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High School Olympiad PREPARATION STUDY GUIDE

BUSINESS STUDIES

PAST PAPER AND MEMO ROUND ONE AND TWO

GRADE 10



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2023

**NATIONAL HIGH SCHOOL
OLYMPIAD**

**NASIONALE HOëRSKOOL
OLIMPIADE**

Gr 10 11 12

ROUND ONE: 10 MAY

ROUND TWO: 2 AUGUST

January							February							March							April						
Su	M	Tu	W	Th	F	Sa	Su	M	Tu	W	Th	F	Sa	Su	M	Tu	W	Th	F	Sa	Su	M	Tu	W	Th	F	Sa
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September							October							November							December							
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																			31									

**ACCOUNTING
BUSINESS STUDIES
ECONOMICS**

**REKENINGKUNDE
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ANSWER SHEET ROUND ONE

TODAY'S DATE DAY MONTH YEAR GRADE

SCHOOL NAME

LEARNER SURNAME

FIRST NAME INITIALS DATE OF BIRTH Female Male

LEARNER EMAIL (if available)

LEARNER Mobile Number

SELECT THE SUBJECT/SUBJECTS (Mark a block with a X)

ACCOUNTING/REKENINGKUNDE BUSINESS STUDIES/BESIGHEIDSTUDIES ECONOMICS/EKONOMIE

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1 A B C D	6 A B C D	11 A B C D	16 A B C D	21 A B C D	26 A B C D
2 A B C D	7 A B C D	12 A B C D	17 A B C D	22 A B C D	27 A B C D
3 A B C D	8 A B C D	13 A B C D	18 A B C D	23 A B C D	28 A B C D
4 A B C D	9 A B C D	14 A B C D	19 A B C D	24 A B C D	29 A B C D
5 A B C D	10 A B C D	15 A B C D	20 A B C D	25 A B C D	30 A B C D

TOTAL ____/30

BUSINESS STUDIES / BESIGHEIDSTUDIES

1 A B C D	6 A B C D	11 A B C D	16 A B C D	21 A B C D	26 A B C D
2 A B C D	7 A B C D	12 A B C D	17 A B C D	22 A B C D	27 A B C D
3 A B C D	8 A B C D	13 A B C D	18 A B C D	23 A B C D	28 A B C D
4 A B C D	9 A B C D	14 A B C D	19 A B C D	24 A B C D	29 A B C D
5 A B C D	10 A B C D	15 A B C D	20 A B C D	25 A B C D	30 A B C D

TOTAL ____/30

ECONOMICS / EKONOMIE

1 A B C D	6 A B C D	11 A B C D	16 A B C D	21 A B C D	26 A B C D
2 A B C D	7 A B C D	12 A B C D	17 A B C D	22 A B C D	27 A B C D
3 A B C D	8 A B C D	13 A B C D	18 A B C D	23 A B C D	28 A B C D
4 A B C D	9 A B C D	14 A B C D	19 A B C D	24 A B C D	29 A B C D
5 A B C D	10 A B C D	15 A B C D	20 A B C D	25 A B C D	30 A B C D

TOTAL ____/30

INSTRUCTIONS: Please complete all required information
Colour a circle completely ● CORRECT MARK
Erase any faulty marks completely
Do not fold, tear or damage this form

High School Olympiad

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BUSINESS STUDIES

GRADE 10

Olympiad Paper

Round One

Marks: 30

Time: 1 hour

Date: 12 May 2021



Instructions

1. Complete questions on the ANSWER SHEET provided.
2. Complete all information on the ANSWER SHEET.
3. The ANSWER SHEET consist of 4 sections. Please select the correct section/subject.
4. There are 4 possible answers per question (A B C D)
Only one answer is correct.
Colour a circle completely.
5. Good luck!

PROVERTO EMS OLYMPIAD 2021 – GRADE 10

BUSINESS STUDIES

ROUND 1

BUSINESS ENVIRONMENTS

1. Correct the underlined word to make the statement true.

The macro environment includes all factors and variables that the business has full control over.

- A Micro
 - B Market
 - C External
 - D Tertiary
2. A supplier that goes bankrupt will establish a change in which environment?
- A Macro
 - B Primary
 - C Micro
 - D Market
3. According to STATS SA, how many jobs did the South African economy shed in the second quarter of 2020?
- A 1 million
 - B 2.2 million
 - C 500 thousand
 - D 5.5 million
4. Choose the effect unemployment will have on the economic environment.
- A Decreased spending and lower levels of output.
 - B Increased spending and higher levels of output.
 - C Increased spending and lower levels of output.
 - D Decreased spending and higher levels of output.

BUSINESS FUNCTIONS

5. *We have no knowledge of the incident and you are the only client with this issue. Please do not contact us again as this information is not relevant to us.*

Adapt the statement above so that it has a positive effect on the Public Relations function.

- A We have no knowledge of the incident and you are the only client with this issue and will we not be commenting on this matter.
 - B We are aware of the incident and have launched a full investigation into the matter; however, we ask that you do not contact us again as this reflects badly on our image.
 - C We are aware of the incident and have launched a full investigation into the matter. Please bear with us while we gather the necessary information.
 - D None of the above.
6. Correct the underlined words to make the statement true.

The task of the purchasing manager is to draw up the cash budget as well as a capital budget to plan the long-term financial needs of the business.

- A Marketing manager
 - B General manager
 - C Administration manager
 - D Finance manager
7. The Mission Statement of Pick 'n Pay will...
- A show all interested parties what their CSR programme entails.
 - B give a clear direction on how they intend to achieve their vision.
 - C indicate what the long-term plans and objectives are.
 - D change annually until the business is more established.
8. ... refers to a situation where a third party performs a business function that is normally done within the business.
- A Delegation
 - B Creative Thinking
 - C Organising
 - D Outsourcing

9.



Why is it important for each individual in an organisation to perform their job well?

- A To ensure dysfunctional conflict.
- B To neglect personal relationships
- C To achieve the overall objectives and goals of the business.
- D To achieve a decline in the overall objectives and goals of the business.

BUSINESS SECTORS

10. Evaluate one reason for struggling public sector enterprises.

- A Strong competition from private sector.
- B Sufficient tax income to cover capital.
- C Efficient Management and influx of capital.
- D Poor capital management but with knowledgeable management.

