

**GAUTENG DEPARTMENT OF EDUCATION  
SENIOR CERTIFICATE EXAMINATION**

**BUSINESS ECONOMICS SG**

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**QUESTION 1  
COMPULSORY**

- 1.1 B
- 1.2 D
- 1.3 A
- 1.4 C
- 1.5 B
- 1.6 D
- 1.7 C
- 1.8 C
- 1.9 A
- 1.10 B
- 1.11 C
- 1.12 B
- 1.13 D
- 1.14 A
- 1.15 C
- 1.16 C
- 1.17 B
- 1.18 C
- 1.19 C
- 1.20 A
- 1.21 A
- 1.22 B
- 1.23 C
- 1.24 B
- 1.25 C

25x2=[50]

**QUESTION 2**  
**FORMS OF OWNERSHIP**

**2.1 ADVANTAGES OF A PARTNERSHIP**

- The joint contribution of capital strengthens the financial position of a business and enables it to expand.
- The partners combine their special skills and abilities and each one can specialize on the aspects for which he/she is best suited.
- The formalities and procedure involved in establishing a partnership are simple and inexpensive.
- Because partners are jointly and severally liable for the debts of a partnership, it is easy to raise loans or obtain credit.
- The jointly and severally unlimited liability of partners acts as an incentive to each to do he/her best to make the venture a success.
- Because the partners are working with their own money, they are free of all the legal restrictions and supervisory measures imposed on companies.
- The capital each partner contributed to partnerships can be increased, reduced or withdrawn without difficult legal procedures.
- Maintain personal contact with clients.
- Joint decision making by partners may yield better results.
- No legislation regarding control of the financial affairs of the business.
- Improved working conditions (a day free / weekends free, etc.)
- Responsibilities can be divided.
- Expenses are divided. (Not necessary for each partner to have and pay his/her own receptionist, etc.) (Any 5x2 each)= (10)

**2.2 CONTENTS OF FOUNDING STATEMENT (CC)**

- Full name of the enterprise, ending with CC
- Postal address
- Address of Head Office
- Principal activity (purpose) of the CC
- Particulars of each member's contribution to the CC
- Interest of members expressed as a %
- Full names, surname and ID of each member
- Date on which the financial year ends
- Name and address of the accounting officer of the CC (Any 5x2 each)= (10)

**2.3 CONTENTS OF ARTICLES OF ASSOCIATION**

- Shares, certificate of shares and variation of rights
- Meetings
- Directors
- Dividends and reserves
- Accounting records (5x2) = (10)

**2.4 SHORT QUESTIONS**

- 2.4.1 Public company  
 2.4.2 Informal sector  
 2.4.3 Partnership  
 2.4.4 Horizontal  
 2.4.5 By a special resolution (5x2 each)= (10)

**2.5**

- Memorandum of association
  - Articles of association
  - Postal address / Situation of registered office
  - Registration fee receipt
  - Receipt for payment of annual duty
  - List of directors/ consent in writing by each director
- 5x2=(10)  
[50]

**QUESTION 3****MARKETING FUNCTION: PRODUCT AND PRICE POLICY****3.1 MISSING WORDS**

- 3.1.1 Trade mark  
 3.1.2 Industrial / capital goods  
 3.1.3 Life cycle  
 3.1.4 Utility  
 3.1.5 Nature (5x2 each)= (10)

**3.2 STEPS IN PRODUCT DESIGN**

- Getting ideas
- Sifting the ideas
- Designing / testing the product concept
- Adapting/redesigning of the concept
- Analyzing the profitability of the concept
- Designing / testing of the actual product
- Test marketing
- Marketing of the product
- Ongoing upgrading of the product (Any 5x2 each)= (10)

**3.3 REQUIREMENTS OF A TRADE MARK**

- The public must like it and it mustn't be irritating
  - Must contain a unique symbol, mark or word that has a certain meaning
  - Must be able to increase product range, without changing the trade mark
  - It must be such that new products can easily be added to the mark
  - Must not be misleading
  - Must reflect the salient features of the product
  - Must be easily registered
  - Must increase marketing mix and strategy
  - Not be the same as those of competitors to avoid confusion
  - Adjustable to packaging requirements
  - Suitable, descriptive language
  - Easy for consumers to remember
- (Any 5x2 each)= (10)

**3.4 PRICE DETERMINATION FACTORS  
NB. NOT FORMS OF MARKET AND NORMAL TRADE PRACTICES**

- Availability of substitute goods
  - Nature of demand
  - Fixed prices
  - Reaction of the consumer
  - Attitude of distributors
  - Production costs
  - Distribution costs
- (Any 5x2 each)= (10)

**3.5 OBJECTIVES WITH PRICE DETERMINATION**

- Satisfactory profit / return on capital
  - Maintain his particular share of the market
  - To capture a larger share of the available market
  - To achieve a specific profit objective
  - To achieve a definite sales volume
  - To eliminate competition
  - To increase sales in order to utilise the advantages of mass production
- (Any 5x2 each)= (10)  
[50]

**QUESTION 4  
FINANCIAL FUNCTION****4.1 SHORT QUESTIONS**

- 4.1.1 Working capital
  - 4.1.2 Borrowed capital
  - 4.1.3 Sureties
  - 4.1.4 Status report
  - 4.1.5 Factoring of debtors
- (5x2 each)= (10)

## 4.2 CASH BUDGET

- Financial planning for the future
- Usually one year in advance
- To determine the **working capital** requirements
- As well as the source and spending thereof
- Compare it monthly with actual figures
- If necessary, adjust/adapt it. (Any 3x2 each)= (6)

## 4.3 CAPITAL MARKET:

- Receive surplus money from the public and lend it out on the **long** term.

