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Province of the
EASTERN CAPE
EDUCATION

**NATIONAL
SENIOR CERTIFICATE**

GRADE 12

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**CONSUMER STUDIES
MEMORANDUM**

MARKS: 200

This memorandum consists of 10 pages.

QUESTION 1: SHORT QUESTIONS

- 1.1 1.1.1 D decrease of consumers' disposable income. Understanding Easy (1)
- 1.1.2 B Samp Understanding Moderate (1)
- 1.1.3 D legal stokvel. Understanding Difficult (1)
- 1.1.4 D Anaemia Understanding Easy (1)
- 1.1.5 D Tuberculosis Remembering Easy (1)
- 1.1.6 C starvation out of choice. Remembering Easy (1)
- 1.1.7 A Fudge, chocolate Remembering Easy (1)
- 1.1.8 C Retrospective fashion Remembering Easy (1)
- 1.1.9 B are grown without pesticides and are dyed with natural dyes. Remembering Easy (1)
- 1.1.10 D body corporate Understanding Easy (1)
- 1.1.11 D Home owners insurance Understanding Easy (1)
- 1.1.12 C Elton earns R3500 per month. Applying Easy (1)
- 1.1.13 A Front loader Understanding Moderate (1)
- 1.1.14 C mortgage bond. Understanding Moderate (1)
- 1.1.15 A Pay for water and electricity consumption Understanding Moderate (1)
- 1.1.16 D Five Remembering Easy (1)
- 1.1.17 C inspecting products to ensure that it meets the required standard set. Understanding Easy (1)
- 1.1.18 C ensure that there is enough stock in the storeroom. Understanding Easy (1)
- 1.1.19 B colourful see-through plastic. Understanding Easy (1)
- 1.1.20 A cash flow projection. Understanding Easy (1)
- 1.2 1.2.1 Air passenger tax (1)
- 1.2.2 Value Added Tax (VAT) (1)
- 1.2.3 Pay as you earn (PAYE) (1)
- 1.2.4 Capital gain tax (1)
- 1.2.5 Estate duty (1)
- Remembering, Easy
- 1.3 1.3.1 Brand pirated (1)
- 1.3.2 classic (1)
- 1.3.3 technological (1)
- 1.3.4 contemporary (1)
- 1.3.5 fads (1)
- Remembering, Difficult

- 1.4
- | | | |
|-------|---|--|
| 1.4.1 | B | Maintain a steady level of production and sales |
| 1.4.2 | F | Predicting future available cash |
| 1.4.3 | D | Ability to maintain a steady level of production and sales without exhausting available cash |
| 1.4.4 | A | Predicting number of products for future sales |
| 1.4.5 | G | Operating costs |
- Understanding, Difficult (5 x 1) (5)

- 1.5 From the list below, identify FIVE requirements for a bank to grant a home loan. Write only the letter (A–H) next to the question number (1.5) in the ANSWER BOOK.

- B Proof of income
 D Copy of the offer to purchase
 E Evaluation of spending and payment habit
 F Proof of South African Identity Document
 H A credit check
 Understanding, Difficult

(5)

[40]

QUESTION 2: THE CONSUMER

- 2.1 2.1.1 **A contract** is an agreement that is intended to create legal rights ✓ and duties between parties. ✓ (2)
 Remembering, Easy Successful 169, Focus 155
- 2.1.2 **Cooling off period** is the amount of time the law gives a consumer who has signed a contract, to cancel ✓ without reason or financial implications/transactions that resulted from direct marketing/transactions that the consumer did not start. ✓ (2)
 Remembering, Easy Successful 173, Focus 157
- 2.1.3 **Exemption clauses** are included in a contract that exonerate/clear a party from any liability ✓ should he or she fail to honour the agreement/when the agreed product does not serve the purpose for which it was acquired. ✓ (2)
 Remembering, Easy Successful 173, Focus 156
- 2.2 **Explain how South African families can use water more responsibly in the garden.**
- Plant water wise plants and indigenous plants that require less water.
 - Use grey water from washing machines/basins/showers/baths to water the garden.
 - Use mulches to retain water in the soil.
 - Do not water the garden during the hottest part of the day as most of it will evaporate.
 - Water plants with a bucket and not a hose/sprinklers.
- Understanding, Easy Successful 199, Focus 181 (2)
- 2.3 2.3.1 **Identity the type of club referred to in this case study.** (1)
 Stokvel ✓
 Understanding, Easy Successful 177-178, Focus 161
- 2.3.2 **Explain how this club operates**
- Every member contributes R1 000 per month. ✓
 - This money will be saved in a bank at compound interest ✓
 - All members will receive their contributions and interest at the end of October ✓ (Any 3 x 1) (3)
- Applying, Easy Successful 177-178, Focus 161

2.4 **Compound interest**

- With compound interest the members will receive interest on the original amount ✓ plus the interest to date ✓
- With simple interest the members will only receive interest on the original amount.