11. Categorise the following pictures into either **Tertiary Sector**, **Quaternary Sector** or **Quinary Sector**

<p>i.</p> <p>Figure 1: https://www.quora.com/</p>	<p>ii.</p> <p>Figure 2: https://stratford101.weebly.com</p>	<p>iii.</p> <p>Figure 3: https://www.westerncape.gov.za/your_gov</p>
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- A
 - i. Quinary Sector
 - ii. Quaternary Sector
 - iii. Tertiary Sector
- B
 - i. Quinary Sector
 - ii. Tertiary Sector
 - iii. Quaternary Sector
- C
 - i. Tertiary Sector
 - ii. Quaternary Sector
 - iii. Quinary Sector
- D
 - i. Tertiary Sector
 - ii. Quaternary Sector
 - iii. Tertiary Sector

12. The following are a suggested list of businesses in the Tertiary Sector of the economy.

1. O.R. Tambo International Airport
2. Nedbank
3. Aqua Monte Bottling Plant
4. Amakulu Dairy
5. Sun International Group

Choose the correct combination:

- A** 1, 3 and 5
- B** 1, 2 and 5
- C** 2, 4 and 5
- D** 3, 4 and 5

13. The GDP (Gross Domestic Product) of a country indicates the ... of the country.

- A** economic stability
- B** economic growth
- C** political instability
- D** social well-being

14. Approximately 18.9% of the population lives below the poverty line. If the South African population is 60,041,994, how many people are living in poverty?

- A** 1,134,2833
- B** 1,347,936
- C** 11,347,936
- D** 11,400,283

ECONOMIC SYSTEMS

15. The basic economic problem is that:

- A** limited needs have to be satisfied by the use of limited scarce resources.
- B** limited needs have to be satisfied by the use of unlimited scarce resources.
- C** unlimited needs have to be satisfied by the use of limited scarce resources.
- D** unlimited needs have to be satisfied by the use of unlimited scarce resources.

16. Which one of the following can be seen as a disadvantage of international trade?

- A** Different climates
- B** Sanctions against a country
- C** Effective communication and transport
- D** Labour specialisation.

17. Pope Pius XI made the following statement: that government "should supply help to the members of the social body, but may never destroy or absorb them".
(<https://en.wikipedia.org/wiki/>, accessed 28/02/2020)

Support the above statement by selecting the type of economic system he is referring to.

- A Planned economy
- B Mixed economy
- C Market economy
- D Financial economy



Justify the criticism of capitalism by referring to the above cartoon.

- A Capitalists' control of production will be affected negatively because workers are overworked.
 - B People and companies make most of the decisions.
 - C A price system and competitive markets.
 - D A country's trade and industry are controlled by private owners for profit, rather than by the state.
19. Government owns all the business departments and organisations in the ... sector.
- A Primary
 - B Informal
 - C Private
 - D Public

THE CIRCULAR FLOW

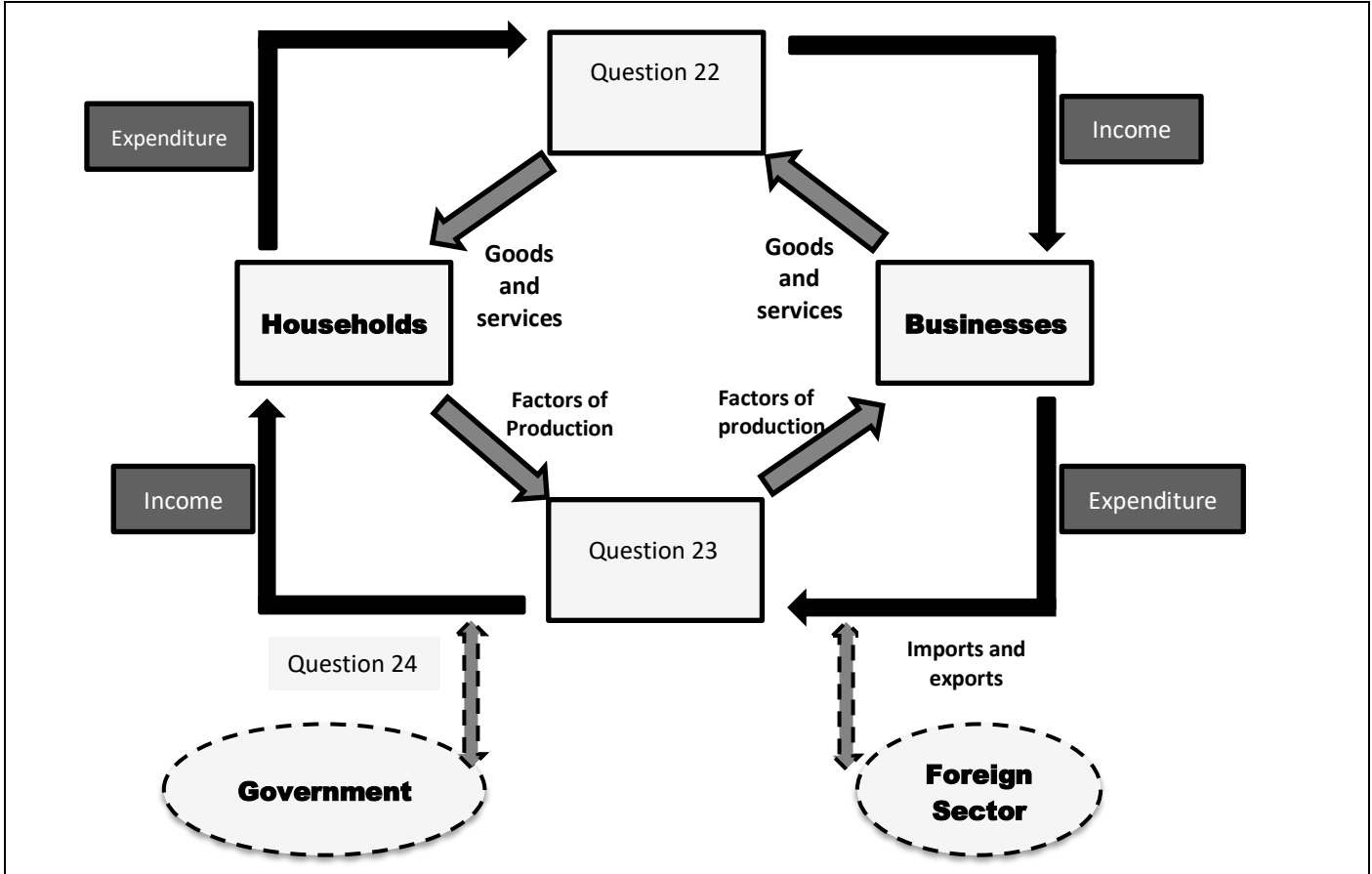
20. **State whether the following statement is TRUE or FALSE:**

Economic growth coincides with an increase in the inflation rate.