**MONEY / CREDIT MARKET:**

- Receive surplus money from the public and lend it out on the **short** term. (2x2 each)= (4)

## 4.4 FACTORS: WORKING CAPITAL

- Size of the enterprise
- Nature of the enterprise
- Stage of development
- Time of production
- Rate of turnover
- Buying and selling terms
- Seasonal consumption
- Seasonal production (Any 6x2 each)= (12)

## 4.5 PURPOSE OF STOCK CONTROL

- To determine the value of the stock
- To control the cost and selling price of goods
- To meet the normal demand of customers
- To detect obsolescence and theft (Any 4x2 each)= (8)

## 4.6 SOURCES OF INFORMATION ABOUT FINANCIAL STATUS

- Bank references
  - Business references
  - Employers
  - Credit agencies / bureau
  - Application form
  - Chamber of Commerce (Any 5x2 each)= (10)
- [50]**

**QUESTION 5  
INSURANCE**

**5.1 SHORT QUESTIONS**

- 5.1.1 Underinsured
- 5.1.2 Insurable interest
- 5.1.3 Road Accident Fund
- 5.1.4 Insurer
- 5.1.5 Security (5x2 each)= (10)

**5.2 BOOK VALUE**

- Cost price less depreciation or value as indicated in Balance Sheet (4)

**SUBSTITUTE VALUE**

- The price it would cost to buy a similar asset at this stage (2)

**5.3 UNDERINSURANCE**

\* (Formula):  $\frac{\text{Insured value}}{\text{Genuine value}} \times \frac{\text{loss}}{1}$

- R850 000 ÷ R900 000 x R100 000
- \* R94 444,44 (8)

**5.4 REQUIREMENTS FOR INSURABLE INTEREST**

- There must be some person, object, action, potential risk (liability).
- The above-mentioned must be the basis of the policy (contract).
- The insured must benefit from the safety of the property / life of person
- Must prove that there will be financial losses when the property is damaged / person dies. (Any 2x2 each)= (4)

**5.5 EXAMPLES: INSURABLE INTEREST**

- An individual in his / her own life and property
- A married women in the life of her husband
- A partner in the lives of his partners
- A creditor in the lives of debtors
- A mortgager in the property of the mortgagee (5x2 each)= (10)

## 5.6 ADVANTAGES OF INSURANCE

- Protects persons against insurable losses
- Insurance policies can be ceded as security for loans
- Protects creditors against losses caused by death / insolvency of debtors
- Life insurance is a compulsory form of saving
- Provides indemnification to employees when they lose their work / are injured at the work place
- Security for the wife / children when the breadwinner dies
- Extra pension on retirement (Any 5x2 each)= (10)

## 5.7 ROAD ACCIDENT FUND

- To provide cover for all drivers of motor vehicles against claims by persons injured in vehicle accidents. (2)  
[50]

## QUESTION 6 PRODUCTION FUNCTION

- 6.1.1 Operating optimum
- 6.1.2 Quality control
- 6.1.3 Method study
- 6.1.4 Mass production
- 6.1.5 Break-even point 5x2= (10)

## 6.2 Advantages of mass production (continuous production)

- Products are manufactured at lower costs of production per unit, i.e. the advantages of the law of increasing returns come into operation.
- Because the levels of the semi-finished product stocks are low, the stock-piling costs per unit are low and the minimum storage capacity is required.
- A greater measure of specialization can be attained. Large manufacturers can afford to employ first-class technical experts and to apply the most economical methods of production.
- The division of duties (labour) can be carried further than is possible in a small factory, with the result that each worker attains a higher degree of skill in handling machinery and raw materials.
- Workers and machines are optimally employed.
- The handling of materials (spare parts) is restricted.
- The production control process is considerably simplified.
- The capital invested in stocks is converted into money by means of sales at a faster rate, in other words, the sales turnover is high.
- The design for the size and the shape of the tooling and each part of the final product are all fixed (standardized) and the uniformity so achieved leads to faster and cheaper production. Any 6x2= (12)

**6.3 Production control**

- Route determination
- Working arrangements
- Scheduling of production
- Cost estimation
- Production authority
- Progress control

Any 5x2= (10)

**6.4 Advantages of quality control**

- It encourages workers to continue to produce quality products.
- It can serve as a basis for the introduction of reliable wage incentive schemes.
- Dealers and consumers are assured that the quality of the goods they purchase is of the required standard.
- Production costs can be reduced through the elimination of poor products which have to be sold as rejects.
- The continuous testing of quality and standards can lead to improved product design and quality.

Any 5x2= (10)

**6.5.1 Direct labour costs**

Are the costs of labour that are specifically used in the production of a certain product.

(2)

**6.5.2 Indirect labour cost**

Are the labour costs of those people who are not specifically involved in the production of a product, e.g. cleaners of factory.

(2)

**6.5.3 Primary costs**

The sum of direct raw material and direct labour cost

(2)

**6.5.4 Fixed costs: Costs that stay constant, irrespective of number of hours worked or units manufactured.**

(2)

[50]

**QUESTION 7  
GENERAL MANAGEMENT**

**7.1 Top management make**

- strategic decisions which chiefly concern the external problems of the undertaking.
- futuristic and of
- a long-term nature.



**Middle management**

- takes tactical decisions which are aimed at the execution of the strategic decisions of top management; in other words, these decisions must, with the aid of low level management, be turned into actual production.
- therefore has an important planning and control function which is medium-term by nature.

**Lower level management**

- takes operating management decisions which are aimed at making the day to day operations of the undertaking as profitable as possible.
- These decisions are short-term by nature.

Heading = (1) Discussion = (2)

4x3=(12)

**7.2 Line organization structure****Advantages**

- The system is simple, easy to design and easily understood by everyone in the organization.
- Only one head or boss gives orders to particular workers. This eliminates confusion.
- It is easy to determine who carries authority in a department and who has the responsibility of carrying out orders.
- The organization lends itself to guide decision-making and action.

4x2=(8)

**7.3 Principles (or requirements) of effective planning**

- Although planning is aimed at the setting up of objectives, a long-term policy and plan for the development of the undertaking as a whole, it must nevertheless be flexible and adaptable to change.
- Without exception, planning should always be scientific and all possible factors and alternatives should be analysed and considered.
- The method or technique of planning that is selected must be the most suitable for the specific task or problem.
- Planning takes place on different levels and it must be coordinated into a hierarchy of plans, in order of importance.
- Planning must also be realistic. The plans must be economic and feasible; in other words, it must be borne in mind that a person's power in the planning and building up of a huge organization may have limitations.
- There must be a balance in the planning of operations on different levels, especially in routine plans.
- The information concerning all the planning must be transmitted to all interested supervisors and workers through an effective system of communication.
- Planning is always futuristic by nature, but it is important that the period of advance planning should always be realistic and take into account all developments.

