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NOVEMBER EXAMINATION

NATIONAL CERTIFICATE

BUSINESS ENGLISH: FIRST ADDITIONAL LANGUAGE N3
(First Paper)

(12040083)

22 November 2016 (X-Paper)
09:00–12:00

OPEN-BOOK EXAMINATION

Candidate may use a maximum of FOUR reference works for this paper.

This question paper consists of 11 pages.
INSTRUCTIONS AND INFORMATION

1. This question paper consists of FOUR sections.

   SECTION A: COMPREHENSION AND SUMMARY
   SECTION B: BUSINESS CORRESPONDENCE
   SECTION C: REPORT IN MEMORANDUM FORM
   SECTION D: MEETING PROCEDURE

2. There are SIX questions. Answer ALL the questions.

3. Read ALL the questions carefully.

4. Number the answers according to the numbering system used in this question paper.

5. Start each section on a NEW page.

6. Plan your time carefully.

7. Write neatly and legibly.
SECTION A: COMPREHENSION AND LANGUAGE

QUESTION 1

Read the article below and answer the questions.

HOW TECHNOLOGY HAS CHANGED WORKPLACE COMMUNICATION

by Natalie Burg

1. Business doesn't happen face-to-face as often as some people would like it to do. Instead, today's communication depends on conference calls and email chains that make it challenging to get to know your partners. It's been a common lament among business people who are dissatisfied with the technology that has become the norm in their daily lives. But with so many workers worldwide now working in virtual teams, many business relationships do depend on technology. However that's not a bad thing - as long as they're using the right technologies in the right ways.

2. 'Collaboration technology sprang up 20 years ago, but we keep acting, behaviourally, like we did when we were meeting face-to-face,' said Keith Ferrazzi, best-selling author of the books, Never Eat Alone and Who's Got Your Back.

3. As it turns out, the answer to all the complaints about the evolving workplace wasn't to abandon technology for a more human way of working, but to evolve technology to make the new way of working more human.

4. 'People have to have a delightful experience - a joyful experience – all behind a single plane of glass,' said Rick Puskar, Unified Communications' Site Vice President (SVP) for Customer Experience and Services.

5. A new generation of communications technology is upon us. It is addressing the new way to work that is permeating workplaces worldwide. It's what Puskar calls a 'dynamic, cultural shift in the marketplace.' They're making the global workplace exactly what it's looking for: a joyful, delightful experience.

6. Who wouldn't want to engage with that?

7. We live in a global workplace without time zones or office hours. Just ask any spouse who has waited to serve the main course while waiting for a husband or wife to finish a work email at the table. Delayed dinners notwithstanding, the ability to shoot out that email at the dinner table actually allows that spouse to get out of work an hour earlier and be home in the first place. A fair trade off.

8. And it's also good for employers when employees have happy, balanced lives. 'You might be on a conference call with Europe in the wee hours and have to get your kids to a soccer game in the afternoon,' Ferrazzi said. 'You can do it working virtually, and there's real value in accommodating that employee need.'
9. The better mobile technology becomes and the more employers embrace the bring-your-own-device-to-work (BYOD) philosophy, the more deeply connected workers become to their workplaces, which exist on the same devices as their social networks and family photos.

10. Embracing the mobile workplace is becoming increasingly compulsory. In its Tech Trends 2013 publication, Deloitte projects a 'mobile only' future to the global workforce. Collaboration used to happen in boardrooms with whiteboards and bagels. Today, it's on documents being edited by multiple people all over the world at the same time. Collaboration means sharing screen data and chatting over video.

11. '79% of people work on virtual teams,' said Puskar. 'What's interesting is that in most organisations there is a preponderance of using yesterday's tools.' That's where a disconnect between the promise of the virtual workplace seems to fall short for most people. When using the first generation collaboration tools, workplaces sometimes miss out on the increased productivity offered by the newer wave.

12. Puskar related how he tested this theory with his own team during one of his weekly 06:00 leadership phone calls. Instead of a conference call, he decided to switch to video. 'By leveraging video in a collaborative work environment, I took what was normally a 90-minute call down to 60 minutes,' he said. 'I could see where everyone was. They paid attention like nobody's business.'

14. It's more than just video that is bringing people together. It's also social media. 'Social media?' some companies may ask. 'The thing we're not allowed access to?' The surprising truth about social networks is that they fill the humanity gap many global workers feel in cold, impersonal email chains and conference calls. Take the client of Ferrazzi's who witnessed the phenomenon herself. A home-based consultant of 20 years, she always felt something was missing in her relationship with her clients. Then, along came Facebook. 'She found that the ability to converse on a corporate social network with “her team” and to be able to text with them during conference calls and see them on video has enabled her to feel as if people she's never met are some of her best friends,' Ferrazzi said, 'That's more than a warm and fuzzy outcome.' Ferrazzi said one of the key predictors of employee engagement is whether they have a best friend at work. Even across the world, real relationships forming on social networks are making a real impact on productivity.

15. So mobile communications are great, connecting via video is beneficial and social engagement boosts productivity. Doesn't that sound like an awful lot of digital clutter to keep track of?
It is. In fact, a McKinsey Global Institute study found that high-skill knowledge workers spend 19% of their average work week searching for and gathering information. That’s an incredible amount of lost productivity time. ‘What this new generation of platforms is doing is pulling it all together,’ said Ferrazzi. ‘You get the information you need for the business, the moment you’re in.’

Puskar calls it a thought trail. This digital collection of data includes notes from conference calls, recordings of video conferences and every text conversation in a single stream that can be recalled at the click of a mouse. 'At the beginning of a recurring meeting, you get a picture of exactly where things stand, action item status, all relevant documents and emails,' said Ferrazzi. 'It's like the recap at the beginning of a television show. You quickly make the context switch and pick up right where the last meeting left off.'

That's some real, measurable productivity. And when in human history has an increase in workplace productivity come hand-in-hand with an increase in workplace delight? Joy? Social connectivity? This is what makes the new generation of workplace collaboration tools so exciting. They don't just make the new way to work more possible and productive they also make the job itself more desirable.

http://www.forbes.com/sites/unify/2013/12/10/how-technology-has-changed-workplace-communication/

1.1 Study the title of this article.

1.1.1 Do you think the title is suitable for this article? Answer either YES or NO next to the number of this question 1.1.1 in your answer book. (1)

1.1.2 Explain why you think it is a suitable title. (2)

1.2 Explain why business does not happen face-to-face as often as it should. (2)

1.2.2 In what way would this be challenging? (2)

1.3 In the phrase 'become the norm' in paragraph 1, what does 'norm' stand for? (1)

1.4 What does 'to work in virtual teams' referred to in paragraphs 1 and 11 mean? (1)

1.5 In paragraph 4, Puskar refers to people having a good experience 'behind a single plane of glass.' What does the 'single plane of glass' refer to? (1)

1.6 What is meant by a 'balanced life'? (Paragraph 8) (2)

1.7 Explain what a ‘spouse’ is. (Paragraph 7) (1)

1.8 Explain the BYOD philosophy (paragraph 9) in your own words. (2)
1.9 In paragraph 10, the writer makes use of a figure of speech, also known as a literary device: 'boardrooms with whiteboards and bagels.'