- A False, decrease in inflation.
- B True.
- C False, increase in the tax rates.
- D False, increase in recession.

21. Predict the outcome if households were to be taken out of the circular flow of a closed economy.
- A No tax income for infrastructure development.
 - B No labourers to transform factors of production.
 - C No economic development would be possible.
 - D All of the above.

The following diagram is to be used to answer Questions 22, 23 and 24.



22. Label the block numbered Question 22.
- A Market for goods and services.
 - B Goods and services.
 - C Factors of production.
 - D Market for the Factors of production.
23. Label the block numbered Question 23.
- A Market for goods and services.
 - B Goods and services.
 - C Foreign income for goods and services.
 - D Market for the Factors of production.
24. Explain the impact of the activity at the block numbered Question 24 as illustrated in the diagram.
- A Without foreign income, no service delivery would be possible.
 - B No labourers to produce goods and services.
 - C No population growth.
 - D Without the payment of taxes, no service delivery would be possible.

ENTREPRENEURSHIP

Use the following picture to answer Questions 25, 26 and 27.



Figure 5: <https://www.fearlessmotivation.com>

25. Identify the famous entrepreneur in the picture.
- A Bill Gates
 - B Elon Musk
 - C Mark Zuckerberg
 - D Steve Jobs
26. Outline what he is famous for.
- A Apple designer.
 - B Development of Google.
 - C Development of Windows.
 - D Founder of Tesla Motors and SpaceX.
27. What effect did COVID-19 have on entrepreneurship?
- A COVID-19 has had no effect on entrepreneurship.
 - B COVID-19 has led to only government opening new businesses.
 - C COVID-19 has led to governments buying entrepreneurial businesses.
 - D COVID-19 has also led to an increase in entrepreneurial activity and creativity.
28. Give an example of the most successful entrepreneurial businesses during lockdown.
- A Food services
 - B Dog walking
 - C Exercise facilities
 - D Laundry services

29. Which of the following elements is **NOT** used to assess an entrepreneurial venture?
- A Suppliers
 - B Creativity
 - C Potential for growth
 - D Clear vision and mission
30. Which one of the following definitions is **INCORRECT**?
- A An entrepreneur is a person who produces a good or a service which he or she then sells in order to make money.
 - B An entrepreneur is a person with the knowledge and the skills to combine and co-ordinate the factors of production in such a way as to make a profit.
 - C An entrepreneur is an individual who organises, owns, manages and assumes the risks of a business.
 - D None of the above

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BUSINESS STUDIES

GRADE 10

Olympiad Paper

Round One

Marks: 30

Time: 1 hour

Date: 11 May 2022



Instructions

1. Complete questions on the ANSWER SHEET provided.
2. Complete all information on the ANSWER SHEET.
3. The ANSWER SHEET consist of 4 sections. Please select the correct section/subject.
4. There are 4 possible answers per question (A B C D)
Only one answer is correct.
Colour a circle completely.
5. Good luck!

PROVERTO EMS OLYMPIAD 2022 – GRADE 10

BUSINESS STUDIES

ROUND 1 - CHOOSE THE MOST CORRECT OPTION FOR QUESTIONS 1 – 30.

BUSINESS ENVIRONMENTS

1. A business has many objectives it would like to achieve. An objective is:
 - A picturing where the business would like to be in the future.
 - B the actual achievement of the enterprise.
 - C achievable targets which help coordinate business activities in the direction of the mission statement.
 - D variables in the enterprise which have a positive or negative effect on the growth and survival of the business.

2. Why do trade unions form part of the market environment and not the macro environment?
 - A Trade unions are beyond businesses' control.
 - B Trade unions have no say in how businesses operate.
 - C Trade unions do not have a direct influence on the business.
 - D Trade unions can be influenced through good business practices.

3. Which one of the following does NOT form part of the market environment?
 - A Competitors
 - B Intermediaries
 - C Employees
 - D Suppliers

4. Which one of the following is an effect of unemployment on the economic environment?
 - A Decreased spending and lower levels of output.
 - B Increased spending and higher levels of output.
 - C Increased spending and lower levels of output.
 - D Decreased spending and higher levels of output.

5. Should South Africa's consumer inflation rate breach the upper limit of the 3 per cent to 6 per cent target band, the interest rate will most likely increase. Which organisation determines the interest rate in South Africa?
 - A South African Reserve Bank (SARB)
 - B South African Revenue Service (SARS)
 - C Chartered Accountant South Africa (CA(SA))
 - D Business Council of South Africa (BCSA)

6. The unique pattern of shared assumptions, values, and norms that shape the socialisation activities, language, and ceremonies of an organisation is known as the _____ of the organisation.
- A culture
 - B vision
 - C mission
 - D goals
7. Maslow's hierarchy of needs is useful for assessing what products and services particular customers might want. Which needs did he place at the bottom of the hierarchy?
- A Safety and security needs.
 - B Sense of belonging and social acceptance.
 - C Physiological needs.
 - D Esteem, status, and love.
8. All businesses face competitive forces while operating. This is also known as:
- A Franklin and Smith's competitive forces.
 - B Thornton's competitive forces.
 - C Porter's six forces.
 - D Norton's five forces.
9. The exchange rate forms part of which of the following environments?
- A Micro
 - B Market
 - C Macro
 - D Internal
10. A SWOT analysis was used and the business identified a threat. Which one of the following would be seen as a threat?
- A The appointment of an unqualified manager.
 - B A decrease in liquidity.
 - C A possible economic recession.
 - D Low staff turnover.
11. A business's vision is set up by _____ and forms part of the _____ environment.
- A lower management, market.
 - B middle management, micro.
 - C top management, micro.
 - D top management, macro.

BUSINESS FUNCTIONS

12. Stock is an asset to a business and therefore, efficient stock control is an important task of the _____ function.
- A purchasing
 - B financial
 - C human capital
 - D marketing
13. Which one of the following does NOT form part of the basic marketing mix?
- A Place
 - B Product
 - C Price
 - D Personnel
14. Describe the role of marketing within a business.
- A To produce goods of good quality.
 - B To establish relationships between customers and the business.
 - C To change data into information.
 - D To keep financial records of all transactions.
15. Which business function that is responsible for keeping all records will assist management in the decision-making process?
- A General management function.
 - B Financial function.
 - C Administrative function.
 - D Human Resource function.
16. Outsourcing is:
- A the process of eliminating the threats of the external environment.
 - B the use of an outside enterprise or consultant to do work for the business.
 - C offering professional advice or assistance to a client.
 - D the ability to judge the quality of your work against certain criteria.
17. Why is good communication between different business functions important?
- A So that no one has to use body language.
 - B So that dysfunctional conflict can lead to new business ideas.
 - C So that competitors will know what is happening in the business.
 - D Business functions affect one another directly or indirectly.