- The time scale for planning and the execution thereof are important.
- The plan must be simple and clear.
- The plan must be in writing and the most important document such as the budgets, job analysis or specifications and routine instructions should be fully set out.
- Planning is one of the functions of management and as such is a means to an end and not an end in itself. Any 5x2= (10)

#### 7.4 Motivation

- Security
- Fair remuneration
- Appreciation and acknowledgement of good work successfully completed
- Interest in the worker as a person
- Good human relations
- Dignified treatment
- Good liaison (communication) with workers
- Reasonable instructions
- Opportunities for self-realisation Any 5x2= (10)

#### 7.5.1 Delegation

The vesting of discretion in the making of decisions by a senior member of staff in a subordinate. (2)

#### 7.5.2 Coordination

Is concerned with the achievement of harmony of the individual efforts with the group efforts of the enterprise. (2)

#### 7.5.3 Communication

Is the transfer and receiving of ideas, feelings and attitudes between the management and the workers. (2)

#### 7.5.4 Decision-making

Means that an action or a series of actions is/are chosen from possible alternatives, especially if uncertainty exists.  
Discipline

- 7.5.5 Measures or procedures to change the behaviour of workers so that it complies with the standards laid down by the firm. (2)  
[50]

**QUESTION 8**  
**ADMINISTRATION, THE ENTERPRISE AND ITS**  
**ENVIRONMENT**

**8.1 Factors**

- The nature of the organization
- The size of the organization
- Standardised work procedures
- Quality of staff
- Diversification of activities
- Geographical distribution of business activity Any 5x2= (10)

**8.2 Handling of info**

- Accounting records
- Cost accounting
- Budgets
- Statistics
- Relevant administration activities Any 4x2= (8)

**8.3 Services of chambers of commerce and sakekamers**

The services of chambers of commerce and sakekamers include

- protecting and promoting trade in their own towns generally.
- agitating for municipal regulations and laws which are in the interest of commerce.
- by arbitration arriving at the settlement of disputes among members.
- collecting statistics and information of members.
- keeping a blacklist for the information of members.
- introducing uniform shop hours, wages and prices, in order to eliminate unnecessary competition. Any 5x2= (10)

**8.3.2 Services, functions and advantages of the JSE (Security Exchange)**

- The Stock Exchange serves as an important link between investors and entrepreneurs.
- The Stock Exchange encourages and helps numerous small investors to invest their savings in shares and thus obtain a share in the commerce and industry of their country.
- The Stock Exchange enables financial institutions, such as building societies and insurance companies, as well as those of pension schemes, to invest their funds in commerce and industry by creating a means with which they can be converted into cash when necessary.
- The Stock Exchange provides a measure of protection for investors because it lists only shares of companies that conform to certain strict requirements laid down by the Stock Exchange Committee.
- By the forces of supply and demand, share prices on the Stock Exchange find a level that corresponds approximately to their intrinsic value as assessed by buyers and sellers who make studies.

- Through the daily publication of share prices in the press, the public is kept informed regarding investments and market trends.
- The Stock Exchange is a very sensitive barometer of economic conditions and price trends, and also serves as a guide for management personnel when they have to take decisions on business policy. Any 5x2= (10)

### 8.3.3 SARB

- Bank of issue
- Custodian of gold
- Cash reserves
- Bank of rediscount
- Government or state bank
- Cleaning bank
- Control of credit and the amount of money in circulation Any 5x2= (10)

8.4 The National Finance Corporation of S.A. (2)  
[50]

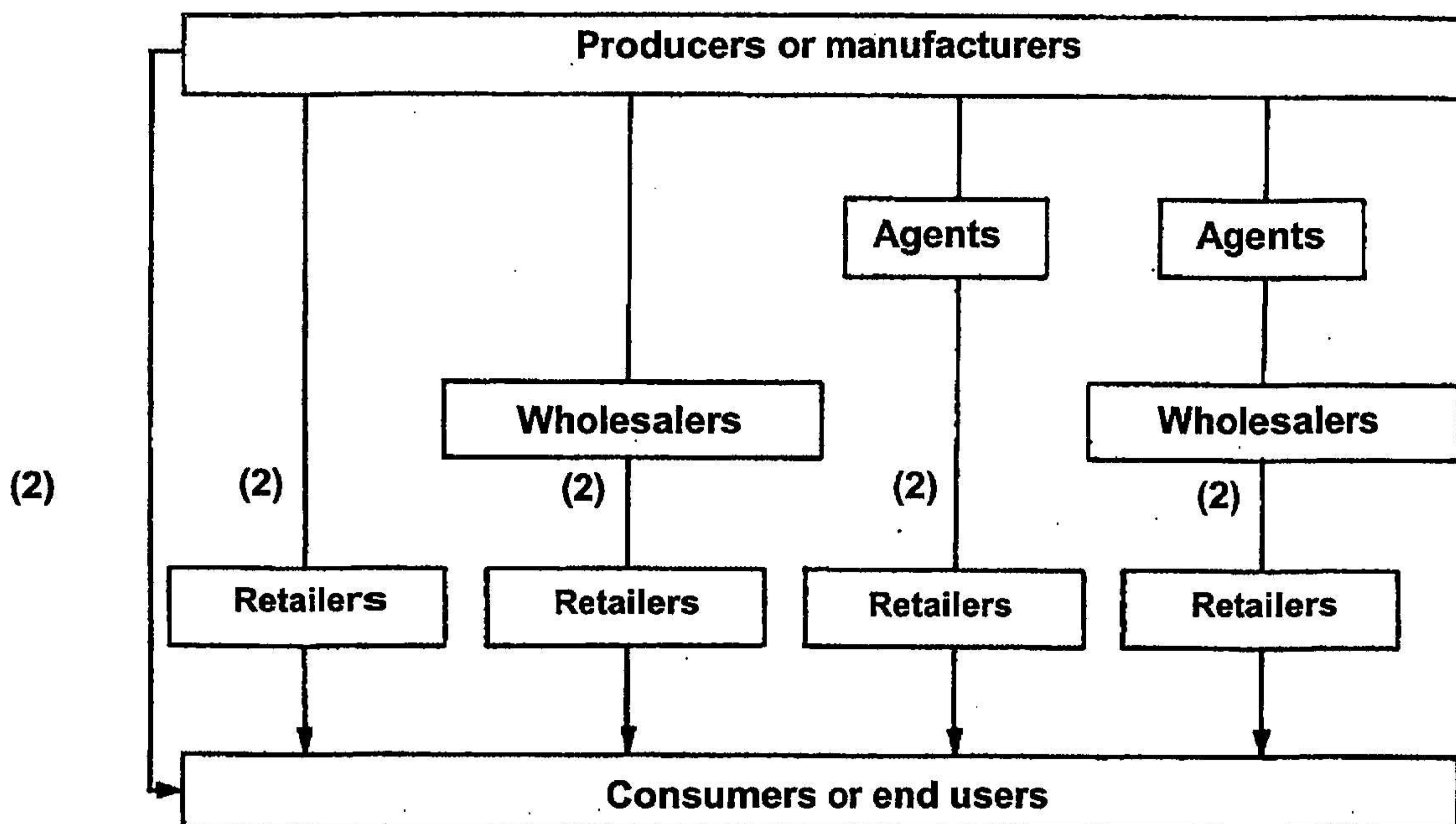
## QUESTION 9 MARKETING (DISTRIBUTION AND COMMUNICATION)