1.9.1 Identify the figure of speech. (1)

1.9.2 Explain how the figure of speech has been used in this context. (2)

1.10 Does using a 'preponderance of yesterday's tools' mean:

A To avoid using the tools
B To have a tendency to use the tools
C To be open to new ideas
D To think before using the tools?

Write only the letter (A–D) next to the question number (1.10) in your ANSWER BOOK. (1)

1.11 Explain what is meant by the following expressions as used in the passage:

1.11.1 A fair trade off (paragraph 7) (2)

1.11.2 In the wee hours (paragraph 8) (2)

1.11.3 To fall short (paragraph 11) (2)

1.11.4 Like nobody's business (paragraph 12). (2)

1.12 1.12.1 Which is more productive: using first generation or new generation collaboration tools? (1)

1.12.2 Quote seven consecutive words from the passage to support your answer in QUESTION 1.12.1. (2)

1.13 In the passage, 'first generation collaboration tools' are described synonymously elsewhere in the passage.

Quote the TWO words in the passage that illustrate another way of saying 'first generation collaboration tools'. (2)

1.14 Name TWO of these first generation collaboration tools. (2)

1.15 Name THREE of the new generation collaboration tools mentioned in the article. (3)

1.16 Name TWO advantages of using the new generation of communications technology in the global workplace. (4)

1.17 Why is the use of the new generation of workplace collaboration tools so exciting? (2)
1.18 Do most organisations approve of the use of social media in the workplace? Quote a sentence in the passage that supports your answer. (2)

1.19 Explain the following IN YOUR OWN WORDS (do not quote the words from the passage):

1.19.1 ‘To live in a global workplace without time zones or office hours’ (paragraph 7). (2)

1.19.2 'The surprising truth about social networks is …' (paragraph 14). (2)

1.20 The words it's (paragraph 2) and its (paragraph 10) have been written differently. The one has an apostrophe and the other not.

What do you call each of the two different functions of 'its' and 'it's'? (2)

1.20.2 Use both its and it's in a sentence (or two sentences) of your own to demonstrate the difference in meaning. (2)

1.20.3 Choose a different word from the passage that serves as an example of either of these two functions. Name the function as you have explained in QUESTION 1.20.1 and then give the example. (1)

1.21 Rewrite the following sentence in reported or indirect speech:

'Collaboration technology sprang up 20 years ago, but we keep acting like we did when we were meeting face-to-face,' said Keith Ferrazzi.

Start your sentence with: He said that … (8 x ½) (4)

1.22 What do we call the type of questions that have been asked in paragraphs 6, 15 and 18? (1)

1.23 When a word sounds the same but is spelt differently and has a different meaning, it is called a homophone. Supply any homophones (they do not have to come from the passage or mean the same as the word in the passage) for the following words:

1.23.1 Would (paragraph 1)

1.23.2 Plane (paragraph 4)

1.23.3 Whether (paragraph 21)

1.23.4 Need (paragraph 24)

1.23.5 Right (paragraph 26) (5 x 1) (5)
1.24  1.24.1  Is the article an example of objective or subjective writing? Choose from the list below and write only the letters (A–D) next to the question number (1.24.1) in the ANSWER BOOK.

A  Objective  
B  Subjective  
C  Neither A nor B  
D  Both A and B  

(1)

1.24.2  Explain your choice in QUESTION 1.24.1.  

(2)

1.25  1.25.1  How would you describe the author’s style of writing? Choose one of the following and write only (A–D) next to the question number, (1.25.1) in the ANSWER BOOK.

A  Formal  
B  Pompous  
C  Long-winded  
D  Colloquial  

(1)

1.25.2  Substantiate your choice in QUESTION 1.25.1 by referring to TWO examples from the passage.  

(2)

QUESTION 2: SUMMARY

In your own words, write a ten-point summary of the article ‘How Technology Has Changed Workplace Communication’ to point out the changes that technology can have on workplace productivity and the employees. Remember to use full sentences with only one summary point per sentence. Number each of the ten sentences, starting each new sentence on a new line.  

[10]

TOTAL SECTION A: 80
SECTION B: BUSINESS CORRESPONDENCE

Use the following details to help you answer the questions:

BACKGROUND INFORMATION

You are Mr Joseph Adams, the manager of Communication Concepts, a company that holds training workshops or seminars for companies. The objective is to inform companies about the importance of good communication in the workplace to increase productivity. Miss Lerato Zungu is the company secretary.

COMMUNICATION CONCEPTS
PO BOX 789
BEDVIEW
1025
Tel. no.: 011 208 5631
Fax. no.: 011 208 5632

UNIFIED COMMUNICATIONS
PO BOX 546
PRETORIA
2026
Tel no.: 012 369 8572
Fax no.: 012 369 8573
QUESTION 3: POSITIVE REPLY TO AN INVITATION

After reading the article, *How Technology Has Changed Workplace Communication*, you decide to hold a workshop for the local businessmen and women as well as your staff at your offices on 5 December 2016 about the benefits of embracing new technology in the workplace. You expect approximately 20 people to attend.

You wish to invite Mr Rick Puskar, SVP of Customer Experience and Services at Unified Communications to be the guest speaker. You would like his topic for discussion to be 'New communication tools that will improve customer service'. You would like him to speak in the auditorium at 10:30, after morning tea which starts at 10:00. You would like him to speak for half an hour and then to give a demonstration of the new types of technology. Thereafter, a 10-minute question-and-answer session will follow. You will arrange transportation for him and you have to ask for an updated CV so that you can introduce him.

Write the letter to Mr Puskar.

| CONTENT | 10 |
| LANGUAGE | 5 |
| FORMAT | 5 |

QUESTION 4: LETTER ACCEPTING EMPLOYMENT

Interviews were held in October 2016 for the purpose of appointing a customer service liaison officer for the company. The most suitable candidate was found to be Miss Zama Mnguni. She is to start work on 5 January 2017.

Write the letter of acceptance that Miss Mnguni sent to the manager.

| CONTENT | 7 |
| LANGUAGE | 4 |
| FORMAT | 4 |

TOTAL SECTION B: 35
SECTION C: REPORT

QUESTION 5: REPORT IN MEMORANDUM FORM

You were so impressed with Mr Puskar's presentation to your staff and the business people in your area on 5 December, that you ask the Board of Directors to give you permission to introduce flexitime at the company, so that your staff can choose their own working hours according to what suits them. Your board asks you to find out how the staff feel and, if they are in favour of it, to submit a report to the board, proposing this change at the company.

You first discuss this matter with your senior staff who are fully supportive of the change in working hours. They remind you that all staff must be at work at certain hours of the day for flexitime to work successfully. You send a questionnaire to your staff to find out whether they approve of this change to working times or not. You also wish to establish which times would suit all staff to be at work at the same time. You also wish to find out whether staff would prefer to use their own laptops or whether they would prefer to use an office laptop.