BUSINESS SECTORS

18. Differentiate between primary and secondary sector activities.
- A The primary sector involves the production of finished goods used by the secondary sector in the retrieval of raw materials.
 - B The primary sector involves the selling of goods produced in the secondary sector.
 - C The secondary sector involves the extraction of natural resources while the primary sector focuses on the distribution of these natural resources.
 - D The primary sector involves the retrieval and production of raw materials used by the secondary sector in the production of finished goods.
19. The GDP (Gross Domestic Product) of a country is an indication of the _____ of the country.
- A economic stability
 - B economic growth
 - C political instability
 - D social well-being
20. Choose which of the following sectors contribute the most to the South African GDP?
- A Agriculture
 - B Mining
 - C Manufacturing
 - D Transport
21. Which of the following businesses would you classify as part of the secondary sector?
- A An oil exploration company.
 - B A commercial farm.
 - C A taxi operating business.
 - D A shoe manufacturer.
22. The government owns all the business departments and organisations in the _____ sector.
- A primary
 - B informal
 - C private
 - D public
23. Under which economic activity would intellectual occupations such as advanced and specialised thinking, research, and developing new ideas be grouped?
- A Primary
 - B Secondary
 - C Tertiary
 - D Quaternary

24. A micro business would:
- A employ less than 10 persons.
 - B employ 10 – 49 persons.
 - C employ 50 – 249 persons.
 - D employ 250 or more persons.

ENTREPRENEURSHIP

25. An entrepreneur has to identify the business's target market. A target market is a group of _____ that the _____ has decided to aim its marketing efforts and ultimately its merchandise towards.
- A companies, business
 - B companies, research
 - C customers, business
 - D business, customer
26. A combination of _____ is needed to run a business successfully.
- A entrepreneurship, capital, natural resources, and labour
 - B entrepreneurship, loan, equipment, and trading stock
 - C management, workers, capital, and storerooms
 - D owners, money, computer equipment and natural resources
27. An entrepreneur has to draw up a business plan before starting a business. Which of the following should NOT be included in a business plan?
- A Marketing plan – describes the target market.
 - B Operations plan – focuses on facilities, manufacturing, and equipment.
 - C Financial plan – indicated the amount of start-up capital needed.
 - D Strategic plan – disclosure of key intellectual property.
28. Research provides entrepreneurs with information that assists them in making _____ decisions.
- A viable
 - B feasible
 - C profitable
 - D all of the above
29. When starting a business, an entrepreneur should acquire funds. Which option is NOT an example of borrowed capital?
- A Reinvested capital.
 - B Mortgage loan.
 - C Bank overdraft.
 - D Debentures.
30. Which of the following is NOT a characteristic of an entrepreneur?
- A An entrepreneur needs to resist change.
 - B An entrepreneur can work with people.
 - C An entrepreneur is prepared to take risks.
 - D An entrepreneur is self-motivated.

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- QCTO: Management Acc Practitioner Level 6
- QCTO: Management Acc Specialist Level 7
- QCTO: Management Acc Level 8
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BUSINESS STUDIES

GRADE 10

Olympiad Paper

Round Two

Marks: 30

Time: 1 hour

Date: 04 Aug 2021



Instructions

1. Complete questions on the ANSWER SHEET provided.
2. Complete all information on the ANSWER SHEET.
3. The ANSWER SHEET consist of 4 sections. Please select the correct section/subject.
4. There are 4 possible answers per question (A B C D)
Only one answer is correct.
Colour a circle completely.
5. Good luck!

PERIODIC TABLE OF THE FIGURES OF SPEECH



1 M Metaphor											2 S Simile
3 Sy Synecdoche	4 My Metonymy										
10 An Anthimeria	11 Ph Periphrasis	5 P Personification	6 A Antanaclasis	7 Pa Paronomasia	8 Sp Syllepsis	9 O Onomatopoeia					
17 I Irony	18 Ox Oxymoron	19 Px Paradox	20 Pm Parallelism	21 As Antithesis	22 C Climax	23 Ae Anastrophe	24 Pa Parenthesis	25 Ap Apposition	26 E Ellipsis	27 Ay Asyndeton	28 B Brachylogia
12 H Hyperbole	13 Au Auresis	14 L Litotes	15 Me Meiosis	16 Rq Rhetorical Question							
29 Py Polysyndeton	30 Al Alliteration	31 Ac Assonance	32 Pt Polypoton	33 At Antanaclasis ²	34 Aa Anaphora	35 Ep Epistrophe	36 Es Epanalepsis	37 Ad Anadiplosis	38 Cx Climax ²	39 Ab Antimetabole	40 Ch Chiasmus

Tropes

Reference

- Metaphor:** Reference of one thing to imply another
- Simile:** Explicit comparison of two unlike things
- Synecdoche:** A part is used for a whole or a whole is used for a part
- Metonymy:** Naming an object or concept to refer to another, related object or concept
- Personification:** Referencing inanimate objects with human-like qualities or abilities

Wordplay & Puns

- Antanaclasis:** Repetition of a word with two different definitions
- Paronomasia:** Use of words similar in sound but different in meaning (punning)
- Syllepsis:** Use of the same word differently to modify two or more objects
- Onomatopoeia:** Forming a word to imitate a sound

Substitutions

- Anthimeria:** Substitution of one part of speech for another
- Periphrasis:** Circumlocution; use of a descriptive phrase or proper noun to stand for qualities of the phrase or noun

Overstatement/Understatement

- Hyperbole:** Exaggeration for effect

What Are Figures of Speech?

Figures of speech are the fantastic little quirks in our language that make writing interesting. Typically divided into two types – tropes and schemes – figures of speech are structural and content-driven stylistic choices that add character and clarity to the way readers interpret writing.

What Are Tropes?

Tropes are figures of speech that deviate in some way from the literal or ordinary meaning of words and phrases. You've probably heard of things like metaphors and similes – these are two of the many tropes you have at your disposal to enhance complexity, interest, and literary allusion to your writing.