### 9.1 Reasons for the use of direct selling methods

The following factors may influence the choice of channel made by the manufacturer:

- The need to demonstrate the goods, to undertake complicated negotiations, or to provide specialized after-sales services.
- The lack of active selling by wholesalers, dealers and agents of a particular product
- Inability of the manufacturer to persuade wholesalers and retailers to carry stock
- Unduly high profit margins claimed by the wholesalers, retailers or agents
- Inability of middlemen to transport goods to the consumer 5x2=(10)

9.2



(10)

- 9.3 Financial Control (2)  
 The system of sole agencies (2)  
 Contract System (2)

#### 9.4.1 Functions and advantages of advertising

Besides performing the important function of creating a demand by locating the consumer, advertising also has the following important advantages.

- It enables manufacturers to reap the benefits of large-scale production.
- It raises the standard of living.
- It enables the lower income groups to satisfy their needs more fully.
- It makes uninterrupted production possible.
- It makes the task of the salesman easier.
- Recruiting of staff is easier.
- Advertising has an educational value as it introduces the consumer to a higher standard of living.
- It serves as a continuous reminder to merchants and consumers that extensively advertised goods must be stocked.
- It protects and warns the customer against inferior substitutes and false claims by competitors.
- It increases goodwill.
- It prompts the advertiser to live up to the image he has created and the claims he has made in his advertisement.

Any 5x2=

(10)

9.4.2 **Objectives**

- To introduce new and unknown goods
- To increase the demand for goods that are already well known
- To maintain the demand for goods that are already well known (6)

9.5 The following business practices, which can lead to the guilty party being taken to court, are considered to be unethical.

- Using false and deceptive advertising, as it boils down to fraud
  - Selling rebuilt or second-hand goods as new articles
  - Making false statements about a competitor's goods
  - Giving goods deceptive names or claim deceptive characteristics
- 4x2=(8)  
[50]

**GAUTENGSE DEPARTEMENT VAN ONDERWYS  
SENIORSERTIFIKAAT-EKSAMEN**

**BEDRYFSEKONOMIE SG**

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**VRAAG 1  
VERPLIGTEND**

- 1.1 B
- 1.2 D
- 1.3 A
- 1.4 C
- 1.5 B
- 1.6 D
- 1.7 C
- 1.8 C
- 1.9 A
- 1.10 B
- 1.11 C
- 1.12 B
- 1.13 D
- 1.14 A
- 1.15 C
- 1.16 C
- 1.17 B
- 1.18 C
- 1.19 C
- 1.20 A
- 1.21 A
- 1.22 B
- 1.23 C
- 1.24 B
- 1.25 C

25x2=[50]

## VRAAG 2 ONDERNEMINGSVORME

### 2.1 VOORDELE VAN 'N VENNOOTSKAP

- Die samevoeging van kapitaal versterk die finansiële posisie van 'n onderneming, wat dit in staat stel om uit te brei.
- Vennote voeg hul besondere vaardighede, kennis en vermoëns saam sodat elke vennoot kan spesialiseer in die afdeling waarvoor hy/sy die beste toegerus is.
- Die formaliteite en prosedures met betrekking tot die stig van 'n vennootskap is eenvoudig en goedkoop.
- Vennote is gesamentlik en afsonderlik aanspreeklik vir die skuld van 'n vennootskap wat dit makliker maak om lenings en krediet te verkry.
- Die gesamentlike en afsonderlike aanspreeklikheid van vennote spoor elke vennoot aan om sy/haar beste te lewer om die sukses van die vennootskap te verseker.
- Omdat vennote met hulle eie geld werk is hulle vrygestel van die wetlike beperkings en kontrole waaraan maatskappye onderworpe is.
- Die kapitaal wat elke vennoot bygedra het tot 'n vennootskap, kan sonder ingewikkelde wetlike prosedures vermeerder, verminder of onttrek word.
- Persoonlike kontak word met klante behou.
- Gesamentlike besluitneming deur vennote kan beter resultate bied.
- Geen wetgewing oor die kontrole van die finansiële sake van die onderneming nie.
- Werksomstandighede word verbeter. (Af dae / naweke)
- Verantwoordelikhede word verdeel.
- Uitgawes word verdeel. (Nie nodig dat elke vennoot sy eie ontvangsdame moet hê en betaal nie.) (Enige 5x2 elk)= (10)

### 2.2 INHOUD VAN STIGTINGSVERKLARING (BK)

- Volle naam van die onderneming, eindigend met BK
- Posadres
- Adres van Hoofkantoor
- Vernaamste bedrywighede (doelstellings) van die BK
- Besonderhede van elke lid se bydrae tot die BK
- Besonderhede van ledebelange as % uitgedruk
- Volle name, van en ID nommer van elke lid
- Datum waarop die finansiële jaar eindig
- Naam en adres van die BK se rekeningkundige beampte (Enige 5x2 elk)= (10)

### 2.3 INHOUD VAN 'N STATUUT

- Aandele, aandeesertifikate en wysiging van regte
- Vergaderingreëlings
- Direkteure
- Dividende en reserwes
- Rekeningkundige rekords (5x2) = (10)



