

**POSSIBLE ANSWERS  
OCT / NOV 2006**

Business Economics/SG

2  
Senior Certificate Examination

**SECTION A  
ANSWER SHEET : QUESTION ONE**

1.1 **MULTIPLE CHOICE**

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

1.1.1	A	B	<del>C</del>	D
1.1.2	A	<del>B</del>	C	D
1.1.3	<del>A</del>	B	C	D
1.1.4	A	<del>B</del>	C	D
1.1.5	A	B	C	<del>D</del>
1.1.6	<del>A</del>	B	C	D
1.1.7	A	<del>B</del>	C	D
1.1.8	A	<del>B</del>	C	D
1.1.9	A	B	<del>C</del>	D
1.1.10	A	<del>B</del>	C	D
1.1.10	ALSO ACCEPT C			
1.1.11	A	B	<del>C</del>	D
1.1.12	A	B	C	<del>D</del>
1.1.13	<del>A</del>	B	C	D
1.1.14	<del>A</del>	B	C	D
1.1.15	<del>A</del>	B	C	D
1.1.16	<del>A</del>	B	C	D

16 X 3 = 48

1.1.2 **MATCHING :** WRITE DOWN THE LETTER OF THE CORRECT ANSWER .

NUMBER	LETTER OF THE ALPHABET
1.2.1	F
1.2.2	E
1.2.3	B
1.2.4	D
1.2.5	A

5 X 2 = 10

**1.3 TRUE OR FALSE  
CROSS THE CORRECT BLOCK**

NUMBER	TRUE	FALSE
1.3.1	X	
1.3.2	X	
1.3.3		X
1.3.4	X	
1.3.5	X	
1.3.6		X
1.3.7	X	
1.3.8	X	
1.3.9		X
1.3.10	X	

20 MARKS

**1.4 WRITE DOWN THE CORRECT ANSWER**

1.4.1	SUBROGATION
1.4.2	ROAD ACCIDENT FUND
1.4.3	IRON SAFE CLAUSE
1.4.4	EXCESS
1.4.5	PREMIUM

10 MARKS

**1.5 DATA RESPONSE:  
WRITE DOWN THE LETTER OF THE APPROPRIATE ILLUSTRATION.**

1.5.1	D
1.5.2	B
1.5.3	A
1.5.4	E
1.5.5	C
1.5.6	A

12 MARKS

	<b>100 MARKS</b>
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## GUIDELINES FOR MARKING SECTION B

- \* **MARK ONLY THE FIRST FIVE QUESTIONS IN SECTION B**
  
- \* **QUESTIONS 2 – 9: IF THE CANDIDATE IS ASKED TO MENTION FOR EXAMPLE FOUR FACTS, ONLY THE FIRST FOUR RESPONSES MUST BE MARKED.**
  
- \* **ACCEPT PHRASES INSTEAD OF FULL SENTENCES FOR "NAME / LIST" QUESTIONS.**
  
- \* **IN QUESTIONS WHERE THREE MARKS ARE ALLOCATED FOR A FACT, IT IS RECOMMENDED THAT CANDIDATES MAKE USE OF HEADINGS AS INDICATED IN THE MEMO. CANDIDATES CAN OBTAIN THE FULL THREE MARKS IN A DETAILED EXPLANATION WITHOUT A HEADING.**

**QUESTION TWO FORMS OF OWNERSHIP****2.1.1 FOUR DETAILS ON A PARTNERSHIP AGREEMENT/ CONTRACT**

- Aim of the business ✓✓
- Duration of the partnership
- Chosen name
- Names of the partners
- Capital contribution of each partner
- The proportion in which profits and losses are to be divided
- Who will manage the partnership and sign the cheques
- Dividing of tasks between the partners
- Rules for taking leave
- Arbitration clause (solving of disputes)
- Interest payable on capital and drawings
- Salaries payable to partners
- Procedure to be followed when the partnership is dissolved
- Kinds of partnership
- Duration of financial period
- Amount of drawings allowed
- Insurance on assets or partners
- Physical address of business

**ANY 4 x 2 (8)****2.1.2 THREE REASONS WHY A PARTNERSHIP MAY BE DISSOLVED**

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

**ANY 3 x 2 (6)****2.2.1 ADDITIONAL DOCUMENT**

- Prospectus ✓✓

**1 x 2 (2)**

2.2.2 FOUR DIFFERENCES BETWEEN A PRIVATE & PUBLIC COMPANY

CHARACTERISTICS	PRIVATE COMPANY	PUBLIC COMPANY	
NUMBER OF MEMBERS - MINIMUM	1 shareholder ✓	7 shareholders ✓	<b>MAX 4</b>
NUMBER OF MEMBERS - MAXIMUM	50 shareholders ✓	unlimited number of members / number of 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 and it must not be the same as that of an existing company	

4 x 4 (16)

2.3 CLOSE CORPORATION

YES ✓✓

(2)

- Formation is easy and inexpensive ✓✓
- Separate legal entity
- Members have limited liability for debt
- It is a flexible entity
- Members are motivated by self-interest
- It has unlimited continuity
- Not subject to many legal rules and regulations
- Annual statements need not be audited
- Annual meetings is not compulsory

ANY 3 x 2 (6)

OR

**NO ✓✓****(2)**

- Capital is limited to what 10 people can contribute ✓✓
- Under certain circumstances, members may become personally liable for debts.
- Transferability of ownership is limited
- A company may not become part of a CC
- Members represent a CC and bind it by their actions

**YES OR NO WITH NO MOTIVATION = 0 MARKS****ANY 3 x 2 (6)**

QUESTION	MARK
2.1	14
2.2	18
2.3	8
TOTAL	40

**QUESTION THREE      MARKETING FUNCTION**

3.1  
3.1.1 Convenience goods √√ (2)

**IF THE ANSWER IN 3.1.1 IS WRONG, CONVENIENCE GOODS CAN BE DISCUSSED AS ONE OF THE CONSUMER GOODS IN 3.1.2**

3.1.2 CONSUMER GOODS

**SHOPPING / SELECT GOODS √√**

- The consumer does not often buy these items √√
- Differences in price, quality and taste are important.
- Consumer willing to look for right item before a decision to purchase is made
- e.g. clothing, toasters √

(5)

**SPECIALITY GOODS √√**

- The purchase of the consumer is accompanied by considerable care, time and effort √√
- The consumer makes quite sure he/she buys precisely what he/she wants
- They insist on a specific brand and the price of these goods is usually high
- e.g. motorcars, photographic equipment √

(5)