- Auxesis:** Use of a term to describe something disproportionately less significant than the term implies
- Litotes:** Deliberate understatement
- Meiosis:** Use of a term to describe something disproportionately greater than the term implies

Inversions

- Rhetorical Question:** Asking a question for a purpose other than to get an answer
- Irony:** Use of terms to convey a meaning opposite of the terms' literal meaning
- Oxymoron:** Placing two opposing terms side by side
- Paradox:** Contradictory phrase that contains some measure of truth

Schemes

Balance

- Parallelism:** Similarity in structure between words and phrases
- Antithesis:** Juxtaposing two contradictory ideas
- Climax:** Ordering words and phrases in order of increasing importance

Word Order

- Anastrophe:** Inversion of natural speaking word order
- Parenthesis:** Insertion of terms or phrases that interrupt the natural syntactical flow

- Apposition:** Addition of words to clarify or elaborate what came before

Omission/Inclusion

- Ellipsis:** Omission of words implied by context
- Asyndeton:** Omission of conjunctions between clauses
- Brachylogia:** Omission of conjunctions between a series of words
- Polysyndeton:** An overabundance of conjunctions

Repetition

- Alliteration:** Repetition of consonants in two or more words
- Assonance:** Repetition of similar vowel sounds
- Polyptoton:** Repetition of words derived from the same root
- Antanaclasis:** Repetition of a word used with more than one meaning
- Anaphora:** Repetition of the same word or phrase at the beginning of successive clauses
- Epistrophe:** Repetition of the same word or phrase at the end of successive clauses
- Epanalepsis:** Repetition of a word at the end of a clause that was used at the beginning of the clause
- Anadiplosis:** Repetition of the last word of one clause at the beginning of the following clause
- Climax:** Repetition of anadiplosis at least three times, arranged so as to increase in importance each time
- Antimetabole:** Repetition of words in successive clauses, but in reverse grammatical order
- Chiasmus:** Repetition of grammatical structures in reverse order in successive phrases or clauses

What Are Schemes?

Schemes are rhetorical adjustments to writing that make text read more smoothly and even sound more persuasive. Schemes deal with the structure of your sentences and where you position words and clauses.

Why Should I Care?

If the purposes of writing are to engage your readers, help them understand, and persuade them, then you need to know the tools at your disposal to be all three of those things: engaging, comprehensible, and persuasive. Beyond the basic ability to use grammar correctly, the figures of speech are among your most valuable tools to becoming a fantastic writer.

Reference: <http://rhetoric.byu.edu/figures/Schemes%20and%20Tropes.htm> TheVisualCommunicationGuy.com | 2014

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PROVERTO EMS OLYMPIAD 2021 – GRADE 10

BUSINESS STUDIES

ROUND 2

MICRO ENVIRONMENT

South Africa's unemployment rate rose to 32.5% in the fourth quarter of 2020 from 30.8% in the previous period. It was the highest jobless rate since quarterly data became available in 2008.
(<https://tradingeconomics.com/south-africa/unemployment-rate>, accessed 2021/05/25)

1. Unemployment is a macro environment issue. How does this affect the micro environment?
A Increase in production as demand increases for goods and services.
B Decrease in production as demand increases for goods and services.
C Increase in production as demand decreases for goods and services.
D Decrease in production as demand decreases for goods and services.
2. A contract of employment is a kind of contract used in labour law to attribute rights and responsibilities between parties. When the Human Capital manager writes a new contract, they need to keep the Basic Conditions of Employment Act in mind.

According to this act, what is the minimum wage?

- A** R50.60 per hour
B R100.50 per hour
C R21.69 per hour
D R10.58 per hour
3. State whether each of the following situations represents a strength, a weakness, an opportunity or a threat for an entrepreneur.

	Updated, expensive technology	Hardworking, dedicated employees	Fast market growth	Increase in competition
A	Threat	Strength	Opportunity	Threat
B	Weakness	Opportunity	Strength	Weakness
C	Opportunity	Weakness	Threat	Opportunity
D	Strength	Weakness	Opportunity	Threat

4. The Human Resources department at Coca-Cola's head office in South Africa is primarily there to:
A consolidate all the business activities and functions in order to have a strong workforce.
B ensure that syrup is purchased at the right time and place for the workforce to distribute.
C include all activities necessary to develop an effective and motivated workforce.
D none of the above.

MARKET ENVIRONMENT

The market is not creating sufficient jobs to absorb enough people of working age into employment. The number of unemployed persons increased by 701 000 to 7.2 million, employment rose by 333 000 to 15 million and the labour force went up by 1 million to 22.3 million.

(<https://tradingeconomics.com/south-africa/unemployment-rate>, accessed 2021/05/25)

5. Unemployment is a macro environment issue. How does this affect the market environment?
- A Less tax available to government.
 - B Less customers available, as less disposable income is available.
 - C Increase in customers as demand for goods increases.
 - D No effect on market environment.

Use the picture below and answer Questions 6 and 7.



6. The above picture is an example of unethical marketing. How does this affect the market environment?
- A Culture of mistrust is created between customers and business.
 - B Customers have come to expect unethical marketing and are okay with this.
 - C A culture of trust is created between business and suppliers.
 - D There will be no direct effect on the market environment.
7. Which legislation addresses unethical marketing?
- A Customer Penalty Act
 - B Consumer Penalty Act
 - C Customer Prevention Act
 - D Consumer Protection Act
8. The manner in which a business is portrayed to all stakeholders with regard to their image, attitude, service and product deliveries, as well as how ethically it is managed is known as _____.
- A Business ethics
 - B Media ethics
 - C Norms and values
 - D Professionalism

9. Which factor would affect a supplier using a lot of technology the most?
- A Load shedding
 - B Poverty
 - C HIV/AIDS
 - D Unemployment

MACRO ENVIRONMENT

10. Fill in the missing information for the statement below published on Moneyweb during May 2021.
- After shrinking _____% as the virus ravaged output and disrupted trade in 2020, the economy is expected to recover off the low base this year.
- A 7
 - B 2
 - C 5
 - D 15
11. The government plans to vaccinate two thirds of the population. If the current SA population is 59 million people, how many people will get vaccinated?
- A 19 666 667
 - B 23 940 000
 - C 39 333 333
 - D 28 940 000
12. At the end of 2019, SABC News reported on the South African corruption crisis. How much money has been lost to corruption according to SABC News?
- A R1 trillion
 - B R1.7 million
 - C R1 billion
 - D R17 700 000
13. According to Reuters, how much money will South Africa spend on the COVID-19 vaccine over the next three years?
- A R193 000
 - B R19.3 billion
 - C R600 000
 - D R19.3 million
14. On 5 June 2021, the Rand-Dollar exchange rate was 1 USD = 13.4384 ZAR.
- A So on 5 June 2021, the Rand was the strongest against the US Dollar since February 2019.
 - B So on 5 June 2021, the Rand was the weakest against the US Dollar since February 2019.
 - C So on 5 June 2021, the Rand was more or less the same against the US Dollar since February 2019.
 - D The Rand cannot be measured against the Dollar because it is used on different continents.

