CONSUMER STUDIES **NOVEMBER EXAM 2025**

GRADE 11 **BERGVLIET HIGH SCHOOL**

Examiner: Mrs. F. Chirinda **MEMORANDUM**

Moderator: Ms. A. Mamhende

SECTION A:

QUESTION 1: SHORT QUESTIONS

1.1 1.1.1 A✓
1.1.2 C✓
1.1.3 B✓
1.1.4 D✓
1.1.5 D✓
1.1.6 C✓
1.1.7 D✓
1.1.8 C✓
1.1.9 D✓ (9)

1.2.1 D✓ (v)✓
1.2.2 A✓ (i)✓
1.2.3 E✓ (iv)✓
1.2.4 F✓ (iii)✓
1.2.5 B✓ (ii)✓ (10)

1.3.1 B✓ C✓ D✓ E ✓ G✓ (5)

1.4.1 D
1.4.2 F
1.4.3 C
1.4.4 E
1.4.5 B
1.4.6 H (6)

1.5.1 E
1.5.2 M
1.5.3 A
1.5.4 H
1.5.5 K
1.5.6 J
1.5.7 C
1.5.8 F
1.5.9 D
1.5.10 G (10)**[40]**

QUESTION 2: THE CONSUMER

2.1 Define the term *reckless lending*.

Reckless lending is when a credit provider lends money or offers credit ✓to a consumer who cannot cover the monthly instalments and costs. ✓

(2)

2.2 Name the organisation that was established to develop, promote and maintain standards for products and services in South Africa

South African Bureau of Standards ✓ / SABS ✓ (1)

2.3.1 Iman and her husband will benefit from preparing and following a budget. Give any FOUR benefits they will get from budgeting

- Assist in goal setting✓
- Ensures that there is money put aside (savings) ✓
- Ensures that the money is spent wisely. ✓
- Keeps a record of how money is spent✓
- Helps in reaching financial goals✓
- Helps in remaining debt free/get out of debt✓
- Assists in financial freedom✓
- Keeps you living within your means ✓ (5)

2.3.2 List FOUR steps Iman must follow when creating a household budget.

List income✓
Estimate expenses✓
Compare income and expenses✓
Evaluate budget ✓
Corrective steps ✓ (4)

2.3.2 Give ONE example of an unexpected event that she should provide for in her household budget.

Car repairs✓and unplanned household maintenance✓.
(Any other relevant example✓) (1)

2.4 Give TWO examples of fixed payments to be included in the household budget.

Mortgage✓, rent, ✓ , insurance ✓, car payment✓, cell phone that is on a fixed contract✓. (2)

2.5 Suggest FOUR ways Zac could minimise the amount she pays in bank charges.

It is possible to reduce bank charges in the following ways:
Use a cheque card, credit card or debit card instead of cash✓ to pay for purchases as it is cheaper. ✓
Use ATM, to draw cash for shopping, do not enter the bank ✓
Pay rent through online (Internet) banking rather than going into a bank branch.
When he needs to go to the nearest ATM he should use the ATMs of his bank as additional fees apply when using other banks' ATMs. ✓
Do not go to the bank before every visit to the shops, fewer withdrawals of larger amounts rather than withdrawing small amounts often✓. (4)

2.6 Explain why pyramid schemes are seen as a form of consumer exploitation.

Exploitation is making use of a person or situation in an unfair way✓
People in the lower levels of the scheme lose all of the money that they have invested. ✓
These schemes promise people payment for recruiting others into the scheme and not for selling goods or services. ✓
In most cases, there is a promise of phenomenal returns on investment. ✓ (2)

2.7.1 Define the term Blacklisting.

Blacklisting refers to when a person has negative credit information✓ listed with a credit bureau, which may affect their ability to obtain credit or loans. ✓ (2)

2.7.2 State the information that is recorded by a credit bureau about consumers.
Information regarding the consumer's

History, regarding
Credit
Re-payments
Applications
Debt counselling received
Income & expenditure
Personal information
Employment history
Training

ID number; marriage status; religion; affiliations; etc. (2)

2.8.3 Discuss any TWO aim of the Consumer Protection Act

Promote a fair, accessible and sustainable place of sales.