**2.4 KORT VRAE**

2.4.1 Publieke maatskappy

2.4.2 Informele sektor

2.4.3 Vennootskap

2.4.4 Horisontale

2.4.5 Deur 'n spesiale besluit

(5x2 elk)= (10)

**2.5**

- Akte van oprigting
- Statuut
- Posadres / Plek van geregistreeerde kantoor
- Bewys dat registrasiegeld betaal is
- Bewys van betaling van jaargelde
- Lys van direkteure / skriftelike onderneming van elke direkteur

5x2=(10)  
[50]**VRAAG 3****BEMARKINGSFUNKSIE: PRODUK- EN PRYSBELEID****3.1 ONTBREKENDE WOORDE**

3.1.1 Handelsmerk

3.1.2 Nywerheids- / kapitaalgoedere

3.1.3 Lewensiklus

3.1.4 Gebruiks-

3.1.5 Aard

(5x2 elk)= (10)

**3.2 STAPPE IN PRODUKONTWERP**

- Verkryging van idees
- Sifting van die idees
- Ontwerp / toetsing van konsepprodukt
- Aanpassing / herontwikkeling van die konsep
- Ontleding van die konsep se winsgewendheid
- Ontwerp / toetsing van die uiteindelijke produkt
- Toetsbemarking
- Bemarking van die produkt
- Voortdurende opgradering van die produkt

(Enige 5x2 elk)= (10)

### 3.3 VEREISTES VIR 'N HANDELSMERK

- Moet byval vind by publiek en nie irriterend wees nie
- Moet 'n unieke simbool, merk of woord bevat wat 'n sekere betekenis inhou
- So wees dat produkreeks uitgebrei kan word sonder om die handelsmerk te verander
- Nuwe produkte moet maklik in bestaande merk opgeneem kan word.
- Nie misleidend wees nie
- Gebruikswaardes van die produk weerspieël
- Maklik registreerbaar wees
- Bemerkingsresep en bemerkingstrategie bevorder
- Onderskeidend wees van mededingers s'n om verwarring uit te skakel
- Kan aanpas by verpakkingsvereistes
- In gepaste beskrywende taal wees
- Maklik deur verbruikers onthou kan word (Enige 5x2 elk)= (10)

### 3.4 FAKTORE BY PRYSBEPALING LET WEL: NIE MARKVORM EN NORMALE HANDELSPRAKTYKE NIE

- Beschikbaarheid van plaasvervangende (substituut-) produkte
- Aard van die vraag
- Vasgestelde pryse
- Verbruikers se optrede
- Reaksie van handelaars
- Produksiekoste
- Verspreidingskoste (Enige 5x2 elk)= (10)

### 3.5 DOELWITTE BY PRYSBEPALING

- Redelike wins / opbrengs op kapitaal
  - Handhawing van sy bepaalde markaandeel
  - Verkryging van 'n groter deel van die beskikbare mark
  - Verkryging van bepaalde winsgrense
  - Verkryging van 'n definitiewe verkoopvolume
  - Uitskakeling van mededingers
  - Verhoogde omset (verkope) om massaproduksievoordele te kan benut (Enige 5x2 elk)= (10)
- [50]**

## VRAAG 4 FINANSIËLE FUNKSIE

### 4.1 KORT VRAE

- 4.1.1 Bedryfskapitaal
- 4.1.2 Geleende kapitaal
- 4.1.3 Borg
- 4.1.4 Statusrapport
- 4.1.5 Faktoring van debiteure (5x2 elk)= (10)

#### 4.2 KONTANTBEGROTING

- Finansiële beplanning vir die toekoms
- Gewoonlik een jaar vooruit
- Om die **bedryfskapitaalbehoefte** te bepaal
- Asook die bron en aanwending daarvan
- Moet maandeliks vergelyk word met werklike syfers
- En indien nodig aangepas word. (Enige 3x2 elk)= (6)

#### 4.3 KAPITAALMARK:

- Ontvang publiek se spaargeld en leen dit uit op die **lang** termyn.

#### GELD- / KREDIETMARK:

- Ontvang die publiek se spaargeld en leen dit uit op die **kort** termyn. (2x2 elk)= (4)

#### 4.4 FAKTORE: BEDRYFSKAPITAALBEHOEFTE

- Grootte van onderneming
- Aard van onderneming
- Ontwikkelingstadium
- Produksietydperk
- Omsetsnelheid van voorraad
- Inkoop- en verkoopvoorwaardes
- Seisoensverbruik
- Seisoensproduksie (Enige 6x2 elk)= (12)

#### 4.5 DOEL VAN VOORRAADBEHEER

- Om te weet wat die grootte en waarde van voorraad is.
- Om beheer te hê oor inkoop en verkoopprijs
- Om in die normale vraag te voorsien
- Om diefstal te ontdek. (Enige 4x2 elk)= (8)

#### 4.6 BRONNE VAN INLIGTING OOR KREDIETWAARDIGHEID

- Bankreferensie
  - Sakereferensie
  - Werkgewers
  - Kredietagentskappe / -buro
  - Aansoekvorm
  - Sakekamers (swartlys) (Enige 5x2 elk)= (10)
- [50]**

## VRAAG 5 VERSEKERING

### 5.1 KORT VRAE

- 5.1.1 Onderverseker
- 5.1.2 Versekerbare belang
- 5.1.3 Padongelukkefonds
- 5.1.4 Versekeraar
- 5.1.5 Sekuriteitstelling (5x2 elk)= (10)

### 5.2 BOEKWAARDE

- Aankoopprys min waardevermindering of waarde soos aangedui in Balansstaat (4)

#### VERVANGINGSWAARDE

- Wat dit huidiglik sal kos om 'n soortgelyke bate aan te koop (2)

### 5.3 ONDERVERSEKERING

\* (Formule):  $\frac{\text{Versekerde waarde}}{\text{Werklike waarde}} \times \frac{\text{skade}}{1}$

- $R850\,000 \div R900\,000 \times R100\,000$

- \* R94 444,44 (8)

### 5.4 VEREISTES VIR VERSEKERBARE BELANG

- Daar moet 'n persoon / saak / handeling / potensiële risiko wees.
- Dit (bg.) moet die basis van die polis (kontrak) vorm.
- Versekerde moet finansieël baat vind by veiligheid van die eiendom of lewe van persoon.
- Versekerde moet kan bewys daar sal finansiële verlies gely word by beskadiging van eiendom of dood van persoon. (Enige 2x2 elk)= (4)

