

BUSINESS ECONOMICS H.G.
NOVEMBER 2006

SECTION A
ANSWER SHEET

QUESTION 1

1.1 MULTIPLE CHOICE

ANSWER EACH QUESTION BY MARKING A CROSS (x) IN THE APPROPRIATE BLOCK.

1.1.1	A	B	C	D
1.1.2	A	B	C	D
1.1.3	A	B	C	D
1.1.4	A	B	C	D
1.1.5	A	B	C	D
1.1.6	A	B	C	D
1.1.7	A	B	C	D
1.1.8	A	B	C	D
1.1.9	A	B	C	D
1.1.10	A	B	C	D
1.1.11	A	B	C	D
1.1.12	A	B	C	D
1.1.13	A	B	C	D
1.1.14	A	B	C	D
1.1.15	A	B	C	D
1.1.16	A	B	C	D
1.1.17	A	B	C	D
1.1.18	A	B	C	D
1.1.19	A	B	C	D
1.1.20	A	B	C	D

20 X 3 = 60

--

1.2 TRUE OR FALSE

NUMBER	TRUE	FALSE	CORRECTION
1.2.1	X		√√
1.2.2	X		√√ OR
1.2.2		X	√ Solvency √
1.2.3		X	√√ Work measurement √
1.2.4		X	√√ Bonus √
1.2.5		X	√√ Iron safe √
1.2.6		X	√√ Factoring √ / Discounting
1.2.7	X		√√
1.2.8	X		√√

20 MARKS

1.3 WRITE DOWN THE MISSING WORD/WORDS.

1.3.1	Chamber of Commerce / Sakekamers
1.3.2	Co-ordination / Top manage(r)ment / General Manage(r)ment Directors /
1.3.3	Life cycle / product life cycle / life span
1.3.4	Speciality
1.3.5	Matrix / Project

10 MARKS

1.4 DATA RESPONSE:
WRITE DOWN THE LETTER OF THE APPROPRIATE ILLUSTRATION.

1.4.1	D	
1.4.2	B	
1.4.3	E	
1.4.4	A	D

10 MARKS

	100 MARKS
--	------------------

SECTION B**GUIDELINES FOR MARKING:**

- When awarding marks for facts, take note of the sub-maxima indicated, especially if candidates do not make use of the same sub-headings. Remember, headings and sub-headings are encouraged and contribute to insight (structuring / logical flow / sequencing) and indicates clarity of thought. (See BREAKDOWN at the end of each question.)
- Allocate TWO marks for complete sentences. Allocate ONE mark for phrases, incomplete sentences and vague answers.
- The components of insight are indicated at the end of the suggested answer for each question. Note that the components vary with each question.
- If the candidate identifies / interprets the question incorrectly, he/she can still obtain marks for insight.
- Take particular note of the repetition of facts.
- Mark all relevant facts until MAXIMUM mark in sub-section has been attained. Write MAX after maximum marks has been obtained.
- Indicate insight in the left-hand margin with a symbol eg. ^.
- At the end of each essay indicate the allocation of factual marks and insight marks as follows:

	34
+	2
+	2
+	0
+	3

	41

QUESTION 2 FORMS OF OWNERSHIP

IDENTIFIED AS A CLOSE CORPORATION √√

MAX 2**INTRODUCTION**

Suitable introduction to the topic – referring to forms of ownership.

MAX 4**DISCUSSION****CHARACTERISTICS OF A CLOSE CORPORATION**

- At least 1 and a maximum of 10 co-owners (Members). √√
- The CC is managed jointly by all the members.
- The members must complete and sign a Founding Statement (CK1).
- This form must be handed in to the Registrar of Close Corporations to register and establish the CC.
- Members have limited liability to the debts of the CC .
- The name must be registered according to the Act on Close Corporations.
- It must end with CC in capital letters.
- A CC has its own legal entity.
- It is responsible for paying income tax on the profits.
- Each member has a percentage interest in the CC.
- If a member wants to sell his / her interest in the CC, he / she must get the permission of the other members in the CC.
- The profit is divided between the members according to the percentage interest of each member as stated in the founding statement.
- The CC has unlimited continuity and it only dissolves when it is insolvent or de-registered.
- No Company or other CC may have any interest in a CC.
- Not compulsory to audit the financial statements.
- Must compile all the financial statements up to the balance sheet, within 9 months after the ending of the financial year.
- The Act requires that a financial officer must compile the financial statements of a CC.

MAX 10

RECOMMENDATIONS

ADVANTAGES

- The members are not responsible for the debts of the CC [Limited liability] ✓✓
- The profit is divided according to each member's percentage interest in the CC
- It is easy to change the contents of the founding statement (CK1)
- It is reasonably easy to establish a CC
- Has unlimited continuity.
- Capital is contributed by a maximum of 10 members which means that more capital can be contributed than in a sole proprietorship
- All the members are active in management (except those members that didn't want to be involved in management) which means that there is more efficient management / own interest
- Savings on audit fees because financial statements do not have to be audited
- An AGM (Annual General Meeting) is not a requirement.
- A flexible entity - no formal agreements or special resolutions are required in the decision making process.
- It is a legal entity and can therefore sue and be sued.

MAX 10

DISADVANTAGES

- Membership is limited to 10 members. Which limits the capital contribution. ✓✓
- Members do not necessary contribute money
- Effective management can be difficult, because it is not controlled by legislation
- Dependant on the mutual confidence between the members
- A member must gain approval from the other members in the CC before he / she can sell his / her interest in the CC to another person
- Each member represent the CC and bind the CC with transactions
- A CC cannot be sold to a company - the CC must first be changed into a company.
- Under certain circumstances members can become personally liable for the debt of the business.

MAX 8

FORMATION PROCEDURE

The members must complete and sign a Founding Statement (CK1) ✓
and this must be registered with the Registrar of Close Corporations ✓
(IF NOT AWARDED UNDER CHARACTERISTICS)

- **Contents of a Founding statement:**

- Name of the CC ending with capital letters CC ✓✓
 - Address of registered head office
 - Names and identity numbers of members
 - Particulars of the contribution of each member
 - Particulars of each member's contribution, indicated as a percentage
 - Date of the end of the financial year
 - Name and address of the accounting official (Bookkeeper / auditor)
 - Working agreement between the members.
 - Objective of the business
- If the Registrar is satisfied with the Founding Statement, he / she will issue a Certificate of Incorporation as well as a registration number to the CC ✓

MAX 10**CONCLUSION**

Learners opinion / recommendation on any other relevant
fact on topic.

MAX 2

FACTUAL MARK	40
INSIGHT	10
TOTAL	50

INSIGHT**Structure / Layout:**

* inclusion of introduction, discussion and conclusion 2

Analysis and Interpretation:

* learners ability to break down the question to show understanding of what is being asked 2

Synthesis:

* relevant sections included in the answer;
relative advantage over other forms e.g. registration documents 4

Originality:

* candidate's recommendation and reasoning 2

10

BREAKDOWN OF QUESTION

Identification	max 2 marks
Introduction	max 4 marks
Nature / characteristics	max 10 marks
Recommendation:	
* advantages	max 10 marks
* disadvantages	max 8 marks
Formation	max 10 marks
Conclusion	max 2 marks
€€MAXIMUM	40 MARKS

QUESTION 3 FINANCIAL FUNCTION**CREDIT POLICY**

€

INTRODUCTION

Any suitable comment on essay.

MAX 4**DISCUSSION****POSSIBLE REASONS FOR POOR PERFORMANCE**

Disadvantages of cash trading:

- Fewer customers √√
- Smaller volume of sales
- Less income – smaller profit
- Danger of theft / robberies
- Any other suitable answer

ALL OTHER NON-FINANCIAL REASONS MUST BE MARKED AS SYNTHESIS

Eg. New competitors; quality of products not up to standard.

MAX 4**ALTERNATIVE = Credit trading: √√**

Definition of credit trading: The sale of goods / services to be paid for in the future. √√

MAX 4

Advantages of credit trading:

- Shoe City has more customers than the cash trader. √√
- Shoe City is entitled to charge more for their goods, to compensate them for the risk they take.
- By allowing credit Shoe City gains the goodwill and loyalty of a large number of people, who become regular customers.
- People who need certain goods very urgently are enabled to buy on terms.

MAX 6

Forms of credit:

- Suppliers' credit: √ Credit which is granted to Shoe City by a supplier without any security √
- Credit on open account: Buyer is granted a credit limit and must pay the account monthly or as agreed upon

- Instalment sale transaction: The buyer pays a fixed percentage of the selling price as a deposit and the balance with interest and financing costs paid in equal monthly instalments.
- Credit cards: An agreement between a person and his bank where the debtor is granted a credit limit and with the credit card he / she may buy goods or pay for services up to the specified limit. The bank transfer the amount to the supplier and the debtor must repay the bank.
- Business credit cards: eg Shoe City Cards
- Lay-byes: The purchaser gives a deposit and give regular payments until full amount has been paid, before he receives the product.

MAX 6**ADMINISTRATION / IMPLEMENTATION****# Conditions for granting credit:**

- Credit must be granted on such conditions that the undertaking doesn't grant too much credit ✓✓
- Too much credit will not benefit the liquidity of the undertaking
- Factors that will influence the conditions for granting credit;
 - Nature of the undertaking ✓✓
 - Durability of goods
 - Duration of the production process
 - Financial position of the undertaking
 - Competition
 - Economic position of the country
 - Interest rates as prescribed by the Reserve Bank
 - Normal trading practices (Discount terms for early payment of accounts)
 - Creditworthiness of the debtors

MAX 6**# Collecting arrears:**

- Contact the debtor by telephone ✓✓
- Send a letter to the client
- Put a 'reminder sticker' on the account
- If there is no reaction, send a letter which states that legal action will be taken
- If there is still no reaction, ask your attorney to collect the arrears
- Attorney will send a letter in this regard to the client in which he / she is ordered to pay within a certain time
- If he / she does not react to this letter, the attorney will get a court order to sell some of the assets of the client to pay the arrears

MAX 8

CONTROL

Importance of effective credit control:

- increase Shoe City's sales ✓✓
- keep Shoe City's bad debts within acceptable limits
- build up customer patronage
- increase Shoe City's profits

MAX 4

Duties of the credit department:

- Must be fully conversant with the credit policy of the undertaking ✓✓
- Check persons who are applying for credit
- Set a credit limit for each debtor
- Control the accounts of debtors
- Send account statements regularly to the debtors
- Take steps against debtors who are in arrears
- If necessary they must take legal action
- Monitor tendencies in the credit market, for example changes in interest rates

MAX 8

Sources of information to determine the creditworthiness of a prospective debtor:

- Business references: ✓ Firms with which the prospective buyer has already done business on credit ✓
- Bank reference: Information by the prospective buyers' bank in a status report
- Credit agencies / bureaus: Gather information on debtors and make this available to enterprises
- Chambers of commerce: Keep a black list of bad payers and give this information to their members
- Employers: Can give information according to the income and reliability of the client
- Application form for credit: Must be compiled in such a way that all the relevant information about the client can be gained
- Interview: Follows on application form to get further information

MAX 8**CONCLUSION**

Learners opinion / recommendation on any other relevant fact on topic.

MAX 2

FACTUAL MARK	40
INSIGHT	10
TOTAL	50

INSIGHT**Structure / Layout:**

- * inclusion of introduction, discussion and conclusion 2

Analysis / interpretation / sequencing:

- * learners ability to break down the question to show understanding of what is being asked 2

Synthesis:

- * relevant sections included in the answer eg.

DISADVANTAGES OF CREDIT

- Shoe City requires more working capital than a cash trader because a large part of his capital is tied up in book debts (debtors). √√
- There is always the risk of bad debts, even when the greatest care is exercised in the granting of credit.
- Administrative expenses are considerable.
- The granting of credit encourages some people to buy more than they can afford, and they land in financial difficulties.

OR

ADVANTAGES OF CREDIT CARDS

OR

ANY OTHER RELEVANT INFORMATION

4

Current trends:

- * Credit trends; Action from the SARB; levels of credit; statistics; information related to Shoe City.