15. About ___ of the South African adult population have been infected with HIV.
- A between 10 and 15%
 - B between 18 and 20%
 - C between 25 and 30%
 - D between 30 and 40%

BUSINESS SECTORS

16. Which sector of the economy does a restaurant form part of?
- A Formal
 - B Primary
 - C Secondary
 - D Tertiary
17. Fill in the missing information for the statement below published on Moneyweb during May 2021.
- Mining and manufacturing comprise almost a quarter of gross domestic product, while trade, which includes the retail sector, contributes ____%.
- A 27
 - B 20
 - C 5
 - D 16
18. Due to Corporate Social Responsibility, which pharmaceutical company committed to sell their COVID-19 vaccines on a non-profit basis?
- A Pfizer
 - B Johnson & Johnson
 - C Moderna
 - D Aspen
19. Change the underlined word(s) to make it **TRUE**.
- We find businesses that deliver services and sells products in the secondary sector.
- A formal
 - B informal
 - C primary
 - D tertiary

SOCIO-ECONOMIC ISSUES

- 20.** The moral obligation of the business to contribute to the greater good of the community.
- A** Corporate Social Investment
 - B** Corporate Social Responsibility
 - C** Corporate Social Organisation
 - D** World Social Responsibility
- 21.** The actual factors of production that a business puts into helping the community.
- A** Corporate Social Investment
 - B** Corporate Social Responsibility
 - C** Corporate Social Organisation
 - D** World Social Responsibility
- 22.** Unemployment caused by growing populations and diminishing economies.
- A** Seasonal unemployment
 - B** Structural unemployment
 - C** State unemployment
 - D** Cyclical unemployment
- 23.** A possible effect of AIDS in the workplace is _____.
- A** employees are often absent from work
 - B** skilled workers are lost due to the illness
 - C** workers are less productive because of low energy levels
 - D** All of the above.
- 24.** Which organisation is responsible for the payment of social grants?
- A** SASSA
 - B** SABSA
 - C** SADSA
 - D** SARTA

FORMS OF OWNERSHIP

- 25.** Fill in the missing information for the statement below.
- _____ are the profits paid to shareholders in a public company.
- A** Debentures
 - B** Dividends
 - C** Incentive
 - D** Income

26. Fill in the missing information for the statement below.
- The _____ is a document that deals with ethical business practice and includes a focus on the following elements: social, economic and politics.
- A Prospectus
 - B Memorandum of Incorporation
 - C King IV
 - D Founding statement
27. The term 'limited' in Pick 'n Pay Limited means _____.
- A a limited number of members
 - B the profit is limited
 - C the liability of the shareholders is limited
 - D limited continuity
28. Explain the term "Voetstoets".
- A A sale without guarantee or warranty; at the buyer's risk.
 - B Unregistered business.
 - C A business that does not pay income tax.
 - D Buying second-hand goods
29. What is the maximum amount of tax payable on the progressive tax system?
- A 36%
 - B 40%
 - C 50%
 - D 45%
30. The ability of a business to enter into contracts under its own name is known as _____.
- A continuity
 - B proprietorship
 - C limited liability
 - D legal personality

BUSINESS STUDIES

GRADE 10

Olympiad Paper

Round Two

Marks: 30

Time: 1 hour

Date: 3 August 2022



Instructions

1. Complete questions on the ANSWER SHEET provided.
2. Complete all information on the ANSWER SHEET.
3. The ANSWER SHEET consist of 4 sections. Please select the correct section/subject.
4. There are 4 possible answers per question (A B C D)
Only one answer is correct.
Colour a circle completely.
5. Good luck!

PROVERTO EMS OLYMPIAD 2022 – GRADE 10

Topic: Micro-Environment

South Africa's unemployment rate increased to **35,3%** in the fourth quarter of 2021. It was the highest unemployment rate since quarterly data became available in 2008.

(<https://tradingeconomics.com/south-africa/unemployment-rate>, accessed 24/05/2022)

1. Unemployment is a macro-environment issue. How does this affect the micro-environment?
 - A Increase in production as the demand for goods and services increases.
 - B Decrease in production as the demand for goods and services increases.
 - C Increase in production as the demand for goods and services decreases.
 - D Decrease in production as the demand for goods and services decreases.

2. An employment contract or contract of employment is a contract used in labour law to attribute rights and responsibilities between parties. When the Human Resource manager drafts a new contract, he/she has to keep the Basic Conditions of Employment Act in mind. What is the minimum wage According to this Act?
 - A R15,60 per hour.
 - B R21,69 per hour.
 - C R23,19 per hour.
 - D R25,23 per hour.

3. State whether each of the following situations represents a strength, a weakness, an opportunity, or a threat for an entrepreneur.
 1. COVID-19 lockdown.
 2. Educated employees.
 3. TERS relief fund.
 4. Increase in petrol price.
 - A
 1. Threat
 2. Strength
 3. Opportunity
 4. Threat
 - B
 1. Weakness
 2. Opportunity
 3. Strength
 4. Weakness
 - C
 1. Opportunity
 2. Weakness
 3. Threat
 4. Opportunity
 - D
 1. Strength
 2. Weakness
 3. Opportunity
 4. Threat

4. The electricity used to power the oven in Pick n Pay's bakery is considered as a:
- A variable cost.
 - B marginal cost.
 - C total cost.
 - D fixed cost.

Topic: Market Environment

The market is not creating enough jobs to provide enough people of working age with employment. The number of unemployed persons increased by 701 000 to 7.2 million, employment increased by 333 000 to 15 million, and the labour force went up by 1 million to 22.3 million.

(<https://tradingeconomics.com/south-africa/unemployment-rate>, accessed 25/05/2021)

5. Unemployment is a macro-environment issue. How does this affect the market environment?
- A Less tax is available to the government.
 - B Fewer customers are available, as less disposable income is available.
 - C Increase in customers as demand for goods increases.
 - D No effect on the market environment.

Use the picture below and answer Questions 6 and 7.



Figure 1 <https://neilpatel.com/blog>

6. The above picture is an example of unethical marketing. How does this affect the market environment?
- A A culture of mistrust is created between stakeholders in the market.
 - B Customers have come to expect unethical marketing and are okay with this.
 - C A culture of trust is created between businesses and suppliers.
 - D There will be no direct effect on the market environment.
7. Which legislation is affected by unethical marketing?
- A Customer Penalty Act.
 - B Consumer Penalty Act.
 - C Customer Prevention Act.
 - D Consumer Protection Act.