### 5.5 VOORBEELDE VAN VERSEKERBARE BELANG

- 'n Individu in sy / haar eie lewe en besittings
- Getroude vrou in lewe van haar eggenoot
- 'n Venoot in die lewe van sy medevennote
- Krediteur (skuldeiser) in lewens van debiteur (skuldenaar)
- Verbandgewer in eiendom van verbandhouer (5x2 elk)= (10)

## 5.6 VOORDELE VAN VERSEKERING

- Stel persone skadeloos teen versekerbare verliese
- Versekeringspolis kan gesedeer word as sekuriteit by aangaan van lenings
- Vrywaar skuldeisers teen verliese a.g.v. afsterwe / insolvensie van skuldenaar
- Lewensversekering dien as verpligte vorm van besparing
- Verskaf sekuriteit aan werknemers indien hulle werkloos sou raak of by die werk beseer word
- Verskaf sekuriteit aan vrou/kinders van broodwinner indien hy sou sterf
- Help om pensioen aan te vul by aftrede (Enige 5x2 elk)= (10)

## 5.7 PADONGELUKKEFONDS

- Om voorsiening te maak vir eise/skade teen bestuurders van motorvoertuie. (2)  
[50]

## VRAAG 6 PRODUKSIEFUNKSIE

- 6.1.1 Bedryfsoptimum
- 6.1.2 Gehalte/kwaliteitsbeheer
- 6.1.3 Metodestudie
- 6.1.4 Massaproduksie
- 6.1.5 Gelykbreekpunt 5x2= (10)

## 6.2 Voordele van massaproduksie (ononderbroke produksie)

- Produkte word teen 'n laer produksiekoste per eenheid vervaardig, dit wil sê die voordele van die wet van toenemende meer opbrengs is van toepassing.
- Vanweë die lae voorraadpeil van halfvoltooide produkte is die voorraadhoudingskoste per eenheid laag en die minimum bergingsruimte nodig.
- 'n Groter mate van spesialisering is moontlik. Groot ondernemings kan die dienste van eersterangse tegnisi bekostig en die mees ekonomiese produksiemetodes toepas.
- Die verdeling van arbeid kan deurgevoer word in 'n klein fabriek, met die gevolg dat elke werker 'n hoë graad van behendigheid in die hantering van masjinerie en grondstowwe bereik.
- Werkers en die masjiene het die minimum ledige tyd.
- Die hantering van materiaal (onderdele) word beperk.
- Die produksiebeheerproses word aansienlik vereenvoudig.
- Die bedrag wat in voorraad belê word, word gouer deur verkope in inkomste omgesit, met ander woorde die omsetsnelheid is hoog.
- Die ontwerp van die grootte en vorm van die gereedskap, asook van elke onderdeel van die eindproduk, word vasgelê (gestandaardiseer) en verseker eenvormigheid wat tot vinniger en goedkoper produksie lei. Enige 6x2= (12)

**6.3 Produksiebeheer**

- Roetebepaling
  - Werkreëling
  - Skedulering van produksie
  - Kostebepaling
  - Produksiemagtiging
  - Voortgangsbeheer
- Enige 5x2= (10)

**6.4 Voordele van kwaliteitbeheer**

- Dit spoor werkers aan om voortdurend gehalteprodukte te lewer.
  - Dit kan as basis vir betroubare loonaansporingsstelsels dien.
  - Handelaars en verbruikers is seker dat die gehalte van die ware wat hulle koop, wel aan die vereiste standaard voldoen.
  - Dit verminder produksiekoste deur die uitskakeling van swak produkte wat teen uitskotpryse verkoop moet word.
  - Die voortdurende toetsing van gehalte en standarde lei tot verbeterde produkontwerp en -kwaliteit.
- Enige 5x2= (10)

**6.5.1 Direkte arbeidskoste**

Is die koste van arbeid wat spesifiek gemoeid is met die produksie van 'n produk. (2)

**6.5.2 Indirekte arbeidskoste**

Is die arbeidskoste van diegene wat nie gemoeid is met die produksie van 'n produk nie (bv. skoonmakers van fabriek). (2)

**6.5.3 Primêre koste**

Die totaal van direkte grondstofkoste plus direkte arbeidskoste (2)

6.5.4 Vaste bokoste: Koste wat konstant bly, ongeag die aantal ure gewerk of eenhede vervaardig. (2)

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**VRAAG 7  
ALGEMENE BESTUUR**

**7.1 Topvlakbestuur (ook topbestuur genoem)**

- neem strategiese besluite wat hoofsaaklik te make het met die eksterne beleid van die onderneming, bv. die keuse van produkte en die besluit tot watter markte die onderneming moet toetree.
- toekomstgerig en
- van 'n langtermyn-aard is

**Middelvlakbestuur**

- Neem taktiese besluite wat daarop gemik is om uitvoering te gee aan die strategiese besluite van topbestuur, met ander woorde, hierdie besluite moet in die onderneming met behulp van die laevlakbestuur uitgevoer word.
- het dus 'n belangrike beplannings- en beheertaak wat van 'n middeltermyn-aards.

**Laevlakbestuur**

- neem bedryfsbestuursbesluite wat daarop gemik is om die onderneming se daaglikse werksaamhede so winsgewend moontlik te laat verloop of te bedryf.
- Die besluite is van 'n korttermyn-aard.  
Opskrif = (1) Verduideliking = (2)

4x3=[12]

**7.2 Die Lyn Organisasiestruktuur****Voordele**

- Die stelsel is eenvoudig, maklik om te ontwerp en almal in die organisasie kan dit verstaan.
- Slegs een persoon gee opdragte aan bepaalde werkers. Die skakel verwarring uit.
- Dit is maklik om te bepaal wie vir gesag verantwoordelik is en wie die besluite moet uitvoer.
- Die organisasie leen hom tot gerigte besluitneming en aksie.