2
10
BREAKDOWN OF QUESTION

Introduction	max 4 marks
Possible reasons for poor performance	max 4 marks
Alternative: CREDIT TRADING	
* credit trading – definition	max 4 marks
* importance / advantages	max 6 marks
* forms of credit	max 6 marks
Administration / implementation:	
* conditions of granting credit	max 6 marks
* collecting arrears	max 8 marks
Control:	
* importance of control	max 4 marks
* duties of credit department	max 8 marks
* sources of information	max 8 marks
Conclusion	max 2 marks
MAXIMUM	40 MARKS

QUESTION 4 MARKETING FUNCTION**INTRODUCTION**

- An advertising campaign may be described as the designing and placing of an advertisement in one or more advertising media that are so effective that a lasting impression is made on the consumer. √√
- A sales promotion programme should be planned ahead of the world cup in order to ensure that the goods advertised are available when they are required.
- A successful advertising campaign starts with a healthy marketing programme.
- A well thought out campaign will include a balanced approach to advertising.

MAX 4**DISCUSSION****PLANNING THE CAMPAIGN**

The following steps should be followed:

Market research √

- Intensive study of potential buyers, their habits, customs and buying power. √√
- Survey of the number of competitors in the market.
- The legislation affecting trade.

Aims of the campaign defined √

- As to enable advertising consultants to plan their campaign accordingly. √√
- Clearly defined, not merely just to "increase sales".

Budgeting for the advertising campaign √

- A campaign can only be planned provided funds are available. √√
- Advertising consultants to plan accordingly.

Choice of advertising media √

- Is usually the duty of the advertising consultants. √√

Following factors to be considered:

- ~ The rate charged, based on the cost per 1 000 readers or listeners. √√
- ~ Availability of (space and viewing time).
- ~ Will the medium reach buyers?
- ~ Nature and contents of message; is the medium the most suitable to reach consumers.

Design and wording of sales line ✓

- The requirements of a good advertisement
Attract attention; ✓ Arouse interest; ✓ Create a desire for the possession of the product; ✓ Lead to action. ✓
- Customer beliefs that he will feel more important; ✓ happier; ✓ comfortable ✓ and prosperous ✓ using the product.

Co-ordination ✓

- There must be co-ordination between launching and the supply of goods ✓✓
- When customers begin to make enquiries, goods must be supplied.

MAX 32**# Testing to establish whether the campaign has been a success** ✓

- Methods that are used to gain information:
 - ~ Name and address of firm may be written or appear differently in each paper. ✓✓
 - ~ Responses to newspaper advertisements – responses will be directed to different departments.
 - ~ Coupons may be printed to be cut out and filled in.
 - ~ Request the customer to mention name of paper.
 - ~ Street address of firm in one advertisement and postal address in another media.
 - ~ Number of credit cards issued.

MAX 10**CANDIDATE'S OPINION ON PROPOSED PROJECT AND CONCLUSION**

- eg.
- Timing of campaign ✓✓
 - Duration of campaign
 - Viability and feasibility of campaign
 - Suitability of campaign
 - Any other suitable comment
 - Learners opinion or any other relevant fact on topic.

MAX 6

FACTUAL MARK	40
INSIGHT	10
TOTAL	50

INSIGHT**Structure / layout:**

- * inclusion of introduction, discussion and conclusion 2

Analysis and interpretation:

- * learners ability to break down the question to show understanding of what is being asked 2

Synthesis:

- * Discussion of eg. 6
- Censorship – updated information
 - ASA and its function
 - Comparative advertising / permissible
 - Awards to encourage advertising
 - Ethics
 - Measuring of results
 - Any other relevant information

BREAKDOWN OF QUESTION

Introduction	max 4 marks
Planning the campaign:	
* market research	
* aims of the campaign	
* budgeting for campaign	
* choice of advertising media	
* design and wording	
* co-ordination	max 32 marks
Testing the success	max 10 marks
Candidate's opinion / Conclusion	max 6 marks
MAXIMUM	40 MARKS

QUESTION 5 FUNCTION OF GENERAL MANAGEMENT**INTRODUCTION:**

Any suitable comment on essay

MAX 2**DISCUSSION****AIMS / IMPORTANCE OF PLANNING**

- Any suitable comments

MAX 4**PRINCIPLES OF EFFECTIVE PLANNING**

- Should be flexible and adaptable.√√
- Should always be scientific, taking into account all possible factors and alternatives.
- The most suitable method or technique must be selected for the problem or task.
- Plans of the different levels must be coordinated into a hierarchy of plans.
- Must be realistic. In other words, economic and feasible.
- There must be a balance in the planning of operations on different levels, especially routine plans.
- Information concerning all planning must be made known to everyone involved.
- The time scale or period of planning or execution is important.
- Planning is always futuristic by nature, but it is important that the period should be realistic and take into account all developments.
- Should be simple and clear.
- Should always be in writing.

MAX 8**STEPS IN PLANNING PROCESS**

After the manager has obtained all the required information, he or she should set about planning in the following way:

- Obtain absolute clarity on the problem of the proposed task - establishing aims. √√
- Obtain complete information on all the activities which might be involved - gathering information.
- Analyse and arrange the information for reliable interpretation - analysing information.
- Formulate clear assumptions about what can possibly be attained.
- Define different plans or alternatives.
- Select the best plan / Choosing the best plan
- Plan the operation of the plan and the time period or time scale for its systematic execution - developing action plans
- Follow up continuously to ensure that everything is working according to plan.

MAX 10

PLANNING ON DIFFERENT LEVELS**TOP LEVEL MANAGEMENT √**

- ~ Planning begins on the highest level – Top Management. √√
- ~ Planning of operations of the undertaking as a whole.
- ~ e.g.
 - ▶ Determination of long-term objectives and policy.
 - ▶ Setting up of an organisation structure.
 - ▶ Changes in policy whenever required (needed).

MIDDLE LEVEL MANAGEMENT √

- ~ The planning of the necessary means of attaining the objectives of the undertaking, happens here. √√
- ~ Example – buying of materials and plant; planning the work programme; routine instructions for the lower level.

LOWER LEVEL MANAGEMENT √

- ~ The planning of daily operations. √√
- ~ In accordance with work programmes and instructions.
- ~ In order to operate smoothly.

MAX 15**BUDGETING AS FORMAL PLANNING**

- A budget serves as a policy document whereby an undertaking must be managed. √√
- A budget is a written plan.
- A budget is an estimate of what will be required – long-term and short-term.
- Examples of budgets.

MAX 4**PLANNING IN RELATION TO OTHER ELEMENTS OF GENERAL MANAGEMENT**

Planning cannot stand on its own. It is linked to the other elements of general management, e.g.

Organising √

- Organising makes structures available to enable the plan to be put into action. √√
- Some of the structures are: line organisation structure and functional organisation structure.
- Any other suitable comment on the relationship between planning and organising.

MAX 4

Communication ✓

- Without effective communication channels, planning will not be communicated from top management down to the lower management. ✓✓
- Any other suitable comment on the relationship between planning and communication.

MAX 4**# Other elements**

- Follow the same procedure as above in showing the relationship between planning and any of the other elements of general management.

ANY 4 ELEMENTS x 4 = MAX 16**CONCLUSION**

Learners should come to the conclusion that all elements of management are important.

MAX 2

FACTUAL MARK	40
INSIGHT	10
TOTAL	50

INSIGHT**Structure / layout:**

* inclusion of introduction, discussion and conclusion 2

Analysis and interpretation:

* learners ability to break down the question to show understanding of what is being asked 4

Synthesis:

* Discussion of relationship with other elements 4

BREAKDOWN OF QUESTION

Introduction	max 2 marks	MAX 30	
Aims / importance of planning	max 4 marks		
Principles of effective planning	max 8 marks		
Steps in planning process	max 10 marks		
Planning on different levels: * top level * middle level * lower level	max 15 marks		
Budgeting as formal planning	max 4 marks		
Conclusion	max 2 marks		
Planning in relation to other elements	max 16 marks		
MAXIMUM			40 MARKS

TOTAL: SECTION B [100]

SECTION C

GUIDELINES FOR MARKING

- If for example FIVE facts are required, mark the the FIRST FIVE responses of the candidate. Ignore the rest of the responses.
- If two correct facts are written in one sentence, award the candidate FULL credit.
- If candidates are required to provide their own examples / views, brainstorm it at the marking center to finalise the alternative answers.
- All questions that request candidates to "explain / discuss / describe" will be marked as follows: HEADING = $\sqrt{\sqrt{}}$ and EXPLANATION = $\sqrt{}$
- In questions that require candidates to "name / list / mention", the answers of candidates can be in phrases and not in full sentences.

QUESTION 6 FORMS OF OWNERSHIP

- 6.1.1 Horizontal √√ - Both in mining √√
(accept conglomerate **IF** supported with correct reason eg. different products) (4)
- 6.1.2 It represented a key differentiation to mining- different cycles. √√
(accept other answers: BEE; diversification; any appropriate reason for amalgamation relevant to case study) (2)
- 6.1.3 He focused too much on building MONDI. √√√
OR
Delay in decision making. √√√ (3)
- 6.1.4 JSE √√ or JSE Ltd (2)
- 6.1.5 It will be easier for people to buy shares if Mondi is listed on the JSE- Johannesburg Securities Exchange (JSE Ltd) √√
(accept other advantages of JSE) (2)

6.1.6 THREE ADVANTAGES FOR AMALGAMATION

- **To create a monopoly** √√ - two strong companies in the same industry can eliminate competition. √
- **Decrease risk** – different legal entities merge – risk is spread / less vulnerable
- **More effective** – optimum use of purchase and sales staff. Eliminates duplication of activities.
- **Securing sources of supply** – producer is ensured of a constant supply of raw materials. Especially scarce resources.
- **Competition** – eliminates harmful competition.
- **Financial reasons** – cheaper way to gain capital; easier access to loans; larger enterprises can borrow capital easier; tax advantages.
- **Immediate effect** – expanded markets; quicker and less risky than internal expansion.
- **Management reasons** – secure better management skills; secure key executives.
- **More knowledge** - both share knowledge, work methods and techniques.

HEADING = 2
EXPLANATION = 1

ANY 3 x 3 (9)

6.2 FOUR DISADVANTAGES OF A SOLE TRADER

- Owner has unlimited liability for the debt. ✓✓
- No continuity or limited continuity.
- Problem to get loans because of the limited assets to give as security.
- Not easy to acquire good qualified employees because there is not much to offer in the line of promotion.
- Salaries paid to workers are normally lower than the salaries bigger undertakings can offer.
- Owner must handle all the managerial functions, sometimes without necessary experience.
- Strong competition.
- Normally limited capital to expand the business.
- Prices usually more than that of other forms of ownership.
- Owner is the only person with direct interest in the business and his decisions depend on his own judgement.

ANY 4 x 2 (8)

6.3 FIVE DIFFERENCES BETWEEN PRIVATE COMPANIES AND PUBLIC COMPANIES

THE COMPARISON MUST RELATE TO THE SAME FACT. IF IT DOES NOT CORRESPOND, ONLY THE LEFT-HAND SIDE OF THE TABLE MUST BE MARKED. IF NOT IN TABULATED FORM, BUT LISTED ONE BELOW THE OTHER, THE SAME PRINCIPLE WILL BE APPLIED.

CHARACTERISTICS	PRIVATE COMPANY	PUBLIC COMPANY
Minimum number of members	1 shareholder ✓✓	7 shareholders ✓✓
Maximum number of members	50 shareholders	Unlimited number / shares issued
Management	At least 1 director	At least 2 directors
Legal formalities	No prospectus	Must issue a prospectus
Name of the enterprise	Ends with (PTY) LTD	Ends with LIMITED
Gaining of capital	Sells shares to the promoters / members	Sells shares to the public
Transferability of ownership	The other shareholders must agree / limited	Shares are freely transferable.
Financial statements	No need to publish	Must be published
Starting documents	Certificate of Incorporation	Certificate to commence business
JSE Listing	Can't list	May list

Plus any other acceptable difference

ANY 5 x 4 (20)

QUESTION	MARK
6.1	22
6.2	8
6.3	20
TOTAL	50

QUESTION 7 MARKETING FUNCTION

7.1

7.1.1 The owner of an established business / idea ✓ sells the right to trade, ✓ within certain conditions / agreement. ✓

Eg. KFC, Nando's or any other suitable example. ✓

(Final list will be drafted at marking center) (4)

7.1.2 No ✓✓

The franchise agreement allows you to sell only a particular range of products. ✓✓

OR

Yes

If the franchise agreement allows you to sell other ranges of products. **(4)**

NO or YES without any motivation = 0 marks7.1.3 **TWO ADVANTAGES OF FRANCHISING**

- Entrepreneurial and management assistance is given by the franchisor to the franchisee. ✓✓
- The franchisor markets an established product or service.
- Assistance will be given to the franchisee to maintain the standard of the franchise.
- The franchisee owns the business, and is backed up by the full-time advisors of the franchisor.
- Personal ownership is situated in the franchise agreement.
- A nationally recognised name is attached to a new business - the owner gets immediate recognition.
- Financial advice and assistance is also available to the franchisee.
- Direct financing is often provided.