**ACCEPT AND MARK ALSO DURABLE / SEMI-DURABLE / NON-DURABLE ACCORDING TO THE ABOVE EXPLANATION.**

3.2 **SPECIALITY PACKAGING √√ / COMBINATION PACKAGING / MULTIPLE PACKAGING (2)**

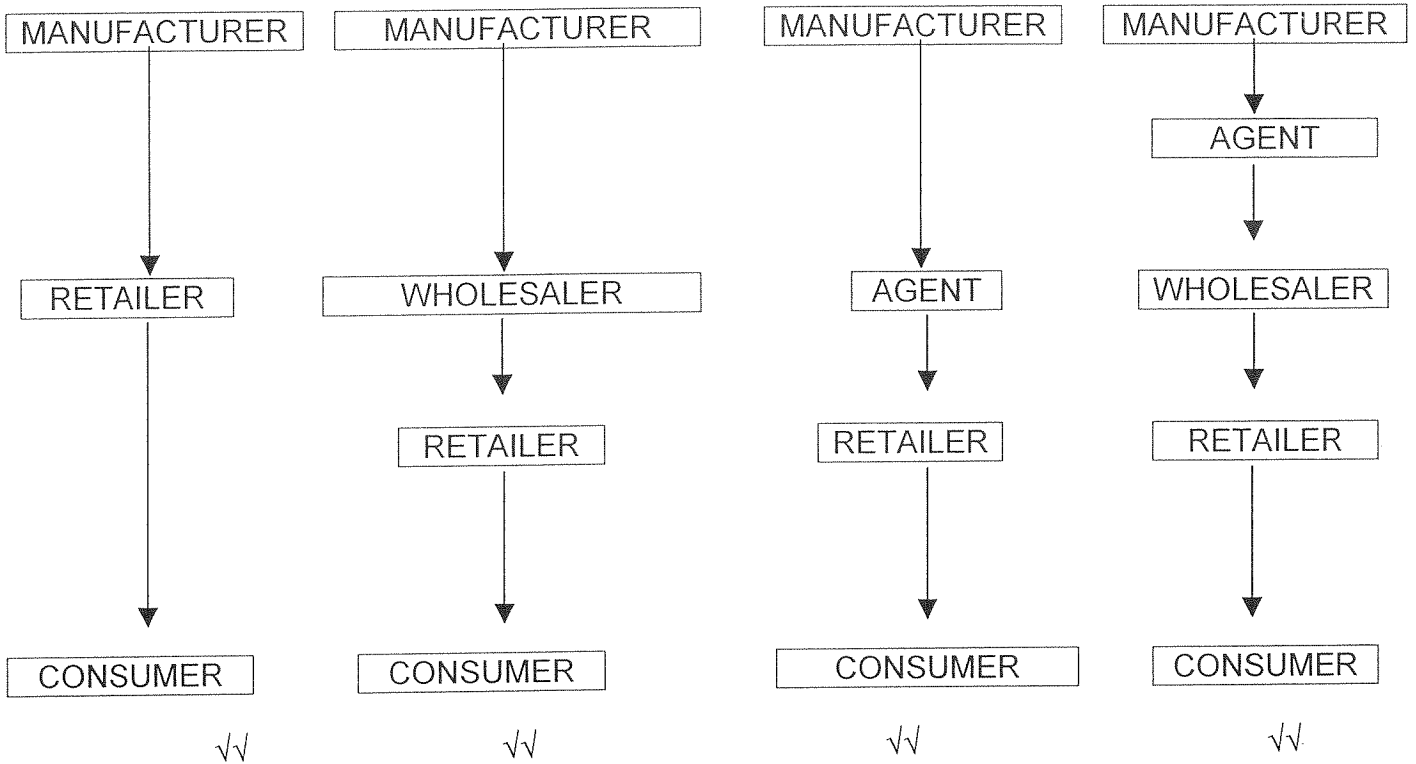
**Requirements of good packaging**

- The packaging should **catch the eye of the consumer** and stand out when compared to competitors' products. √√
- It must **suit the product**.
- It should be **appropriately designed** for the target market.
- Packaging should **distinguish products** from products of competitors.
- Packaging must **promote the image** of the **enterprise** in the mind of the consumer.
- 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 / dealers**.
- Accept any other suitable answer/motivation which is applicable to the products in the picture.

**ANY 4 x 2 (8)**

3.3  
3.3 1 **FOUR DISTRIBUTION CHANNELS**

**DO NOT ACCEPT THE DIRECT CHANNEL**



**ANOTHER CHANNEL:**

MANUFACTURER-----WHOLESALER-----CONSUMER✓✓

**TWO MARKS FOR EACH CHANNEL ANY 4 X 2 = (8)**

**3.3.2 FIVE REASONS FOR DIRECT SELLING METHODS**

- The manufacturer may want to **demonstrate goods**. ✓✓
- **Wholesalers, retailers and agents may not be actively selling** the product.
- The manufacturer **may not be able to convince** the wholesalers and retailers to **stock the product**.
- The **profit margin** that is added to the goods by the wholesalers.
- Middlemen may **not be able to transport** the goods to the consumer.
- To prevent the forming of **monopolies**.
- The **costs** of intermediaries are too high.
- Any other relevant answer.

**5 x 2 = (10)**

QUESTION	MARK
3.1	12
3.2	10
3.3	18
<b>TOTAL</b>	<b>40</b>



**QUESTION FOUR FINANCIAL FUNCTION**

4.1.1 participating ✓ preference shares ✓

4.1.2 founders shares ✓✓

4.1.3 preference shares ✓✓

4.1.4 cumulative ✓ preference shares ✓

4 x 2 (8)

**4.2 FOUR SOURCES TO DETERMINE CREDIT WORTHINESS**

- Business references ✓✓ or other businesses the debtor has conducted credit business with ✓✓
- Bank reference or status report between the bank and another business
- Credit agencies – keep an updated list of financial positions of persons
- Chambers of commerce – updated blacklist
- Employers – can be contacted to check if particulars given are correct
- Application form for credit – all necessary information is obtained with this form
- Interview – to obtain additional information
- Any other relevant research methods

ANY 4 x 2 (8)

**4.3 THREE FACTORS THAT DETERMINE WORKING CAPITAL REQUIREMENTS**

- **Nature of the undertaking** ✓✓ - Example: A mine has a larger requirement for working capital than a café, because a mine has a large number of employees who 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 beginning stages, it will need more working capital
- **Time of production** - If it takes a long time to finish the final product for example, grain farming, the requirement for working capital will be higher
- **Rate of stock turnover** - The more quickly goods are disposed of, the quicker the money comes in, the less working capital is needed - You can use the money of the stock to buy new stock with cash at a better price. If the stock turnover rate is slow, the demand for working capital will be higher
- **Selling and buying terms** - If the business purchases the stock on credit and sells it for cash, its working capital requirements will be lower. If you purchase with cash and sell the stock on credit, you will need more working capital
- **Seasonal consumption** - Manufacturers and merchants that purchase seasonal goods will require more working capital. The factory must be kept working throughout the year, while the sales take place during one season

- **Seasonal production** - It takes a long time to produce corn, wheat, etc. Up to the time that it is ready for harvest, the farmer has expenses for example wages, fuel, storage etc.

NAME = 2

DISCUSSION / ELABORATION = 1

ANY 3 x 3 (9)

## 4.4 FOUR RISKS THAT ARE NOT INSURABLE

- Changes in fashion and taste of consumers √√
- Changes in price of goods
- Appearance of new substitutes
- Political risks e.g. sanctions
- Personal risks e.g. loss of job or business contracts
- Strikes by workers
- Faulty machinery
- Bad debts
- Time elapses from placing order up to the delivery
- New inventions / obsolescence of machines
- Success of the business
- Shoplifting
- Market risks

ANY 4 x 2 (8)

4.5.1 YES √√ (2)

**Any relevant** motivation for this answer eg.  
The car was insured for private use only √√√  
"Good faith" requirement was not adhered to.

(3)

YES WITHOUT MOTIVATION = 0 MARKS

4.5.2 Indemnification √√ (2)

QUESTION	MARK
4.1	8
4.2	8
4.3	9
4.4	8
4.5	7
<b>TOTAL</b>	<b>40</b>

## QUESTION FIVE

## PRODUCTION FUNCTION

5.1

## 5.1.1 PRIMARY COSTS

Ingredients	30 000 ✓	
Wages-workers	<u>60 000</u> ✓	
	<u>90 000</u> ✓	(3)

Correct answer (R90 000) earns √√√ marks.