Write your report on your findings, in memorandum format, to submit to the board. Provide a conclusion as well as a recommendation. Please use the following headings in your memorandum report and give your report an introductory sentence:

1. Procedure
2. Findings
3. Conclusion
4. Recommendation.

SECTION D: MEETING PROCEDURE

QUESTION 6: NOTICE AND AGENDA

Your company holds regular monthly meetings for the staff. The next meeting will take place on Monday, 8 January 2017 in the boardroom at 10:00. One item was carried over from the previous meeting which still has to be finalised, namely the finalisation and distribution of information circulars. The items to be discussed for the first time are the welcoming event for Miss Z Mnguni, Mr Puskar's presentation and the introduction of flexitime. Draw up the notice and agenda that were sent out on 20 December 2016.
MARKING GUIDELINE

NATIONAL CERTIFICATE

NOVEMBER EXAMINATION

BUSINESS ENGLISH: FIRST ADDITIONAL LANGUAGE N3
(FIRST PAPER)

22 NOVEMBER 2016

This marking guideline consists of 10 pages.
SECTION A: COMPREHENSION AND LANGUAGE

QUESTION 1

1.1  1.1.1  Yes  (1)

1.1.2  It sums up what the article is all about/the article is about how technology has changed workplace communications/it is about how people are experiencing a change with a new way of communicating. Or anything suitable, namely that the title is what the article addresses.  (2)

1.2  1.2.1  Any TWO reasons:
- Distance divides people and it is no longer possible to see the people you are working with in the flesh.
- People communicate with others who are not physically in their offices.
- People work in virtual teams and so do not get to see each other physically.
- People rely on conference calls and emails as they are not in any physical contact with their colleagues. Or anything suitable, namely that people do not physically see the people they work with because they are not in the same office.  (2)

1.2.2  Conference calls and email chains/long distance communication make it difficult to get to know the people you work with OR you do not get to know the people you work with.  (2)

1.3  Normal/custom(ary)  (1)

1.4  It means the office is not in a dedicated space/you are not physically in the same team but are connected with technology (or anything similar).  (1)

1.5  A computer (screen)  (1)

1.6  Equal attention is given to work as is given to home life OR your work life does not take over your family life.  (2)

1.7  A husband or a wife/married partner (this is only one mark, so either both husband and wife or married partner or no marks can be allocated).  (1)

1.8  It means that you can take your laptop computer that you use at work home/Your home computer is the one you use at work too / you have one computer for home and work.  (2)

1.9  1.9.1  Alliteration  (1)

1.9.2  The b’s (consonants) have been repeated  (2)

1.10  B  (1)
1.11 1.11.1 Something that is given in place of something else is good/has equal merit/a win-win situation (2)

1.11.2 Very early in the morning (2)

1.11.3 Does not make the grade/does not meet/does not come close to expectations/to what is expected (2)

1.11.4 Without a break in concentration/focus/they were fully focused/they gave it all of their concentration/they concentrated with all their might (2)

1.12 1.12.1 Using new generation tools (1)

1.12.2 'increased productivity offered by the newer wave'. for correct answer and for quotation marks. (2)

1.13 'yesterday's tools' (par. 11) for the correct quote and for the quotation marks. (2)

1.14 Any TWO:
   - Face-to-face meetings/board meetings/business breakfasts
   - Conference calls
   - Email chains (2)

1.15 All THREE:
   - Mobile communications
   - Video/SKYPE
   - Social media/facebook (3)

1.16 Any TWO – they could be any combination of the following:
   - You can get home an hour earlier and work from home.
   - You can send an email from the dinner table.
   - You have a happy balanced life by working from home.
   - You do not have to be away from home, travelling, but can work from home and meet your domestic commitments.
   - You feel more connected to your workplace which exists in the same space as your home life (photos and social media). (2 × 2) (4)

1.17 Not only is there an increase in workplace productivity, but the workforce is happy (2)

1.18 No. 'The thing we are not allowed access to?' (Do not deduct marks if quotation marks have not been used and do not award any marks for NO if only the word 'no' or the wrong quotation has been used.) (2)
1.19 Any ONE of the following or combination of the following:
- Technology has made it possible to communicate with people internationally where time zones and office hours are different.
- One does not have to wait until offices open to communicate with people.
- Businesses have international partners who live in different time zones and technology has made it possible to communicate at any time.

1.19.2 Social networks bring human warmth to the workplace / they are more personal than email chains and conference calls / they bring a personal touch to business communication. Or anything suitable.

1.20 Its = possessive
It's = contraction (where 2 words become one and the apostrophe replaces the missing letter)

1.20.2 Any sentence that demonstrates that 'its' is possessive (the dog wags its tail) and it's is a contraction (it's or it is a hot day).

1.20.3 Possessive: communications', Ferazzi's, nobody's, yesterday's, today's OR Contraction: that's, who's, there's, what's, she's. Only one.

1.21 He said that collaboration (lower case c)√ technology had sprung√ up 20 years ago / before, but they√ had kept√ acting like / as they√ had done√ when they√ had been√ meeting face-to-face. (√½ × 8)

1.22 Rhetoric(al) (questions)

1.23 Wood – building material
1.23.2 Plain – not fancy
1.23.3 Weather – the climate or temperature
1.23.4 Knead – mix dough when baking
1.23.5 Write – taking notes
   (If someone has used wright as in millwright, do not accept it) (√1 × 5)

1.24 D
1.24.2 It has factual information relating to studies or research and contains percentages (objective)
   It contains the viewpoints and experiences of people (subjective)

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1.25 1.25.1 D

1.25.2 Any TWO of the following:
  - Made use of contractions (wasn't, that's, what's, it's etc.).
  - Made use of slang (like nobody's business, shoot out that email, kids/photos etc., mobiles are great, an awful lot).
  - Made use of rhetorical questions. Or anything else suitable.

[70]
QUESTION 2: SUMMARY

Any TEN points:

- It's an improvement on older communication such as conference calls and email chains which were challenging for staff.
- So many workers in virtual offices depend on the new technology.
- Old technology needs to be abandoned to make way for working to become more human.
- New ways of working are dynamic.
- It allows employees to feel happier.
- They enjoy their work more.
- Everyone loves working behind a computer.
- Employee happiness helps to increase productivity.
- Good relationships can be built with others in the workplace (through social media)/ Better relationships are built with clients.
- People can virtually work from anywhere allowing for more family time.
- It helps people to communicate from different places, sharing information.
- Employees reach a balance between work and family.
- Work becomes easily accessible to employees.
- It is easier for employers to communicate with employees and clients.

(Any suitable points accepted)

PLEASE NOTE:
1. Tick each correct sentence for 1 mark up to a maximum of 10.
2. Full sentences must be used. If not, penalise language by deducting ½ a mark per incomplete sentence.
3. Language counts, so underline each error and deduct ½ mark for each error up to a maximum of 5 marks. This includes what you have deducted for incomplete sentences. A total of only 50% of the marks may be deducted overall for language.
4. The focus is on the effect on employees and productivity. Do not accept sentences that do not refer to either.