ANY 2 x 2 (4)7.1.4 **THREE TYPES OF CONSUMER GOODS**

Convenience goods ✓✓

Bought with minimum effort and hesitation – will accept substitutes. ✓

Eg. Starter packs, pouches, airtime or any suitable example. ✓

(Final list will be drafted at marking center)

Select goods

Those consumer products which the consumer purchases after careful consideration has been given to comparisons in price, style and quality.

Eg. Handsets (bottom of the range, hands free kits or any suitable example).

Speciality goods

The purchase by the consumer is accompanied by considerable care, time and effort - she insists on a specific brand.

Eg. Handsets (top of the range), exclusive accessories, special model phones or any suitable example.

**MAY ACCEPT DURABLE / SEMI-DURABLE / NON-DURABLE
CONSUMER GOODS FOR A MAXIMUM OF 8 MARKS ONLY**

Heading = 2

Explanation / Discussion = 1

Example = 1

3 x 4 (12)

7.2

7.2.1

To **protect** the product. √√
To **promote** the product / sales
To package in **convenient quantities**

ANY 2 x 2 (4)

Eg. **Protection** – Romany Cream biscuits in the box to prevent damage to contents. √√

ANY 1 x 2 (2)

Eg. **Promotion** – Romany Cream box with a recipe on it.

Eg. **Convenient quantities** – Romany Creams in 200g packets.

Accept alternate examples which may apply to the illustrations. If another illustrated product is chosen, it must be appropriate.

7.2.2

Kaleidoscopic √√

(2)

Eg. **Cal-C-Vita** √ - put soccer icons in box for duration of soccer world cup. √√

(3)

Accept alternate examples – if another illustrated product is chosen, it must be appropriate. It must depict the meaning of kaleidoscopic packaging.

7.2.3 TWO REQUIREMENTS OF GOOD PACKAGING

- Should catch the eye of the consumer. ✓✓
- It must suit the product.
- It should be appropriately designed for the target market.
- Packaging should distinguish products from those of competitors.
- Packaging must promote the image of the enterprise.
- It must be strong, well-designed, convenient and easy to handle.
- The package must be suitable for display purposes.
- It must comply with the requirements of retailers.

ANY 2 x 2 (4)**7.3 THREE FACTORS INFLUENCING PRICE DETERMINATION****DO NOT ACCEPT "FORMS OF MARKET"****# Nature of demand ✓✓**

The elasticity and inelasticity of demand influence prices – eg. Demand for bread is inelastic because buyer will pay whatever price is asked. ✓

Availability of substituted goods

The more substitute products available, the bigger the influence on prices – substitutes are cheaper.

Normal trade practices

It is common practice to allow discounts for certain transactions. (bring into consideration)

Fixed prices of products

The prices of some products, like agricultural produce, are fixed, and therefore the product must be sold at this price.

Reaction or behaviour of the consumer

Consumers have limited purchasing power at their disposal, and will not buy products if the prices charged are too high.

The attitude or reaction of the distributor

If a manufacturer uses a distributor to market the product, the attitude of the distributor towards that product must be considered.
High prices may discourage a distributor from the promotion of a product.

The production and distribution costs

The manufacturer must ensure that the price covers the cost of production and distribution and is not below the cost price.

Marketing strategy

The business may have an introductory price lower than cost, which is then increased as soon as the customer has developed a preference for that trade mark.

Satisfaction of needs

The consumer is prepared to pay a certain price for the product that satisfies his needs. He wants the maximum satisfaction at the lowest possible price. He is prepared to pay only a certain price for the utility and the value.

Competition

If competitor's prices are lower for the same product, consumers will choose to buy their product from them.

Any other suitable factor that may influence the pricing of a product.

HEADING = 2
EXPLANATION = 1

ANY 3 x 3 (9)

QUESTION	MARK
7.1	24
7.2	17
7.3	9
TOTAL	50

QUESTION 8 FINANCIAL FUNCTION

8.1

8.1.1 Indemnification $\checkmark\checkmark$ (2)8.1.2 Excess $\checkmark\checkmark$ (2)8.1.3 Subrogation $\checkmark\checkmark$ (2)8.1.4 Average Clause $\checkmark\checkmark$ (2)

8.1.5 $\frac{120\ 000}{150\ 000} \checkmark \times \frac{100\ 000}{1} \checkmark = R\ 80\ 000 \checkmark\checkmark$ OR $R\ 80\ 000 \checkmark\checkmark\checkmark\checkmark$
ACCEPT R79 000 (R80 000 – R1 000 excess) (4)

If the answer is incorrect, award part-marks as indicated above for understanding of concept and procedure.

8.1.6 $\frac{150\ 000}{1} \times \frac{15}{100} \checkmark \times \frac{3}{12} \checkmark = R\ 5\ 625 \checkmark$

$150\ 000 - 5\ 625 = R\ 144\ 375 \checkmark$ OR $R\ 144\ 375 \checkmark\checkmark\checkmark\checkmark$ (4)

If the answer is incorrect, award part-marks as indicated above for understanding of concept and procedure.

8.1.7 Accept or reject the offer \checkmark

Motivation - Allow for originality (under these headings)

book value (comparison); cost of damage; age of vehicle; insurance contract; average clause; settlement figure. $\checkmark\checkmark\checkmark$

ACCEPTANCE OR REJECTION WITHOUT MOTIVATION = 0 MARKS

HEADING = 1
 EXPLANATION / EXAMPLE = 3 (4)

8.1.8 THREE DISADVANTAGES OF STOCK PILING TO FRUIT AND VEG CITY

- Risks of fire, theft, etc. experienced by Fruit and Veg City $\checkmark\checkmark$
- Problem of perishability of fruit and vegetables.
- Price fluctuations causing the price to be lower than purchase price
- Investment in stock requires a large amount of working capital
- Any other correct fact

ANY 3 x 2 (6)

8.1 9 **THREE FACTORS THAT DETERMINE THE WORKING CAPITAL REQUIREMENTS OF FRUIT AND VEG CITY.**

Nature of the undertaking ✓✓

A mine has a larger requirement for working capital than Fruit and Veg City, because a mine has a big number of employees which must receive wages ✓

Size of the undertaking

The bigger the undertaking, the larger is the requirement for working capital.

Stage of development

If a business is in the early stage, it will need more working capital.

Time of production

If it takes a long time to finish the final product, the requirement for working capital will be higher.

Rate of stock turnover

The quicker goods are disposed of the quicker the money comes in - less working capital is needed and vice versa.

Selling and buying terms

If Fruit and Veg City purchase the stock on credit and sell it for cash its working capital requirements will be lower and vice versa.

Seasonal consumption

If Fruit and Veg City purchase seasonal goods, they will require more working capital during peak periods / specific seasons.

Seasonal production

Fruit and Veg City will need cold storage facilities to store seasonally produced goods – more working capital.

**HEADING = 2
EXPLANATION = 1**

ANY 3 x 3 (9)

8.2 THREE REASONS FOR KEEPING CASH

Transaction motive ✓✓

Availability of cash to pay current expenses ✓

Precautionary motive

Provision for unforeseen expenditures

Speculative motive

Funds must be available to take advantage of any profitable opportunities which may arise, other than the normal

HEADING = 2
EXPLANATION = 1

FULL CREDIT WILL BE AWARDED FOR DETAILED EXPLANATION WITHOUT HEADINGS

MAX 3 x 3 (9)

8.3 OVERCAPITALISATION

Definition:

When the total capital ✓ is more than is necessary for the normal operation / sales of the undertaking. ✓

Opinion and motivation:

Yes ✓ Eg. Can use capital for any speculative opportunities that may arise. ✓✓✓

Accept also relationship between capital and return (profit)

OR

No Eg. Capital not used productively / return on capital low / drop in value of shares.

YES OR NO WITHOUT MOTIVATION = 0 MARKS

DEFINITION = 2
OPINION = 1
MOTIVATION = 3 (6)

QUESTION	MARK
8.1	35
8.2	9
8.3	6
TOTAL	50

QUESTION 9**ENTERPRISE AND ITS ENVIRONMENT**

9.1

9.1.1 ONE WAY OF ACCESSING THE JSE LTD

- By means of banks ✓✓✓✓, brokers, financial institutions, direct contact, electronically or any other relevant method.

ANY 1 x 4 (4)9.1.2 FOUR SERVICES RENDERED BY JSE LTD**# Serves as link ✓✓**

Link between investors and entrepreneurs – exchange supplies market for securities. ✓

Encourages small investors

To buy shares and thus obtain a share in the economy of the country.

Offer opportunities

To financial institutions such as insurance companies to invest their funds in shares – shares can easily be converted into cash.

Protect investors

Provides a measure of protection for investors as certain strict requirements are laid down by the JSE.

Shares assessed to value

Prices of shares are determined by demand and supply.

Prices of shares published daily

Keeps investors and potential investors informed – helps with decision making.

Sensitive barometer

Of economic conditions – guideline to management when taking decisions.

Contribute to economic stability and growth

By providing a market for negotiable securities.

Accept any other suitable fact

HEADING = 2

EXPLANATION = 1

ANY 4 x 3 (12)

9.2 FOUR METHODS OF SARB TO CONTROL CREDIT**# By increasing / decreasing the discount rate √√**

When there is excessive spending, the SARB raises the rate at which it rediscounts the bills of other banks and vice versa. √

Open market transactions

In times of excessive spending and rising prices, the SARB sells government stock and other securities on the open market, thus reducing the amount of money in circulation and discouraging overspending and vice versa.

Increasing / decreasing cash reserves

By increasing the cash reserves, which financial institutions must lodge with the Reserve Bank, the cash reserves are reduced and they are constrained to curtail credit.

Direct action

If a bank does not respond to the precaution rules of the SARB, the SARB may refuse to rediscount bills from the bank.

Stabilising of the exchange rate

The SARB has a fund to stabilise the exchange rate. When the exchange rate is unfavourable for South Africa, they sell South Africa's money on overseas monetary markets. They also buy SA money on overseas markets.

Accept any other suitable fact

HEADING = 2

EXPLANATION = 1

ANY 4 x 3 (12)

9.3 FOUR SERVICES OF CHAMBER OF COMMERCE / SAKEKAMERS

- Promote trade in town or city. ✓✓
- To settle disputes amongst members by means of arbitration.
- To eliminate unnecessary competition.
- To study new municipal laws and regulations and bring it to the attention of members.
- To agitate for municipal laws and regulations which will favour commerce.
- To introduce uniform shop hours, wages and prices.
- To keep a blacklist for their members.
- Accept any other suitable fact

ANY 4 x 2 (8)

9.4

9.4.1 FIVE SERVICES RENDERED BY THE SABS

- To promote standardisation in industry and trade. ✓✓
- To prepare specifications and codes of practice.
- To provide facilities for the testing of commodities and any material that may be manufactured.
- To control the use of standardisation marks and distinctive marks.
- To encourage or undertake education work in connection with standardisation.
- Co-operate with a view to bringing standardisation in connection with commodities.
- Promote national awareness of quality.
- Determine standard of imported goods.
- Contact with foreign countries regarding specifications they use
- Accept any other suitable fact

ANY 5 x 2 (10)

9.4.2 BENEFIT TO SOUTH AFRICAN CONSUMER

- Eg. Protects consumer / goods of quality ✓✓ enhances "proudly SA campaign"; or any other suitable answer from the advantages of the SABS mark.

