BERGVLIET HIGH SCHOOL

CONSUMER STUDIES

GRADE 11

NOVEMBER EXAMINATION:MEMORANDUM

08 NOVEMBER 2024

3 Hours **200 Marks**

EXAMINER: Mamhende. A **MODERATORS: Chirinda. F**

SECTION A: SHORT QUESTIONS

QUESTION 1

1.1.1	C ✓	(1)
1.1.2	A ✓	(1)
1.1.3	B ✓	(1)
1.1.4	D ✓	(1)
1.1.5	B ✓	(1)
1.1.6	C ✓	(1)
1.1.7	A ✓	(1)
1.1.8	B ✓	(1)
1.1.9	D ✓	(1)
1.1.10	D ✓	(1)
1.1.11	A ✓	(1)
1.1.12	D ✓	(1)
1.1.13	B ✓	(1)
1.1.14	C ✓	(1)
1.1.15	C ✓	(1)
1.1.16	D ✓	(1)
1.1.17	B ✓	(1)
1.1.18	A ✓	(1)
1.1.19	C ✓	(1)
1.1.20	A ✓	(1)

1.2.1	F ✓	
1.2.2	D ✓	
1.2.3	G ✓	
1.2.4	E ✓	(4)

1.3.1	C 4 ✓✓		(2)
1.3.2	A 2 ✓✓		(2)
1.3.3	D 1 ✓✓		(2)
1.3.4	B 3 ✓✓		(2)
1.4.1	Blacklist/blacklisted/under debt review ✓		
1.4.2	Micro-lending ✓		
1.4.3	Reckless lending ✓		
1.4.4	Pyramid scheme ✓	(4 x 1)	(4)
B C E G ✓✓✓✓			(4)
			[40]

SECTION B: LONG QUESTIONS

QUESTION 2: THE CONSUMER

2.1 **The name of the organisation that keeps a record of an individual's credit information.**

- Credit Bureau ✓ (1)

2.2 **The main difference between a cash transaction and a credit transaction.**

Cash transactions involve a direct exchange of money for goods.✓
Credit transactions when goods and services are received but the payment is made later. / Buy now, pay later ✓ Usually involves interest/service charges ✓
(Also accept as a mark for credit)
NOTE: Accept credit for a mark. (2)

2.3 **List THREE consumer rights relating to credit transactions.**

- The right to apply for credit ✓
- The right not to be discriminated against when applying for credit ✓
- The right to be given reasons for credit being declined ✓
- The right to be given documents in an official language that the consumer understands ✓
- The right to documents in a plain language ✓
- The right to be given documents in a way the consumer chooses ✓
- The right to confidential treatment ✓
- The right to access and challenge information held by a credit bureau ✓
- The right to receive statements ✓ (Any 3 x 1) (3)

2.4 **List FOUR ways to reduce bank charges.**

- Use a cheque card or debit card as it is cheaper ✓
- Use ATM, EFTPOS, telephone, cellphone, online (internet) banking as it is cheaper ✓
- Use EFTPOS where possible to withdraw cash when you are making a purchase as it is cheaper ✓
- Use your own bank /ATM to avoid additional fees ✓
- Do fewer withdrawals of larger amounts rather than withdrawing small amounts often. ✓
- Try not to make lots of small withdrawals as you pay a fee each time ✓
- Keep transactions to a minimum - fees are charged per transaction ✓
- Make sure there is enough money in your account to cover transactions to avoid penalty fees if there are not enough funds to cover the payments ✓
- Do internet banking as most banks offer fee-free access for online transactions ✓
- Ask your bank about the cheapest transaction costs ✓
- Study the bank statements to be aware of bank fees ✓
- Combine your accounts into one bank account or link your accounts ✓
- Use your SMS, email alerts to monitor your accounts rather than using ATM ✓

(Any 4 x 1) (4)

2.5 2.5.1 **Quote a sentence that gives <u>the reason</u> why household expenditure has shown an increase.**

This indicates that households are slowly getting back on their feet after the financial repercussions of the pandemic. ✓

OR

The increase was driven largely by miscellaneous goods and services (9.8%), clothing and footwear (22.2%), and furniture (8.9%). ✓ (1)