[10]

TOTAL SECTION A: 80
SECTION B: BUSINESS CORRESPONDENCE

QUESTION 3: POSITIVE REPLY TO AN INVITATION

*COMMUNICATION CONCEPTS* X

Tel. no.: 011 208 5631 PO BOX 789 X
Fax. no.: 011 208 5632 Springtown X

Any date in November 2016 X

Mr R Puskar X
Site Vice President: (Customer Experiences and Services) X
Unified Communications X
PO BOX 546 X
PRETORIA (Do not penalise if caps have not been used) X
2025 X

Dear Mr Puskar/Sir X

INVITATION TO ACT AS GUEST SPEAKER X (Do not penalise if not in caps)

INTRODUCTION – Invite the speaker√
(not necessarily in this order)
– Function – workshop on benefits of embracing new technology in the workplace√
– Date: 5 December 2016
  Time: 10:00 for 10:30 (also accept 10:30) (3)

BODY – Place: auditorium at the offices of Communication Concepts
(not necessarily in this order – some of this could be in intro and vice versa)
– Length of speech: 30 minutes
– Followed by a demonstration
– 10 minutes for questions
– Request a CV
– Expecting 20 guests - business people and employees

(6)

CONCLUSION – Goodwill - Thank again – look forward to hearing from him√
– Look forward to the workshop√ (1)

Yours sincerely (Yours faithfully if Sir has been used) X

Signature X

P ADAMS (do not penalise if not in caps) X
Manager X

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<tr>
<th>CONTENT</th>
<th>10 (award ½ mark as indicated by √ and 1 mark as indicated by ✓)</th>
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<td>5 (-½ per error to a maximum of 10 errors – underline all errors)</td>
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<td>*FORMAT</td>
<td>5 (-1 per error as indicated with an X to a maximum of 5 errors)</td>
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</table>
QUESTION 4: LETTER ACCEPTING EMPLOYMENT

Any Address X
TOWN/CITY (do not deduct if not caps) X
Any code X

... December 2015 X

Mr P Adams X
Manager X
Communication Concepts X
PO BOX 789 X
BEDVIEW X
1025 X

Dear Mr Adams/Sir X

APPOINTMENT AS CUSTOMER SERVICE LIAISON OFFICER X

INTRODUCTION – Thank you for offering me the above-mentioned position at Communication Concepts (1)

BODY – I accept with pleasure (1)
– I will report for work on 5 Jan 2016 (1)
– Time (any time between 8:00 and 9:00) (1)
– Place (any suitable place) (1)

CONCLUSION – Goodwill e.g. Thank you for your confidence in me (1)
– I assure you of my loyal service (1)

(Order of info not important – can be in either intro or body)

Yours sincerely (Yours faithfully if Sir has been used) X

Signature X

Z MNGUNI (MISS) (Miss may also precede the initial) X

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<th>CONTENT</th>
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TOTAL SECTION B: 35
SECTION C: REPORT

QUESTION 5: REPORT IN MEMORANDUM FORM

*COMMUNICATION CONCEPTS* X

MEMORANDUM X

TO: The Board of Directors X  
FROM: Mr P Adams X

DATE: Any date after 5 December 2016 X  
SUBJECT: Flexitime/Change of office hours or anything suitable X

The Board of Directors √ asked me √ to find out how the staff feel about the introduction of flexitime √ and submit a report to them √. (Any suitable introduction like a terms of reference) (2)

1. **Procedure X**
   - I met with management. (2)
   - I sent out a questionnaire to all staff. (2)

2. **Findings X**
   - Management gave their full support to the idea of introducing flexitime.
   - They pointed out that all staff would have to be at work during a certain period in the day.
   - All the staff supported the idea of flexitime.
   - They agreed to be at work between the hours of 10:00 and 15:00 every day.
   - The majority wanted an office laptop to take to and fro. (5)

3. **Conclusion X**
   - Everyone supported the idea of changing to flexitime. (1)

4. **Recommendation X**
   - It is recommended that the Board of Directors give permission for the company to change to a flexitime system of working hours. (1)

### CONTENT
11 (award as indicated with a)

### LANGUAGE
5 (-½ per error to a maximum of 10 errors – underline all errors)

### *FORMAT*
4 (-1 per error as indicated with an X to a maximum of 4 errors)

If memorandum format has not been used, deduct 4 marks for format. Award the rest of the marks if they are correct.

**TOTAL SECTION C:** 20

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SECTION D: MEETING PROCEDURE

QUESTION 6: NOTICE AND AGENDA

*COMMUNICATION CONCEPTS*

* Tel no: 012-2085631
* Fax no: 012-2085632

Dear Staff Members

NOTICE OF A MONTHLY MEETING

Please note that the next monthly staff meeting will take place on Monday, 8 January 2017, in the boardroom at 10:00.

The minutes of the previous meeting are attached.

AGENDA

1. Attendance register/Opening and welcome
2. Apologies/Attendance register
3. Opening and welcome/Apologies
4. Minutes of the previous meeting
5. Matters arising
   5.1 Finalisation and distribution of information circulars
6. New business
   6.1 Welcoming event for Miss Z Mnguni
   6.2 Mr Puskar’s presentation
   6.3 The introduction of flexitime
7. General
8. Date of next meeting ✓ (½)
9. Closing ✓ (½)

Yours sincerely/faithfully X

Signature X

L ZUNGU (MISS) X (Do not penalise if not in caps)
SECRETARY X (Do not penalise if not in caps)

<table>
<thead>
<tr>
<th>CONTENT</th>
<th>LANGUAGE</th>
<th>FORMAT</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>3 ✓</td>
<td>3 ✓</td>
</tr>
</tbody>
</table>

(award a ½ mark as indicated with ✓)
(-½ per error to a maximum of 6 errors – underline all errors)
(-1 per error as indicated with an X to a maximum of 3 errors)

TOTAL SECTION D: 15
GRAND TOTAL: 150
T1720(E)(N29)T
NOVEMBER EXAMINATION

NATIONAL CERTIFICATE

BUSINESS ENGLISH FIRST LANGUAGE N3
(Second Paper)

(12040083)

29 November 2016 (Y-Paper)
13:00–16:00

OPEN-BOOK EXAMINATION

A maximum of FIVE reference works may be taken into the examination venue.

This question paper consists of 10 pages and 6 addenda.
DEPARTMENT OF HIGHER EDUCATION AND TRAINING
REPUBLIC OF SOUTH AFRICA
NATIONAL CERTIFICATE
BUSINESS ENGLISH FIRST LANGUAGE N3
(Second Paper)
TIME: 3 HOURS
MARKS: 150

INSTRUCTIONS AND INFORMATION

1. This question paper consists of THREE sections.
   
   SECTION A: TEXT STUDIES
   SECTION B: CONCISE COMMUNICATION
   SECTION C: PROOFREADING AND EDITING

2. There are EIGHT questions and SIX addenda: A – F.
   
   PLEASE HAND IN THREE ADDENDA: D, E AND F (questions 4, 5 and 7),
   with your answer book.

3. Answer ALL the questions.

4. Read ALL the questions carefully.
   
   Number the answers according to the numbering system used in this question
   paper.

5. Start each section on a NEW page.

6. Plan your time carefully.

7. Write neatly and legibly.
SECTION A: TEXT STUDIES

QUESTION 1: ARTICLE BY JOSEPH BOOYSEN (ADDENDUM A)

Read the article *Savings dwindle as debts strike – consumers borrowing more* in ADDENDUM A (attached), published in the Daily News, July 2015, and answer the questions that follow.

1.1 What is the purpose of this news article? Choose the answer and write only the letters A, B, C or D next to the number 1.1.

A To inform
B To entertain
C To warn
D Both A and C.

1.2 ‘Strike’, as used in the headline, *Savings dwindle as debt strikes*, can have a different meaning in a different context. What does ‘strike’ mean in the context of the headline?

1.2.1 Is ‘strike’ an example of a homophone or a homonym?

1.2.2 Use the word ‘strike’ in a different context in a sentence of your own, illustrating a different meaning.

1.2.3 The author makes use of a figure of speech (or literary device) in this headline. Choose from the options below and write only the correct figure of speech next to the number (1.2.4) in your answer book.