ANY 2 x 2 (4)

QUESTION	MARK
9.1	16
9.2	12
9.3	8
9.4	14
TOTAL	50

QUESTION 10 PRODUCTION FUNCTION

10.1

$$\begin{aligned}
 10.1.1 \quad \text{Primary costs} &= \text{Direct raw material cost} + \text{Direct labour cost} \checkmark \\
 &= (\text{R}200\,000 + \text{R}140\,000 - \text{R}130\,000) \checkmark + (4 \times \text{R}1000) \checkmark \\
 &= \text{R}210\,000 + \text{R}4\,000 \checkmark \\
 &= \text{R}214\,000 \checkmark
 \end{aligned}$$

OR

$$\text{R}214\,000 \checkmark\checkmark\checkmark\checkmark \quad (5)$$

If the answer is incorrect, award part-marks as indicated above for understanding of concept and procedure.

$$\begin{array}{ll}
 10.1.2 \quad \text{Rent} = \text{R}72\,000 / 12 & \text{R}6\,000 \checkmark\checkmark \\
 \text{Depreciation} & \text{R}1\,550 \checkmark \\
 \text{Salaries} & \underline{\text{R}9\,000 \checkmark} \\
 & \underline{\text{R}16\,550 \checkmark\checkmark}
 \end{array}$$

OR

$$\text{R}16\,550 \checkmark\checkmark\checkmark\checkmark \quad (6)$$

If the answer is incorrect, award part-marks as indicated above for understanding of concept and procedure.

$$10.1.3 \quad \text{R}1\,950 \checkmark \text{ less } 10\% \checkmark = \text{R}1\,755 \checkmark$$

OR

$$\text{R}1\,755 \checkmark\checkmark \quad (3)$$

If the answer is incorrect, award part-marks as indicated above for understanding of concept and procedure.

$$10.1.4 \quad \text{R}214\,000 (\checkmark) + \text{R}16\,550 (\checkmark) + \text{R}1\,950 \checkmark = \text{R}232\,500$$

$$\text{R}232\,500 / 150 \checkmark = \text{R}1\,550 \checkmark(\checkmark)$$

OR

$$\text{R}1\,550 \checkmark\checkmark\checkmark\checkmark \quad (6)$$

If the answer is incorrect, award part-marks as indicated above for understanding of concept and procedure.

10.2

10.2.1 Mass production ✓✓

OR

Batch production

(2)**Jobbing = 0 marks**10.2.2 **FOUR CHARACTERISTICS / ADVANTAGES / REASONS OF MASS PRODUCTION**

- Lower production cost per unit. ✓✓
- Stockpiling costs per unit are low.
- A greater measure of specialization can be attained.
- Division of duties - higher degree in handling machinery.
- Workers and machines are optimally employed.
- Handling of materials is restricted.
- Production control process is simplified.
- Sales turnover is high.
- Machinery are all standardised – faster production.

OR**FOUR CHARACTERISTICS / ADVANTAGES OF BATCH PRODUCTION**

- Flexible form of production. ✓✓
- Less specialised machines are used.
- Faulty machines will not have major influence on process.
- Little capital needed for final products.
- Non-routine nature of orders = workers satisfaction.
- Can handle demand fluctuations.

ANY 4 x 2 (8)

10.2.3 FIVE FACTORS INFLUENCING QUALITY CONTROL

- There must be a system for recording at what points defects appear in the production system. √√
- Workers and inspectors must be acquainted with the required standards.
- For every job, tolerances must be set.
- Reliable and efficient inspection methods must be established.
- The number of inspections per inspection point must be decided upon.
- Evaluation criteria.

ANY 5 x 2 (10)**10.3 FIVE MEASURES TO PREVENT ACCIDENTS**

- Offer special training for workers in respect of unsafe activities. √√
- Supply and promote the wearing of protective clothing.
- Draw up safety prescriptions.
- Take measures to encourage tidiness, cleanliness etc.
- Keep all tools and equipment in predetermined places.
- Supply suitable facilities for employees.
- Take fire prevention measures. **(MAX 2 x 2)**
- Provision for emergency situations.

ANY 5 x 2 (10)

QUESTION	MARK
10.1	20
10.2	20
10.3	10
TOTAL	50

QUESTION 11 MISCELLANEOUS**11.1 FIVE DETAILS: MEMORANDUM OF ASSOCIATION – NAME CLAUSE**

- Name must be registered. ✓✓
- Private Company = (Pty) Ltd **OR** Public Company = Ltd
- Name of the company cannot be the same as that of an existing company.
- Name may be shortened / translated.
- Must be mentioned on all the documents of the company.
- Must be displayed in a conspicuous position outside all the offices of the company.
- Must not be undesirable.
- May not contain words such as “government / state / bank”.
- Name may be changed in the future by a special resolution if the majority of shareholders are in favour.

ANY 5 x 2 (10)**11.2 FIVE REASONS WHY A PARTNERSHIP MAY BE DISSOLVED**

- When partners themselves decide to do so. ✓✓
- When they admit a new partner.
- When one of the partners dies or retires.
- By an order of court.
- When they have completed what the partnership was formed to do.
- When one of the partners become insolvent.
- Outbreak of a war.
- More than 20 members.

ANY 5 x 2 (10)**11.3 FIVE ADVANTAGES OF INSURANCE
DO NOT ACCEPT THE CESSION OF POLICIES**

- All the agencies of production are menaced by risks - will cause considerable loss. ✓✓
- Employees security, in case of unemployment, accidents, injuries.
- Employers security - provides indemnification for employers for losses due to dishonesty and theft.
- Insurance protects business persons against all the kinds of insurable losses they may possibly suffer.
- Insurance protects creditors against losses due to destruction of property or against losses as the result of the death of debtor.
- Enables debtors to raise loans, when there are financial difficulties.
- Enables a person to make provision for extra income after retirement.
- Enables a person to make provision for medical expenses.
- Compulsory form of savings.
- The business person may give his full attention to running the business.

ANY 5 x 2 (10)

11.4 FIVE ADVANTAGES OF ADVERTISING

- Manufacturers can reap the benefits of large-scale production. ✓✓
- It raises the standard of living of the consumer.
- It makes uninterrupted production possible.
- It makes the task of the salesperson easier.
- Recruiting of staff is easier.
- It protects and warns the customer against inferior products.
- It prompts the advertiser to live up to the image he has created and made in his advertisements.

ANY 5 x 2 (10)**11.5 FIVE DISADVANTAGES OF THE LINE AND STAFF STRUCTURE**

- Advisers unhappy – no say in execution of orders. ✓✓
- Advisers may exceed their authority by giving orders to workers – conflict.
- Advisers may be too theoretical rather than practical.
- Advisory services may become too expensive.
- It becomes too complicated in a large undertaking.
- Management can inhibit initiative by being too dependent on advisers.

ANY 5 x 2 (10)**11.6 FIVE METHODS OF CONTROL**

- Inspection at strategic points by means of observation and testing. ✓✓
- Regular auditing and control of financial statements, worksheets and production figures.
- Budgeting to keep expenditure within limits.
- The laying down of standards and limits.
- Manuals containing standard instructions, rules and orders.
- Censuring and reprimanding negligent workers.
- Disciplinary action against negligent workers.

ANY 5 x 2 (10)

11.7 FIVE DISADVANTAGES OF CENTRALIZATION

- Excessive centralization of office activities can become uncontrollable.√√
- Widely dispersed office activities can hamper centralization.
- The technical nature of some office work does not favour centralization.
- Confidentiality of some material may be jeopardized by centralization.
- A concentration of a large number of office workers leads to impersonal relations.

ANY 5 x 2 (10)**ANY FIVE**

QUESTION	MARK
11.1	10
11.2	10
11.3	10
11.4	10
11.5	10
11.6	10
11.7	10
TOTAL	50

TOTAL: SECTION C [200]**GRAND TOTAL: [400]**

AFDELING A ANTWOORDBLAD

VRAAG 1

1.1 MULTIKEUSEVRAE

BEANTWOORD ELKE VRAAG DEUR 'N KRUIS (x) IN DIE TOEPASLIKKE BLOK TE MAAK.

1.1.1	A	B	C	D
1.1.2	A	B	C	D
1.1.3	A	B	C	D
1.1.4	A	B	C	D
1.1.5	A	B	C	D
1.1.6	A	B	C	D
1.1.7	A	B	C	D
1.1.8	A	B	C	D
1.1.9	A	B	C	D
1.1.10	A	B	C	D
1.1.11	A	B	C	D
1.1.12	A	B	C	D
1.1.13	A	B	C	D
1.1.14	A	B	C	D
1.1.15	A	B	C	D
1.1.16	A	B	C	D
1.1.17	A	B	C	D
1.1.18	A	B	C	D
1.1.19	A	B	C	D
1.1.20	A	B	C	D

20 X 3 = 60

1.2 WAAR OF ONWAAR

NOMMER	WAAR	ONWAAR	REGSTELLING
1.2.1	X		√√
1.2.2	X		√√ OF
1.2.2		x	√ Solvabiliteit √
1.2.3		X	√√ Werkmeting √
1.2.4		X	√√ Bonus √
1.2.5		X	√√ Brandkasklousule √
1.2.6		X	√√ Faktoring / Diskontering √
1.2.7	X		√√
1.2.8	X		√√

20 PUNTE

1.3 SKRYF DIE ONTBREKENDE WOORD(e) NEER.

1.3.1	Sakekamers / Kamers van Koophandel / Besigheidskamer
1.3.2	Koördinering / Top Bestuur / Hoofbestuur / Direksie / Algemene Bestuur
1.3.3	Lewensiklus / lewensduur / leeftydperk
1.3.4	Spesialiteits
1.3.5	Matriks / Projek

10 PUNTE

1.4 DATA REAKSIE:
SKRYF DIE LETTER IN DIE TOEPASLIKKE BLOK NEER.

1.4.1	D	
1.4.2	B	
1.4.3	E	
1.4.4	A	D

10 PUNTE

	100 PUNTE
--	-----------

AFDELING B**RIGLYNE VIR MERK:**

- Neem kennis van die sub-maksimum aangetoon wanneer punte toegeken word. Veral wanneer kandidate nie van dieselfde subhofies gebruik maak nie. Onthou dat opskrifte en subhofies bydra tot insig (struktuur / logiese vloei / opeenvolging) en dui 'n logiese denke aan. (Sien INDELING aan einde van elke vraag.)
- Ken TWEE punte toe vir volsinne.
Ken EEN punt toe vir frases, onvolledige sinne en vae (onduidelike) antwoorde.
- Die komponente vir insig word aangetoon aan die einde van elke voorgestelde antwoord vir elke vraag. Die komponente wissel vir elke vraag.
- As die kandidaat die vraag verkeerd identifiseer / interpreteer, kan hy / sy nog steeds insigpunte verdien.
- Let veral op die herhaling van feite.
- Merk al die relevante feite totdat die maksimum punte in elke onderafdeling bereik is. Skryf die woord maks. indien die maksimum punte bereik is.
- Dui insig aan deur 'n merk "^" aan die linkerkant van die vraag te maak.
- Aan die einde van elke langvraag dui die feitlike en insig punte soos volg aan:

```
.....  
34  
+ 2  
+ 2  
+ 0  
+ 3  
.....  
41
```


VRAAG 2 ONDERNEMINGSVORME

IDENTIFISEER AS 'N BESLOTE KORPORASIE √√

MAX 2**INLEIDING**

Paslike inleiding tot die onderwerp – verwys na ondernemingsvorme.

MAX 4**BESPREKING****EIENSKAPPE VAN 'N BESLOTE KORPORASIE**

- Ten minste 1 en 'n maksimum van 10 mede-eienaars (lede). √√
- Die BK word gesamentlik deur al die lede bestuur.
- Die lede moet 'n Stigtingsverklaring (CK1) voltooi en onderteken.
- Die vorm moet by die Registrateur van Beslote Korporasies geregistreer word.
- Lede het beperkte aanspreeklikheid vir die skuld van die BK.
- Die naam moet geregistreer word volgens die Wet op Beslote Korporasies.
- Die naam moet eindig met BK.
- 'n BK het regs persoonlikheid.
- Dit is verantwoordelik vir betaling van inkomstebelasting.
- Elke lid het 'n persentasie belang in die onderneming.
- As 'n lid sy belang in die BK wil verkoop moet hy die toestemming van al die ander lede verkry.
- Die wins word volgens die lede se persentasie belang verdeel.
- Die BK het onbeperkte voortbestaan.
- Geen maatskappy of ander BK mag 'n belang in 'n BK hê nie.
- Nie verpligtend om finansiële state to oudit nie.
- Al die finansiële state (tot by Balansstaat) moet binne 9 maande na die einde van die finansiële jaar voltooi word.
- 'n Rekeningkundige beampte moet die finansiële state opstel

MAX 10

AANBEVELINGS**VOORDELE**

- Die lede het beperkte aanspreeklikheid vir skuld van die BK. √√
- Die wins word volgens elke lid se persentasiebelang verdeel.
- Dit is maklik om die inhoud van die stigtingsverklaring te verander.
- Dit is redelik maklik om 'n BK te stig.
- 'n BK het onbeperkte voortbestaan.
- Meer kapitaal is beskikbaar as by eenmansaak omdat tot 10 lede kan bydra.
- Al die lede is betrokke in die bestuur van die BK – meer effektiewe bestuur / eie belang.
- Besparings in ouditkoste omdat state nie geudit hoef te word nie.
- 'n Algemene jaarvergadering is nie 'n vereiste nie.
- 'n Buigsame eenheid – geen formele ooreenkomste of spesiale resolusies in besluitnemingsproses nie.
- Het 'n eie regs persoon en kan daarom dagvaar of gedagvaar word.