## 5.1.2 FIXED OVERHEAD COSTS

Insurance	10 000 ✓	
Rental	12 000 ✓	
Depreciation	<u>6 000</u> ✓	
	<u>28 000</u> ✓	(4)

Correct answer (R 28 000) earns √√√√ marks

## 5.1.3 TOTAL COST OF PRODUCTION

Prime Cost	90 000 (✓)
Fixed Overhead	28 000 (✓)
Cleaning Materials	8 000 ✓
Packing Materials	<u>4 000</u> ✓
	<u>130 000</u> ✓

Correct answer (R 130 000) earns √√√√ marks (5)

## 5.1.4 UNIT COST

$$\frac{130\,000\ (\checkmark)}{25\,000\ \checkmark}$$

$$= R5,20\ (\checkmark)$$

Correct answer ( R5.20) earns √√√√ marks. (4)

5.2.1 Mass production or Batch production √√ (2)

Reasons

Mass production:

# Conveyor belt √√

# Any other suitable answer ANY 2 x 2 (4)

OR

Batch production:

# Made for specific consumers √√

# Any other suitable answer ANY 2 x 2 (4)

**5.2.2 TWO ADDITIONAL MEASURES**

- Ensure that the milk is manufactured under hygienic conditions. √√
- Store the milk at the correct temperature. e.g. refrigeration
- Show the expiry date on the box.
- Sterilise the machinery.
- Any other suitable answer.

**2 X 2 = (4)****5.2.3 Direct channel √√**

The goods are of a perishable nature. It should be sent as quick as possible to the retailer using refrigerated trucks. √√ **(4)**

**OR**

Indirect channel √√

eg. Long life milk or pasteurised milk has a longer shelf life and therefore one of the indirect channels can be used. √√ **(4)**

**5.2.4 JOBBING**

Each product project is one job e.g. building of a ship. √√

**BATCH**

Manufacturing of a wide variety of products, but in small or limited quantities. √√  
e.g. size 5 shoes

**(4)****5.3 THREE SAFETY MEASURES IN A FACTORY**

- Special training for workers √√
- Supply protective clothing
- Draw up safety prescriptions
- Encourage safe conditions
- Keep tools in predetermined places
- Supply suitable facilities for employees
- Take fire prevention measures **(MAX 4)**
- Construction safety

**ANY 3 X 2 (6)**

QUESTION	MARK
5.1	16
5.2	18
5.3	6
<b>TOTAL</b>	<b>40</b>

**QUESTION 6****FUNCTION OF GENERAL MANAGEMENT**

- 6.1  
 6.1.1 **A** Top Management ✓✓  
**B** Middle Management ✓✓  
**C** Lower Management ✓✓ (6)

6.1.2 Middle Management OR **B** ✓✓ (2)

6.1.3 Lower Management OR **C** ✓✓ (2)

6.2  
 6.2.1 Line organisation structure ✓✓ (2)

6.2.2 6 ✓✓ OR the number of workers under the supervision of the production manager (2)

6.2.3 **FIVE CHARACTERISTICS OF LINE ORGANISATION**

**IF IDENTIFICATION IN 6.2.1 WAS WRONG, GIVE CREDIT TO THE RESPONSE OF THE CANDIDATE GIVEN HERE – MUST BE A LINK TO ANSWER TO 6.2.1**

- This is the oldest and most natural organisation structure. ✓✓
- Subordinates receive their orders from an immediate head.
- Orders are given by only one person, e.g. foreman A to his workers.
- A supervisor is responsible only for a limited number of workers (span of control).
- There is a clear line with regard to authority.

**ANY 5 x 2 (10)**

6.2.4 Functional organisation structure ✓✓  
 Line and staff organisation structure ✓✓  
 Project  
 Matrix

**ANY 2 x 2 (4)**

**6.3 SIX PRINCIPLES OF EFFECTIVE PLANNING**

- Plans should be flexible and adaptable. ✓✓
- Plans should always be scientific.
- 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 at different levels.
- 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.
- Plans should be simple and clear.
- Plans should always be in writing.

ANY 6 x 2 (12)

QUESTION	MARK
6.1	10
6.2	18
6.3	12
<b>TOTAL</b>	<b>40</b>

**QUESTION 7 THE ENTERPRISE AND ITS ENVIRONMENT**

7.1

- 7.1.1 South African Bureau of Standards (SABS) ✓✓
- 7.1.2 Council for Scientific and Industrial Research (CSIR) ✓✓
- 7.1.3 South African Bureau of Standards (SABS) ✓✓
- 7.1.4 Land Bank ✓✓
- 7.1.5 Council for Scientific and Industrial Research (CSIR) ✓✓

5 x 2 = (10)

**7.2 FOUR FUNCTIONS OF THE SOUTH AFRICAN RESERVE BANK****NOT THE ISSUING OF BANK NOTES - GIVEN**

- **Government's banker** ✓✓  
The SARB administers the account of the central government. ✓
- **SARB acts as a banker to other banks**  
The SARB acts as custodian of reserve cash balances of other banks  
Keeps cash reserves.
- **SARB acts as a clearing bank to other banks**  
The SARB provides facilities for the clearing and settlement of claims between banks.
- **SARB – as custodian of Foreign Reserves**  
The SARB acts as custodian of the country's gold and foreign exchange reserves.
- **Acts as Lender of Last Resort**  
This function entails that discount houses and banks can make use of credit facilities at the SARB when experiencing a need for cash balances.
- **Credit control Function of the SARB**  
By increasing or decreasing the discount rate or open market transactions and other methods
- **Collecting, processing and interpreting economic statistics**  
This forms the basis of it's own policy actions as well as for use of other banking communities.
- **Formulating and implementation of monetary and exchange rate policies.**  
The SARB is responsible for the formulation and execution of such policies.
- **Any other suitable functions**

NAME = 2  
EXPLAIN = 1

ANY 4 x 3 = (12)

**7.3 FIVE SERVICES OF CHAMBER OF COMMERCE**

- Protecting and promoting trade in their own towns or cities. √√
- 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.
- To promote business ethics.
- To collect statistics and information for member's use.
- To arrange workshops and seminars.
- To promote contacts locally and nationally.
- Any other suitable services.

**ANY 5 x 2 = (10)****7.4 FOUR FUNCTIONS OF THE JOHANNESBURG SECURITIES EXCHANGE (JSE)**

- Serves as an important link between investors and entrepreneurs. √√
- Encourages small investors to invest their savings in shares.
- It enables financial institutions to invest their funds in shares.
- Provides a measure of protection for investors.
- The shares of companies are valued as assessed by experts (buyers and sellers).
- The securities exchange finds a level that corresponds approximately to the extrinsic value assessed by buyers and sellers.
- Share prices are published daily - keeps investors and potential investors informed.
- It serves as a sensitive barometer of economic conditions.
- Venture capital market.
- Financial redevelopment sector.
- Regulate market for dealing in shares.
- Any other suitable comment.

**ANY 4 x 2 (8)**

QUESTION	MARK
7.1	10
7.2	12
7.3	10
7.4	8
<b>TOTAL</b>	<b>40</b>



**QUESTION 8      ADMINISTRATION FUNCTION / FINANCIAL FUNCTION**

8.1

8.1.1 All the administrative activities from the various departments are performed at one office. ✓✓ (2)

8.1.2 **FIVE FACTORS THAT INFLUENCE THE DECISION TO CENTRALISE OR DECENTRALISE ADMINISTRATIVE ACTIVITIES**

- The nature of the organization. ✓✓
- The size of the organization.
- Standardized work procedures.
- Quality of staff.
- Diversification of activities of the business enterprise.
- Geographical distribution of business activities.

**ANY 5 x 2 (10)**

8.2

8.2.1 **YES** ✓✓ (2)

**THREE REASONS FOR STOCK CONTROL**

- Determine at any stage, without stock taking, the number and value of the stock ✓✓
- Control, on a regular basis, the cost and selling price of the goods
- Ensure that there will, at all times, be sufficient stock to meet the normal demand of the customers
- Check the stock with the records to detect obsolescence and theft.