A Onomatopoeia,
B Assonance,
C Alliteration,
D Pun.

1.2.4 What do we call a person who writes for a newspaper?

1.3 What is a consumer?

1.4 What does the word *dwindle* in the headline mean?

1.4.1 Supply an antonym for the word *dwindle*.

1.5 What is the main cause of people going into debt?

1.5.1 Name two other causes of bad debt as mentioned in the article.
1.6 Being in debt has a number of negative effects. Name any THREE of these effects which have been named in the passage.  

1.7 How could people’s bad debt (or over-indebtedness) have a negative impact on the workplace environment?  

1.8 Supply one reason why it is important to save, according to the article.  

1.9 Over-indebtedness means that someone is deeply in debt. What are the factors that prevent people from paying their debts? Name any THREE factors.  

1.10 Explain the meaning of the following phrases which have been used in the article.  

1.4.1 ‘…fall back on…’ in paragraph 8.  

1.4.2 ‘…in good standing…’ in paragraph 6.  

1.11 Who are the experts referred to in paragraph 1?  

1.12 What is the main reason for consumers borrowing even more money?  

1.13 Indicate whether the following statements are TRUE or FALSE. Choose the answer and write only ‘true’ or ‘false’ next to the question number (1.13.1–1.13.4) in the ANSWER BOOK.  

1.13.1 Retrenched people find jobs within a period of six months to a year.  

1.13.2 Most South Africans spend the bulk of their salaries paying off debt.  

1.13.3 Over-indebtedness affects only the individual negatively.  

1.13.4 Consumers borrow money even though they have emergency savings.  

1.14 The abbreviation ‘stats’ has been used in paragraph 5. What does it stand for?  

1.15 1.15.1 Has the word ‘crippling’ in ‘crippling debt’ in paragraph 3 been used literally or figuratively? Write only the correct word (literally or figuratively) next to number 1.15.1 in your answer book.  

1.15.2 What does ‘crippling debt’ mean?
1.16 1.16.1 Is the statement ‘...South Africans are ranked as the world’s biggest borrowers...' which appears in paragraph 3 of the article, an example of an objective or a subjective statement? Write only the word subjective or objective next to 1.16.1 in your answer book. (1)

1.16.2 Give a reason for your answer in QUESTION 1.16.1 above (2)

1.17 Explain what is meant by the word catastrophic as used in paragraph 8 of the article. (2)

1.18 Explain the difference between ‘bonus’ and ‘commission’ (see paragraph 7). (2)

1.19 What advice about saving is given to consumers in the passage? (2)

1.20 Choose an item from COLUMN B that matches a description in COLUMN A. Write only the letter (A–J) next to the question number (1.20.1 –1.20.10) in the ANSWER BOOK.

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.20.1 Percentage of savings as part of disposable household income</td>
<td>A 78,4%</td>
</tr>
<tr>
<td>1.20.2 Record of credit-active consumers held by credit bureau</td>
<td>B 146 000</td>
</tr>
<tr>
<td>1.20.3 Increase in number of consumers in good credit standing</td>
<td>C 2007</td>
</tr>
<tr>
<td>1.20.4 Increase in number of impaired accounts</td>
<td>D 23,11 million</td>
</tr>
<tr>
<td>1.20.5 Ratio of household debt to disposable income</td>
<td>E 22,6%</td>
</tr>
<tr>
<td>1.20.6 Percentage of disposable income that households are living on</td>
<td>F 2014</td>
</tr>
<tr>
<td>1.20.7 National Credit Act began</td>
<td>G 22,38 million</td>
</tr>
<tr>
<td>1.20.8 Annual compound rate increase in unsecured consumer debt</td>
<td>H 118 000</td>
</tr>
<tr>
<td>1.20.9 Increase in number of consumers with an impaired record</td>
<td>I 2,3%</td>
</tr>
<tr>
<td>1.2010 World Bank's Global Findex Database study</td>
<td>J 30%</td>
</tr>
</tbody>
</table>

(10 × 1) (10) [60]
QUESTION 2

Read the article *Five Good Reasons for Saving* (ADDENDUM B – attached), published in the Daily News, July 2015, and answer the questions that follow.

Various options are given as possible answers to the following questions. Choose the answer and write only the letter (A–D) next to the question number (2.1–2.15) in the ANSWER BOOK.

2.1 An emergency fund should amount to ...
   A twelve months of your income,
   B six months of your income,
   C three months of your income,
   D one month of your income.

2.2 Targeted saving is generally ...
   A long-term,
   B medium-term,
   C short-term,
   D all three.

2.3 FSB is an example of a(n) ...
   A abbreviation,
   B acronym,
   C antonym,
   D toponym.

2.4 Money invested can ...
   A appreciate.
   B depreciate.
   C both of the above,
   D neither of the above.

2.5 Personal savings that one can start early for use later in life are known as a ...
   A retirement annuity,
   B 30-day notice account,
   C pension fund,
   D 24-hour notice account.

2.6 The words ‘immediate’ and ‘instant’ used in the text can be identified as ...
   A synonyms,
   B antonyms,
   C homophones,
   D homonyms.
2.7 The principle according to which money saved earns more money is known as …
A investing,
B compounding,
C accumulating,
D increasing.

2.8 The surname ‘Mwandiambira’ can be identified as a …
A common noun,
B reflexive pronoun,
C proper noun,
D collective noun.

2.9 30-day notice deposit accounts are good saving methods for …
A an emergency fund and targeted saving,
B targeted saving and investment,
C an emergency fund and investment,
D long-term investment and short notice.

2.10 The method of saving that is considered to be higher risk is known as…
A targeted saving,
B an emergency fund,
C investing,
D fixed deposit.

2.11 Retirement means …
A to be retrenched because of the poor economy,
B to leave work having reached a certain age,
C to leave work because you no longer want to work,
D to leave work because you have been discharged.

2.12 The mis- in misunderstand (paragraph 1) is called a …
A preposition,
B suffix,
C negative,
D prefix.

2.13 Recurring costs (paragraph 3) are costs that are …
A unnecessary,
B repeated,
C irregular,
D increasing.
2.14 The best time to start long-term saving would be between the ages of …

A 30 – 40,
B 40 – 50,
C 50 – 60,
D 60 – 70.

2.15 An investment is a form of saving where …

A money generates interest,
B a property gains in value,
C shares are traded,
D all three of the above.

(15 x 1) [15]

TOTAL SECTION A: 75

SECTION B CONCISE COMMUNICATION

BACKGROUND INFORMATION:

Imagine that you are Mr David Bryl, manager of Docu-Save in KZN. After reading the articles on saving (ADDENDUM A and ADDENDUM B – attached), you decided to ensure that your staff were saving a portion of their salaries wisely. You also saw the advertisement from Nedbank (ADDENDUM C – attached) and decided to visit the nearest branch of Nedbank. You spoke to a financial advisor, Miss Deena Kelly, and invited her to address your staff members on Monday, 28 November 2016 from 11:00 – 13:00, on the benefits of saving and the various saving options available.

