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▶ 2026

High School Olympiad Preparation Study Guide

Grade 10

BUSINESS STUDIES

**PAST PAPER AND MEMO
ROUND ONE AND TWO**

*** 2023 * 2024 *2025**



DEPARTMENT OF
FINANCE AND INVESTMENT
MANAGEMENT



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PROVERTO

NATIONAL HIGH SCHOOL OLYMPIAD

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)

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

ACCOUNTING/REKENINGKUNDE BUSINESS STUDIES/BESIGHEIDSTUDIES ECONOMICS/EKONOMIE

ACCOUNTING / REKENINGKUNDE

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
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CAO CODE: DU-D-PDY



BUSINESS STUDIES
GRADE 10
ROUND 1 & 2

2025

PAST PAPER

Business Studies

GRADE 10

Olympiad Paper

Round One

Marks: 30

Time: 1 hour

Date: 7 May 2025



Instructions

Please take time to read the instructions carefully.

If the ANSWER SHEET is not COMPLETE and correct your answer sheet will be invalid.

1. **NB!** Please use a **HB pencil** or a **black pen** to complete the answer sheet.
No highlighter or colours pens are allowed.
2. The ANSWER SHEET consist of 3 sections. Accounting, Business Studies and Economics.
Please select and answer the **correct** section/subject
3. There are 4 possible answers per question (A B C D)
Only one answer is correct. Colour a circle completely.
4. Good luck!

PROVERTO EMS OLYMPIAD 2025 – GRADE 10

BUSINESS STUDIES

CHOOSE THE MOST CORRECT OPTION FOR QUESTIONS 1 to 30.

Business environments

- Which of the following is an example of a business resource in the microenvironment?
 - Government regulations
 - Suppliers
 - Employees
 - Exchange rates
- Which business function is responsible for ensuring that goods and services reach customers?
 - Human Resources
 - Marketing
 - Finance
 - Public Relations
- A sole trader is characterised by _____
 - limited liability.
 - unlimited liability.
 - many shareholders.
 - a separate legal identity.
- The organisational structure of a business is determined by _____
 - the political environment.
 - the number of employees.
 - the business's vision and mission.
 - the supply chain.
- Which is a key responsibility of general management in a business?
 - Manufacturing of goods.
 - Conducting marketing research.
 - Setting business objectives.
 - Providing loans.
- The market environment consists of _____
 - competitors, customers, and suppliers.
 - employees and shareholders.
 - government policies.
 - the natural environment.

7. A business is experiencing price competition. Which factor is affecting it?
- A Suppliers
 - B Customers
 - C Competitors
 - D Regulators
8. A major clothing retailer in South Africa struggles as international fast fashion brands expand their market share. How should it respond?
- A Increase prices.
 - B Offer unique value to customers.
 - C Reduce marketing costs.
 - D Focus only on internal resources.
9. A clothing retailer has to adjust its prices due to a rise in import taxes. This demonstrates the relationship between _____
- A the micro and market environments.
 - B the market and macro environments.
 - C the macro and economic environments.
 - D the economic and microenvironments.
10. A company that sources materials from different suppliers is engaging in _____
- A horizontal integration.
 - B vertical integration.
 - C market penetration.
 - D price discrimination.
11. Consumer price inflation is forecast to average 4.5% in 2025. This affects businesses in the _____
- A microenvironment.
 - B market environment.
 - C macro environment.
 - D competitive environment.
12. A local bakery is struggling because a new competitor has opened nearby. Which environment is most affected?
- A Macro environment
 - B Microenvironment
 - C Market environment
 - D Economic environment

13. Which economic factor influences consumer spending power?
- A Weather conditions
 - B Exchange rates
 - C Business culture
 - D Supplier relationships
14. The impact of a global recession on a South African business is an example of a challenge in the _
- A market environment.
 - B macro environment.
 - C microenvironment.
 - D business function environment.
15. How should businesses adapt to rising fuel prices affecting their transportation costs?
- A Increase product prices significantly.
 - B Invest in energy-efficient vehicles.
 - C Reduce supplier diversity.
 - D Increase the number of delivery trucks.