(Any 4 x 1) (4)

Understanding

Successful 185, Focus 167-168)

2.5 **Discuss how inflation has a negative impact on Heather's disposable income**

- Heather's disposable income will be less due to inflation ✓
- Prices of goods and services increase ✓
- She will buy less goods ✓
- She spends more on petrol ✓ which reduces her disposable income even more ✓

(Any 4 x 1) (4)

Applying, Moderate

Successful 185, Focus 167-168

[20]**QUESTION 3: FOOD AND NUTRITION**3.1 3.1.1 **E-coli infection ✓**

Remembering, Easy

Successful 106, Focus 90 (1)

- 3.1.2
- Underdone/half-cooked patty
 - Water in which lettuce and tomato was rinsed could have been contaminated. ✓
 - Lettuce could have been contaminated by the faeces of domestic animals where it was growing ✓

(Any 2 x 1) (2)

Applying, Moderate

Successful 106, Focus 90

3.1.3 **Three symptoms**

- Abdominal pain/cramps ✓
- Diarrhoea/bloody diarrhoea/bloody stools ✓
- Tiredness ✓
- Nausea ✓
- Vomiting ✓
- Fever ✓

(Any 3 x 1) (3)

Remembering, Easy

Successful 106, Focus 90.

3.2 3.2.1 **Explain FOUR reasons why South African farmers may not be economically eager to produce organic fruit.**

- Organic farming is more expensive than conventional farming ✓
- The start-up cost is higher ✓
- Labour is more intensive ✓
- Yields are lower and the risk higher ✓
- Fruit often have more blemishes which could impact the number of fruit suitable for selling negatively ✓ decreasing profit ✓
- The shelf life is shorter therefore fresh produce should sell quicker to prevent losses ✓

(Any 4 x 1) (4)

Understanding, Difficult

Successful 126, Focus 104

3.2.2 Negative impact

- Exported organic food is transported by aeroplane which contributes to air pollution✓ and global warming. ✓
- Copper sulphate is a permitted organic pesticide, but is toxic to earth worms✓ fertilizing the soil and to fish. ✓
- Controlling weeds can lead to greater energy consumption. ✓ (Any 4 x 2) (4)

3.3 3.3.1 Explain how gastroenteritis was transmitted to Bruce

- The baker who prepared the cheesecake had gastroenteritis
 - The baker did not wash his/her hands before she started to work with the ingredients
 - The ingredients was contaminated
 - The water might have been contaminated
 - Dirty equipment was used. (Any 3 x 1) (3)
- Application S 91

3.3.2 Treatment

- Replace fluids and electrolytes (body salts) lost in loose stools.
 - Drink bottled or boiled water, fruit juices and sport drinks. Avoid water of uncertain quality and dairy products
 - Easily digested food such as rice, bananas and dry toast will help with rehydration because they will reduce fluid loss through faeces
 - Consult a doctor rather than attempt self-medication if the diarrhoea is severe or it does not improve within several days. (Any 3 x 1) (3)
- Application S 91

3.4 3.4.1

Milk allergy	Lactose intolerance
When the immune system wrongly thinks that the milk protein is harmful ✓ and react against it/build antibodies against it. ✓	When the body has too little or no lactase (enzyme) ✓ to digest lactose into glucose. ✓

*Not in Table form: -1 mark

3.4.2 Explain why the starter will be suitable for a person suffering from anaemia.

- The starter contains liver/lettuce and whole-wheat bread that are sources of iron ✓ which assists in the formation of red blood cells. ✓
 - Liver contains vitamin B₁₂ that assists with the formation of red blood cells. ✓
 - Folic acid ✓ is also found in liver, lettuce and whole-wheat bread. ✓
 - Lettuce is a source of vitamin C✓ which promotes the absorption of iron. ✓ (Any 3 x 1) (3)
- Applying, Moderate Successful 91, Focus 79

3.4.3 Discuss the suitability of the cheese cake for a person with diabetes

- The cheese cake is not suitable for a diabetic. The sugar ✓ and starch ✓ in the tennis biscuits will increase the blood glucose level.
 - Too much fat in the cream✓ creamed cheese/margarine✓ which should be restricted ✓ as a person with diabetes is prone to heart disease. ✓ (5)
- Applying, Difficult Successful 80-88, Focus 72-73