2.5.2 **State the category in household expenditure that showed the most growth.**

Clothing and footwear ✓ (1)

2.5.3 **The full name for the abbreviation Stats SA.**

Statistics South Africa ✓✓ (2)

2.5.4 **Describe the term expenditure patterns.**

The typical ways consumers spend money ✓ on goods and services ✓

OR

What households spend their money on ✓ influenced by your income ✓

OR

Patterns of spending are looked at to assess differences in spending ✓ between the income groups ✓ (2)

2.5.5 **Explain why the expenditure group, restaurants and hotels declined.**

Restaurants and hotels were closed during the lockdown therefore people got into the habit of finding other sources for take away meals/ entertainment. ✓

With the rise of the 2nd wave of Covid-19 restaurants had limited hours to operate due to the curfew✓and people did not want to attend 'social gatherings' in fear of getting infected with the corona virus. ✓

Some restaurants and hotels had to closed as income declined during lockdown so maybe in certain areas there was a more limited choice to go out eat. ✓

When alcohol was not allowed to be served at restaurants, people entertained at home ✓ (Any 4 logical answers) (4)

2.6 2.6.1 **Explain why there is a big difference in the percentage of the household income spent on food when comparing the two income groups.**

Food is a basic need for survival therefore it will be prioritised in lower income groups / the higher income groups have sufficient money to also spend on other needs and wants. ✓

The lower income groups have far less income therefore the percentage spent on food reflects a greater portion of the pie. ✓ (example if a households' income is R4000,00 per month and food costs R1 500,00 per month to buy, it reflects 37,5% on the food budget)

The higher income group are spending far more on food ✓ (e.g. R10 000,00 and they earn more than R60 000,00 per month) to spend on other expenditures; food is a small slice of the big pie. ✓ (Any 3 x 1) (3)

2.6.2 **Analyse why the percentage of the salary that goes towards housing in the higher income group is much greater than the lower income group.**

The higher income groups can afford better housing in better areas therefore these costs more / You need less money to live in a cheaper area. ✓

Higher income groups have the ability to service greater bonds/access credit ✓ therefore they have monthly repayments on the home loans to pay. ✓ When interest rates rise the cost of credit increases. ✓

If they choose to rent, the rental expenses will be higher as compared to the lower income group who will pay less rent for a smaller place ✓ and a less affluent area ✓

The value of the house is higher therefore the rates and taxes are high, ✓ this adds to the budget towards housing. They will also pay more towards household insurance. ✓

Bigger properties require greater maintenance which increases costs. ✓

Housing costs include water and electricity which continue to increase/ A bigger home has more appliances to run - more electricity ✓

The lower income group may not live in electrified areas /have electricity and resort to other cheaper fuels for energy e.g., paraffin ✓

(Any 6 issues raised) (6)

2.7 2.7.1 **Identify the expense in the budget that is put aside to achieve a long-term goal.**

- Savings ✓ (1)

2.7.2 **Identify the sources of income in this budget.**

Bursary fund ✓

Part-time job ✓ (2)

2.7.3 **Calculate the total expenditure of the fixed costs.**

R 4875.00 ✓

(R3500 + R425 + R950.00) ✓ (2)

2.7.4 **Discuss how his financial resources have influenced the expenses in his budget.**

He has a bursary which has enabled him to cover all his living expenses ✓ for example, rent a room, buy food, pay for transport and pay for the printing costs, and still have enough left for clothing. ✓ His part time job has contributed to extras ✓ like entertainment and a contract for his cell phone. ✓ Both these incomes have meant that he can put aside money to still save. ✓

NOTE: The answer must cover the influence of both the bursary and the part-time job.