Interconnection between environments

16. When a business fails due to high interest rates, this demonstrates the interaction between ____
- A micro and market environments.
 - B market and macro environments.
 - C micro and macro environments.
 - D political and technological environments.
17. A global chip shortage disrupts the production of smartphones. How does this affect businesses in South Africa?
- A It creates opportunities for local manufacturing.
 - B It reduces the demand for smartphones.
 - C It forces businesses to lower prices.
 - D It only affects international companies.
18. A high unemployment rate affecting the customer base of a retailer illustrates _____
- A a microenvironment challenge.
 - B a market environment challenge.
 - C a macro environment influence.
 - D a business function challenge.

Business and economic sectors

19. What is the likely impact of increasing automation in South Africa's secondary sector?
- A It will improve production efficiency but reduce unskilled job opportunities.
 - B It will have no effect on employment levels.
 - C It will eliminate the need for businesses in this sector.
 - D It will force the government to stop automation.
20. A business that provides legal services operates in the _____
- A primary sector.
 - B secondary sector.
 - C tertiary sector.
 - D government sector.
21. Which economic sector contributes the most to South Africa's GDP?
- A Mining
 - B Manufacturing
 - C Services
 - D Agriculture
22. How could artificial intelligence impact the services sector in South Africa?
- A Increase automation and job displacement.
 - B Reduce digital transformation.
 - C Remove competition in industries.
 - D Lower customer expectations.
23. What long-term effects could a shrinking agricultural sector have on South Africa's economy?
- A It could boost food imports and increase foreign dependency.
 - B It could create more employment in urban areas.
 - C It could lower food prices for consumers.
 - D It could strengthen South Africa's GDP.
24. How could businesses in the tertiary sector adapt to artificial intelligence replacing traditional jobs?
- A Upskilling employees to work alongside AI.
 - B Eliminating all customer service roles.
 - C Reducing investment in digital transformation.
 - D Increased reliance on manual labour.

The circular flow and business functions

25. In the circular flow model, households provide _____
- A goods and services.
 - B factors of production.
 - C government regulations.
 - D marketing strategies.
26. An entrepreneur is best described as someone who _____
- A works for a large corporation.
 - B takes risks to start and manage a business.
 - C avoids competition.
 - D focuses only on financial investments.
27. Which of the following is a key characteristic of a successful entrepreneur?
- A Prefers to work alone.
 - B Takes calculated risks.
 - C Avoids challenges.
 - D Follows trends without innovation.
28. How should businesses respond to South Africa's electricity crisis?
- A Close all operations.
 - B Invest in renewable energy solutions.
 - C Reduce production.
 - D Move operations overseas.
29. How might the rise of remote work affect the circular flow of income in South Africa?
- A It will have no effect on the economy.
 - B It will prevent economic growth.
 - C It will increase the demand for factory workers.
 - D It could reduce spending on transport and urban infrastructure.
30. If South Africa were to increase its reliance on renewable energy, how would this impact the business sector?
- A It would create job opportunities in the green energy sector.
 - B It would decrease investment in businesses.
 - C It would reduce the role of entrepreneurs.
 - D It would only impact government-owned companies.

Business Studies

GRADE 10

Olympiad Paper Round Two/Final Round

Marks: 30

Time: 1 hour

Date: 30 July 2025



Instructions

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4. Good luck!

PROVERTO EMS OLYMPIAD 2025 – GRADE 10

Business Studies

Topic: Microenvironment

1. Which of the following options correctly reflects the logical sequence of the purchasing procedure?
 - A Compare quotations → Identify needs → Select supplier → Place order → Receive goods → Authorise payment
 - B Identify needs → Select supplier → Authorise payment → Compare quotations → Place order → Receive goods
 - C Identify needs → Compare quotations → Select supplier → Place order → Receive goods → Authorise payment
 - D Identify needs → Place order → Receive goods → Select supplier → Compare quotations → Authorise payment
2. A clothing retailer decides to launch a new summer collection. The marketing function promotes the range through a national campaign, while the production team experiences a delay due to a shortage of fabric. As a result, the finance department receives lower income than projected for the quarter.