3.4.4 **Analyse the cheese cake for a person suffering from osteoporosis.**

This cheese cake is suitable for a person with osteoporosis. ✓ It consists of food rich in calcium such as cream cheese/condensed milk that will strengthen the bones. ✓ Margarine is a good source vitamin D and phosphorus that assist the absorption of calcium. ✓ Water could be fluoridated that makes the bones strong. ✓ Too much protein in the cheese cake/cream/cream cheese/condensed milk. ✓ The body releases aids into the bloodstream when digesting proteins ✓ and draws calcium from the bones to neutralise the acids ✓ which makes the bones weak. ✓

Analysing, Difficult

Successful 89-90, Focus 75-76

(8)
[40]

QUESTION 4: CLOTHING

4.1 4.1.1 **Style:** is the specific characteristic that makes one product or item different from another product of the same type.

(2)

4.1.2 **Fashion trends:** The direction in which fashion moves.
Remembering, Easy

Focus 48

(2)

4.2 **Clothing – purchasing patterns**
Inflation

When inflation ✓ rises, the price ✓ of goods and services also rises. ✓ The consumer has less to spend on clothing.

Remembering, Moderate

Successful 53, Focus 49

(4)

4.3 **Brand piracy has a definitive impact on the sales of legally protected brand names. Justify this statement.**

- The image of this brand name could be harmed and it could lead to less sales.
- Consumers may lose faith in brands.
- The original manufacturers lose income.
- It prevents the registered trademark owners.

Remembering, Moderate

(4)

4.4 **Cotton is a very popular fabric for clothing, but it is not eco-friendly. Discuss the impact that cotton production have on the natural environment.**

Cotton are produced from crops that require pesticides ✓ or chemicals to grow. The use more energy ✓ and more water to be produced and creates more waste. ✓ Cotton also has a high carbon footprint. ✓

Application, easy

Focus 59

(4)

4.5 **Evaluate the suitability of this outfit for a formal occasion.**

- Not suitable
- It is suitable for an informal occasion
- The outfit is too open

(4)
[20]

QUESTION 5: HOUSING

- 5.1 5.1.1 **Initiation fee:** the once-off fee the bank charges✓ for preparing and processing the loan application. (2)
Remembering, Easy Successful 145, Oxford
- 5.1.2 **Occupational rent** is paid to the seller, when the buyer occupies the property ✓ before the bond is registered. ✓ (2)
Remembering, Moderate Successful 146, Focus 120
- 5.2
- | | |
|---|--|
| <p style="text-align: center;">Full-title ownership</p> <p>is a form of tenure in which the buyer is legal owner of the entire property✓ consisting of the land and the structure built on it✓</p> | <p style="text-align: center;">Sectional-title ownership</p> <p>is a form of tenure in which the buyer is legal owner of section of a housing complex✓ and have shares in the undivided plot on which it stand✓</p> |
|---|--|
- (4)
- *Not in Table form: -1 mark Remembering, Easy
- 5.3 5.3.1 Full-title ownership (1)
Remembering, Easy Successful 139-140, Focus 121-122
- 5.3.2 Advantages (5)
(Any 5 x 1)
- The buyer is the legal owner of the entire property. ✓
 - The property can be left in the will for your children. ✓
 - Changes can be made to his or her property. ✓
 - The owner has a sense of security and independence✓
 - The property can be used as security and independence. ✓
 - The property can be used as security for a bank loan. ✓
 - It is a sound investment because the value of the property increases over time. ✓
 - You can see the furnished house before you buy. ✓
 - The property can be sold to make a profit. ✓
 - A business can be run from the home. ✓
- 5.4 Bond/mortgage protection/home owner's comprehensive insurance (2)
Understanding, Easy Successful 145, Focus 128
- 5.5 5.5.1 Lease contract ✓ (2)
- 5.5.2 A lease is a written document that states the rental conditions✓ and the rights and responsibilities of both the tenant and landlord✓
A lease is a rent agreement between the property owner and the tenant in which the tenant✓ commits him-or-herself to renting the property for a minimum period at a fixed rental amount ✓ (Any 2 x 1)
Understanding, Easy Successful 137, Focus 118 (2)

5.6 Freezer

5.6.1 Height, adjustable racks ✓ (2)
Applying, Moderate Successful 159, Focus 145

5.6.2 • Energy rating A ✓
• Sound warning when door is open ✓
• Even distribution of air and electricity ✓
• Optimal temperature control ✓
• Automatic door close function ✓ (5)
Applying, Difficult Successful 159, Focus 145