8. Which technique is used to analyse events in the market environment?
- A PESTLE analysis.
 - B The 'SW' in a SWOT analysis.
 - C Porter's 6 Forces.
 - D CBOs.
9. Which one of the following could affect the use of technology in marketing?
- A COVID-19 lockdown.
 - B Interest rates.
 - C Cost of living.
 - D Inflation rate.

Topic: Macro-environment

10. Fill in the missing information for the statement below published by Stats SA in March 2022.

Real gross domestic product (GDP) grew by _____ in the fourth quarter (October to December), increasing the annual growth rate for 2021 to 4,9%. The fourth quarter was upbeat, with personal services, trade, manufacturing, and agriculture the key drivers of growth.

- A 1,2%
- B 2,1%
- C 5,0%
- D 15,1%

11. Fill in the missing information for the statement below published on the Lancet website in April 2022.

A new plan aims to enable Africa to locally manufacture _____ of its vaccine requirements by 2040.

- A 50%
- B 55%
- C 60%
- D 65%

12. Who was eligible to receive the TERS pay-out during the peak of the COVID-19 pandemic?

- A Employees who worked reduced hours.
- B Employees who did not contribute to the UIF.
- C Full-time employees.
- D Employees working from home.

13. Fill in the missing information for the statement below:

Fuel prices are affected by two main components namely the _____ and changes to _____, primarily driven by oil prices.

- A inflation rate; rand/dollar exchange rate
- B rand/dollar exchange rate; international petroleum product costs
- C international petroleum product costs; the ruling government
- D rand/dollar exchange rate; local industrial actions

14. What caused the price of sunflower oil to rise by a staggering 45 to 55% and the price of canola oil by 35 to 40%?
- A The Russian invasion of Ukraine.
 - B The Taliban is the ruling party in Afghanistan.
 - C Floods in KZN.
 - D 2021 Looting in KZN.
15. About _____ of the South African adult population are infected with HIV.
- A 6,7 million
 - B 7,7 million
 - C 8,7 million
 - D 10 million

Topic: Business Sectors

16. Which sector of the economy do banks form a part of?
- A Informal
 - B Primary
 - C Secondary
 - D Tertiary
17. Fill in the missing information for the statement below published on Moneyweb in May 2021.
- Mining and manufacturing comprise almost a quarter of the gross domestic product, while trade, which includes the retail sector, contributes _____.
- A 27%
 - B 20%
 - C 5%
 - D 16%
18. Which pharmaceutical company committed to selling their COVID-19 vaccines on a non-profit basis due to Corporate Social Responsibility?
- A Pfizer
 - B Johnson & Johnson
 - C Moderna
 - D Aspen
19. Change the underlined word(s) to make the statement **TRUE**.
- Businesses that operate in the private sector have been established to provide collective goods and services.
- A primary
 - B informal
 - C formal
 - D public

Topic: Socio-economic issues

20. What is the moral obligation of a business to contribute to the greater good of the community called?
- A Corporate Social Investment.
 - B Corporate Social Responsibility.
 - C Corporate Social Organisation.
 - D World Social Responsibility .
21. What are the actual factors of production that a business puts into helping the community called?
- A Corporate Social Investment.
 - B Corporate Social Responsibility.
 - C Corporate Social Organisation.
 - D World Social Responsibility.
22. Unemployment caused as a result of growing automation in factories is called:
- A seasonal unemployment.
 - B structural unemployment.
 - C state unemployment.
 - D cyclical unemployment.
23. A possible effect of COVID-19 in the workplace is:
- A employees who are often absent from work.
 - B skilled workers who are lost due to the illness.
 - C workers who are less productive because of low energy levels.
 - D all of the above.
24. Which organisation is responsible for the management of the Road Accident Fund contributions?
- A SARS
 - B SABSA
 - C SADSA
 - D SARTA

Topic: Forms of Ownership

25. Fill in the missing information for the statement below.
- _____ are the profits paid to shareholders in a public company.
- A Debentures
 - B Dividends
 - C Incentives
 - D Income

26. Fill in the missing information for the statement below.
- The _____ is a document that deals with ethical business practice and focuses on the following elements, namely social, economic, and political.
- A Prospectus
 - B Memorandum of Incorporation
 - C King IV
 - D Founding statement
27. The term 'limited' in Pick n Pay Limited means:
- A a limited number of members.
 - B the profit is limited.
 - C the liability of the shareholders is limited.
 - D limited continuity.
28. Explain the term "progressive tax".
- A Higher tax rates for those with a higher income or more wealth.
 - B A taxpayer's ability to pay.
 - C A business that does not pay income tax.
 - D A tax lump sum.
29. What is the maximum percentage of tax payable by companies?
- A 16%
 - B 23%
 - C 28%
 - D 45%
30. The ability of a business to enter into contracts under its own name is known as:
- A continuity.
 - B proprietorship.
 - C limited liability.
 - D legal personality.

ROUND 1 RONDE

GR 10 MEMO

**MEMORANDUM
2021**



BUSINESS STUDIES / BESIGHEIDSTUDIES

	A	B	C	D
1.	ANSWER	LOWER LEVEL		
2.				ANSWER
3.		ANSWER	MODERATE LEVEL	
4.	ANSWER	HIGHER LEVEL		
5.			ANSWER	HIGHER LEVEL
6.				ANSWER
7.		ANSWER	LOWER LEVEL	
8.				ANSWER
9.			ANSWER	MODERATE LEVEL
10.	ANSWER	HIGHER LEVEL		
11.			ANSWER	HIGHER LEVEL
12.		ANSWER	LOWER LEVEL	
13.		ANSWER	LOWER LEVEL	
14.			ANSWER	MODERATE LEVEL
15.			ANSWER	MODERATE LEVEL

	A	B	C	D
16.		ANSWER	MODERATE LEVEL	
17.		ANSWER	HIGHER LEVEL	
18.	ANSWER	HIGHER LEVEL		
19.				ANSWER
20.	ANSWER	LOWER LEVEL		
21.				ANSWER
22.	ANSWER	MODERATE LEVEL		
23.				ANSWER
24.				ANSWER
25.		ANSWER	HIGHER LEVEL	
26.				ANSWER
27.				ANSWER
28.	ANSWER	MODERATE LEVEL		
29.	ANSWER	MODERATE LEVEL		
30.				ANSWER