- Establish National standards to protect and educate the consumers.
- Provide information and guidelines to prevent unfair business practises.
- Promote responsible consumer behaviour.
- Promote consistent enforcement of laws.
- Establish the National Consumer Commission. (4)

2.8.4 Explain to the lady in the picture above, what to do when she is incorrectly blacklisted.

- Consumer may contest negative info held by a credit bureau✓
- Bureau has to then block access to that information✓
    - They get 20 days to prove their info is correct✓
    - If can't prove, they have to remove that info✓
- If info is proven correct by bureau, consumer can approach the NCR to launch an inquiry✓
- Info has to be kept by bureau for specified time if proven correct – obligation to credit providers✓ (2)

[30]

QUESTION 3: FOOD AND NUTRITION

3.1.1 Identify the main nutrient found in the food above. (1)

Carbohydrates

3.1.2 **List THREE functions of carbohydrates (3)**

- They are the body's main source of energy ✓
- Helps to save protein so that it will not be used as energy ✓
- Necessary for oxidation of fats ✓
- 1 Gram of carbohydrates provides 17 kJ ✓

3.1.3 Give the THREE main groups into which the nutrient you mentioned in Question 3.1.1 can be divided. (3)

Sugars
Starch
Cellulose (Fibre)

3.2 3.2.1 Give THREE examples of symptoms she suffered.

- Stomach cramps ✓
- Nausea ✓
- Vomiting ✓
- Severe diarrhea ✓ (Any 2) (2)

3.2.2

Discuss TWO guidelines to follow when treating a person with food poisoning (4)

- Drink plenty of fluids to replace fluids lost during vomiting and diarrhea
- Take oral rehydration salts to replace glucose, salt, and other minerals lost in vomiting and diarrhea
- Avoid alcohol and caffeine, as they have a dehydrating effect
- Eat foods rich in fiber to reduce diarrhea, as they bind feces
- Eat foods rich in potassium, such as bananas and potatoes
- Eating small amounts of food
- Rest necessary for health recovery

3.2.3 Advise when Zoe should see a doctor instead of treating herself at home. (3)

- Nausea, vomiting or diarrhoea lasts longer than 2 days
- If the infected person is younger than 3 years old
- Symptoms occur after an international trip

- If a number of people are experiencing the same symptoms
- If the infected person cannot keep in fluids
- The infected person is suffering from another sickness/disease e.g. HIV/AIDS, cancer, kidney infection
- When prescribed medication is vomited up each time it is taken.
- Any nerve complaints or manifestations like a paralysed tongue, double vision, muscle weakness, inability to swallow
- If the affected person is pregnant

3.3.1
State THREE ways in which food can become physically contaminated.

- People who work with food, for example, hair, nails and jewelry
- Damaged equipment or machinery
- Cleaning premises or dirt that may fall into food
- Food pests can cause contamination by dead insect bodies, eggs, larvae, droppings, fur, or feathers.
- Bone pieces from meat processing
- Packaging

(3)

3.3.2 Discuss TWO guidelines for people working in a kitchen to prevent physical contamination. (4)

- People who work with food should wear protective clothing and not wear jewelry.
- They should cover their hair with a hat or hairnet.
- Wear patches that are easy to spot if they fall into food.
- Wash their hands frequently.
- Fingernails should be short.
- No nail polish on the nails.

3.3 Discuss the role of the following nutrients on the growth and development of young adults.

3.3.1 Iron

- Necessary for the formation of haemoglobin in the red blood cells ✓
- Transport oxygen from the tissues to the lungs✓
- An important part of the enzymes needed in the release of energy in the cells. ✓ (Any 2)

(2)

3.3.2 Vitamin B 1

- Essential for the release of energy from carbohydrates ✓
- Needed for growth and normal functioning of the nervous system ✓
- Maintains muscle tone✓ (Any 2)

(2)

3.3.3 Calcium.

- Formation of strong bones/ teeth ✓
- Normal clotting of the blood ✓
- Maintaining a normal rhythmic heartbeat
- Normal functioning of nerves and muscles
- Activates certain enzyme (Any 2)