4x2=(8)

**7.3 Beginsels (of vereistes) van effektiewe beplanning**

- Alhoewel beplanning gemik is op die daarstelling van doelwitte asook 'n langtermynbeleid en -plan vir die uitbouing van die onderneming in die geheel, moet dit nogtans aanpasbaar by verandering wees.
- Beplanning moet sonder uitsondering wetenskaplik wees en moet alle moontlike faktore en alternatiewe ontleed en oorweeg.
- Die metode of tegniek van beplanning wat gekies word, moet die geskikste wees vir die bepaalde taak of probleem.
- Beplanning geskied op verskillende vlakke en dit moet in 'n hiërargie van planne in volgorde van belangrikheid gekoördineer word.
- Beplanning moet realisties wees. Die planne moet ekonomies en uitvoerbaar wees, m.a.w. daar moet in gedagte gehou word dat 'n mens se vermoë in die beplanning en opbou van 'n groot organisasie perke het.
- Daar moet die nodige balans in die beplanning van die werksaamhede op die verskillende vlakke wees, veral roetineplanne.
- Die inligting oor al die planne moet deur 'n doeltreffende kommunikasiestelsel aan al die belanghebbende toesighouers en werkers oorgedra word.
- Beplanning is altyd toekomsgerig van aard, hoewel die tydperk van vooruitbeplanning altyd realisties moet wees en met ontwikkelinge op alle fronte rekening hou.

- Die tydsberekening vir beplanning en die uitvoering daarvan is belangrik.
- Die plan moet eenvoudig en duidelik wees.
- Die plan moet op skrif gestel word en die belangrikste dokumente soos die begrotings, taakvoorskrifte of -spesifikasies en roetine-opdragte volledig uiteensit.
- Beplanning is een van die bestuursfunksies en as sodanig die middel tot die doel en nie die doel op sigself nie. Enige 5x2= (10)

#### 7.4 **Motivering**

- Sekuriteit en redelike vergoeding
- Waardering en erkenning vir werk wat suksesvol afgehandel is
- Belangstelling in die werker as mens
- Goeie menseverhoudings
- Menswaardige behandeling
- Goeie skakeling (kommunikasie) met werkers
- Sinvolle opdragte
- Geleentheid tot selfverwesenliking Enige 5x2= (10)

#### 7.5.1 **Delegering**

Die oordrag van gesag/bevoegdheids van 'n hoër persoon aan 'n ondergeskikte. (2)

#### 7.5.2 **Koördinerings**

Die verkryging van harmonie tussen die individuele doelwitte en die omvattende doelwitte van 'n onderneming. (2)

#### 7.5.3 **Kommunikasie**

Behels die oordrag en ontvang van begrippe, gevoelens en houdings tussen die bestuur en die werkers. (2)

#### 7.5.4 **Besluitneming**

Betekende dat 'n optrede of 'n reeks optredes uit moontlike alternatiewe gekies word, veral as daar onsekerheid bestaan.

**Dissipline** (2)

- 7.5.5 Metodes of prosedures wat gebruik word om die gedrag van werkers te verander na die standaard voorgeskryf. (2)

[50]



**VRAAG 8**  
**ADMINISTRASIE EN DIE ONDERNEMING EN SY OMGEWING**

**8.1 Faktore**

- Aard van die onderneming
  - Grootte van die onderneming
  - Gestandaardiseerde werkprosedures
  - Gehalte van personeel
  - Diversifikasie van werksaamhede
  - Geografiese verspreiding van werksaamhede
- Enige 5x2= (10)

**8.2 Hantering van inligting**

- Rekenkundige rekords
  - Kosteberekening
  - Begrotings
  - Statistiek
  - Verwante administratiewe werk
- Enige 4x2= (8)

**8.3 Dienste van sakekamers en kamers van koophandel**

Die dienste van 'n sakekamer of 'n kamer van koophandel is onder meer daarop gemik om

- die handel is sy eie dorp te bevorder
  - vir munisipale regulasies en wetgewing wat tot die handelaars se voordeel is, te agiteer
  - geskille onder lede deur middel van arbitrasie te besleg
  - inligting en statistiek vir lede in te samel en hulle van advies te bedien
  - 'n swartlys van swak betalers op te stel vir hulle lede
  - eenvormigheid met betrekking tot winkelure, lone en pryse te verseker en sodoende onnodige wedywering uit te skakel.
- Enige 5x2= (10)

**8.3.2 Dienste, funksies en voordele van die JEB (Effektebeurs)**

- Die Effektebeurs dien as 'n belangrike skakel tussen die belegger en die bedryfsleier.
- Die Effektebeurs bemoedig en help verskeie klein beleggers om hulle spaargeld in aandele te belê en om ook 'n aandeel in die handel en nywerheid van die land te bekom.
- Die Effektebeurs help finansiële instellings soos bougenootskappe en versekeringsmaatskappye om hul fondse in aandele te belê asook pensioenskemas om hulle fondse in die handel te belê en om hulle belegging weer in kontant om te kan sit wanneer nodig.
- Die Beurs verleen 'n groot mate van beskerming aan beleggers omdat dit slegs aandele noteer wat uitgereik is deur maatskappye wat aan sekere streng vereistes soos deur die Beurskomitee neergelê, voldoen.
- Deur die kragte van vraag en aanbod, word aandeelpryse op 'n vlak verhandel wat min of meer met hulle instrinsieke waarde ooreenstem, verhandel.

- Omdat aandelepryse daaglik gepubliseer word, kan beleggers en voornemende beleggers op die hoogte bly van hulle beleggings en marktendense
- Die Effektebeurs is 'n sensitiewe barometer van ekonomiese toestande, en prysneigings op die Beurs dien as 'n leidraad vir bedryfsleiers wanneer hulle beleidsbeslissings moet maak. Enige 5x2= (10)

### 8.3.3 SARB

- Bank van uitgifte
- Bewaarder van goud
- Kontantreserwes
- Bank van herdiskonto
- Bankiers van staat
- Verrekeningsbank
- Beheer van geld in omloop en krediet Enige 5x2= (10)

- 8.4 Die Nasionale Finansieringskorporasie van SA (2)  
[50]