ROUND 2 RONDE

	A	B	C	D
1.				ANSWER
2.			ANSWER	HIGHER LEVEL
3.	ANSWER	HIGHER LEVEL		
4.			ANSWER	LOWER LEVEL
5.		ANSWER	HIGHER LEVEL	
6.	ANSWER	HIGHER LEVEL		
7.				ANSWER
8.				ANSWER
9.	ANSWER	LOWER LEVEL		
10.	ANSWER	HIGHER LEVEL		
11.			ANSWER	MODERATE LEVEL
12.	ANSWER	MODERATE LEVEL		
13.		ANSWER	MODERATE LEVEL	
14.	ANSWER	MODERATE LEVEL		
15.		ANSWER	HIGHER LEVEL	

	A	B	C	D
16.				ANSWER
17.				ANSWER
18.		ANSWER	HIGHER LEVEL	
19.				ANSWER
20.		ANSWER	MODERATE LEVEL	
21.	ANSWER	MODERATE LEVEL		
22.				ANSWER
23.				ANSWER
24.	ANSWER	MODERATE LEVEL		
25.		ANSWER	MODERATE LEVEL	
26.			ANSWER	MODERATE LEVEL
27.			ANSWER	MODERATE LEVEL
28.	ANSWER	HIGHER LEVEL		
29.				ANSWER
30.				ANSWER

NATIONAL HIGH SCHOOL OLYMPIAD

NASIONALE HOËRSKOOLOLIMPIADE



ROUND ONE RONDE EEN

GR 10

BUSINESS STUDIES / BESIGHEIDSTUDIES

1 <input type="radio"/> A <input type="radio"/> B <input checked="" type="radio"/> C <input type="radio"/> D	6 <input checked="" type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input type="radio"/> D	11 <input type="radio"/> A <input type="radio"/> B <input checked="" type="radio"/> C <input type="radio"/> D	16 <input type="radio"/> A <input checked="" type="radio"/> B <input type="radio"/> C <input type="radio"/> D	21 <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input checked="" type="radio"/> D	26 <input checked="" type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input type="radio"/> D
2 <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input checked="" type="radio"/> D	7 <input type="radio"/> A <input type="radio"/> B <input checked="" type="radio"/> C <input type="radio"/> D	12 <input checked="" type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input type="radio"/> D	17 <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input checked="" type="radio"/> D	22 <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input checked="" type="radio"/> D	27 <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input checked="" type="radio"/> D
3 <input type="radio"/> A <input type="radio"/> B <input checked="" type="radio"/> C <input type="radio"/> D	8 <input type="radio"/> A <input type="radio"/> B <input checked="" type="radio"/> C <input type="radio"/> D	13 <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input checked="" type="radio"/> D	18 <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input checked="" type="radio"/> D	23 <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input checked="" type="radio"/> D	28 <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input checked="" type="radio"/> D
4 <input checked="" type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input type="radio"/> D	9 <input type="radio"/> A <input type="radio"/> B <input checked="" type="radio"/> C <input type="radio"/> D	14 <input type="radio"/> A <input checked="" type="radio"/> B <input type="radio"/> C <input type="radio"/> D	19 <input type="radio"/> A <input checked="" type="radio"/> B <input type="radio"/> C <input type="radio"/> D	24 <input checked="" type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input type="radio"/> D	29 <input checked="" type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input type="radio"/> D
5 <input checked="" type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input type="radio"/> D	10 <input type="radio"/> A <input type="radio"/> B <input checked="" type="radio"/> C <input type="radio"/> D	15 <input type="radio"/> A <input type="radio"/> B <input checked="" type="radio"/> C <input type="radio"/> D	20 <input type="radio"/> A <input type="radio"/> B <input checked="" type="radio"/> C <input type="radio"/> D	25 <input type="radio"/> A <input type="radio"/> B <input checked="" type="radio"/> C <input type="radio"/> D	30 <input checked="" type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input type="radio"/> D

1.C	6.A	11.C	16.B	21.D	26.A
2.D	7.C	12.A	17.D	22.D	27.D
3.C	8.C	13.D	18.D	23.D	28.D
4.A	9.C	14.B	19.B	24.A	29.A
5.A	10.C	15.C	20.C	25.C	30.A

/30

ROUND TWO RONDE TWEE

GR 10

Symbol	Questions	Topic	Count
Low order	4,9,16,19,23,30		/6
Moderate	8,11,12,13,14,20,21,22,24,25,26,27		/12
High order	1,2,3,5,6,7,10,15,17,18,28,29		/12
Answer			Total: /30

Topic		A	B	C	D
Micro	1.				<input checked="" type="checkbox"/>
	2.			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	3.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
	4.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Market	5.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	6.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
	7.				<input checked="" type="checkbox"/>
	8.			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	9.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Macro	10.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
	11.			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	12.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
	13.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	14.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
	15.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

Topic		A	B	C	D
Sectors	16.				<input checked="" type="checkbox"/>
	17.				<input checked="" type="checkbox"/>
	18.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	19.				<input checked="" type="checkbox"/>
Socio-economic	20.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	21.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
	22.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	23.				<input checked="" type="checkbox"/>
	24.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Forms of ownership	25.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	26.			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	27.			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	28.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
	29.			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	30.				<input checked="" type="checkbox"/>

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The Nedbank External Bursary Programme aims to fund academically deserving students who do not have the financial means to study fulltime towards a first undergraduate degree or diploma at a South African public university or university of technology.

Bursaries are awarded to address scarce and future skill requirements in the financial sector with specific focus on **Green Economy** skills.

CRITERIA FOR SELECTION:

To be eligible for the Nedbank bursary, you must:

- be a South African citizen;
- have a proven financial need, as determined by your household income;
- have achieved:
 - a minimum academic average of 65% in the year that you are applying for the bursary; and
 - a minimum academic average of 65% for the required subjects aligned with the qualification you plan to study towards at university; and
- not have completed your grade 12 or senior certificate with mathematics literacy; and
- have successfully obtained admission approval to a South African public university or university of technology for the undergraduate qualification you plan to study towards.

THE APPLICATION PROCESS:

We screen bursary applications against our external bursary selection criteria and we award bursaries through the Nedbank Educational Trust, at the sole discretion of the trust.

IF YOU ARE SHORTLISTED, WE WILL ASK YOU TO:

- submit the relevant documents for financial review;
- participate in psychometric and other assessments; and
- attend an interview.

For the complete application process and a list of required documents, please visit our website at

www.nedbank.co.za/bursary.

There you can also find more information on opening dates and apply online.

All candidates will receive **feedback on the status** of their application at the completion of the recruitment and selection process (expected to be completed by the end of 2023).

Contact information

Email: Unlockyourambition@nedbank.co.za

Bursaries are granted at Nedbank's sole discretion.

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