MAX 10**NADELE**

- Ledetal beperk tot 10 lede – beperk kapitaalbydrae. √√
- Lede dra nie net kontant by nie.
- Effektiewe bestuur is moeilik want dit word nie deur wetgewing beheer nie.
- Afhanklik van wedersydse vertrouwe tussen lede.
- 'n Lid moet toestemming van ander lede verkry voordat hulle hul aandeel kan verkoop.
- Elke lid verteenwoordig die BK en bind die BK met hul transaksies.
- 'n BK moet eers in 'n maatskappy verander word voordat dit aan 'n maatskappy verkoop kan word.
- Onder sekere omstandighede word lede persoonlik verantwoordelik vir die skuld van die BK.

MAX 8

STIGTINGSPROSEDURE

Die lede moet 'n Stigtingsverklaring (CK1) voltooi en onderteken. ✓
Dit moet by die Registrateur van Beslote Korporasies geregistreer word ✓
(AS NIE TOEGEKEN ONDER EIENSKAPPE)

- **Inhoud van 'n Stigtingsverklaring**

- Naam van die onderneming ✓✓
- Adres van geregistreerde kantoor
- Name en ID nommers van lede
- Gegewens van bydrae van lede
- Gegewens van elke lid se bydrae, uitgedruk as 'n persentasie
- Datum van die finansiële jaar
- Naam en adres van rekeningkundige beampte
- Werksverhouding tussen lede
- Doel van die onderneming

- As die Registrateur tevrede is met die Stigtingsverklaring, sal hy 'n Sertifikaat van Inlywing asook 'n registrasienommer aan die BK toeken. ✓✓

MAX 10**SAMEVATTING**

Kandidaat se mening / aanbeveling oor enige ander toepaslike feit
oor onderwerp.

MAX 2

FEITLIK	40
INSIG	10
TOTAAL	50

INSIG**Struktuur / Uitleg:**

* insluitend inleiding, bespreking en samevatting 2

Ontleding en Interpretasie:

* vermoë van kandidaat om vraag op te breek en begrip te toon vir wat gevra is 2

Sintese:

* toepaslike afdelings in vraag ingesluit; voordeel van BK teenoor ander vorme bv. registrasie-dokumente 4

Oorspronklikheid:

* Kandidaat se aanbeveling en redevoering. 2
10

INDELING VAN VRAAG

Identifikasie	max 2 punte
Inleiding	max 4 punte
Aard / eienskappe	max 10 punte
Aanbeveling:	
* voordele	max 10 punte
* nadele	max 8 punte
Stigting	max 10 punte
Samevatting	max 2 punte
MAKSIMUM	40 punte

VRAAG 3 FINANSIËLE FUNKSIE**KREDIETBELEID****INLEIDING**

Enige toepaslike kommentaar oor opstel.

MAX 4**BESPREKING****MOONTLIKE REDES VIR SWAK PRESTASIE**

Nadele van kontanhandel:

- Minder klante √√
- Laer verkope
- Minder inkomste – kleiner wins
- Gevaar van diefstal / rooftogte
- Enige ander toepaslike antwoord

Alle nie- finansiële redes moet as siteses beskou word bv. Mededinging, kwaliteit van produkte nie op standaard nie.

MAX 4**ALTERNATIEF =Krediethandel √√**

Definisie van krediethandel: Die verkoop van goedere /dienste waarvoor in die toekoms betaal word. √√

MAX 4

Voordele van krediethandel:

- Shoe City het meer klante as 'n kontanhandelaar. √√
- Shoe City is geregtig om meer te vra vir hul goedere – vergoed vir risiko.
- Shoe City wen die goeie gesindheid en lojaliteit van klante.
- As klante goedere dringend nodig het, kan hulle dit nou koop en later betaal.

MAX 6

Kredietvorme:

- Leweransierskrediet: √ Krediet wat aan Shoe City toegestaan word deur 'n verskaffer sonder sekuriteit. √
- Krediet op ope rekening: Koper word 'n kredietperk toegestaan en moet rekening maandeliks afbetaal soos ooreengekom.

- Afbetalingsverkoopsooreenkoms: die koper betaal 'n vaste persentasie van die verkoopprijs as deposito en die verskil met rente in gelyke maandelike paaieimente.
- Kredietkaarte: 'n Ooreenkoms tussen 'n persoon en sy bank. Mag goedere koop tot 'n sekere limiet. Die bank verplaas die bedrag na die verskaffer en die debiteur moet die bank betaal.
- Berêkoop (lay-buys): Die koper sit 'n deposito neer en betaal die produk af en ontvang dan na volle betaling eers die produk.
- Besigheids-kredietkaarte: bv. Shoe City Kredietkaarte.

MAX 6**ADMINISTRASIE / IMPLIMENTERING**

Toestaan van krediet:

- Krediet moet so toegestaan word, dat die onderneming nie te veel toestaan nie. ✓✓
- Te veel krediet sal nie die likiditeit van die onderneming bevoordeel nie.
- Faktore wat kredietvoorwaardes kan beïnvloed:
 - Aard van die onderneming ✓✓
 - Duursaamheid van die goedere
 - Lengte van produksieproses
 - Finansiële posisie van onderneming
 - Mededinging
 - Ekonomiese toestand in die land
 - Rentekoerse bepaal deur SARB
 - Normale handelspraktyke
 - Kredietwaardigheid van debiteure

MAX 6

Invordering van agterstallige krediet:

- Kontak die debiteur telefonies. ✓✓
- Stuur 'n brief aan die klant.
- Plak 'n aanmaningsplakker op die rekening.
- As geen reaksie – stuur brief en dreig met regsstappe.
- Nogsteeds geen reaksie – oorhandig aan prokureur vir invordering.
- Prokureur stuur brief aan klant met instruksie om op sekere tyd te betaal.
- Geen reaksie op brief – hofbevel om sekere bates te verkoop om vir skuld te betaal.

MAX 8**BEHEER**

Effektiewe kredietbeheer kan:

- Shoe City se verkope verhoog ✓✓
- Shoe City se oninbare skulde binne aanvaarbare vlakke hou
- lojaliteit van klante opbou
- Shoe City se wins vergroot

Pligte van die kredietafdeling:

- Moet vertrouwd wees met kredietbeleid. ✓✓
- Oorweging van voornemende debiteure.
- Stel kredietperk vas vir elke debiteur.
- Hou kontrole oor elke debiteur se rekening.
- Stuur gereeld rekeningstate uit.
- Neem stappe teen agterstallige debiteure.
- Stel regstappe in indien nodig.
- Monitor tendense in die kredietmark.

MAX 8

Bronne om kredietwaardigheid te bepaal:

- Sakeverwysing: ✓ Ondernemings waar debiteur reeds 'n rekening het of gehad het. ✓
- Bankverwysing: Inligting wat die bank verskaf d.m.v 'n statusrapport.
- Kredietagentskappe: Versamel inligting oor debiteure en maak dit beskikbaar aan ondernemings.
- Sakekamers: Hou 'n swartlys van swak betalers en maak dit beskikbaar aan lede.
- Werkgewers: Verskaf inligting oor inkomste en betroubaarheid van werknemer.
- Kredietaansoekvorm: Moet alle tersaaklike inligting oor voornemende debiteur verskaf.
- Onderhoud: Volg aansoekvorm op om verdere inligting te verkry.

MAX 8

SAMEVATTING

Kandidaat se mening / aanbeveling oor enige ander toepaslike feit insake die onderwerp

MAX 2

FEITLIK	40
INSIG	10
TOTAAL	50

INSIG**Struktuur / Uitleg**

* insluitend inleiding, bespreking en samevatting

2

Ontleding / interpretasie / opeenvolging:

* vermoë van kandidaat om vraag op te breek en begrip te toon vir wat gevra is

2

Sintesis:

* toepaslike afdelings in antwoord ingesluit bv.

NADELE VAN KREDIET

- Shoe City benodig meer bedryfskapitaal as 'n kontanhandelaar. ✓✓
- Die risiko van oninbare skulde is altyd teenwoordig.
- Administratiewekoste is baie meer.
- Klante koop meer as wat hulle kan bekostig.

Of

VOORDELE VAN KREDIETKAARTE

OF

ENIGE ANDER RELEVANTE INFORMASIE

4

Huidige tendense:

* Krediet tendense; Reaksie van die SARB; vlakke van krediet; statistiek; inligting rakende Shoe City.

2
10**INDELING VAN VRAAG**

Inleiding	max 4 punte
Moontlike redes vir swak prestasie	max 4 punte
Alternatief: KREDIETHANDEL	
* krediethandel- def.	max 4 punte
* belangrikheid / voordele	max 6 punte
* kredietvorme	max 6 punte
Administrasie / implimentering:	
* voorwaardes vir toestaan van krediet	max 6 punte
* invordering van skuld	max 8 punte
Beheer:	
* belangrikheid van beheer	max 4 punte
* pligte - kredietafdeling	max 8 punte
* bronne - kredietwaardig	max 8 punte
Samevatting	max 2 punte
MAKSIMUM	40 PUNTE

VRAAG 4 **BEMARKINGSFUNKSIE****INLEIDING**

- 'n Advertensieveldtog kan beskryf word as die ontwerp en plasing van 'n advertensie in een of meer medium sodat 'n blywende indruk op die verbruiker gemaak word.
- 'n Verkoopspromosie program moet voor die wêreldbeker beplan word om te verseker dat die geadverteerde goedere beskikbaar sal wees wanneer dit benodig word.
- 'n Suksesvolle advertensieveldtog begin met 'n gesonde bemarkingsprogram.
- 'n Weldeurdagte veldtog sal 'n gebalanseerde benadering tot reklame insluit.

MAX 4**BESPREKING****BEPLANNING VAN DIE VELDTOG**

Die volgende stappe moet gevolg word:

Marknavorsing ✓

- Intensiewe studie van potensiële kopers, hul gewoontes, kulture en koopkrag. ✓✓
- Opname van die mededingers in die mark.
- Wetgewing wat handel beïnvloed.

Doelwitte van die veldtog moet uitgestippel word ✓

- Sodat konsultante hul beplanning daarvolgens kan doen. ✓✓
- Moet duidelik uitgestippel word – nie net om “verkope te verhoog” nie.

Begroting vir veldtog ✓

- 'n Veldtog kan net beplan word as daar fondse beskikbaar is.
- Konsultante sal daarvolgens beplan.

Keuse van advertensiemedia ✓

- Is gewoonlik die taak van die konsultant. ✓✓
- Volgende faktore moet in aanmerking geneem word:
 - ~ Die tarief, gebaseer op die koste per 1 000 lesers of luisteraars. ✓✓
 - ~ Beschikbaarheid van spasie en kyktyd.
 - ~ Sal die medium kopers bereik?
 - ~ Aard en inhoud van boodskap; is die medium die mees geskikste om verbruikers te bereik

Ontwerp en bewoording ✓

- Die vereistes van 'n goeie advertensie
Trek aandag; ✓ Wek belangstelling; ✓ Skep 'n behoefte om produk te besit; ✓ Ly tot aksie ✓
- Klant glo dat hy meer belangrik gaan voel; ✓ gelukkiger gaan wees; ✓ meer gemaklik gaan wees; ✓ en meer voorspoedig ✓ gaan wees as die produk gebruik word.