**ANY 3 x 2 (6)**

8.2.2 **FOUR ADVANTAGES OF STOCKPILING**

- A better service is rendered to clients ✓✓
- No losses as a result of delays
- Less working capital is needed because the investment in stock is limited
- Savings in respect of storage space
- Limited losses according to price fluctuations and obsolescence
- Eliminates duplication of stock
- Losses as a result of negligence and theft are limited

**ANY 4 x 2 (8)**

## 8.3 FOUR ADVANTAGES OF INSURANCE

## NOT PIECE OF MIND - GIVEN

- **Limits financial losses**  $\sqrt{\sqrt{}}$  – arising from specified undesirable events which may possibly take place.  $\sqrt{}$
- **Full attention to business** – because of his/her peace of mind, may give full attention to business.
- **Policy used as security** – long-term policies can be ceded as security for loans.
- **Obtain loans** – insured can obtain loan from insurer against life policies.
- **Employees make provision** – for retirement, unemployment, workmen's compensation and life insurance.
- **Employer makes provision** – for fidelity, workmen's compensation and damage by employees.
- **Provides for dependants** – a businessperson make provision for himself/herself and his/her dependants for the future.
- **Compulsory saving** – the monthly premiums can be seen as a saving.
- **Any other suitable advantage.**

NAME = 2

ELABORATION = 1

ANY 4 x 3 (12)

QUESTION	MARK
8.1	12
8.2	16
8.3	12
<b>TOTAL</b>	<b>40</b>

**QUESTION 9 MISCELLANEOUS****MARK THE FIRST FOUR QUESTIONS****9.1 FIVE FACTORS THAT INFLUENCE PRICE DETERMINATION**

- Form of market ✓✓
- Satisfaction of needs
- Competition
- Nature of demand
- Availability of substitute goods
- Normal trade practices
- Fixed prices of products
- Reaction or behaviour of the consumer
- The attitude or reaction of the distributor / dealer
- Credit policy
- Marketing strategy
- Production and distribution costs

**ANY 5 x 2 = (10)****9.2 FIVE ADVANTAGES OF ADVERTISING****NOT "TASK OF SALESMEN EASIER" – GIVEN**

- Manufacturers can reap the benefits of large-scale production. ✓✓
- It raises the standard of living.
- It makes uninterrupted production possible.
- 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.
- Any other applicable advantages

**ANY 5 x 2 = (10)****9.3 FIVE ADVANTAGES OF INFORMAL SECTOR**

- Entrepreneur has own income opportunities ✓✓
- Helps to create work for the entrepreneur
- Entrepreneurial opportunities are created
- Stimulates mixed marketing system
- Supplies goods and services to the consumer
- Low capital layout
- Facilities and equipment are cheap
- Not registered as VAT-vendor
- Any other applicable advantages

**ANY 5 X 2 = (10)**

**9.4 FIVE DETAILS IN THE ARTICLES OF ASSOCIATION**

- Shares ✓✓
- Meetings
- Directors
- Dividends and reserves
- Accounting records
- Amendments

ANY 5 x 2 = (10)

**9.5 FIVE DOCUMENTS TO REGISTER AS A PRIVATE COMPANY**

- Memorandum of Association ✓✓
- Articles of Association
- Address and postal address of the registered head office
- Receipt for paying of the prescribed registration fees
- Receipt of paying tax
- Written consent of each director to act in that capacity
- List of chosen directors
- Name registration document
- Power of attorney / proxy

ANY 5 x 2 = (10)

**9.6 FIVE DISADVANTAGES OF A SOLE TRADER**

- Owner has unlimited liability for the debt ✓✓
- No continuity
- Problem to get loans because of the limited assets to give as security
- Not easy to acquire good qualified employees
- Salaries paid to workers are normally lower than the salaries bigger undertakings can offer
- Owner must handle all the managerial functions.
- Strong competition
- Prices asked by sole proprietors are normally higher.
- Normally limited capital to expand the business
- Owner is the only person with direct interest in the business – wrong decisions
- If the owner is not dedicated to the business it may lead to insolvency

ANY 5 x 2 = (10)

**ANY FOUR QUESTIONS**

QUESTION	MARK
9.1	10
9.2	10
9.3	10
9.4	10
9.5	10
9.6	10
<b>TOTAL</b>	<b>40</b>

EKSAMENNOMMER														
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**AFDELING A**  
**ANTWOORDBLAD : VRAAG EEN**

1.1 **MULTIKEUSE**  
BEANTWOORD ELKE VRAAG DEUR 'N KRUISIE (X) IN DIE BETROKKE BLOKKIE TE MAAK.

1.1.1	A	B	<del>C</del>	D
1.1.2	A	<del>B</del>	C	D
1.1.3	<del>A</del>	B	C	D
1.1.4	A	<del>B</del>	C	D
1.1.5	A	B	C	<del>D</del>
1.1.6	<del>A</del>	B	C	D
1.1.7	A	<del>B</del>	C	D
1.1.8	A	<del>B</del>	C	D
1.1.9	A	B	<del>C</del>	D
1.1.10	A	<del>B</del>	C	D
1.1.10 PLUS			C	
1.1.11	A	B	<del>C</del>	D
1.1.12	A	B	C	<del>D</del>
1.1.13	<del>A</del>	B	C	D
1.1.14	<del>A</del>	B	C	D
1.1.15	<del>A</del>	B	C	D
1.1.16	<del>A</del>	B	C	D

16 X 3 = 48

1.2 **VERGELYKING:** SKRYF SLEGS DIE LETTER VAN KOLOM B LANGS DIE BETROKKE VRAAGNOMMER NEER.

NOMMER	LETTER VAN DIE ALFABET
1.2.1	F
1.2.2	E
1.2.3	B
1.2.4	D
1.2.5	A

5 X 2 = 10

**1.3 WAAR OF VALS  
MAAK 'N KRUISIE IN DIE BETROKKE BLOKKIE**

NOMMER	WAAR	VALS
1.3.1	X	
1.3.2	X	
1.3.3		X
1.3.4	X	
1.3.5	X	
1.3.6		X
1.3.7	X	
1.3.8	X	
1.3.9		X
1.3.10	X	

10 X 2 = 20 PUNTE

**1.4 KIES DIE KORREKTE WOORD**

1.4.1	SUBROGASIE
1.4.2	PADONGELUKKEFONDS
1.4.3	BRANDKASKLOUSULE
1.4.4	BYBETALING
1.4.5	PREMIE

5 X 2 = 10 PUNTE

**1.5 DATA REAKSIE:  
SKRYF SLEGS DIE LETTER LANGS DIE BETROKKE VRAAGNOMMER  
NEER.**

1.5.1	D
1.5.2	B
1.5.3	A
1.5.4	E
1.5.5	C
1.5.6	A

6 X 2 = 12 PUNTE

**100 PUNTE**

## RIGLYNE VIR AFDELING B

- **MERK SLEGS DIE EERSTE VYF VRAE WAT GEDOEN IS**
- **VRAAG 2-9: INDIEN 'N KANDIDAAT GEVRA WAS OM BV. SLEGS VIER FEITE TE NOEM, MOET SLEGS DIE EERSTE VIER FEITE GEMERK WORD.**
- **AANVAAR KORT SINNE WAAR DIE VRAAG "LYS OF NOEM" VRA.**
- **INDIEN 'N VRAAG DRIE PUNTE TEL KAN DIE KANDIDAAT VAN SUBOPSKRIFTE GEBRUIK MAAK OF SY ANTWOORD KAN IN EEN SIN OOK DIE VOLLE PUNYE VERWERF.**