(Max. 6) (6)

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QUESTION 3: FOOD AND NUTRITION

3.1 **Give the name of the structural units that make up proteins.**
- Amino acids ✓ (1)

3.2 **State TWO types of carbohydrates that provide the body with energy.**
- Sugars ✓
- Starches ✓ (2)

3.3 **List TWO health problems that result from eating too much fat.**
Obesity ✓
Heart disease ✓
High blood cholesterol ✓ (Any 2 x 1) (2)

3.4 **Complete the table: Vitamins**
(a) C or orange/naartjie/lemon, etc.
(b) water soluble
(c) B or carrots
(d) Fat soluble (4)

3.5 3.5.1 **Identify the pulse with the highest starch content.**
- Chickpeas ✓ (1)

3.5.2 **Distinguish between the classification of nutrients as macronutrients and micronutrients by referring to the information in the nutrient column.**
Macronutrients are required in larger amounts in the body ✓
Protein and carbohydrates are macro nutrients ✓
as in the table they are indicated as grams (g) ✓
Micronutrients are required in smaller amounts in the body ✓
as in the table they are listed in milligrams (mg) ✓
The minerals (magnesium, potassium, and iron) are micronutrients ✓
(Maximum 2 marks for macro and 2 marks for micronutrients) (4)

3.5.3 **Explain the term biological value. Refer to the pulse examples in the table in your answer.**
Biological value refers to the number of essential amino acids the protein has. ✓ It measures the quality of the protein ✓ and the ability of the protein to carry out these two building functions - support growth/ building tissue ✓ and maintain/repair body tissue. ✓ A protein with a high biological value has all essential amino acids and can perform both functions ✓ thus is a good quality. ✓
A protein with low biological value is lacking one or more of the essential amino acids and cannot perform the building functions ✓ thus is a poorer quality. ✓
The soya bean is an example of a high biological value. ✓ The table shows they also have the highest grams (16.6) of protein. ✓ The sugar beans, chickpeas and lentils are examples of a low biological value. ✓ The table shows they have less protein than soya. ✓ When eaten with grains the combination provides a good quality protein/protein complementation/function as complete. ✓ (Any 6 x 1) (6)

NOTE: The answer must refer to both high biological and low biological values and refer to the pulses to attain full mark**s.**

3.6 **Identify the three types of food contamination**

A – Microbiological ✓
B – Chemical ✓
C – Physical ✓ (3)

3.7 **Describe THREE possibilities how cross contamination could take place when preparing the broccoli and chicken as seen in the picture below.**

- If the hands are unwashed and the food is touched ✓
- The knife, if contaminated, and is used for both foods/wash the knife ✓
- If the chicken is contaminated and the knife was used on the chicken and then the broccoli ✓
- The chopping board was not washed/is not clean ✓
- The chicken and broccoli should not be prepared on the same board/use separate boards ✓ (Any 3 x 1) (3)

3.8 **Discuss why a person who has food poisoning is at risk for dehydration and how can this be prevented.**

Food poisoning usually has the symptoms of vomiting and diarrhoea ✓ which results in a loss of fluid ✓
They have to drink plenty of fluids to replace what has been lost/replace fluids /have soup or fruit juices ✓
The body has lost electrolytes/ (salt, glucose, minerals) ✓ and can be replaced with oral rehydrate/rehydrate salts/game cooldrink ✓
If they cannot keep anything down, then suck ice ✓
Avoid alcohol and caffeine as they have a dehydrating effect ✓ (Any 4 x 1) (4)

3.9 3.9.1 **Define the term food fortification.**

Means to strengthen ✓ foods with vitamins and minerals/addition of minerals and vitamins. ✓ (2)

3.9.2 **Analyse how this initiative by Danone complements the existing National Food Fortification Programme in South Africa.**

In S.A. the existing programme is that it is compulsory (since 2003) for millers and bakers to fortify all maize meal ✓ and bread flour (white and brown) / including bread ✓ **OR** commonly eaten foods ✓ with vitamins and minerals/ there are 6 vitamins and 2 minerals ✓

- Vitamins: A, B1, B2, B3, B6, folic acid ✓✓
- Minerals: Iron and zinc ✓
- Danone complements this programme as the company is fortifying their yoghurt with the same two minerals /zinc and iron ✓
- Danone is having the same vision to address the childhood deficiencies of micronutrients as captured by the survey/National Food Consumption Survey ✓
- The National food fortification programme was brought about as a result of a survey conducted in 1999 ✓
- A lack of nutrients in the diet leads to health issues/stunted growth/ underweight and Danone wishes to 'drive our children forward' to address serious health problems in children. ✓
- The survey found that families do not have enough money for food, so Danone is providing an affordable product that is very nutritional due to fortification ✓/ zinc and iron are lacking in milk/dairy ✓

- Danone are following the same aims as the National food programme to improve the health and quality of life/ have fewer sick children / improve children's performance at school ✓
- Adults that also consume the yoghurt will benefit ✓ (Max 8) (8)

NOTE: They may not get 8 marks for just discussing the National Food Fortification programme. A minimum of 3 marks must link to the Danone fortified yoghurt.