Which of the following best describes the interrelatedness of the business functions in this scenario?

- A The human resources' function failed to hire skilled workers, which affected production and marketing.
 - B Production's delays impacted finance through lost revenue, despite marketing efforts having been effective.
 - C Marketing depends on production to create demand, while finance ensures payment for raw materials.
 - D Finance's ability to fund marketing determines production success and stock levels.
3. TrendZ Boutique is a small, locally owned fashion retailer in Cape Town. The store is known for its unique, hand-crafted clothing items and loyal customer base. Recently, the owner discovered that a large international fashion chain opened a store nearby that offers lower prices. However, TrendZ has just launched an online store, and their sustainable materials have received praise on social media. The owner is concerned about rising rental costs and the limited space in the physical store.

Which of the following correctly identifies the **SWOT** elements from the scenario?

- A Strength: Loyal customer base and unique products.
Weakness: Limited physical store space.
Opportunity: Launch of online store and sustainability appeal.
Threat: International competition and rising rental costs.
- B Strength: Strong social media following.
Weakness: International competitor nearby.
Opportunity: High rental costs.
Threat: Launch of online store.
- C Strength: Online store and sustainable materials.
Weakness: High prices compared to competitors.
Opportunity: Limited space encourages exclusivity.
Threat: Loyal customers switching to other brands.

- D Strength: Location in a busy shopping mall.
Weakness: Lack of online presence.
Opportunity: Expansion through international partnerships.
Threat: Negative social media reviews.
4. A newly established fashion retail business is struggling with poor customer service, inefficient stock management, and unmotivated employees. Which component of the microenvironment is most affected?
- A Business functions
B Market functions
C Socio-economic functions
D Political factors

Topic: Market environment

5. Which of the following is the best example of a strategic alliance involving South African businesses?
- A Pick n Pay partnering with Takealot's Mr D app to offer grocery delivery services across South Africa.
B Woolworths acquiring David Jones in Australia to expand its international retail footprint.
C Shoprite launching its own private-label products to reduce dependency on external suppliers.
D MTN selling its shares in some African operations to focus on core markets.
6. A small organic skincare brand based in Durban wants to expand its national footprint without setting up its own physical stores. The business partners with Clicks to distribute its products and also signs a deal with Takealot to sell online. It uses Bidvest as its logistics partner to handle nationwide delivery, while a media agency manages all digital advertising and customer engagement.
- Which of the following correctly classifies the types of intermediaries involved in the brand's expansion?
- A Clicks: Agent
Takealot: Facilitation of intermediary
Bidvest: Wholesaler
Media agency: Physical distributor
- B Clicks: Retailer (marketing intermediary)
Takealot: Online retail intermediary
Bidvest: Facilitation of intermediary (logistics/distribution)
Media agency: Marketing intermediary
- C Clicks: Physical distribution intermediary
Takealot: Agent
Bidvest: Retail intermediary
Media agency: Financial intermediary
- D Clicks: Retail intermediary
Takealot: Wholesaler
Bidvest: Facilitation of intermediary
Media agency: Physical intermediary

7. Which macro-environment factors directly influence a business's access to capital?
- A Political factors
 - B Economic factors
 - C Social factors
 - D Technological factors
8. Which of the following scenarios best illustrates a complex challenge faced by businesses due to rapid changes in the technological environment?
- A A clothing retailer installing barcodes to speed up the checkout process.
 - B A small business struggling to implement blockchain technology to verify ethical sourcing in its supply chain.
 - C A company using emails to communicate with international suppliers instead of faxes.
 - D A local bakery advertising its products on social media to attract more customers.
9. Zenzi Activewear, a South African athleisure brand, recently experienced a sharp decline in sales. In response, the business launched an expensive influencer campaign and offered big discounts to compete with global brands entering the market. However, customer feedback showed dissatisfaction with late deliveries and inconsistent sizing. Despite the campaign, sales only improved slightly, and profits decreased due to the big discounts.