Koördinerings ✓

- Daar moet koördinerings wees tussen die loods en verskaffing van die produk. ✓✓
- As klante begin navraag doen, moet die goedere verskaf word.

MAKS. 32**# Toets om te sien of veldtog suksesvol was** ✓

- Metodes wat gebruik word om inligting te verkry:
 - ~ Naam en adres van onderneming mag verskillend geskryf of verskyn. ✓✓
 - ~ Reaksie op advertensies – kan aan verskillende afdelings gerig word.
 - ~ Koepons kan gedruk word wat uitgesny moet word en ingevul moet word.
 - ~ Vra die klant om die naam van die koerant / tydskrif te noem.
 - ~ Straatadres van onderneming in een advertensie en posadres in 'n ander.
- Hoeveelheid kredietkaarte uitgereik.

MAKS. 10**KANDIDAAT SE MENING OOR VOORGESTELDE PROJEK**

- bv.
- Tydberekening van veldtog ✓✓
 - Tydsduur van veldtog
 - Lewensvatbaarheid en winsgewindheid van veldtog
 - Toepaslikheid van veldtog
 - Enige ander toepaslike kommentaar
 - Kandidaat se mening of enige ander toepaslike feit insake die onderwerp

MAKS. 6

FEITLIK	40
INSIG	10
TOTAAL	50

INSIG**Struktuur / uitleg:**

* insluitend inleiding, bespreking en samevatting 2

Ontleding en interpretasie:

* vermoë van kandidaat om vraag op te breek en begrip te toon vir wat gevra is 2

Sintesis:

* Bespreking van bv.

- Sensuur – opgedateerde inligting
- ASA en sy funksies
- Vergelykende reklame / toelaatbaarheid
- Toekennings
- Etiek
- Enige ander toepaslike inligting
- Meting van resultate

6
10

INDELING VAN VRAAG

Inleiding	max 4 punte
Beplanning van veldtog:	
* marknavorsing	
* doelstellings van veldtog	
* begroting	
* keuse van media	
* ontwerp en bewoording	
* ko-ordinasie	Max 32 punte
* toets die sukses	max 10 punte
Kandidaat se mening / samevatting	max 6 punte
MAKSIMUM	40 PUNTE

VRAAG 5 FUNKSIE VAN ALGEMENE BESTUUR**INLEIDING**

Enige toepaslike kommentaar oor die vraag

MAX 2**BESPREKING****DOEL / BELANGRIKHEID VAN BEPLANNING**

- Enige toepaslike kommentaar.

MAX 4**BEGINSELS VAN BEPLANNING**

- Moet buigsaam en aanpasbaar wees. √√
- Moet altyd wetenskaplik wees en alle moontlike faktore en alternatiewe moet in ag geneem word.
- Die mees geskikte metode of tegniek moet vir die taak of probleem gekies word.
- Planne op die verskillende vlakke moet gekoördineer word in 'n hierargie van planne.
- Moet realisties wees. Met ander woorde ekonomies en uitvoerbaar.
- Daar moet 'n balans wees in beplanning op verskillende vlakke - veral beplanning van roetine aard.
- Alle informasie i.v.m. beplanning moet aan almal beskikbaar gestel word.
- Die tydsaspek van beplanning en implementering is belangrik.
- Beplanning is altyd toekomsgerig maar dit is belangrik dat die periode van vooraf-beplanning realisties moet wees.
- Moet eenvoudig en duidelik wees.
- Moet altyd op skrif wees.

MAX 8**STAPPE IN DIE BEPLANNINGSFASE**

Nadat die bestuur alle verwagte informasie ontvang het moet beplanning op die volgende wyse plaasvind.

- Verkry absolute duidelikheid oor die probleem of taak - formuleer doelstellings. √√
- Verkry volledige inligting oor al die betrokke aktiwiteite - versamel inligting.
- Analiseer en ontleed alle inligting vir betroubare interpretasie - analiseer inligting.
- Maak duidelike veronderstellings oor moontlike gebeurtenisse.
- Verkry verskillende planne en alternatiewe.
- Kies die beste plan.
- Ontwikkel aksieplanne en bepaal die periode vir uitvoering.
- Volg voortdurend op om seker te maak dat alles volgens plan verloop.

MAX 10

BEPLANNING OP VERKILLEDE VLAKE**TOP-VLAK BESTUUR √**

- ~ Beplanning begin op die hoogste vlak – Topvlak bestuur. √√
- ~ Beplanning neem die hele onderneming as 'n geheel in ag.
- ~ bv. ▶ Vasstelling van langtermyndoelwitte en beleide.
 ▶ Die daarstelling van organisasiestrukture.
 ▶ Verandering van beleid (wanneer nodig).

MIDDEL – VLAK BESTUUR √

- ~ Die beplanning om die nodige doelstellings te bereik vind hier plaas. √√
- ~ Byvoorbeeld - die aankoop van grondstowwe; beplanning van werkprogramme; roetine instruksies na laer vlakke.

LAERVLAK BESTUUR √

- ~ Die beplanning van daaglikse aktiwiteite. √√
- ~ In ooreenstemming met werkprogramme en instruksies.
- ~ Sodat alles vlot verloop.

MAX 15**BEGROTING AS FORMELE BEPLANNING**

- 'n Begroting dien as 'n beleidsdokument waarvolgens 'n onderneming bestuur moet word. √√
- 'n Begroting is 'n skriftelike plan.
- 'n Begroting is 'n skatting van wat op die lang – en korttermyn benodig word.
- Voorbeelde van begrotings.

MAX 4**BEPLANNING TOT VERHOUDING MET ANDER ELEMENTE VAN BESTUUR**

Beplanning kan nie op sy eie staan nie. Dit word verbind met ander elemente van bestuur bv.

Organisering √

- Organisering stel strukture beskikbaar sodat die plan tot uitvoering kan kom. √√
- Sommige strukture is: die lyn- of funksionele organisasiestrukture.
- Enige ander toepaslike kommentaar insake die verhouding tussen beplanning en organisering.

MAX 4

Kommunikasie ✓

- Sonder effektiewe kommunikasiekanale kan inligting nie oorgedra word vanaf die topvlak- na laervlakbestuur nie.
- Enige ander toepaslike kommentaar insake die verhouding tussen beplanning en kommunikasie.

MAX 4**# ANDER ELEMENTE VAN BESTUUR**

- Volg dieselfde beginsel soos bo waar die ander elemente in verhouding met beplanning gebring word.

ENIGE 4 ELEMENTE x 4 = MAX 16**SAMEVATTING**

Kandidate moet tot die slotsom kom dat alle bestuurselemente belangrik is.

MAX 2

FEITLIK	40
INSIG	10
TOTAAL	50

INSIG**Struktuur / Uitleg:**

* insluitend inleiding, bespreking en samevatting 2

Ontleding en interpretasie

* vermoë van kandidaat om vraag op te breek en begrip te toon vir wat gevra is 4

Sintesis:

* Bespreking van die verwantskap tussen beplanning en ander elemente 4

INDELING VAN VRAAG

Inleiding	max 2 punte	MAKSIMUM 30
Doel en Belangrikheid van beplanning	max 4 punte	
Beginsels van effektiewe beplanning	max 8 punte	
Stappe in beplanningsproses	max 10 punte	
Beplanning op verskillende vlakke: * topvlak * middelvlak * laervlak	max 15 punte	
Begroting as formele beplanning	max 4 punte	
Samevatting	max 2 punte	
Beplanning in verhouding tot ander elemente	max 16 punte	
MAKSIMUM		40 PUNTE

TOTAAL: AFDELING B [100]

AFDELING C

Riglyne vir merk

- Indien daar bv. VYF feite gevra word, merk dan die eerste VYF antwoorde van die kandidaat. Ignoreer die res van die feite.
- Indien twee korrekte feite in een sin genoem word, moet aan die kandidaat dienooreenkomstig die maksimum punte toegeken word.
- Indien kandidate hul eie voorbeelde of menings moet gee, "brainstorm" die alternatiewe antwoorde by die merksentrum.
- Alle besprekingsvrae soos "verduidelik, bespreek of omskryf" moet as volg gemerk word: OPSKRIFTE √√ en VERDUIDELIKING √
- By vrae waar kandidate gevra word om te "noem / lys of gee" hoef die antwoorde nie in volsinne te wees nie.

VRAAG 6 ONDERNEMINGSVORME

6.1

- 6.1.1 Horisontale √√ - beide in mynbou √√
(aanvaar konglomeraat **AS** voorsien met korrekte redes
bv. verskillende produkte) (4)
- 6.1.2 Dit verteenwoordig 'n onderskeid van mynbou – verskillende
siklusse. √√
(aanvaar ander antwoorde: SEB; diversifikasie; enige geskikte rede vir
samesmelting wat relevant tot gevallestudie is) (2)
- 6.1.3 Hy het te veel daarop gekonsentreer om Mondi op te bou. √√√
OF
Vertraging in besluitneming. √√ √ (3)
- 6.1.4 JSE √√ of JSE Bpk (2)
- 6.1.5 Dit sal makliker wees vir mense om aandele te bekom as Mondi genoteer is op JSE.
√√
(aanvaar ander voordele van JSE) (2)

6.1.6 **DRIE VOORDELE VAN SAMESMELTING**

- **Om 'n monopolie te bewerkstellig** √√ - twee sterk maatskappye in dieselfde bedryfstak kan so mededinging uitskakel. √
- **Risiko kan verlaag** – verskillende regspersone smelt saam – sodoende word die risiko versprei / minder kwesbaar
- **Meer effektief** – verseker optimum gebruik van aankoop- en verkoops personeel. Skakel duplisering van aktiwiteite uit.
- **Verseker van die voorsiening van voorraad** – produsent is verseker dat sy grondstowwe genoeg sal wees. Veral skaars bronne.
- **Mededinging**- elimineer onnodige kompetisie.
- **Verbeter mededinging** – probeer om onnodige kompetisie uit te skakel en gapings te vul in die produkreeks.
- **Finansiële redes** – goedkoper as om te leen; makliker toegang tot lenings; groter ondernemings verkry kapitaal makliker; belastingvoordele;
- **Meer kennis**- beide deel kennis, metodes en tegnieke.
- **Onmiddellike effek** – uitgebreide markte; vinniger en minder riskant as interne uitbreiding.
- **Bestuursredes** – verseker beter bestuursvaardighede; verseker sleutel uitvoerende lede.

OPSKRIF = 2
VERDUIDELIK = 1

ENIGE 3 x 3 (9)

6.2 VIER NADELE VAN 'N EENMANSAAK

- Die eienaar het onbeperkte aanspreeklikheid vir die skuld. √√
- Die onderneming het beperkte kontinuïteit.
- Probleme om lenings te verkry agv die beperkte bates.
- Moeilik om werknemers van gehalte aan te stel – beperkte bevorderingsgeleenthede.
- Salarisse betaalbaar is gewoonlik laer as die van groter ondernemings.
- Eienaar moet al die bestuursfunksies behartig sonder enige ondervinding.
- Sterk mededinging.
- Beperkte kapitaal – wat die eienaar kan bydra of leen.
- Pryse is gewoonlik meer as die van ander ondernemingsvorme.
- Eienaar is eigeste persoon met direkte belangstelling in onderneming - besluite berus dus op sy gevolgtrekking.

ENIGE 4 x 2 (8)**6.3 VYF VERSKILLE TUSSEN PRIVATE – EN PUBLIEKE MAATSKAPPY**

Antwoorde moet met dieselfde eienskap vergelyk word. Indien dit nie ooreenstem nie sal slegs die linkerkant se antwoord gemerk word.
Indien die antwoord nie in tabelvorm gegee word nie, sal dieselfde beginsel toegepas word.

