Reflect on the logical flow of the format/slides/application of visual aids. √√
- Increase/Decrease the use of visual aids or replace/remove aids that do not work well. √√
- Information that the presenter receives as feedback from a presentation should be analysed and where relevant incorporated/used to update/amend his /her presentation. .√√
- Any other relevant answer related to the areas of improvement that the management should consider for their next presentation.

Max [10]

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5.6 **Conclusion**

- Adding special effects/sound/pictures/ animation can make the presentation interesting for the audience. √√
- Power Point enable the presenter to attract and keep the attention of the audience**.** √√
- A well-prepared presentation enables the presenter to ensure that the aim of the presentation is captured in the opening of the statement of the presentation. √√
- A presenter should analyse feedback in order to improve on his/her next presentation. √√
- Any relevant answer related to the conclusion of the aspects that must be considered when designing a multimedia presentation/ the impact of the visual aid/factors that must be considered when preparing for presentation/areas of improvement in the next presentation.

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

[40]

QUESTION 5: BREAKDOWN OF MARK ALLOCATION

DETAILS	**MAXIMUM**	**TOTAL**
Introduction	**2**	**Max 32**
Aspects that should be considered when designing a multimedia presentation	**8**	
The impact of visual aids: ○ Power point/Data Projector ○ Posters/signs/banners/portable advertising	**16**	
Factors that must be considered when preparing for presentation	**12**	
Areas of improvement in the next presentation	**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 only some of the requirements are met.
- Allocate 0 marks where requirements are not met at all.

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QUESTION 6: BUSINESS ROLES (CREATIVE THINKING AND PROBLEM SOLVING)

6.1 **Introduction**

- The business environment is volatile and requires advanced creative thinking skills for effective decisions. √
- Problem solving techniques enable business to solve complex business problems. √
- An environment that promotes creative thinking enables employees to unleash their potential for the benefit of businesses. √
- Creative thinking enables businesses to differentiate their products and develop new ways of doing things. √
- Any other relevant introduction related to the differences between problem solving and decision making/applying problem-solving techniques to solve business problems/benefits of creative thinking in the workplace/ways business can create an environment that promotes creative thinking in the workplace.

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

6.2 **Differences between problem solving and decision making**

PROBLEM SOLVING	DECISION MAKING
- Problems can be solved by a group/team or an individual team member which makes the process consultative√√	- It is often done by one person/a member of senior management who makes it authoritarian. √√
- Alternative solutions are generated/identified and critically evaluated. √√	- Various alternatives are considered before deciding on the best one. √√
- Process of analysing a situation to identify strategies to bring about change. √√	- It is part of the problem-solving cycle as decisions need to be taken in each step. √√
- Any other relevant answer related to problem solving.	- Any other relevant answer related to problem solving.
Submax (4)	Submax (4)

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NOTE
1. **The answer does not have to be in a 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 problem solving or decision making only.**

Max **[8]**

6.3 **Ways in which business can apply the problem-solving techniques**
Force field technique:

- Describe the current situation or problem and the desired situation √ and write it in the middle or on top for everyone to see. √
- 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, √ ways to increase the forces for change. √
- Identify priorities √ and develop an action plan. √
- Any other relevant answer related to ways in which business can apply Force Field Analysis.

Submax (8)

Delphi -Technique

- The business must invite a panel of experts √ to research the challenge/s it might be facing. √
- Experts do not have to be in one place √ and will be contacted individually. √
- A questionnaire consisting of questions to gather information from the experts regarding the challenge/s of the business √ must be designed. √
- The experts will then be requested to send individual responses √ to the questionnaire. √
- The business then needs to summarise the responses from the experts √ using a feedback report. √
- This feedback report is sent back to the experts and, if necessary, a second set of questions/questionnaire based on the feedback √ report to the panel members will be developed. √
- Panel members will then be requested to provide further input/ideas √ on how to solve the challenge/s of the business. √
- If necessary, send a third questionnaire based on feedback from the second round √ will be developed. √
- Finally, the business will summarise all the feedback from the experts √ in a report. √
- Any other relevant answer related to ways in which business can apply Delphi -Technique.

Sub max (8)

Max [16]

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6.4 **The benefits 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 √ which leads higher job satisfaction. √
- 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. √
- Management/employees may keep up with fast changing technology √ which may lead to an increased market share. √
- 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/attract new investors. √
- Businesses can continuously improve on product development √ by exploring new ways to enhance growth. √
- Any other relevant answer related to benefits of creative thinking in the workplace.

Max [12]

6.5 **Ways to create an environment that stimulate creative thinking in the workplace**

- Encourage alternative ways of working/doing things. √√
- Encourage staff to come up with new ideas/opinions/solutions. √√
- Respond enthusiastically to all ideas and never let anyone feel less important. √√
- Place suggestion boxes around the workplace and keep communication channels open for new ideas. √√
- Emphasise the importance of creative thinking to ensure that all staff know that management want to hear their ideas. √√
- Make time for brainstorming sessions to generate new ideas, e.g. regular workshops/generate more ideas/build on one another's ideas. √√
- Train staff in innovative techniques/creative problem-solving skills/mind-mapping/lateral thinking. √√
- Encourage job swops within the organisation/studying how other businesses are doing things. √√
- Any other relevant answer related to ways in which business can create an environment that stimulate creative thinking in the workplace.

Max [10]

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6.6 **Conclusion**

- Businesses must have mechanism in place to help them work through problems by gathering the facts that are necessary to overcome specific challenge. √√
- Delphi Technique enables the business to gain a consensus regarding future trends and choose the best solution. √√
- Successful business always encourages employees to come up with new ideas and new ways of doing things in the workplace. √√
- Creating an environment that promotes creative thinking in the workplace contributes in achieving business goals increasing market share. √√
- Any other relevant conclusion related to the differences between problem solving and decision making/applying problem-solving techniques to solve business problems/benefits of creative thinking in the workplace/ways business can create an environment that promotes creative thinking in the workplace.

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

QUESTION 6: BREAKDOWN OF MARK ALLOCATION

DETAILS	MAXIMUM	TOTAL
Introduction	**2**	**Max 32**
Difference between decision making and problem solving	**8**	
Problem solving technique: o Force Field Technique o Delphi-Technique	**16**	
Benefits of creative thinking in the workplace.	**12**	
Ways business can create an environment that promotes creative thinking in the workplace.	**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 only some of the requirements are met.
Allocate 0 marks where requirements are not met at all.

TOTAL SECTION C: 40
GRAND TOTAL: 150

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