**VRAAG 2 ONDERNENINGVORME****2.1.1 VIER SAKE of INLIGTING IN 'N VENNOOTSKAPSKONTRAK**

- Doel waarom vennootskap gestig word.
- Duur van die vennootskap
- Gekose naam
- Name van die vennote
- Kapitaalbydrae van elke vennoot
- Verhouding waarvolgens winste en verliese verdeel sal word.
- Wie die vennootskap gaan bestuur en die tjeks gaan teken.
- Werksverdeling onder die vennote.
- Verlofreëlings
- Wyse waarop geskille onderling besleg gaan word. (Arbitrasieklousule)
- Rente betaalbaar op kapitaal en onttrekkings.
- Salarisse betaalbaar aan vennote.
- Prosedure by ontbinding van die vennootskap.
- Soorte vennootskap
- Termyn van vennootskap
- Hoeveelheid onttrekkings toegelaat
- Versekering op bates of vennote
- Fisiese adres

**ENIGE 4 x 2 = (8)****2.1.2 DIE REDES WAAROM 'N VENNOOTSKAP KAN ONTBIND.**

- Wanneer vennote so besluit
- Wanneer 'n nuwe vennoot inkom
- Wanneer een vennoot sterf
- Wanneer een vennoot uittree
- Wanneer die doel van die vennootskap bereik is
- Wanneer een van die vennote insolvent raak
- Wanneer die hof so besluit
- Meer as 20 vennote
- Gedurende 'n oorlog

**ENIGE 3 x 2 = (6)****2.2.1 ADDISIONELE DOKUMENT**

- PROSPEKTUS

**1 x 2 = (2)**



## 2.2.2 VIER VERSKILLE TUSSEN 'N PRIVATE &amp; 'N PUBLIEKE MPY.

KENMERKE	PRIVATE MAATSKAPPY	PUBLIEKE MAATSKAPPY
MINIMUM getal lede	1 Aandeehouer ✓	7 Aandeehoueres ✓
MAKSIMUM getal lede	50 Aandeehouers ✓	Onbeperkte getal / Aantal aandele uitgereik ✓
		<b>MAX 4 PUNTE</b>
Bestuur	Ten minste 1 direkteur ✓✓	Ten minste 2 direkteure ✓✓
Wettige formaliteite	Geen Prospektus	Moet 'n Prospectus uitreik
Naam van die ondernemig	Eindig met (Edms) Bpk.	Eindig met BEPERK

4 x 4 = (16)

## 2.3 BESLOTE KORPORASIE

JA ✓✓

(2)

- Stigtinsprosedure is goedkoop en eenvoudig
- Aparte regs persoon
- Lede het 'n beperkte aanspreeklikheid vir skulde
- Kan maklik by veranderlike omstandighede aanpas
- Lede neem aktief deel aan bestuur
- Het 'n onbeperkte voortbestaan
- Nie onderhewig aan baie wetlike formaliteite nie
- Jaarstate hoef nie geoudit te word nie
- Jaarvergaderings is nie verpligtend nie

ENIGE 3 x 2 = (6)

OF

**NEE** √√**(2)**

- Kapitaal kan net deur 10 persone bygedra word.
- Onder sekere omstandighede kan lede persoonlik aanspreeklik vir skulde gehou word
- Die oordraagbaarheid van eienaarskap is beperk.
- 'n Maatskappy kan nie deel word van 'n B.K. nie
- Lede verteenwoordig 'n B.K. en bind die B.K. met transaksies

**INDIEN SLEGS JA OF NEE SONDER 'N MOTIVERING = 0 PUNTE****ENIGE 3 x 2(6)**

VRAAG	PUNT
2.1	14
2.2	18
2.3	8
TOTAAL	40

**VRAAG 3 BEMARKINGSFUNKSIE**

3.1  
3.1.1 Geriefsgoedere √√ (2)

**INDIEN VRAAG 3.1.1 VERKEERD BEANTWOORD IS KAN GERIEFSGOEDERE IN 3.1.2 BESPREEK WORD.**

## 3.1.2 VERBRUIKERSGOEDERE

UITSOEKGOEDERE √√

- Die verbruiker koop nie gereeld die produkte nie √√
- Smaakverskille / prys of kwaliteit speel 'n rol
- Verbruikers sal eers rondkyk voordat hy koop
- **bv.** klere, juwele √ (5)

SPECIALITEITSGOEDERE √√

- Die verbruiker gaan met groot sorg die produkte aankoop √√
- Hy sal eers met groot sorg seker maak voordat hy koop
- Hy sal selfs op 'n spesifieke naam of merk aandring
- **bv.** motorkarre, kameratoerusting, huise √ (5)