Use the following details to assist you in the questions that follow:

<table>
<thead>
<tr>
<th>NEDBANK – OVERDALE BRANCH</th>
<th>DOCU-SAVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>PO BOX 745</td>
<td>PO BOX 998</td>
</tr>
<tr>
<td>OVERDALE</td>
<td>DURBAN</td>
</tr>
<tr>
<td>2698</td>
<td>2587</td>
</tr>
<tr>
<td>Tel no: 031-209 5632</td>
<td>Tel: 031-564 2342</td>
</tr>
<tr>
<td>Fax no: 031-209 5634</td>
<td>Fax: 031-564 2341</td>
</tr>
</tbody>
</table>

QUESTION 3: ADVERTISEMENT

Study the advertisement in ADDENDUM C (attached) and answer the following questions in your answer book.

3.1 Is this a display or classified advertisement? Write only display or classified in your answer book next to number 3.1. (1)

3.2 Supply FOUR reasons for your answer. (4) [5]
QUESTION 4: FACSIMILE

On 12 November 2016, you received a fax from Miss Deena Kelly confirming her availability for the presentation. She requested that you confirm the number of employees that would be attending. She also requested that you ensure that the staff each bring a certified copy of their identity document and a document with proof of address on the day of the presentation as they will be needed should they wish to open any accounts.

Use the attached ADDENDUM D to write the fax that you send to Miss Deena Kelly in response to her queries.

Write your examination number in the space provided.

DETACH ADDENDUM D and insert it in the ANSWER BOOK.

[15]

QUESTION 5: MEMORANDUM

Send a memorandum to all staff informing them about the presentation which will take place in the boardroom. Mention that Miss Deena Kelly will be doing the presentation and will provide them with information on saving and the various saving options available. The purpose of this presentation is to assist them to make informed decisions about saving. Also, request them to bring the necessary documents as requested by Miss Kelly.

Use the attached ADDENDUM E to complete the memorandum. Include all the relevant information.

Write your examination number in the space provided.

DETACH ADDENDUM E and insert it in the ANSWER BOOK.

[15]

QUESTION 6: NOTICE

You decide to put a notice up on the noticeboard in the staffroom to remind all staff interested in the presentation to submit their names to your secretary no later than 12:00 on 13 November 2016. You also want to remind them to bring the necessary documents on the day of the presentation should they wish to open any account.

Draw up the notice in your answer book, including all the relevant information.

[15]
QUESTION 7: TELEPHONE MESSAGE

As part of your New Year’s resolution, you decide that you would like to open a Nedbank 12-month Fixed Deposit Account. You call Miss Kelly’s office but she is in a meeting. You speak to Miss Annita Xulu and explain that you are interested in the account. You mention all the benefits of the account that you had read in the advertisement attached (ADDENDUM C). You also explain that you want to know if the benefits are still valid. You would like her to fax you the requirements for opening the account. You also request that Miss Kelly call you back to confirm her availability for an appointment as soon as possible.

Complete the telephone message that Miss Annita Xulu gave to Miss Deena Kelly. Use the attached ADDENDUM F.

Write your examination number in the space provided.

DETACH ADDENDUM F and insert it in the ANSWER BOOK. [15]

TOTAL SECTION B: 65

SECTION C: PROOFREADING AND EDITING

QUESTION 8:

Proofread the following passage. Edit it by writing down the correct word next to its appropriate number, 8.1 – 8.10, in your answer book.

Save your way out of a debt trap

One in four employed South Africans belong to what is known as the sandwich generation, supporting both their children and their parents, according to the latest Old Mutual Savings & Investment Monitor.

The report reveals the financial consequences of supporting two generations of dependents this year. 28% of people in the sandwich generation was overdue with their debt repayments, compared with 15% of people supporting only one generation, or none.

Although children who spend years in tertiary education or who can’t find a job, may be contributing to the problem of the sandwich generation. The route of the problem is a lack of savings. It is the main reason the older generation depends on their children and it should motivate people to save for their retirement.

The Old Mutual survey reveals that many people have no financial buffer or emergency fund. As many as 52% of those surveyed say they would have to take out a personnel loan, rely on credit facilities or lend from family and friends to be able to manage an unexpected expense of R10 000. Another 28% say they would not be able to handle a bill like that at all.

Failure to set aside savings for financial emergencies that result in you having to take on expensive debt will only further hamper your ability to save. There is only one way to get out of the cycle and start saving. Spend less!

http://mobi.iol.co.za/#!/article/save-your-way-out-of-a-debt-trap-1.1887126

[10]

TOTAL SECTION C: 10
GRAND TOTAL: 150
ADDENDUM A

Savings dwindle as debts strike – consumers borrowing more

1. THE majority of South African consumers spend the biggest chunk of their disposable income on servicing debt, leaving very little for anything else, let alone savings, say experts.

2. Andile Sangqu, executive head of Anglo American South Africa, said since the National Credit Act began in 2007, unsecured consumer debt in South Africa had increased at an annual compound rate of 30%. By last year it amounted to about R1.5 trillion, or 75% of South Africans’ disposable incomes, nearly 40% of the gross domestic product.

3. Sangqu said a growing number of people in South Africa were struggling with crippling debt, a symptom of the fact that South Africans are ranked as the world’s biggest borrowers, according to the World Bank’s 2014 Global Findex Database study.

4. ‘Over-indebtedness not only has a negative effect on the economy, but also on the state of mind of employees, as it could lead to immense stress and depression,’ Sangqu added.

5. Magauta Mphahlele, chief executive of the National Debt Mediation Association (NDMA), said, according to stats issued by the National Credit Regulator for the quarter ending March, credit bureaux held records for 23.11 million credit-active consumers, an increase of 1.2% when compared to the 22.84 million in the previous quarter.

6. The number of consumers with an impaired record increased by 146 000 from 10.26 million to 10.41 million, when compared to the previous quarter. The number of impaired accounts increased from 22.28 million to 22.38 million, an increase of 91 000 quarter-on-quarter, and 3.11 million year-on-year. Consumers in good standing increased by 118 000 to 12.70 million consumers.

7. Mphahlele said the number one cause of over-indebtedness has been the loss of employment, followed by a reduction in income due to loss of bonuses and commission payments. Added to this, is an increase in educational costs and other living expenses, such as transport and food.

8. He added, ‘These events become catastrophic, as most consumers don’t have emergency funds to fall back on, and their fallback is to borrow some more. The other sad reality is that because of the slow economy, most people who have been retrenched or lost their jobs are not able to find a job within a period of six months to a year. Even if they had savings, these usually get depleted before they find another job.’

9. Gerald Mwandimambira, acting chief executive of the South African Savings Institute (Sasi), said the latest SA Reserve Bank quarterly bulletin for March shows the percentage of savings as a part of disposable household income at 2.3%

10. Mwandimambira said the main reason for this was the household debt to disposable income ratio, which sits at 78.4%, meaning that households are living on just 22.6% of their disposable income, with the balance servicing various forms of debt. ‘Our key message remains that savings must happen even while servicing debt,’ he concluded.

ADDENDUM B

THE term Saving is perhaps one of the most confused and misunderstood terms in finance, according to SASI chief strategist, Gerald Mwandiambira.

Wikipedia says saving is income not spent, or deferred consumption. Methods of saving include putting money aside in, for example, a deposit account, a retirement annuity, an investment fund, or as cash.

Mwandiambira says saving also involves reducing spending such as recurring costs. In terms of personal finance, saving generally specifies low-risk preservation of money, as in a savings account, versus investment, wherein risk is higher. In economics more broadly, it refers to any income not used for immediate consumption.