Which of the following provides the most accurate critique of Zenzi Activewear's response to market environment challenges?

- A Zenzi misidentified the core issue. The brand's marketing efforts addressed competition but failed to respond to customer expectations which are a key element of the market environment.
- B The business correctly focused on influencer marketing to overcome weaknesses in the microenvironment, proving that promotional tactics can outweigh operational issues.
- C Zenzi appropriately identified pricing as a market challenge and responded by enhancing its value proposition through discounts, which is a sustainable long-term strategy.
- D By investing in branding and price cuts, Zenzi focused on building long-term customer loyalty, which is more important than short-term feedback from dissatisfied customers.

Topic: Macroenvironment



The Centre for Renewable and Sustainable Energy Studies (CRSES) | Stellenbosch University
 Source: Eskom 2024 | Eskom se Push 2024 | NERSA 2023. Notes: Figure is separated into two and zoomed in for 2021 – 2023 for clarity.

A South African clothing retailer operates 6 days a week, 8 hours a day, for 52 weeks a year, giving a total of 2 496 working hours per year. In 2023, South Africa experienced 6 838 hours of load shedding. The retailer calculated that 25% of these hours overlapped with working hours and caused complete production stoppages.

Calculate the percentage of productivity lost due to load shedding.

- A 68.5%
- B 15.3%
- C 25.4%
- D 10.1%

11. How does the macroenvironment affect the microenvironment?

- A It directly controls the daily operations of the business.
- B It influences factors such as laws, economic conditions, and technological trends.
- C It has no impact on the business.
- D It ensures that all businesses have the same opportunities.

12. The current petrol price in South Africa is R21,40 per litre. It has been announced that the price will increase by 16 cents per litre as indicated in the national budget.

Calculate the percentage increase in the petrol price.

- A 1.20%
- B 0.75%
- C 7.48%
- D 0.16%

13. A local business wants to expand internationally. What is the proposed tariff increase from the USA on imports from South Africa.

- A 30%
- B 40%
- C 50%
- D 10%

14. A South African retailer is struggling due to economic instability. South Africa consistently ranks among the most unequal countries in the world. What was the Gini coefficient in 2023 according to the African Development Bank?

- A 0.63
- B 0.75
- C 0.83
- D 0.53

15. Read the following and answer the question that follows:
Tech4U, a South African technology company, recently launched an AI-driven customer service system. However, government regulations on data privacy and consumer protection have tightened, requiring businesses to comply with stricter policies. This has increased operational costs and delayed product launches.

Fictional scenario.

How should Tech4U adjust its strategy to remain competitive while complying with new regulations?

- A Ignore the regulations and continue operations as before.
- B Relocate operations to a country with fewer regulations.
- C Invest in compliance training and adjust systems to meet legal requirements.
- D Increase product prices to recover compliance costs without improving security.

Topic: Business Sectors

16. Which business sector transforms raw materials into finished goods?

- A Primary sector
- B Secondary sector
- C Tertiary sector
- D Quaternary sector

17. Which of the following options correctly ranks the top three contributing sectors to the Johannesburg Stock Exchange (JSE) in terms of market capitalisation and economic impact in South Africa?

- A Mining, Financial Services, Retail
- B Financial Services, Mining, Industrial
- C Retail, Telecommunications, Financial Services
- D Agriculture, Tourism, Mining

18. Which of the following options correctly ranks the top three sectors contributing to South Africa's Gross Domestic Product (GDP) in 2024, based on their share of total economic output?

- A Agriculture, mining, manufacturing
- B Trade, tourism, construction
- C Finance, personal services, trade
- D Mining, manufacturing, agriculture

19. Read the following and answer the question that follows:
BuildItSA, a construction company, operates in both the secondary and tertiary sectors. The company manufactures construction materials and also provides professional building services to clients. Recently, a drop in infrastructure investment has affected its revenues. Management is exploring ways to keep the business profitable.

Fictional scenario

Which strategy is best for BuildItSA to remain financially stable during a slowdown in the construction industry?