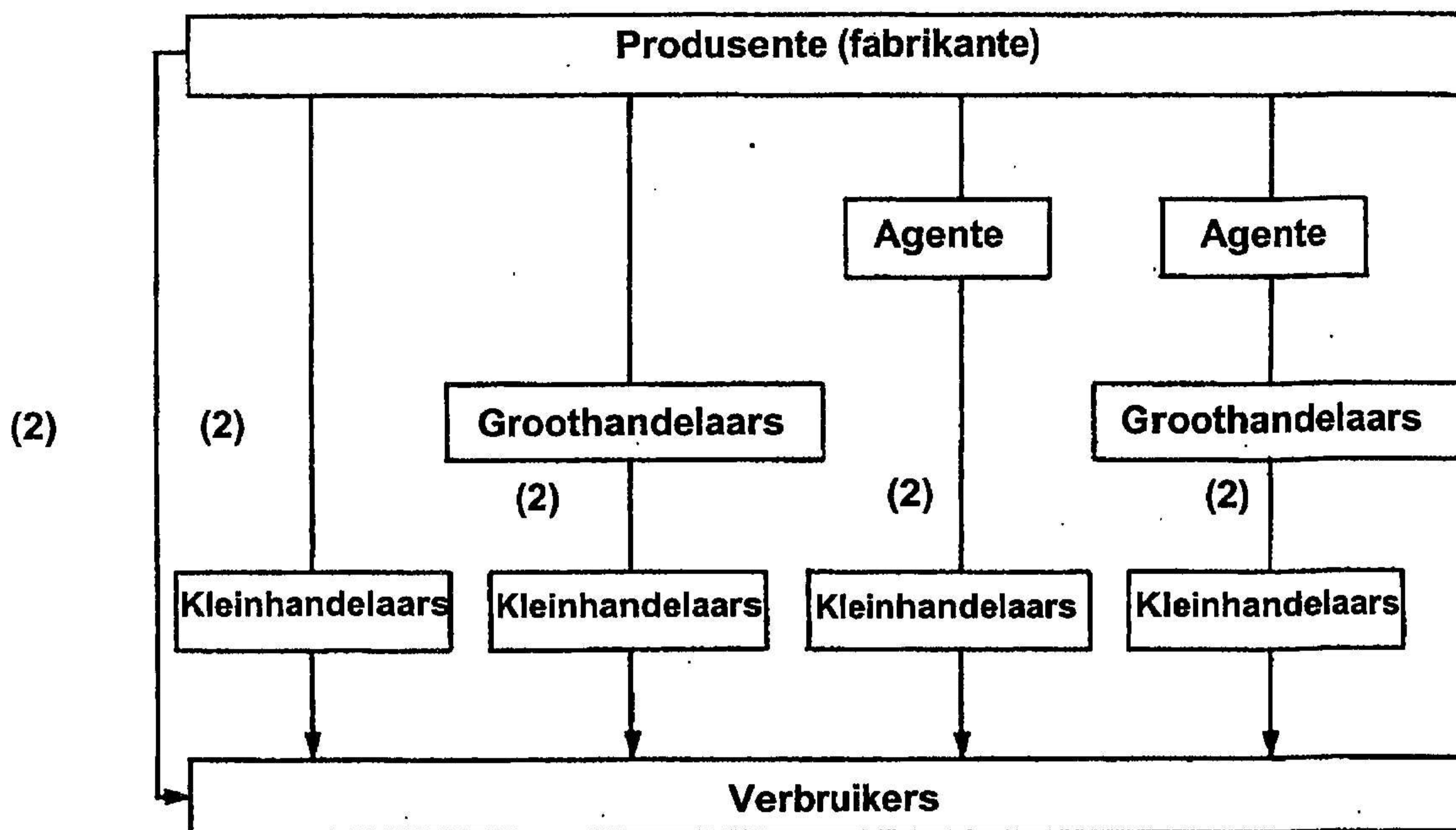
## VRAAG 9 BEMARKING (DISTRIBUSIE EN KOMMUNIKASIE)

### 9.1 Redes waarom 'n fabrikant op direkte verkoopmetodes besluit

Die volgende faktore kan die keuse van 'n kanaal deur die fabrikant beïnvloed:

- Wenslikheid om die fabrikate te demonstree, gespesialiseerde naverkoopdienste te lewer en ingewikkelde naverkoopdienste self te behartig
- Onwilligheid van groothandelaars, kleinhandelaars en agente om die verkope van 'n bepaalde fabriikaat afsonderlike te bevorder
- Onvermoë van die fabrikant om self groot- en kleinhandelaars te oorreed om sy fabrikate te bemark
- Onbillik hoë winsgrense waarop groot- en kleinhandelaars en soms agente aandring
- Onvermoë van middelmannen om die fabrikate na die verbruiker te vervoer 5x2=(10)

## 9.2 Distribusiekanale



(10)

9.3 Finansiële Beheer  
Alleenagentskappe  
Kontrakstelsel

(2)

(2)

(2)

## 9.4.1 Funksies en voordele van reklame

Benewens reklame se belangrike hulpdiens om 'n vraag na goedere te skep deur die verbruiker op te spoor, bring dit die volgende belangrike voordele vir die handel mee.

- Fabrikante kan die voordele van massaproduksie benut.
- Reklame verhoog die lewenstandaard.
- Groter behoeftebevrediging vir laer-besoldigdes is moontlik.
- Ononderbroke produksie word verseker.
- Reklame vergemaklik die taak van verkooplui.
- Werwing van geskikte personeel word vergemaklik.
- Reklame het 'n opvoedende waarde vir verbruikers deur hulle te wys op 'n moontlike verhoging van die lewenstandaard.
- Reklame het 'n opvoedende waarde vir fabrikante en handelaars.
- Reklame herinner handelaars en verbruikers voortdurend aan 'n sekere produk.
- Reklame beskerm klante teen minderwaardige plaasvervangers en vals eise deur mededingers.
- Welwillendheid word opgebou.
- Reklame laat handelaar daarna streef om die positiewe beeld en eise wat hy in sy advertensie geskep het, gestand te doen

(10)

Enige 5x2=

9.4.2 **Doel**

Om 'n vraag te skep na goedere wat nog onbekend is  
Om die vraag na reeds bekende produkte te vergroot  
Om die vraag na bekende produkte te handhaaf

(6)

9.5 Die volgende metodes of praktyke word as oneties en onbillik beskou

- Om valse en misleidende advertensies onder die aandag van kopers te bring  
- dit kom in werklikheid op bedrog neer
- Om opgeknapte gebruikte goedere as nuwe goedere te verkoop
- Om valse bewerings oor die goedere van mededingers te maak
- Om goedere misleidende name te gee of misleidende eienskappe daaraan toe te skryf

4x2=(8)  
[50]