5.6.3 Self-defrost/No frost option (1)
Applying, Difficult Successful 159, Focus 145

5.7 • Ralton will pay a deposit. ✓
• The remaining balance is paid in instalments. ✓
• Ralton can use the freezer while paying instalments ✓
• Ralton gets a guarantee. If the freezer breaks within the guarantee period the seller will repair the freezer. ✓
Applying, Moderate Successful 162, Focus 148 (4)

5.8 • Ralton will pay fixed rental amount monthly. ✓
• The property has a braai area/swimming pool to entertain friends and family. ✓
• It's a three-bedroomed house/enough space for friends and family to sleep over. ✓
• Ralton can run his taxi business from the property with the landlord's permission. ✓
• The property has a big backyard to extent the house later if Ralton decide to buy.
• The property has electric fencing/alarm system ✓ for the safety of Ralton and his taxis. ✓
• The landlord is responsible for security and paying the rates and taxes (Any 8 x 1) (8)
Evaluation, Moderate Successful 137, Focus 118

[40]

QUESTION 6: ENTREPRENEURSHIP**6.1 6.1.1 Target Market**

A target market is a specific group of people ✓ with common needs and interest who may want to purchase a product. ✓

(2)

6.1.2 Target market

- Community ✓
- Married couples ✓
- Teenagers ✓

Understanding, Easy

(Any 2 x 1)

Scenario

(2)

6.2 Stock control

- Stock control helps to minimise the cost of storing the final product. ✓
- Ensures that enough raw materials are available for production. ✓
- Ensures that the right quality raw materials are purchased ✓ for the product.
- Wastage of raw materials/final product is reduced. ✓
- Money invested in stock is limited. ✓

Remembering, Moderate

(Any 4 x 1)

Successful 23, Focus 19

(4)

6.3 Product specifications (advantages)

- Product specifications ensures that customers' needs are met. ✓
- The product will always be the same in quality/appearance, size, and weight/colour/style. ✓
- Zelda will not lose profit because of failure. ✓

Remember, Moderate

(Any 4 x 1)

Successful 21, Focus 16

(4)

6.4 Training of workers

- Training of workers will improve the quality of work
- Lead to reduced wastage of atchar/ingredients
- Improve the workers' morale/feel more confident/job satisfaction
- Help to reduce maintenance and repair costs of sewing machine/food processor.

Understanding, Moderate

(Any 2 x 1)

Successful 26, Focus 25

(2)

- 6.5**
- Zelda will not have to purchase unnecessary stock that cannot be found. ✓ (thread/fabric/ingredients) because she has effective storage procedures
 - Fish moths/ mildew will not destroy the fabric. ✓
 - Zelda will not lose any money/profit ✓ due to ineffective storage procedures.
 - There will be no wastage/spoilage of raw atchar ingredients/raw materials. ✓
 - Atchar ingredients can be preserved. ✓
- Applying, Difficult

(Any 2 x 1)

Successful 27, Focus 22

(2)

- 6.6 6.6.1 • Through flyers ✓
• Telling friends and family ✓
Applying, Moderate Scenario (2)
- 6.6.2 • Zelda only uses coloured, recycled paper for the flyers. ✓
• She uses peanut butter bottles✓ collected from family and friends.
• She applies the reuse✓, recycle✓ and reduce principle of sustainable production and consumption effectively. ✓
• She creates less waste to dispose of ✓ therefore helps to reduce the negative impact on the environment/carbon footprint. (4)
Applying, Difficult Successful 26, Focus 26-27
- 6.7 • Zelda makes sure that her customers' needs are met. ✓
• Zelda makes them feel important. She gets regular feedback✓ on the atchar and repaired clothes and use this to improve her atchar and services. ✓
• She gives them clear information about the products and services. ✓
• Listen to customer complaints and try to solve them. ✓
• Return calls if she promised to do so. ✓
• She trains her family and friends that come into contact with her customers on good customer relations. ✓ (8)
Applying, Moderate Successful 25, Focus 25
- 6.8 6.8.1 Selling price per bottle atchar
 $R12,40 + R7,36 = R19,76✓$
 $R19,76 \times \frac{65}{100} = R12,84✓$
 $R19,76 + R12,19 = R32,60✓$
R32,00/R33 (4)
- 6.8.2 $R32,60 \times 15✓ = R489 ✓$
 $-R19,76 \times 15 = R296,40 ✓$
R192,60 ✓
OR
 $R32 \times 15 ✓ = R480$
 $-R19,76 \times 15 = R296,40$
R184,80 (6)
Applying, Difficult Successful 38-39, Focus 36-37
- [40]
- TOTAL: 200**