- A Reduce investment in its material production and focus entirely on offering building services.
- B Increase marketing and focus on residential property development rather than government contracts.
- C Cut employee salaries to reduce operational costs.
- D Stop providing building services and focus only on manufacturing materials.

Topic: Socio-economic issues

20. Categorise the following scenarios under the correct socio-economic issue affecting businesses in South Africa:

1. A clothing retailer must implement additional security due to frequent shoplifting.
2. An employee is dismissed for repeatedly arriving late after missing public transport.
3. A business loses two qualified workers to international opportunities that offers higher remuneration.
4. A company sets up a mobile clinic to assist workers affected by high rates of illness in their community.

Which of the following correctly categorises the issues?

A 1 – Unfair labour practices
2 – Crime
3 – Poverty
4 – Lack of education

B 1 – Crime
2 – Lack of infrastructure
3 – Brain drain
4 – Health issues

C 1 – Poverty
2 – Labour unrest
3 – Unemployment
4 – Environmental issues

D 1 – Crime
2 – Poverty
3 – Unemployment
4 – Service delivery protest

21. In 2024, around 13.2 million people in South Africa were living in extreme poverty. Extreme poverty is defined by the World Bank as living on less than US\$2.15 per day.

If the exchange rate is R18.50 to 1 US dollar, how much is this amount in South African Rand (ZAR) per day?

- A R39.78
B R36.25
C R40.10
D R34.90

22. A manufacturing company in South Africa has been criticised for its high carbon emissions, inefficient use of water, and poor waste management. The company has decided to reconstruct its environmental strategy to align with sustainable business practices and improve its public image.

Which of the following options best reflects how the business should reconstruct its operations to address environmental issues effectively?

- A Invest in solar energy, introduce a water recycling system, and develop a product line using biodegradable packaging.
- B Focus on reducing labour costs and increasing automation to boost production before addressing environmental complaints.
- C Relocate the business to a rural area with less media attention and fewer environmental regulations.
- D Launch a social media campaign to distract customers from environmental concerns while continuing existing operations.

23. Read the following paragraph and answer the question that follows:
EduSkills SA is a South African training institution aimed at upskilling unemployed youth. However, due to high dropout rates and lack of access to digital learning tools in underprivileged communities, many students fail to complete their training programs. The institution is struggling to make a lasting impact.

Fictional scenario.

Which approach would be the most effective in addressing the socio-economic challenges faced by EduSkills SA?

- A Implement a strict attendance policy and expel students who miss classes.
 - B Offer free internet access and mobile-friendly learning resources to improve accessibility.
 - C Reduce the number of students accepted into the program to improve focus on those who can afford it.
 - D Increase tuition fees to fund better resources and facilities.
24. How can a business contribute to solving youth unemployment while also benefiting its own operations?
- A Avoid hiring young workers with lack of experience.
 - B Focus only on maximising profits without addressing employment issues.
 - C Invest in training programs to upskill young workers for future employment.
 - D Reduce staff numbers and increase automation to lower costs.

Topic: Forms of Ownership

25. In South Africa, under which law is the franchisor legally obligated to provide a disclosure document before contract conclusion, in which financial projections, litigation history, and franchisee obligations are set out?
- A Business Licensing and Franchising Act, No. 102 of 2010
 - B Consumer Protection Act, No. 68 of 2008
 - C Companies and Franchising Framework Act, No. 71 of 2008
 - D Trade and Commercial Practices Regulation Act, No. 56 of 2007