(2)

[30]

DESIGN ELEMENTS AND PRINCIPLES

4.1 Define the following terms:

4.1.1 Formal balance (2)

Is obtained by placing identical or equal objects√ on each side of the centre point. √

4.1.2 Texture (2)

Texture describes the surface quality✓ of objects, or how it reflects light that shines on it. ✓ It can be seen/ visual or it can be felt when touching is/ tactile. ✓ . ✓

(Any 2)

4.2 The images below illustrate the use of different lines:

4.2.1 Identify the dominant type of line in picture A, B and C. (3)

A – Diagonal lines √
B –Horizontal lines √
C –Vertical lines √

4.2.2 If picture C wants to make the room appear wider, which line should be used. (1)

Horizontal lines √

4.2.3 Name the illusion is created by the type of line used in picture A? (1)

A- It suggests action. √ It keeps the eye moving. √

(Any 1)

4.2.4 Explain how rhythm was achieved in picture B (2)

A- Rhythm was achieved through repetition √ and alternation √ of lines, colour, shape of objects**.**

4.3 List FIVE guidelines used to evaluate good design (5)

- Proportion
- Balance
- Rhythm
- Harmony
- Emphasis

4.4 Study the pictures below and answer the questions that follow:

Person A wants to appear thinner. Discuss the statement by studying her outfit and advise her on the changes that she should make to her outfit, to appear thinner. (4)

Horizontal lines add width. √ The eyes move horizontally across the body. √ Avoid horizontal lines √ and wear vertical lines that convey an illusion of suppleness. √ The skirt must be an A-line skirt and not tight fitting. √ This will help the hips appear narrower. √

QUESTION 5: HOUSING AND INTERIOR

5.1 State THREE factors to consider when creating good traffic patterns.

- Walkways should be wide enough so that people can move freely and safely without wasting space. ✓ A suitable width is 750 mm to 1 meter wide✓
- Main walkways should never disturb or interrupt an activity✓
- Accidents can be prevented as a walkway only up to a work area, eg. the kitchen goes, but not through it ✓
- No obstructions should be placed in a main walkway✓
- The walkway should be the shortest possible route to a specific area to prevent space waste✓
- Doors close to corners of rooms improve flow patterns✓
- Walkways should not direct traffic through chatting areas, study areas or where people watch TV✓ (Any 3) (3)

5.2 Give TWO advantages and TWO disadvantages of a closed floor plan.

Advantages	**Disadvantages**
More privacy is possible✓	Higher building cost as more building material are required✓.
Rooms are single- purpose and are most often used for a specific activity✓	Less interaction and communication between the householders possible✓.
Noise is not a problem✓	Rooms may look smaller or cramped✓.
Energy saving zones can be created✓. (Any 2)	(Any 2)

(4)

5.3 State THREE consumer responsibilities that should be observed before purchasing furniture and TWO responsibilities after the purchase. (5)

Consumer responsibilities before purchasing

- Plan carefully before you shop
- Shop around for quality, price and credit terms
- Compare prices from different suppliers
- Compare your budget including all hidden costs
- Check construction carefully
- Read contract and guarantees carefully and get details in writing
- Determine store's return policy
- Find a reputable supplier that you can trust ANY 3

Consumer responsibilities after purchasing

- Check product immediately on delivery to ensure you are happy with it
- Make sure that all parts work
- Read instruction booklet carefully
- Use and care for the product as recommended by manufacturer
- Keep proof of purchase and guarantee ANY 2
- Report problems immediately

5.4.1 Identify the type of balance in this room.

Radial Balance. ✓ (1)

5.4.2 Give a reason why this space can be identified as a social area.

- The way the furniture is arranged it will allow easy interaction between family members and friends. ✓
- Guest and family members can be entertained there. ✓ (1)

5.4.3 Identify ONE element of design evident in the picture above and explain its effect on the general design of the room. (3)

One evident element of design in the picture is **space.**

Effect on the general design of the room:

The room has an open and spacious layout, enhanced by the large windows and minimal furniture arrangement. The use of open space creates a sense of freedom and comfort, allowing movement and natural light to flow easily throughout the room. This spaciousness contributes to a calm, balanced, and inviting atmosphere, making the living area appear elegant and uncluttered.