**AANVAAR OOK DUURSAME, SEMI-DUURSAME EN NIE-DUURSAME GOEDERE.**

## 3.2 SPECIALITEITS / GESAMENTLIKE / KOMBINASIE OF MEERVOUDIGE VERPAKKING √√ (2)

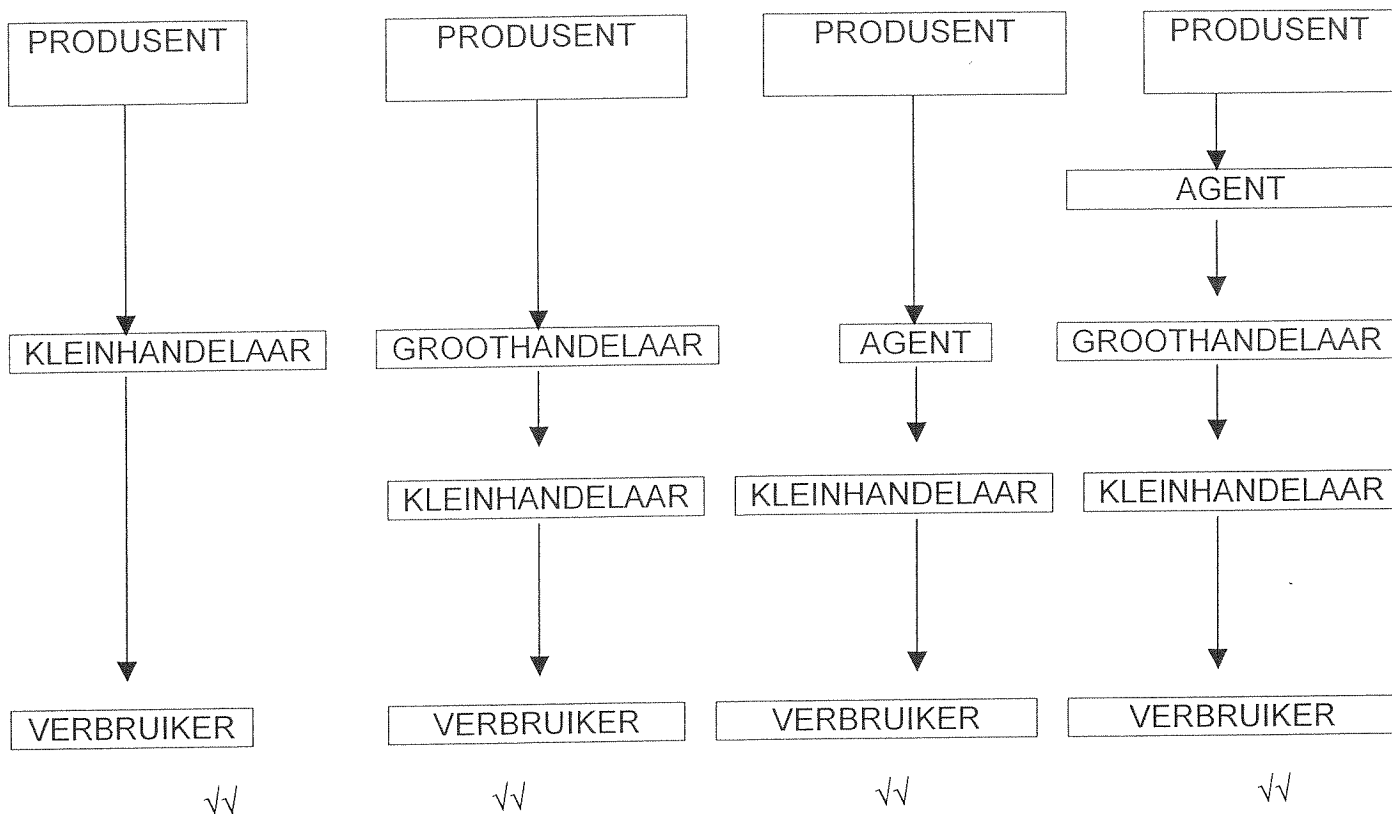
**VEREISTES VAN VERPAKKING**

- Dit moet die **oog van die verbruiker** op die winkelrak **vang**. √√
- Dit moet by **die produk aanpas**.
- Die moet vir die **doelmark ontwerp word** bv. juweliersware word in duur houers verpak terwyl alledaagse goedere soos brood, meliemeel, suiker ens. in eenvoudige en goedkoop verpakking aangebied word.
- Verpakking moet 'n **eie identiteit skep** en maklik van mededingers onderskei kan word.
- Verpakking moet so wees dat dit die **beeld van die onderneming self bevorder**.
- Verpakking moet **ideaal vir uitstalling** wees en die verbruiker se aandag vang.
- Verpakking moet **goed ontwerp, sterk, gerieflik en maklik hanteerbaar** wees.
- Die verpakking moet ook aan die **vereistes** wat die **handelaar** wat dit bemark, daaraan stel, **voldoen**.
- **Aanvaar ook ander antwoorde wat betrekking het tot die produk.**

**ENIGE 4 x 2 = (8)**

3.3

3.3.1 VIER KANAAL VIR DIE VERSPREIDING VAN PRODUKTE



NOG 'N KANAAL KAN WEES PRODUSENT NA GROOTHANDELAAR NA VERBRUIKERS. ✓✓  
MOET NIE DIE DIREKTE KANAAL MERK NIE.

TWEE PUNTE PER KANAAL (ENIGE) 4 X 2 = (8)

3.3.2 VYF REDES VIR DIREKTE BEMARKING

- Wenslikheid om die fabrikate te demonstreer. ✓✓
- Onwilligheid van groothandelaars, kleinhandelaars en agente om die verkope van 'n bepaalde fabriek afsonderlik te bevorder.
- Onvermoë van die fabriek om self groot- en kleinhandelaars te ooreed om sy fabrikate te bemark.
- Onbillike hoë winsgrense waarop groot- en kleinhandelaars en agente soms aandring.
- Onvermoë van middelmannen om die fabrikate na die verbruiker te vervoer.
- Om monopolië te voorkom
- Die koste van tussengangers is te hoog
- Enige ander relevante antwoord.

ENIGE 5 x 2 = (10)

VRAAG	PUNT
3.1	12
3.2	10
3.3	18
TOTAAL	40

**VRAAG VIER FINANSIËLE FUNKSIE**

4.1

4.1.1 deelnemende  $\checkmark$  voorkeuraandele  $\checkmark$ 4.1.2 stigtersaandele  $\checkmark \checkmark$ 4.1.3 voorkeuraandele  $\checkmark \checkmark$ 4.1.4 kumulatiewe  $\checkmark$  voorkeuraandele  $\checkmark$  **4 x 2 = (8)**4.2 **VIER BRONNE VAN INLIGTING INSAKE KREDIETWAARDIGHEID VAN 'N KLANT**

- *Sakereferensie*:  $\checkmark \checkmark$  **OF** Ondernemings waar die voornemende debiteur reeds 'n rekening het of gehad het.  $\checkmark \checkmark$
- *Bankreferensie* : Inligting wat die bank oor die kliënt verskaf deur middel van 'n statusrapport.
- *Kredietagenstkappe*: Hulle versamel inligting oor debiteure en verskaf dit teen vergoeding aan sakeondernemings.
- *Sakekamers*: Hou 'n swartlys van swak betalers en verskaf die inligting aan besighede.
- *Werkgewers*: Kan inligting verskaf oor die inkomste en betroubaarheid van die werknemer.
- *Kredietaansoekvorm*: Moet so opgestel word dat tersaaklike inligting oor die voornemende debiteur verkry kan word. **ENIGE 4 x 2 = (8)**

4.3 **DRIE FAKTORE WAT DIE BEDRYFSKAPITAALBEHOEFTE BEPAAL**

- **Aard van die onderneming.**  $\checkmark \checkmark$   
Bv. 'n myn se behoeftes aan bedryfskapitaal is groter as die van 'n kafee, want 'n myn het bv. meer werkers wat lone moet kry  $\checkmark$
- **Grootte van die onderneming**  
Hoe groter die onderneming, hoe groter is die behoefte aan bedryfskapitaal.
- **Ontwikkelings stadium**  
'n Besigheid wat nog besig is om uit te brei, het meer bedryfskapitaal nodig.
- **Produksietydperk**  
As die eindproduk lank neem om te voltooi, Bv. graanboerdery, word meer bedryfskapitaal benodig.
- **Omsetsnelheid van voorraad**  
Hoe vinniger die voorraad in kontant omgesit word, hoe minder bedryfskapitaal word benodig. Geld kom gouer in waarmee nuwe voorraad gekoop en bedryfsuitgawes mee betaal kan word.  
Hoe stadiger die omsetsnelheid, hoe groter is die behoefte aan bedryfskapitaal.
- **Inkoop- en verkoopvoorwaardes**  
Indien die onderneming voorraad op krediet aankoop en dit vir kontant verkoop, is die behoefte aan bedryfskapitaal minder. Wanneer goedere vir kontant aangekoop word en op krediet verkoop word, word meer bedryfskapitaal benodig.
- **Seisoensverbruik**  
Fabrikante en handelaars wat goedere verkoop wat seisoens gebonde is, se bedryfskapitaalbehoefte is groter. Die fabriek moet deur die jaar aan die gang gehou word, terwyl die goedere net sekere tye van die jaar verkoop word.

- **Seisoensproduksie**

Graangewasse neem redelik lank om verbou te word totdat dit gereed is om geoes te word, is daar uitgawes, bv. lone, brandstof, ens. dit verhoog die behoefte aan bedryfskapitaal.

NOEM = 2

VERDUIDELIKKING=1

ENIGE 3 x 3 = (9)

4.4 **VIER RISIKO'S WAT NIE VERSEKERBAAR IS NIE**

- Verandering van modes √√
- Verandering van pryse (pryse verskil van plek tot plek)
- Verskyning van nuwe substitute
- Politieke risiko's bv. sanksies
- Persoonlike risiko's
- Staking van werkers
- Foutiewe masjiene
- Oninbare skulde
- Tydsverloop vanaf bestelling tot verkryging van produkte
- Nuwe uitvindings / veroudering van masjiene
- Sukses van die onderneming
- Winkeldiefstal
- Markrisiko's

ENIGE 4 x 2 = (8)

## 4.5.1 JA √√

(2)

**Enige relevante** motivering vir hierdie antwoord bv.

Hierdie motor was slegs vir private gebruik, verseker. √√√

Die beginsel van "goeie trou" is verbreek.