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QUESTION 4: CLOTHING & FIBRES AND FABRICS

4.1.1. **Colourfastness**

- The ability of the material to retain the original colour✓ or not to discolour or fade during the washing process✓ (2)

4.1.2. **Heat conductivity**

- The ability of the material to pass heat from one side to the other✓thus conducting it to or from the body✓ (2)

4.2 **Explain why it is advantageous to apply anti-bacterial finish on socks**

- This finish makes yarns resistant to the growth of micro-organisms✓.
- Prevents or retards the growth of bacteria even when the wearer perspires✓.
- It controls the spread of diseases/foot fungi✓.
- Inhibit the development of unpleasant odours from perspiration✓. (3)

4.3.1 **Identify the type of balance in picture above.**

- Formal or symmetrical balance✓ (1)

4.3.2 **Mention TWO types of body shapes that should avoid wearing garments with details around the waist and hips.**

- Rectangular ✓
- Oval body shape✓ (2)

4.3.3 **Explain how rhythm has been achieved on the dress**

- Repetition of shape✓ at the bottom of the dress.
- Continuous lines✓ around the hemline of the dress. (2)

4.3.4 **Analyse the suitability of the illustrated dress for an inverted triangle body shape.**

- It is suitable✓
- The flared bottom part of the dress brings the lower part of the dress in good proportion to the top✓.
- Flared dress makes the lower body to appear wider✓.

- The detail on the seam of the dress is making the lower part look wider✓ therefore balancing the wider upper body✓.
- An inverted triangular body need to emphasise the hips and legs to balance the larger top✓.

(1 mark for stating suitable and any 3 reasons, 1 mark each) (4)

4.4 **Seventeen-year-old Patricia has just moved into her own bedroom. She wants to try to fit in all her belongings and display all her ornaments. Give her some advice to make the room appear bigger and uncluttered.** (4)

- Use cool colours and light colours, tend to make an area to look larger. ✓
- To make a room appear wider, match the floor and ceiling with a similar colour, then paint the walls in a lighter shade. ✓
- Use a minimalist approach.✓ Remove unnecessary furniture and furnishings.✓
- Keep furniture in proportion with the room. Avoid large, bulky pieces. ✓
- Arrange objects close to the walls to create space in the middle of the room. ✓
- Do not place an object such as a coffee table or a mat in the empty space in the room. ✓
- Choose analogous colour combinations or light colours for walls and floors. ✓

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QUESTION 5: HOUSING

5.1.1 Closed plan✓. (1)

5.1.2

- Different activities can take place in different rooms at the same time✓.
- Allows individuals more privacy✓.
- Section of the house can be closed off for energy-saving purposes✓. (3)

5.1.3

- Furniture is placed in functional groups, and it suits the purpose of the room✓.
- Traffic route disturbs people watching the television✓ as it allows people to
- move from outside through the living room to the bedroom✓.
- There is enough space for free movement✓. (3)

5.1.4

Types of lighting	**Where in the room**
General lighting✓.	In the ceiling✓.

Task lighting✓.	Bed-side tables✓.

(4)

5.2.1

- Zuri failed to check✓ the chairs thoroughly during delivery and did not report the fault immediately✓. (2)

5.2.2

- She acknowledge and signed that chairs were in good condition upon receipt. (2)

5.2.3

- True✓. She bought chairs made of bamboo which is eco-friendly✓, biodegradable✓ and recyclable✓. It needs little water✓ during production and does not harm the environment✓. It grows fast and is sustainable✓. (5)

[20]

QUESTION 6: ENTREPRENEURSHIP

6.1 **Name of the term used for a statement which outlines the key requirements for making an item.**
Product specification ✓ (1)

6.2 **Define the term target market**

A target market is a specific group✓ of consumers identified as the most likely potential customers for a product or service✓. (2)