26. Siphso invested in shares of a public company listed on the JSE. At the end of the financial year, he received a dividend payout of R6 000. After the required dividend tax was deducted, Siphso received R4 800 in his bank account. What percentage of dividend tax was deducted by SARS?
- A 20%
 - B 32%
 - C 40%
 - D 42%
27. Read the following and answer the question that follows:
Two entrepreneurs, Sizwe and Lerato, are starting a fashion brand specialising in eco-friendly clothing. They want to grow their business quickly and attract investors but also want to maintain some level of control over decision-making. After researching different forms of ownership, they are struggling to decide between a private company and a partnership.
Fictional scenario.
Which form of ownership would best support their goal of growth while allowing them to maintain control?
- A Sole proprietorship
 - B (Pty) Ltd
 - C Ltd
 - D Partnership
28. Which form of ownership is most suitable for entrepreneurs who need external investment but also want to maintain control over decision-making?
- A Sole proprietorship
 - B Ltd.
 - C (Pty) Ltd
 - D Partnership
29. A sole proprietor is taxed according to personal income tax brackets. The tax rates range from ____% to ____% to different income brackets.
- A 8% to 45%
 - B 18% to 42%
 - C 18% to 45%
 - D 8% to 35%
30. Lebo's registered profit company earned a taxable income of R850 000 for the 2024 financial year. After paying company income tax to SARS, the remaining profit was R620 500. What fixed percentage of company tax did the business pay?
- A 25%
 - B 26%
 - C 27%
 - D 28%

BUSINESS STUDIES
GRADE 10
ROUND 1 & 2

2024

PAST PAPER

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PROVERTO EMS OLYMPIAD 2024 – GRADE 10

BUSINESS STUDIES

ROUND ONE

CHOOSE THE MOST CORRECT OPTION FOR QUESTIONS 1 to 30.

BUSINESS ENVIRONMENTS

- The official unemployment rate was 31,9% in the third quarter of 2023. The results of the Quarterly Labour Force Survey (QLFS) indicate that the number of employed persons increased by 399 000 to 16,7 million in the third quarter of 2023 compared to 16,3 million in the second quarter of 2023.

Unemployment is a macro environment issue. How does this affect the market environment?

 - A Increases in revenue as demand increases for goods and services.
 - B Decrease in production as demand increases for goods and services.
 - C Increase in revenue as demand decreases for goods and services.
 - D Decrease in production as demand decreases for goods and services.
- If a global economic downturn were to occur, how might it affect the demand for luxury goods in the South African market?

 - A Increased demand due to exclusivity.
 - B Decreased demand due to reduced consumer spending.
 - C Stable demand as luxury goods are immune to economic fluctuations.
 - D Shift in consumer preferences towards affordable luxury.
- What does the microenvironment of a business primarily focus on?

 - A National economy.
 - B External factors affecting the entire industry.
 - C Internal factors affecting a specific business.
 - D Global market trends.
- What impact would a sudden increase in labour costs in South Africa have on a small local manufacturing company?

 - A Decrease in production efficiency.
 - B Expansion of market share.
 - C Improved product quality.
 - D Decreased competition.
- How might changes in the political landscape of South Africa influence Foreign Direct Investment (FDI)?

 - A Increased FDI due to political instability.
 - B Decreased FDI due to uncertainty.
 - C FDI remains unaffected by political changes.
 - D FDI increases only in specific industries.

6. What could be the consequences for South Africa's macro environment if there is a significant shift towards renewable energy sources in the country?
- A Increased unemployment due to the decline in traditional energy sectors.
 - B Improved environmental sustainability.
 - C Economic growth driven by the renewable energy industry.
 - D Higher inflation rates due to initial transition costs.
7. How can changes in the regulatory framework affect a start-up technology company operating in South Africa?
- A Increased innovation.
 - B Ease of market entry.
 - C Compliance challenges.
 - D Enhanced consumer confidence.
8. Which of the following is an example of a microenvironment factor for a local bakery?
- A National unemployment rate.
 - B Product pricing.
 - C Global economic trends.
 - D International trade policies.
9. What is the main concern of a company when analysing its market environment?
- A Internal operations.
 - B Customer satisfaction.
 - C External factors influencing the industry.
 - D Employee engagement.
10. How can changes in consumer preferences impact a business in the market environment?
- A It has no effect on the business.
 - B It may lead to increased sales.
 - C Adjustments to products or marketing strategies may be required.
 - D It only affects large corporations.
11. What does the macro environment of a country consider?
- A Factors affecting an individual business.
 - B Economic conditions of a specific industry.
 - C Large-scale external factors influencing an entire nation.
 - D Internal factors within a company.