(3)

**JA sonder 'n rede = 0 punte**

## 4.5.2 Skadeloosstelling √√

(2)

VRAAG	PUNT
4.1	8
4.2	8
4.3	9
4.4	8
4.5	7
<b>TOTAAL</b>	<b>40</b>

**VRAAG VYF****PRODUKSIEFUNKSIE**

5.1

**5.1.1 PRIMÊREKOSTE**

Bestandele	30 000 ✓
Lone -werkers	<u>60 000</u> ✓
	<u>90 000</u> ✓

Korrekte antwoord(R 90 000) ✓✓✓ Punte

**(3)****5.1.2 VASTE BO-KOSTE**

Versekering	10 000 ✓
Huur	12 000 ✓
Waardevermindering	<u>6 000</u> ✓
	<u>28 000</u> ✓

Korrekte antwoord (R 28 000) ✓✓✓ Punte

**(4)****5.1.3 TOTALE PRODUKSIEKOSTE**

Primêrekoste	90 000 (✓)
Vaste bokoste	28 000 (✓)
Skoonmaakmiddels	8 000 ✓
Verpakkingsmateriaal	<u>4 000</u> ✓
	<u>130 000</u> ✓

Korrekte antwoord (R 130 000) ✓✓✓✓ Punte

**(5)****5.1.4 EENHEIDSKOSTE**

$$\frac{130\,000}{25\,000} \begin{matrix} (\checkmark) \\ \checkmark \end{matrix}$$

$$= R\,5,20 \begin{matrix} \checkmark \\ (\checkmark) \end{matrix}$$

Korrekte antwoord (R 5,20) ✓✓✓

**(4)****5.2.1 MASSAPRODUKSIE of REEKSPRODUKSIE** ✓✓**(2)**Redes

Massaproduksie:

# Vervoerbande ✓✓

# Enige ander relevante antwoorde

Enige 2X2= **(4)**

of

Reeksproduksie:

# Produkte word spesiaal vir sekere verbruikers gemaak ✓✓

# Enige ander relevante antwoord.

Enige 2X2= **(4)**

**5.2.2 TWEE ADDISIONELE MAATREËLS**

- Sorg dat die melk higiëns vervaardig word √√
- Stoor die melk volgens die korrekte temperatuur
- Vertoon die vervaldatum op die verpakking
- Steriliseer die masjiene
- **Enige** ander toepaslikke antwoord.

**Enige 2 x 2 = (4)****5.2.3 Direkte metode of kanaal √√**

Die produkte is bederfbaar en moet so gou as moontlik by die handelaars  
In hulle yskaste geberg word. √√

**(4)****OF**

Indirekte metode of kanaal √√

bv. Houbare(long life) melk en gepasteuriseerde melk het 'n langer raklewe en kan  
op enige indirekte kanaal versprei word.

**(4)****5.2.4 STUKSPRODUKSIE**

Produksie geskied op 'n stuk vir stuk basis.

'n Groot verskeidenheid produkte word op klein skaal gemaak bv. nommer 5 skoenv√√

**REEKSPRODUKSIE**

Produksie geskied op 'n taak vir taak basis.

Elke projek word as een groot taak gesien bv. 'n skip √√

**(4)****5.3 DRIE VEILIGHEIDSMATREËLS IN 'N FABRIEK**

- Spesiale opleiding van werkers
- Voorsien beskermende klere
- Veiligheidsvoorwaardes opstel
- Ondersteun veiligheidsvoorwaardes
- Hou gereedskap op regte plekke
- Voorsien fasiliteite aan werkers
- Neem brand voorkomings maatreëls(MAX 4)
- Konstruksie

**ENIGE 3 x 2 = (6)**

VRAAG	PUNT
5.1	16
5.2	18
5.3	6
<b>TOTAAL</b>	<b>40</b>





## 6.3 SES VYF BEGINSELS VAN BEPLANNING

- Beplanning moet **buigsaam** wees ten einde aan te pas by veranderde omstandighede.
- Moet sonder uitsondering altyd **wetenskaplik** wees en alle moontlike faktore ontleed en oorweeg word.
- Die **metode en tegniek** wat gekies word moet die geskikste wees vir die bepaalde taak of probleem.
- Omdat beplanning op verskillende vlakke plaasvind **moet** dit in 'n hiërargie van planne **gekoördineer** word.
- **Realisties** wees, met ander woorde uitvoerbaar en ekonomies.
- Daar moet die nodige **balans** in die beplanning van die werksaamhede op die verskillende vlakke wees, veral roetineplanne.
- Inligting oor al die planne moet deur 'n doeltreffende **kommunikasiesistelsel** aan al die belanghebbendes oorgedra word.
- Die **tydperk** van vooruitbeplanning moet **realisties** wees en met ontwikkeling op alle fronte rekening hou.
- Die tydsberekening vir beplanning en die uitvoering daarvan is belangrik.
- Beplanning moet altyd in **skrif** wees.

ENIGE 6 x 2 = (12)

VRAAG	PUNT
6.1	10
6.2	18
6.3	12
<b>TOTAAL</b>	<b>40</b>

**VRAAG SEWE DIE ONDERNEMING EN SY OMGEWING**

7.1

7.1.1 Die Suid- Afrikaanse Buro van Standaarde (SABS) ✓✓

7.1.2 Die Wetenskaplike Nywerheids en Navorsingsraad (WNNR) ✓✓

7.1.3 Die Suid- Afrikaanse Buro van Standaarde (SABS) ✓✓

7.1.4 Land – en Landbou Bank ✓✓

7.1.5 Die Wetenskaplike Nywerheids en Navorsingsraad (WNNR) ✓✓ (10)

7.2 **VIER FUNKSIES VAN DIE SUID-AFRIKAANSE RESERWEBANK**

- **Bankier van die staat** ✓✓  
Die SARB administreer die rekening van die staat ✓
- **Tree op as bank van ander banke**  
Die SARB hanteer die reserwekapitaal van ander banke
- **Tree op as verrekeningsbank**  
Die SARB het fasiliteite om die eise tussen banke te bereken
- **Bewaar van goud**  
Die SARB hou al die goud en ander metaalreserwes van die land
- **Bank van herdiskonto**  
Wissels word hier verdiskonteer en aan banke herdiskonteer
- **Hou kontantreserwes**  
Hy hou kontantreserwes van ander geldinstellings soos banke ens.
- **Beheer die geld in omloop in die land**  
Deur die uitleenkoers aan te pas word krediet en die hoeveelheid geld in omloop beheer.
- **Tree op as laaste instansie vir leners**  
Ander banke en instellings kan by die SARB geld leen.
- **Versameling , verwerking en interpretering van statestieke**  
Dit vorm die basis vir hulle eie en ander banke se beleidsoptredes.

**NIE DIE UITGEE VAN NOTE NIE ( DIT IS GEGEE)****NOEM = 2  
VERDUIDELIK=1****ENIGE 4 x 3 = (12)**

## 7.3 VYF DIENSTE VAN SAKEKAMERS

- Die bevordering van handel in hulle dorp of stad. √√
- Om as arbiter op te tree in geskille tussen lede.
- Om onbillike medediging te probeer uitskakel.
- Om nuwe wette, regulasies ens. te bestudeer en dit dan onder die aandag van lede te bring.
- Om eenvormigheid te verkry wat betref winkellure, lone en pryse.
- Om te argiteer vir munisipale regulasies en wetgewing wat in die handelaar se voordeel is.
- Om 'n swartlys van slegte betalers op te stel.
- Om besigheidsetiek te bevorder
- Kollekteer statistieke en ander info van lede
- Reël werkswinkels en seminare

ENIGE 5 x 2 = (10)

## 7.4 VIER FUNKSIES VAN DIE JEB (SEKURITEITEBEURS)

- Dien as belangrike **skakel** tussen belegger en bedryfsleier. √√
- **Moedig** en help 'n persoon wat op **kleinskaal** kan belê aan om ook 'n aandeel in sy land se handel en nywerheid te hê.
- **Help geldinstellings** soos bougenootskappe en versekeringsmaatskappye om hulfondse in aandele te belê.
- Verskaf 'n groot mate van beskerming aan die belegger weens streng noteringsvereistes
- Maatskappye se aandele word deur 'n groot aantal **kenners** na waarde geskat.
- Aandelepryse word **daagliks gepubliseer** wat beleggers en voornemende beleggers op hoogte hou oor pryse.
- "venture" kapitaalmark
- 'n Sensitiewe barometer van ekonomiese toestande.
- Finansiële ontwikkelings sektor
- Reguleer die verhandeling van aandele
- Enige ander relevante antwoord