5.5 Explain the impact of each of the following when purchasing furniture:

a) Economy

- Decide how much you can spend✓
- Compare prices, shops and brands✓
- Price is not always indication of quality✓
- Buy furniture that is affordable✓
- Check the warranty✓ (Any 1) (1)

a) Environmental responsibility

- Buy certified wood✓
- Buy bamboo product✓ • Buy reclaimed wood furniture that comes from old furniture✓.
- Buy furniture made from other recycled materials such as recycled metal and plastic furniture✓.
- Buy from non-toxic or low-toxin finish✓
- Buy locally made furniture✓.
- Buy used or vintage furniture ✓ (Any 1) (1)

b) Strength and durability • The quality of the material and construction method determines strength and durability✓.

- Quality product usually has warranty✓.
- Make sure that the furniture can handle the wear✓.

(Any 1) (1)

[20]

QUESTION 6: ENTREPRENEURSHIP

6.1.1 Target market

- A group of people✓ that are willing to buy your product/service. ✓
- Is a specific group of consumers✓ who have similar needs and wants. ✓
- Makes it easy for a business to focus its marketing strategy**.** ✓

(2)

6.1.2 **PRODUCT SPECIFICATION**

THIS IS A WRITTEN DESCRIPTION OF AN ITEM/PRODUCT ✓AND INCLUDES ✓**NB 1 mark for any one of the examples below**

- SIZE
- APPEARANCE
- INGREDIENTS/COMPONENTS
- EQUIPMENT
- PACKAGING
- STORAGE

6.1.3 **Break-even point** (2)

Point where all costs of the products✓ are covered by sales✓
Income from sales ✓ equals to the total costs✓
The minimum quantity of sales needed✓ to avoid showing a loss✓
The business has recovered all ✓ the money spent✓
Sales after breakeven point ✓ will be profit✓

6.2.1 **Production cost for ten masks**

Fabric – R79,99
Thread – R3,91✓ (R15,65 ÷ 4)
Elastic – R17,85 ✓ (R5,95 x 3) Label: – R2,70
Packaging – R10,00
TOTAL = R114,45✓ (3)

6.2.2 **Profit on ten masks with 75% mark up**

R114,45 x 75% ✓ = R85,84 ✓ (2)

6.2.3 **Selling price of one mask**

R200,29 ÷ 10 ✓ =R20,03✓ = R20,00 ✓ (3)

6.2.4

- A - introduction✓: the product is new and customers don't know it exists/ at this stage sales are low, until customers become aware of it.✓
- B - growth✓: customers are starting to accept the product as consumers

become aware of the product and tell each other about it.✓

- C - Maturity✓: the demand for the product continues to grow, but at a slower rate and eventually remains the same/ most profitable stage.✓
- D - Decline✓: sales begin to decline as the market becomes saturated✓. (8)

6.3.1 Identify TWO core principles of marketing evident in the paragraph WHERE I AM NOW'. (2)

- Produce what customers want.✓
- Target specific market.✓
- Grow network and build relationships.✓
- Satisfy customer needs.✓ Any 2 (2)

6.3.2 Describe how Delia considered the application of the Ps of the marketing mix. (8)

Product✓ – Delia makes biscuits.✓
Place ✓– (Own kitchen,✓ factory.)✓ (any 1)
Promotion✓ – samples around shops.✓
People✓ – (corporate gift companies,✓ children.)✓ (any 1)

6.3.3 Conduct a complete SWOT analysis of Delia's biscuit business using information from the case study. (8)

Strengths	- Strong baking skills and passion - Use of premium ingredients (couverture chocolate, free-range eggs) - Dedication and hands-on supervision
Weaknesses	- Limited startup capital - Initially small working space - Relied on family for testing and assistance
Opportunities	- Local shops willing to sell her biscuits - Expansion to corporate gift companies - New children's product line
Threats	- Increased competition - Rising ingredient costs - Economic changes affecting consumer spending

[40]

GRAND TOTAL: 180