6.3 **Explain how a business can develop a competitive edge for its product.**
Find out about other businesses/competitors in your area ✓
They have to think of ways that their product can be better ✓ than their competitors.
Your product must be different/unique ✓ to others in the marketplace.
It must be more appealing to you customers/how can it benefit your customers ✓ such as a better price/value for money ✓ quality ✓ better service ✓
(Any 3 x 1) (3)

6.4 List TWO factors to consider in the choice of a suitable product for a small-scale business. **(2)**

- Finance✓
- Stock and Equipment requirements
- Storage & Shelf life✓
- Time✓ *Any two*

6.5 6.5.1 **Give the factor that Tshepo considered when his product choice was designing jeans due to his love for denim fabric and fashion.**
Passion ✓ (1)

6.5.2 **State how Tshepo achieved the following before he created 100 pairs of jeans**.

A) Start with a low capital outlay
He got a loan for R8000 ✓

B) Obtain some skills before you start.
He had learned the basics of sewing and pattern making ✓
He broadened his knowledge of denim by researching on the Internet ✓ (Any 1)

C) Have a form of transport
He sold his jeans from a bike ✓ (3)

6.5.3 **Identify which P in the marketing mix is represented by the following.**

A) The Presidential Slim fit.
Product ✓

B) Selling his jeans from a backpack.
Place ✓ (2)

6.5.4 **Analyse how Tshepo continued to meet the customers' needs after he launched his brand name which ensured the growth of his business.**

- He perfected his craft, so he sold a better product /quality jean. ✓
- He made them available in four different washes to meet different preferences. ✓
- Making 'custom made jeans' where customers have their measurements taken implies that the jeans are one of a kind to fit specific figure types. ✓ which makes customers feel special ✓
- A variety of jeans styles is made so there is now a bigger choice for customers ✓
- He expanded his range to shirts so his business will grow as he is offering more to customers. ✓
- Having more affordable golf shirts is reaching the target market who couldn't buy his jeans before ✓
- Branching out to ladies' wear will open a wider target market ✓
- He specialises in denim clothing
- As his brand is authentic and popular customers will feel a certain status wearing his brand ✓
- Customers will be happy to wear clothing with his logo that have a recognizable brand (Any 6) (6)

6.5.5 **Calculate the selling price of one pair of men jeans if the production cost is R475.00 and 80% was added for the profit. Show all calculations.**

R475 X $\frac{85}{100}$ ✓ = R350
R475 + R350 ✓ = R875 ✓ (3)

6.5.6 **Calculate the profit he makes on 10 pairs of jeans.**

R380 x 10 ✓ = R3800 ✓ (2)

6.5.7 **Calculate the production cost of 10 pairs of ladies' jeans if the production cost was 20 % higher per pair to make in comparison to the men's pair.**

R475 x $\frac{20}{100}$ ✓ = R95
R475 + R95 ✓ = R570
R570 x 10 ✓ = R5700 ✓ (4)
NOTE: The 'R' must be indicated to the final answer to be awarded the final mark.

6.5.8 Draw up a SWOT analysis for Tshepo's Business. Tabulate your answer as follows:

S	• Local/South African product.✓ • Specialize in one kind of jean to perfect his craft creating uniqueness/niche.✓ Any other relevant answer (2)
W	• Not enough formal training therefore limiting skill.✓ • Only one person producing jeans leading to slow production.✓ • Limited product range. ✓ Any two or relevant answer (2)
O	• New ladies wear to be launched.✓ • New types of denim.✓ Any other relevant answer (2)
T	• Other clothing brands sell various types of clothing.✓ • Other clothing brands sell similar item and are already established therefore could be selling for cheaper.✓ Any other relevant answer (2)

4X2 (8)

6.5.9 Explain the step "control" in the marketing mix process. **(1)**

- It means making sure that the marketing plans are implemented and that goals are being met. ✓

OR

- Setting standards and checking that the actual results match those standards. ✓

6.6 Differentiate between demographic segmentation and psychographic segmentation. **(2)**

- Demographic segmentation: The dividing of people into groups according to age, gender, income and location.✓
- Psychographic segmentation: The dividing of people into groups according to personality, values, attitudes, interests or lifestyles. ✓

[40]
TOTAL: 200