He points out that in order to save one may first need to cut wastage and loss. Mwandiambira says there are five categories of savings we all must encourage:

1. Emergency Fund – this is a fund which is maintained to cover unforeseen money emergencies. Typically this fund should amount to six months of your income and such a fund keeps you going if ever you are unable to work or retrenched and job seeking. The target to save may seem daunting but this can be achieved gradually. A 30-Day notice deposit account is excellent for this purpose as the money is available readily but you have to wait up to 30 days or risk paying a penalty before spending it.

2. Retirement – your retirement age may seem a very long time away but by starting to save early you do not have to save as much during your life. This is because money you save earns more money through a financial principle called compounding. If you start saving early, your retirement saving will never be a burden. Do not leave it too late and a Retirement Annuity is a great product for this purpose.

3. Education – everyone should try and save for their further education. Education not only enhances your income potential but also keeps your mind fresh and vibrant. If you feel that you no longer are interested in further education, save for your children’s education. There is nothing wrong with saving for future planned unborn children. This shows great insight as often most couples never consider the long term financial impact of a child till the pregnancy test shows a positive result.

4. Investment – all investments are a form of saving where the money invested is allowed to grow in time either because the underlying asset has increased in value eg. A house or shares, or because the money has generated interest which is re-invested and continues to grow. It must be noted that this type of saving carries risk in that the money invested can appreciate (grow) or depreciate (lose value) over time. All investments must be explained by Certified Financial Planning Professional or qualified investment expert registered with the Financial Services Board (FSB).

5. Targeted saving – this type of savings is generally short term and with a specific purpose and can also be defined as planned spending, once the goal is attained, the money is used up. Specific goals can include a deposit for a car or house, a holiday, a shopping spree or beauty spa treatment. You can save for as many "targets" as you like and this type of saving is most fulfilling as the saver enjoys instant gratification when a goal is attained. This type of saving is also important as it instills discipline and encourages the saver to continue saving. Targeted savings can be held in a 30-day notice deposit account and although one can open as many accounts as needed, it is better to accumulate all your goals in a single account in order to earn a higher interest rate on the account. It is just important to keep track of your savings.

[Article adapted from: The Daily News, July 2015.]
ADDENDUM C

MAKE
GUARANTEED
CAPITAL
GROWTH
OF 7.25%
HAPPEN

Nedbank 12-Month Fixed Deposit

• Get a great rate of up to 7.25% pa
• Minimum deposit of only R1 000
• Your capital is guaranteed
• No fees or commissions

Invest today. Visit Nedbank. Call 0800 543 321 or go to nedbank.co.za

Terms and conditions apply.

Nedbank Limited Reg No 1951/00000/06. Authorised Financial Services and registered credit provider (NCRCP96).

#ThingsThatReallyMatter

[Advertisement adapted from: The Daily News, July 2015.]
ADDENDUM D

QUESTION 4

EXAMINATION NUMBER: ____________________________

DOCU-SAVE

PO BOX 998
DURBAN 2587

TEL: 031-564 2342
FAX: 031-564 2341

FOR ATTENTION OF: ______________________________

COMPANY:______________________________________

FAX NUMBER:____________________________________

FROM:___________________________________________

DATE:___________________________________________

NUMBER OF PAGES (including this page):______________

SUBJECT: __________________________________________

MESSAGE:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

If any pages were not received please contact the above-mentioned telephone number [15]
NEDBANK – OVERDALE BRANCH

TELEPHONE MESSAGE

TO: ........................................................ ........................................................ 
FROM: ........................................................ TIME: ..............................................
COMPANY: ........................................................ TEL. NUMBER: .............................. 

Will call back
Please return call
Urgent

MESSAGE: ____________________________________________________________

____________________________________

MESSAGE TAKEN BY: ____________________________________________ [15]
MARKING GUIDELINE

NATIONAL CERTIFICATE
NOVEMBER EXAMINATION
BUSINESS ENGLISH FIRST LANGUAGE N3
(Second Paper)
29 NOVEMBER 2016

This marking guideline consists of 10 pages.
SECTION A TEXT STUDIES

QUESTION 1

1.1 1.1.1 D

1.2 1.2.1 People going into debt suddenly/swiftly/heavily (when and how) ✓ impact on/ hit/ occurs/ happens/ attacks/ comes about/ sparks (the action (what)) ✓ or anything else suitable. Accept without the s too.

1.2.2 Homonym.

1.2.3 Any context other than 1.2.1: People are on strike/to strike (act) while the iron is hot/Men should not strike (hit) women/a strike in a baseball game.

✓ if the meaning is clear and different to 1.2.1 and ✓ for the language use in the sentence. Do not award this mark if the meaning has been explained and not used in a sentence.

1.2.4 C: Alliteration

1.2.5 A journalist (not a newsman).

1.3 Someone who buys/uses a product or service (or any other suitable correct answer) ✓ and correct language ✓

1.4.1 It means to decrease/diminish/get less/lessen (it does not have to be one word)

1.4.2 Increase/grow/advance/intensify (only one word to be accepted)

1.5.1 Loss of income/unemployment/poverty

1.5.2 Any TWO causes:

- A poor economy
- No bonuses or reduced commission
- Price/cost hikes/increases
- Rising fees (education)
- Higher costs of living

1.6 Any THREE negative effects:

- Very little money left for anything else after paying debts
- Negative effect on the economy because of low spend
- Employees become stressed/depressed
- More borrowing to cover debts and living costs

1.7 People get stressed/depressed ✓ which leads to a drop in productivity/affects the way in which they work/staff unmotivated/poor staff relationships ✓

Copyright reserved  Please turn over
1.8 To build up an emergency fund ✓ for when times are bad (job loss) ✓ (2)

1.9 Any THREE factors:
- Slow economy – can't find a job
- People borrow even more money to keep food on the table (vicious circle)
- There are no emergency funds to pay for unexpected expenses
- People are retrenched
- Savings depleted before they can find another job (3)

1.10 1.10.1 ‘...fall back on...’
This means to have money as backup/spare money ✓ to use for an emergency/to get them out of trouble ✓. (2)

1.10.2 ‘...in good standing...’
This means to have a good ✓ record/reputation ✓/be seen ✓ in a positive way by others ✓/ not to have a history/bad reputation ✓ of bad debt ✓. (2)

1.11 Any ONE of the following:
- The experts are the people ✓ who deal with finances ✓.
- They are qualified ✓ to analyse the spending trends of people ✓.
- They study ✓ the economy ✓.
- They give advice ✓ to people on financial issues ✓. (2)

1.12 Any ONE of the following:
- They have no savings to fall back on.
- They need more money due to no savings.
- They are already using their money to pay their debt therefore they have to borrow more ✓ for correct answer and ✓ for language use (2)

1.13 1.13.1 False
1.13.2 True
1.13.3 True
1.13.4 False 4 x 1 (4)

1.14 Statistics. (1)

1.15 1.15.1 Figuratively
1.15.2 It means debt that is so high ✓, it destroys you ✓/it is such a high debt ✓ that it will ruin you ✓. (2)

1.16 1.16.1 Objective (1)

1.16.2 The statement is based on a study that had been done/based on facts, not on opinion.
✓ for correctness and ✓ for language use. (2)
1.17 The word means 'very bad' or 'terrible'/it describes extreme consequences of not saving/ it holds major/serious problems for non-savers/the situation can only get worse/the situation is dreadful/terrible/assured of disaster/a catastrophe

Any correct explanation: ✓ for correctness and ✓ for language use.