ENIGE 4 x 2 = (8)

VRAAG	PUNT
7.1	10
7.2	12
7.3	10
7.4	8
TOTAAL	40

**VRAAG AGT ADMINISTRATIEWE FUNKSIE / FINANSIËLEFUNKSIE**

8.1

8.1.1 Al die administratiewe aktiwiteite van verskeie departemente vind op een plek of kantoor plaas. ✓✓ (2)

8.1.2 **VYF FAKTORE WAT SENTRALISERING / DESENTRALISERING BEÏNVLOED**

- Die aard van die onderneming ✓✓
- Die grootte van die onderneming
- Gestandaardiseerde werksprosedure
- Gehalte van personeel
- Diversifikasie van werksaamhede
- Geografiese verspreiding van aktiwiteite

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

8.2

8.2.1 **JA** ✓✓ (2)

**DRIE REDES/DOEL VAN VOORRAADBEHEER**

- Om op enige stadium, sonder om voorraad te neem, presies te weet wat die hoeveelheid en waarde van die voorraad is. ✓✓
- Om gereeld aankoop- en verkooppriese te vergelyk.
- Om toe te sien dat daar voldoende voorraad vir die normale aanvraag is.
- Om die voorraad met die rekords te vergelyk om veroudering en diefstal vas te stel.

**ENIGE 3 x 2 = (6)**

8.2.1 **VIER VOORDELE VAN VOORRAADVORMING**

- Beter diens kan aan kliënte gelewer word.
- Geen verlies as gevolg van voorrade wat nie beskikbaar is nie.
- Minder bedryfskapitaal benodig, want die belegging in voorraad word tot die minimum beperk.
- Spaar ten opsigte van bergingsruimte.
- Beperk verliese as gevolg van pryskommelings en veroudering in voorraad.
- Skakel duplisering van voorraad uit.
- Beperk verliese as gevolg van nalatigheid en diefstal.

**ENIGE 4x2 = (8)**

## 8.3 VIER VOORDELE VAN VERSEKERING

- **Beperk finansiële verliese** √√— voortspruitend uit 'n spesifieke gebeurtenis wat moontlik kan plaasvind.√
- **Volle aandag aan onderneming**—rustigheid in sy gemoed sal sorg dat meer aandag op besigheidsvlak toegespits word
- **Polis dien as sekuriteit**— langtermyn polisse kan dien as sekuriteit
- **Verkryging van lenings**—lenings kan aangegaan word met polisse wat gesedeer word
- **Werknemers maak voorsiening**—vir aftreede, werkloosheid, lewensversekering ens.
- **Werkgewers maak voorsiening**—getrouheidswaarborg, werkliedeskadelosstelling.
- **Voorsiening vir afhanklikes**—besigheidspepsone maak voorsiening vir hulle self en vir hulle afhanklikes
- **Verpligte spaar** – die maandelikse premies kan as manier van spaar gesien word.

**PLUS ENIGE ANDER RELEVANTE ANTWOORD.**

Moet nie gemoedsrus as 'n feit merk nie.(gegee)

NOEM = 2

BESPREKING = 1

ENIGE 4 x 2 =(8)

VRAAG	PUNT
8.1	12
8.2	16
8.3	12
TOTAAL	40

## VRAAG NEGE

## ALLERLEI

## MERK DIE EERSTE VIER VRAE.

## 9.1 VYF FAKTORE WAT PRYSBEPALING BEÏNVLOED

- Markvorme √√
- Bevrediging van behoeftes
- Kompetisie
- Aard van die vraag
- Beskikbaarheid van plaasvervangende produkte
- Normale handelspraktyke
- Vasgestelde pryse van produkte
- Reaksie van verbruikers
- Die reaksie van handelaars en verspreiders
- Kredietbeleid
- Bemakingstrategie
- Produksie en verspreidingskoste

ENIGE 5 x 2 = (10)

## 9.2 VYF VOORDELE VAN REKLAME

- Fabrikante kan die voordele van massaproduksie benut. √√
- **Hoër lewensstandaard** : Die begeerte na geadverteerde weelde-artikels laat klante harder werk om hul lewensstandaard te verhoog.
- **Ononderbroke produksie** verseker omdat reklame voortdurende vraag skep.
- **Werwing van geskikte personeel** word vergemaklik omdat reklame die onderneming onder die publiek se aandag bring.
- **Klante word beskerm** : deur o.a. handelsmerke wat vals verklarings uitskakel en vervalste goedere deur mededingers verhoed.
- **Beter dienslewering** a.g.v. morele aansporing aan ondernemings om goeie en eerlike dienste te lewer.

## PLUS ENIGE ANDER RELEVANTE ANTWOORDE

MOET NIE VERKOOPSPERSONEEL SE TAKE WAT VERGEMAKLIK WORD, MERK NIE.

ENIGE 5 x 2 = (10)

## 9.3 VYF VOORDELE VAN DIE INFORMELE SEKTOR

- Bied 'n geleentheid om inkomste te verdien.
- Voorsien werk aan entrepreneurs.
- Doen indiensopleiding as entrepreneur op.
- Stimuleer die vryemarkstelsel.
- Voorsien goedere en dienste aan verbruikers.
- Min kapitaal is nodig om te begin.
- Kan goedkoop konstruksies gebruik.
- Belastingvoordele

## PLUS ENIGE ANDER RELEVANTE ANTWOORDE

ENIGE 5 X 2 = (10)

## 9.4 VYF SAKE WAT IN DIE STATUUT SAL VERSKYN

- Aandele ✓✓
- Vergaderings
- Direkteure
- Dividende en Reserwes
- Rekenkundige rekords
- Wysigings

ENIGE 5 x 2 = (10)

## 9.5 VYF DOKUMENTE WAT INGEDIEN MOET WORD VIR REGISTRASIE

- Akte van Oprigting ✓✓
- Statuut
- Adres en posadres van die gerigistreeerde kantoor
- Bewys van betaling van registrasiegeld
- Bewys van betaling van belasting
- Skriftelike toestemming van elke direkteur om as sulks op te tree
- Lys van direkteure
- Naam van die onderneming
- Magtigingsvorm / brief

ENIGE 5 x 2 = (10)

## 9.6 VYF NADELE VAN 'N EENMANSAAK

- Eienaar het onbeperkte aanspreeklikheid. ✓✓
- Geen bestaanskontinuiteit.
- Probleem om geld te leen a.g.v. beperkte bates om as sekuriteit aan te bied.
- Nie maklik om goed gekwalifiseerde werkers te bekom omdat daar min vooruitsigte is vir bevordering.
- Salarisse wat aan werkers betaal word is gewoonlik minder as by ander ondernemingsvorme.
- Eienaar moet alle bestuursfunksies verrig, baie keer sonder die nodige ervaring in al die funksies.
- Sterk kompetisie.
- Pryse by eenmansake is gewoonlik hoër as by ander ondernemingsvorme.
- Gewoonlik beperkte kapitaal om onderneming uit te brei.
- Eienaar is enigste persoon met regstreekse belang en moet daarom op eie oordeel staatmaak / kan verkeerde besluite neem.
- Laksheid van die eienaar kan tot ondergang van die besigheid lei.

ENIGE 5 x 2 = (10)

## ENIGE 4 VRAE

VRAAG	PUNT
9.1	10
9.2	10
9.3	10
9.4	10
9.5	10
9.6	10
TOTAAL	40