EIENSKAPPE	PRIVATE MPY	PUBLIEKE MPY
Minimum aantal lede	1 aandeelhouer √√	7 aandeelhouders √√
Maksimum aantal lede	50 aandeelhouders	Onbeperkte getal / aantal aandele uitgereik.
Bestuur	Ten minste 1 direkteur	Ten minste 2 direkteure
Regsformaliteite	Geen prospektus	Moet prospektus uitreik
Naam van onderneming	Eindig met (EDMS) BPK	Eindig met BEPERK
Verkryging van kapitaal	Verkoop aandele aan lede of promotors	Verkoop aandele aan publiek
Oordraagbaarheid van eienaarskap	Met toestemming van ander aandeelhouders/ beperkte verhandeling.	Aandele is vrylik oordraagbaar
Finansiële State	Hoef nie gepubliseer te word nie	Moet gepubliseer word.
Dokumente om te begin	Sertifikaat van inlywing	Sertifikaat om met sake te begin.
JSE verhandeling	Kan nie	Mag gelys word

Aanvaar enige ander aanvaarbare verskille

ENIGE 5 x 4 (20)

VRAAG	PUNTE
6.1	22
6.2	8
6.3	20
TOTAAL	50

VRAAG 7 BEMARKINGSFUNKSIE

7.1

7.1.1 Die eienaar van 'n gevestigde onderneming / idee ✓ verkoop die reg om handel te dryf, ✓ binne bepaalde voorwaardes / ooreenkoms. ✓
Bv. Kentucky Fried Chicken, Nando's of enige ander aanvaarbare voorbeeld. ✓
(Die finale lys sal by die merksentrum gedoen word). (4)

7.1.2 Nee ✓✓

Die konsessie ooreenkoms laat jou net toe om 'n sekere reeks produkte te verkoop. ✓✓

OF

Ja

As die konsessie ooreenkoms jou toelaat om ander reeks produkte te verkoop.
(4)

Die antwoord JA of NEE sonder motivering = 0 punte

7.1.3 **TWEE VOORDELE VAN KONSESSIES (FRANCHISING)**

- Entrepreneur en bestuurshulp word deur die konsessiegewer aan die konsessiehouer gegee. ✓✓
- Die konsessiegewer bemark 'n gevestigde produk of diens.
- Hulp word aan die konsessiehouer verskaf om aan die standaard van die konsessie te voldoen.
- Die konsessiehouer besit die onderneming en word gesteun deur die voltydse adviseurs van die konsessiegewer.
- Persoonlike eienaarskap is in die konsessie ooreenkoms ingeskryf.
- 'n Wêreldwye handelsnaam – eienaar kry dus onmiddellike erkenning.
- Finansiële raad en ondersteuning is beskikbaar.
- Direkte finansiering word dikwels voorsien.

ENIGE 2 x 2 (4)

7.1.4 **DRIE TIPES VERBRUIKSGOEDERE**

Geriefsgoedere ✓✓

Word sonder inspanning en huiwering gekoop – bereid om substitute te aanvaar. ✓

Bv. "Starter packs", selfoonsakkies, lugtyd of enige ander geskikte voorbeeld. ✓
(Die finale lys sal by die merksentrum gedoen word).

Uitsoekgoedere

Goedere wat gekoop word na baie aandag gegee is aan prys, styl en kwaliteit.

Bv. selfone (laer deel van reeks), handvryetoestelle of enige ander geskikte voorbeeld.

Spesialiteitsgoedere

Die aankope gaan gepaard met deeglike sorg en tyd – dring aan op spesifieke handelsmerk.

Bv. selfone (topdeel van reeks), eksklusiewe bybehore, spesiale model selfoon of enige geskikte voorbeeld.

**DUURSAME , SEMI- DUURSAME EN NIE-DUURSAME
VERBRUIKERSGOEDERE = MAKS. 8 PUNTE**

OPSKRIF = 2
VERDUIDELIK / BESPREKING = 1
VOORBEELD = 1
3 x 4 (12)

7.2

7.2.1 om produk te **beskerm** √√
om produk te **bevorder** / of **verkope** te verhoog
om in regte **bruikbare hoeveelheid** te verpak. **ENIGE 2x 2 (4)**

Bv. **Beskerming** – Romany Cream beskuitjies is in 'n boks om skade te voorkom. √√ **ENIGE 1 x 2 (2)**

Bv. **Bevordering** – Romany Cream boks met 'n resep op dit. √√

Bv. **Bruikbare hoeveelheid** - Romany Creams in 200 g pakkies. √√

Aanvaar alternatiewe voorbeelde wat van toepassing mag wees op die illustrasies. As ander geïllustreerde produkte gekies word, moet dit toepaslik wees.

7.2.2 Kaleidoskopiese √√ **(2)**
Bv. **Cal-C-Vita** √ - sit sokker ikone in boks vir die duur van die wêreldbeker. √√ **(3)**

Aanvaar alternatiewe voorbeelde – as 'n ander geïllustreerde produk gekies word, moet dit toepaslik wees. Dit moet die betekenis van kaleidoskopiese verpakking uitbeeld.

7.2.3 TWEE VEREISTES VAN VERPAKKING

- Moet die aandag trek van die verbruiker. √√
- Moet by die produk pas.
- Moet vir die teikenmark ontwerp wees.
- Moet produkte onderskei van die van mededingers.
- Moet die beeld van die onderneming bevorder.
- Moet goed ontwerp, sterk, gerieflik en maklik hanteerbaar wees.
- Moet ideaal vir uitstalling wees.
- Moet aan vereistes van handelaars voldoen.
- Moet ook aan keuse en vereistes van kleinhandelaars voldoen.

ENIGE 2 x 2 (4)

7.2 DRIE FAKTORE WAT PRYSBEPALING BEÏNVLOED

MOENIE MARKVORME MERK NIE

Aard van die vraag √√

Die elasticiteit en onelastisiteit van vraag beïnvloed pryse. √

Besikbaarheid van substitute

Hoe meer plaasvervangende produkte beskikbaar, hoe groter invloed op prys.

Normale handelspraktyke

Dit is normale praktyk om om vir sekere transaksies korting te gee. (bring in berekening)

Vasgestelde pryse van produkte

Die pryse van sekere produkte is vas en moet daarteen verkoop word.

Verbruiker se optrede

Verbruiker het beperkte fondse tot hul beskikking – as pryse te hoog sal hulle nie koop.

Die reaksie van die handelaar

As vervaardigers van handelaars gebruik maak om sy produkte te bemark, moet hy rekening hou van die handelaar se reaksie.

Hoë pryse sal die handelaar ontmoedig om produkte te verkoop.

Produksie- en verspreidingskoste

Die vervaardiger moet seker maak dat die prys die koste van produksie en verspreiding dek. Dit moenie onder die kosprys wees nie.

Bemarkingstrategie

Die onderneming mag 'n openingsprys hê wat laer as die kosprys is, maar wat sal verhoog sodra die klant 'n voorkeur vir die produk ontwikkel het.

Behoeftebevrediging

Die verbruiker is bereid om 'n sekere prys te betaal vir die produk wat sy behoefte bevredig – maksimumbevrediging teen laagste pryse
Is bereid om net 'n sekere prys te betaal vir die produk en sy waarde.

Mededinging

As mededingers se pryse laer is vir dieselfde produk sal verbruikers verkies om daar te koop.

Enige ander toepaslike faktor wat die prys van 'n produk kan beïnvloed.

OPSKRIF = 2
VERDUIDELIK = 1

ENIGE 3 x 3 (9)

VRAAG	PUNTE
7.1	24
7.2	17
7.3	9
TOTAAL	50

VRAAG 8 FINANSIËLE FUNKSIE

8.1

8.1.1 Skadeloosstelling √√ (2)

8.1.2 Bybetaling √√ (2)

8.1.3 Subrogasie √√ (2)

8.1.4 Awery klousule √√ (Gem. Klousule) (2)

8.1.5 $\frac{120\,000}{150\,000} \times \frac{100\,000}{1} = R\,80\,000$ √√ OF $R\,80\,000$ √√√√
AANVAAR R 79 000 (R80 000 - R 1000 bybetaling) (4)

As die antwoord verkeerd is, moet bewerkingspunte soos hierbo aangetoon, toegeken word.

8.1.6 $\frac{150\,000}{1} \times \frac{15}{100} \times \frac{3}{12} = R\,5\,625$ √

$150\,000 - 5\,625 = R\,144\,375$ √ OR $R\,144\,375$ √√√√ (4)

As die antwoord verkeerd is, moet bewerkingspunte soos hierbo aangetoon, toegeken word.

8.1.7 Aanvaar of verwerp die aanbod √

Motivering – laat toe vir oorspronklikheid onder die volgende opskrifte

Boekwaarde (vergelyking); koste van skade; ouderdom van voertuig;
 versekeringskontrak; awery klousule; skikkingsbedrag. √√√

Aanvaar of verwerp = 0 punte

OPSKRIF = 1
 VERDUIDELIK / VOORBEELD = 3 (4)

8.1.8 **DRIE NADELE VAN VOORRAADVORMING VIR FRUIT AND VEG**

- Risiko met brand, diefstal ens. √√
- Probleem van veroudering van vrugte en groente
- Prysskommelings wat die prys laer maak as die aankoopprys.
- Belegging in voorraad vereis groot bedrae bedryfskapitaal.
- Enige ander korrekte feit.

ENIGE 3 x 2 (6)

8.1.9 DRIE FAKTORE WAT DIE BEDRYFSKAPITAAL BEHOEFTE VAN FRUIT AND VEG CITY BEPAAL**# Aard van die onderneming √√**

'n Myn het 'n groter behoefte as die van Fruit and Veg City, want daar is meer werkers wat lone moet kry. √

Grootte van die onderneming

Hoe groter die onderneming, hoe groter is die behoefte.

Ontwikkelingstadium

'n Onderneming wat nog besig is om uit te brei, het meer kapitaal nodig.

Produksietydperk

As die eindproduk lank neem om te voltooi, bv graanboerdery, word meer kapitaal benodig.

Omsetsnelheid van voorraad

Hoe vinniger voorraad in kontant omgesit word, hoe minder bedryfskapitaal word benodig en vice versa.

Aankoop- en verkoopvoorwaardes

As die Fruit and Veg City voorraad op krediet aankoop en dit vir kontant verkoop, word minder bedryfskapitaal benodig en vice versa.

Seisoensverbruik

As Fruit and Veg City seisoensgebonde produkte verkoop, sal dit meer bedryfskapitaal benodig gedurende spesifieke seisoene.

Seisoensproduksie

Fruit and Veg City sal koelkamers benodig om seisonale produkte te berg – verhoog behoefte aan bedryfskapitaal.

**OPSKRIF = 2
BESPREKING = 1**

ENIGE 3 x 3 (9)

8.2 DRIE REDES VIR KONTANTAANHOUDING**# Transaksiemotief** √√

Besikbaarheid van kontant om bedryfsuitgawes te betaal. √

Voorsorgmotief

Voorsiening word gemaak vir onvoorsiene uitgawes.

Spekulasiemotief

Om wins te maak uit ander aktiwiteite as die normale aktiwiteite van die onderneming.

OPSKRIF = 2
VERDUIDELIK = 1

Dit hoef nie in opskrifvorm te wees nie.

MAX 3 x 3 (9)

8.3 OORKAPITALISASIE**Definisie:**

Wanneer die totale kapitaal √ meer is as wat nodig is vir die normale aktiwiteite / verkope van die onderneming. √

Mening en motivering:

Ja √ Bv. Kan kapitaal gebruik vir enige spekulatiewe geleentede wat kan opduik. √√√

Aanvaar ook verhouding tussen kapitaal en wins

OF

Nee √ Bv. Kapitaal word nie produktief gebruik nie/
Opbreg op kapitaal is laag / Waarde van aandele daal√√√**JA of NEE SONDER MOTIVERING = 0 PUNTE**DEFINISIE = 2
MENING = 1
MOTIVERING = 3 (6)

VRAAG	PUNTE
8.1	35
8.2	9
8.3	6
TOTAAL	50

VRAAG 9 ONDERNEMING EN SY OMGEWING

9.1

9.1.1 **'N MANIERE OM TOEGANG TOT JSE TE VERKRY**

- Dmv banke √√√√, makelaars, finansiële instellings, direkte kontak of enige ander toepaslike manier. (ook elektronies)

1 x 4= (4)

9.1.2 **VIER DIENSTE VAN DIE SEKURITEITEBEURS**# **Dien as skakel** √√

Skakel tussen belegger en bedryfsleier – beurs verskaf mark vir verhandelbare effekte. √

Moedig klein belegger aan

Om aandele te koop en so deel te hê aan ekonomie van SA.

Bied geleentheid aan

finansiële instellings soos versekeringsmaatskappye om hul fondse in aandele te belê – fondse kan maklik in kontantonskep word.

Beskerm beleggers

Maatskappye moet aan streng vereistes voldoen voordat dit genoteer word.