1.18 • A bonus is something you are paid (usually in the form of a 13th cheque) for good services rendered/as a reward/it is part of your salary. ✓
• A commission is a payment agreed upon beforehand that is paid to you which is a percentage of the price/profit of the item/service in lieu of a salary. ✓

1.19 Even when in debt/even if you owe money ✓ you must continue saving/you must not stop saving something ✓

1.20 1.12.1 I
1.12.2 D
1.12.3 H
1.12.4 G
1.12.5 A
1.12.6 E
1.12.7 C
1.12.8 J
1.12.9 B
1.12.10 F

(10 × 1) (10)

TOTAL SECTION A: 75

QUESTION 2

2.1 B
2.2 C
2.3 B
2.4 C
2.5 A
2.6 A
2.7 B
2.8 C
2.9 A
2.10 C
2.11 B
2.12 D
2.13 B
2.14 A
2.15 D

(15 × 1) [15]

TOTAL SECTION A: 75
SECTION B CONCISE COMMUNICATIONS

QUESTION 3: ADVERTISEMENT

3.1 Display

3.2 Any FOUR of the following:
   - It is large (a full page)
   - It is in a frame
   - Colour has been used/it is green and white
   - The lettering differs in size (large, small)
   - The font differs (normal and italics)
   - It contains a logo.
   - It contains a slogan
   - It makes use of the AIDA principle (this would include all four of the following: it attracts attention, it creates desire, it holds interest and it motivates action).

*Full sentences do not have to be used.*

*If the candidate has said that this is a classified advertisement, do not award any marks for this question even if 3.2 is correct.*

QUESTIONS 4: FAXSIMILE

Please turn over.
QUESTION 4: FACSIMILE

DOCUSAVE

PO BOX 998
DURBAN
2587

TEL: 031-564 2342
FAX: 031-564 2341

FAX COVER PAGE

FOR ATTENTION OF:  Miss Deena Kelly  X

COMPANY:  Nedbank – Overdale Branch  X

FAX NUMBER:  031-209 5632  X

FROM:  Mr David Bryl  X

DATE:  12 November 2016 (any date from 12th to about 15th)  X

NUMBER OF PAGES (including this page): 1  X

SUBJECT: CONFIRMATION OF SAVINGS PRESENTATION (1)
- (do not penalise if not in caps)
- (accept any reasonable subject)

MESSAGE:  - Thank you for agreeing to speak to the staff (1)
- [Any number] of staff will be attending (1)
- I have notified them to bring certified copies (1)
- of their ID (1)
- and a document with proof of address. (1)
- should they want to open an account. (1)
- Goodwill: we are looking forward to meeting you in our offices (1)

Content  : 8 (as indicated)
Language: 4 (-½ for any error to a maximum of 10) Underline all errors.
Format : 3 (-1 per error indicated with an X to a maximum of 3)
QUESTION 5: MEMORANDUM

DOCU-SAVE

MEMORANDUM

TO: All staff X

DATE: (after 12 Nov but before 21 Nov 2016) X

FROM: Mr David Bryl X

EXT NO: any e.g. 912 X

SUBJECT: PRESENTATION ON SAVING - (do not penalise if not in caps)
- (any suitable subject) (1)

- Please be informed about a presentation (1)
- which will take place in the boardroom (or any other suitable place) (1)
- on Monday, 24 November 2016 (1)
- from 11:00 – 13:00. (1)
- Miss Deena Kelly, (financial advisor from NEDBANK will be presenting. (1)
- She will provide information on saving to assist you to make informed decisions. (1)
- Staff attending must each bring a certified copy of their identity document (1)
- and a document with proof of address. (1)

Content : 9 (as indicated)
Language: 3 (-½ for any error up to a maximum of 4) Underline all errors.
Format : 3 (-1 per error indicated with an X)
QUESTION 6: NOTICE

*ATTENTION ALL STAFF* (1)

SAVINGS PRESENTATION (1)

- On Monday, 28 November 2016 (1)
- In the boardroom/any suitable place (1)
- From 11:00 – 13:00 (1)
- Please remember to bring a certified copy of your ID (1) and a document with proof of address (1) on the day of the presentation in case you wish to open any account. (1)

All interested staff to submit their names to the secretary (1) no later than 12:00 (1) on 13 November 2016 (1)

Content : 11 (as indicated)
Language: 2 (-½ for any error up to a maximum of 4) Underline all errors.
Format : 2 (-1 if no border/ and -1 if no attempt has been made to make it look like a notice for a noticeboard) [15]
QUESTION 7: TELEPHONE MESSAGE

NEDBANK – OVERDALE BRANCH

TELEPHONE MESSAGE

TO: Miss Deena Kelly X  DATE: any date in January 2016 X
FROM: Mr David Bryl X  TIME: any time in morning X
COMPANY: Docu-Save X  TEL NUMBER: Tel: 031 564 2342 X

Will call back

Please return call X

Urgent

MESSAGE:

- He would like to open a Nedbank 12-month Fixed Deposit Account. (1)
- He would like to know if the benefits in the advertisement were still available, namely (1 mark only for this if details have been omitted)
  - a rate of up 7.25% (1)
  - a minimum deposit of R1 000 (1)
  - the capital guaranteed (1)
  - and no fees or commissions (1)
  - are still valid. (1)
- He would like you to fax the requirements to open the account. (1)
- Please confirm an appointment as soon as possible. (1)

MESSAGE TAKEN BY: Miss Annita Xulu X

Content : 8 (as indicated)
Language: 4 (-½ for any error up to a maximum of 8) Underline all errors.
Format : 3 (-1 per error as indicated with an X to a maximum of 3) [15]

TOTAL SECTION B: 65
SECTION C: PROOFREADING AND EDITING

QUESTION 8

DO NOT PENALISE IF THE INITIAL LETTER HAS BEEN CAPITALISED.

8.1 dependants
8.2 were
8.3 tertiary
8.4 can't
8.5 root
8.6 reveals
8.7 personal
8.8 borrow
8.9 handle
8.10 your (possessive case before a gerund)

(10 x 1) [10]

TOTAL SECTION C: 10

GRAND TOTAL: 150
REGISTERING WITH OUR COLLEGE

CONSIDER REGISTERING WITH OUR COLLEGE AND WE HAVE THE FOLLOWING TYPES OF LEARNING:

✓ **ONLINE OR CORRESPONDENCE LEARNING.** THIS IS THE MOST PREFERRED ONE BY THOUSANDS

✓ **PART-TIME CLASSES** DURING SATURDAYS IF NEAR OUR OFFICES IN KRUGERSDORP

✓ **FULL-TIME CLASSES** IF NEAR OUR CLASSES IN KRUGERSDORP

ABOUT EXTRA TEXTBOOKS

IF LOOKING FOR TEXTBOOKS FOR CERTAIN SUBJECTS I N1-N6 ENGINEERING STUDIES PLEASE SEND US AN EMAIL ON INFO@EKURHULENITECH.CO.ZA

ABOUT VIDEO MATERIAL

WE HAVE VIDEO MATERIAL FOR EXTRA UNDERSTANDING ON CERTAIN ENGINEERING FOR A FEE. REQUEST A QUOTE. SEND US AN EMAIL ON INFO@EKURHULENITECH.CO.ZA