Aandele na waarde geskat

Die pryse van aandele word bepaal nav reaksie tussen vraag en aanbod.

Aandeelpryse word daaglik gepubliseer

Hou beleggers en voornemende beleggers op hoogte – help met besluitneming.

Sensitiewe barometer

Van ekonomiese toestande – dien as riglyn vir bestuur tydens besluitneming.

Bevorder stabiliteit en groei

Deur die voorsiening van 'n mark vir verhandelbare sekuriteite.

Enige ander aanvaarbare feite.

OPSKRIF = 2
VERDUIDELIK = 1

ENIGE 4 x 3 (12)

9.2 VIER METODEDES VAN SARB OM KREDIET TE BEHEER**# Verhoging / verlaging van rentekoerse $\sqrt{\sqrt{}}$**

Die SARB verhoog die koers vir die verrekening van eise tussen banke as daar uitermate hoë spandering is en vice versa. $\sqrt{}$

Opemarktransaksies

SARB verkoop staatseffekte op opemark wanneer uitermate spandering en hoë pryse voorkom – dit verminder die geld in omloop en ontmoedig oorspandering en vice versa.

Verhoging of verlaging van kontantreserwes

Deur die verpligte kontantreserwes van banke by die SARB te verhoog, word banke verplig om krediet in te kort.

Direkte optrede

As 'n bank nie reageer op die voordorgmaatreëls van die SARB nie, kan die SARB weier om eise van die bank te verreken.

Stabilisering van wisselkoers

Die SARB het 'n fonds om dit te doen. SA geld word oorsee verkoop as wisselkoers ongunstig is. SA geld word ook oorsee gekoop.

Enige ander aanvaarbare feite

OPSKRIF = 2
VERDUIDELIK = 1

ENIGE 4 x 3 (12)

9.3 VIER DIENSTE VAN SAKEKAMERS

- Bevorder handel in dorp of stad. ✓✓
- Tree as arbiter op in geskille tussen lede.
- Onbillike mededinging uit te skakel.
- Bestudeer nuwe wette en regulasies en bring onder aandag van lede.
- Argiteer vir munisipale regulasies en wetgewing wat in handelaar se voordeel is.
- Om eenvormigheid te verkry vir winkellure, lone en pryse.
- Om swartlys van slegte betalers op te stel.

Enige ander aanvaarbare feite**ENIGE 4 x 2 (8)****9.4****9.4.1 VYF DIENSTE VAN DIE SABS**

- Om standaardisasie in nywerheid en handel te bevorder. ✓✓
- Stel spesifikasies en gebruikskodes op.
- Stel fasiliteite beskikbaar vir toets van produkte.
- Beheer die gebruik van standaard- en onderskeidingsmerke.
- Onderneem voorligtingswerk ivm standaardisasie
- Bewerkstellig standaardisasie in produkte.
- Bevorder nasionale bewustheid van kwaliteit.
- Bepaal die standarde van ingevoerde goedere
- Skakel nou met die buiteland oor spesifikasies wat daar gebruik word.

Enige ander aanvaarbare feite**ENIGE 5 x 2 (10)****9.4.2 VOORDEEL AAN DIE SUID-AFRIKAANSE VERBRUIKER**

- Bv. Beskerm verbruiker / goedere ✓✓ versterk die “trots SA veldtog”; kwaliteit produkte; of enige ander toepaslike antwoord oor die voordele van die SABS teken.

ENIGE 2 x 2 (4)

VRAAG	PUNTE
9.1	16
9.2	12
9.3	8
9.4	14
TOTAAL	50

VRAAG 10 PRODUKSIEFUNKSIE

10.1

$$\begin{aligned}
 10.1.1 \quad \text{Primêre koste} &= \text{Direkte grondstowwe} \quad + \text{Direkte arbeid} \quad \checkmark \\
 &= (R200\,000 + R140\,000 - R130\,000) \checkmark + (4 \times R1\,000) \checkmark \\
 &= R210\,000 + R4\,000 \checkmark \\
 &= R214\,000 \checkmark
 \end{aligned}$$

OF

$$R214\,000 \checkmark\checkmark\checkmark\checkmark \qquad (5)$$

As die antwoord verkeerd is, ken punte toe soos hierbo aangedui vir begrip van die konsep.

$$\begin{array}{rcl}
 10.1.2 \quad \text{Huur} &= R\,72\,000 / 12 & R\,6\,000 \checkmark\checkmark \\
 \text{Waardevermindering} && R\,1\,550 \checkmark \\
 \text{Salarisse} && \underline{R\,9\,000} \checkmark \\
 && \underline{R16\,550} \checkmark\checkmark
 \end{array}$$

OF

$$R16\,550 \checkmark\checkmark\checkmark\checkmark\checkmark \qquad (6)$$

As die antwoord verkeerd is, ken punte toe soos hierbo aangedui vir begrip van die konsep.

$$10.1.3 \quad R\,1\,950 \checkmark \text{ minus } 10\% \checkmark = R\,1\,755 \checkmark$$

OF

$$R1\,755 \qquad (3)$$

As die antwoord verkeerd is, ken punte toe soos hierbo aangedui vir begrip van die konsep.

$$10.1.4 \quad R\,214\,000 (\checkmark) + R\,16\,550 (\checkmark) + R\,1\,950 \checkmark = R\,232\,500$$

$$R\,232\,500 / 150 \checkmark = R\,1\,550 \checkmark(\checkmark)$$

OF

$$R1\,550 \checkmark\checkmark\checkmark\checkmark\checkmark \qquad (6)$$

As die antwoord verkeerd is, ken punte toe soos hierbo aangedui vir begrip van die konsep.

10.2

10.2.1 Massaproduksie ✓✓
OF
Reeksproduksie**Stukproduksie = 0 marks****(2)**10.2.2 **VIER VOORDELE / KENMERKE VAN MASSAPRODUKSIE**

- Laer produksiekoste per eenheid. ✓✓
- Voorraadhouding koste per eenheid is laag.
- Groter mate van spesialisasie kan bereik word.
- Arbeidsverdeling – groter behendigheid in die hantering van masjiene.
- Werkers en masjiene word optimaal gebruik.
- Hantering van voorraad word beperk.
- Produksiebeheerproses word vereenvoudig.
- Omset is hoog.
- Toerusting is gestandaardiseer – vinniger produksie.

OF**VIER VOORDELE / KENMERKE VAN REEKSPRODUKSIE**

- Buigsame vorm van produksie. ✓✓
- Minder gespesialiseerde masjiene word gebruik.
- Foutiewe masjiene sal nie 'n groot invloed op proses hê nie.
- Min kapitaal nodig vir eindprodukte.
- Nie-roetine aard van bestellings = werkerstevredenheid.
- Kan vraagskommeling hanteer.

ENIGE 4 x 2 (8)

10.2.3 VYF FAKTORE WAT KWALITEITBEHEER BEÏNVLOED

- 'n Inligtingstelsel moet bygehou word waar afwykings aangetoon word. ✓✓
- Werkers en inspekteurs moet vertrouwd wees met stelsel.
- Toleransiegrens moet vasgestel word.
- Betroubare en effektiewe inspeksiemetodes moet vasgestel word.
- Die aantal inspeksiepunte moet vasgestel word.
- Die aantal inspeksies per inspeksiepunt moet vasgestel word.
- Evalueringskriteria moet gevind word.

ENIGE 5 x 2 (10)**10.3 VYF MAATREËLS OM ONGELUKKE TE VOORKOM**

- Spesiale opleiding aan werkers oor onveilige optrede. ✓✓
- Verskaf en bevorder die dra van beskermende klere.
- Stel veiligheidsvoorskrifte op.
- Neem maatreëls om netheid, sindelikheid ens aan te moedig.
- Toerusting moet op vasgestelde plekke gehou word.
- Voorsien geskikte fasiliteite vir werkers.
- Tref brandvoorkomingsmaatreëls (**maks. 2x2**)
- Voorsiening vir noodtoestande.

ENIGE 5 x 2 (10)

VRAAG	PUNTE
10.1	20
10.2	20
10.3	10
TOTAAL	50

Vraag 11 ALLERLEI**11.1 VYF BESONDERHEDE: AKTE VAN OPRIGTING - NAAMKLOUSULE**

- Naam moet geregistreer wees. √√
- Privaat Mpy = (Edms) Bpk **of** Publieke Mpy = Bpk
- Kan nie dieselfde wees as ander maatskappy.
- Kan vertaal en afgekort word.
- Moet op al die dokumente getoon word.
- Moet op opsigtelike plek buite kantore vertoon word.
- Mag nie onwenslik wees nie.
- Mag nie woorde soos “regering / bank” gebruik nie.
- Mag verander met spesiale resoluksie as meerderheid van aandeelhouers ten gunste is.

ENIGE 5 x 2 (10)**11.2 VYF REDES VIR ONTBINDING VAN VENNOOTSKAP**

- Wanneer vennote daartoe besluit. √√
- Wanneer 'n nuwe vennoot toegelaat word.
- As een van die vennote sterf of aftree.
- Deur 'n hofbevel.
- Die voltooiing van doel waarvoor hul gestig is.
- As een van die vennote insolvent word.
- Met die uitbreek van oorlog.
- Wanneer daar meer as 20 vennote is.

ENIGE 5 x 2 (10)**11.2 VYF VOORDELE VAN VERSEKERING****MOENIE SEDERING MERK NIE.**

- Produksiewerksaamhede is aan gevare blootgestel – duisende rande se skade. √√
- Sekuriteit aan werknemers: werkloosheid, ongelukke, pensioen, beserings.
- Sekuriteit aan werkgewers: onverantwoordelike optrede van werkers agv van oneerlikheid en diefstal.
- Sekuriteit aan sakemanne teen enige moontlike verlies wat hulle mag lei.
- Skuldeisers gevrywaar agv beskadiging van eiendom of afsterwe van skuldenaar.
- Skuldenaars kan lenings bekom as hulle dit benodig.
- Voorsiening kan gemaak word vir inkomste na aftrede.
- Kan vir mediese uitgawes voorsiening gemaak word.
- Verpligte vorm van spaar
- Die sakeman kan meer tyd aan die onderneming bestee.

ENIGE 5 x 2 (10)

11.4 VYF VOORDELE VAN REKLAME

- Vervaardigers kry die voordele van massaproduksie. √√
- Dit verhoog die lewensstandaard van die verbruiker.
- Ononderbroke produksie word verseker.
- Verkoopslui se taak word vergemaklik.
- Werwing van geskikte personeel word vergemaklik.
- Klante word beskerm teen minderwaardige produkte.
- Dit dwing die adverteerder om aan die beeld wat hy geskep het te voldoen.

ENIGE 5 x 2 (10)**11.5 VYF NADELE VAN DIE LYN- EN STAF ORGANISASIESTRUKTUUR**

- Adviseurs is ongelukkig – geen sê. √√
- Adviseurs oorskry hul magte – konflik.
- Adviseurs is te teoreties ipv prakties.
- Adviseursdienste raak te duur.
- In groot ondernemings word dit baie gekompliseerd.
- Bestuur se inisiatief word gedemp – te afhanklik.

ENIGE 5 x 2 (10)**11.6 VYF METODES VAN BEHEER**

- Inspeksies op strategiese punte dmv waarneming en toetsing. √√
- Gereelde oudit van finansiële state, werkstate ens.
- Begrotings om uitgawes binne perke te hou.
- Bepaling van standaarde en perke.
- Handleidings wat staande bevels, reëls en opdragte bevat.
- Vermaan en berispe nalatige werkers.
- Tugstappe teen nalatige werkers.

ENIGE 5 x 2 (10)

11.7 VYF NADELE VAN SENTRALISASIE

- Buitensporige sentralisasie kan onbeheerd word.
- Wydverspreide aktiwiteite word moeilik gesentraliseer.
- Tegniese aard van werk nie geskik vir sentralisering.
- Vertroulikheid van inligting word in gevaar gestel.
- Groot sametrekking van werkers lei tot onpersoonlike verhoudings.

ENIGE 5 x 2 (10)**ENIGE VYF**

VRAAG	PUNTE
11.1	10
11.2	10
11.3	10
11.4	10
11.5	10
11.6	10
11.7	10
TOTAAL	50

TOTAAL: AFDELING C [200]**GROOTTOTAAL: [400]**