BUSINESS FUNCTIONS

12. What is the primary purpose of the finance function in a business?
- A Manage human resources.
 - B Control and allocate financial resources.
 - C The marketing of products.
 - D Oversee/manage production processes.
13. A company is planning to launch a new product. Which marketing strategy focuses on creating a unique and favourable image for the product in the minds of consumers?
- A Pricing strategy.
 - B Product differentiation.
 - C Cost leadership.
 - D Market penetration.
14. What is the significance of succession planning In the context of talent management?
- A Identifying potential leaders and preparing them for key roles.
 - B Implementing employee training programmes.
 - C Calculating salary structures.
 - D Conducting performance appraisals.
15. The _____ promotes the use of safety equipment in the workplace.
- A OHS
 - B BCEA
 - C LRA
 - D SDA
16. How does ethical marketing contribute to a company's long-term success?
- A By maximizing short-term profits.
 - B By building trust with customers and stakeholders.
 - C By minimising competition.
 - D By avoiding advertising expenses.
17. What does the term “liquidity” refer to In the context of financial planning?
- A Ability to pay short-term debts.
 - B Long-term investment strategy.
 - C Profit margins.
 - D Market share.

BUSINESS SECTORS

18. South Africa is known for its rich natural resources, including gold and diamonds. How might a decline in global demand for these precious minerals impact the country's economy?
- A Increased economic growth due to resource conservation.
 - B Economic downturn with job losses in mining and related industries.
 - C Improved agricultural productivity.
 - D Expansion of the service sector.
19. If South Africa aims to diversify its manufacturing sector, what is a potential benefit of promoting the production of high-tech goods?
- A Increased employment in low-skilled jobs.
 - B Dependence on a single industry.
 - C Enhanced global competitiveness and innovation.
 - D Decline in overall economic output.
20. Choose which of the following sectors contribute the most to the South African GDP.
- A Agriculture
 - B Mining
 - C Manufacturing
 - D Transport
21. What role does technology play in modernising the agricultural sector in South Africa?
- A It hinders agricultural productivity.
 - B It has no impact on agriculture.
 - C It improves efficiency.
 - D It leads to over-reliance on traditional farming methods.
22. What could be the cascading effects on agriculture and mining if South Africa experiences a prolonged drought?
- A Increased crop yields due to reduced water competition.
 - B Decline in agricultural output and disruptions in mining operations.
 - C Enhanced water management practices in both sectors.
 - D Improved irrigation techniques to mitigate the impact.
23. Under which economic activity would intellectual occupations, which are advanced and specialised such as thinking, research, and developing new ideas, fall?
- A Primary
 - B Secondary
 - C Tertiary
 - D Quaternary
24. A micro business has _____
- A less than 10 persons employed.
 - B 10 to 49 persons employed.
 - C 50 to 249 persons employed.
 - D 250 or more persons employed.

ENTREPRENEURSHIP

25. What should an entrepreneur prioritise when faced with conflicting advice from mentors and market research?
- A Rely on mentors' advice as they have more experience.
 - B Trust solely on market research data for objective insights.
 - C Consider both inputs and use critical thinking to make an informed decision.
 - D Delay the decision until a consensus is reached.
26. Why is calculated risk-taking considered an essential trait for successful entrepreneurs?
- A It increases the likelihood of financial failure.
 - B It leads to impulsive decision-making.
 - C It allows for a cautious approach, avoiding any potential loss.
 - D It enables entrepreneurs to seize opportunities and drive growth.
27. Before starting a business, an entrepreneur must draw up a business plan. Which of the following should not be included in a business plan?
- A Marketing plan – describe the target market.
 - B Operations plan – focuses on facilities, manufacturing, and equipment.
 - C Financial plan – the amount of start-up capital needed.
 - D Strategic plan – disclosure of key intellectual property.
28. When faced with funding challenges, what alternative sources can entrepreneurs in South Africa explore?
- A Rely solely on personal savings.
 - B Ignore external funding options to maintain control.
 - C Explore government grants, angel investors, and crowdfunding.
 - D Avoid financial planning altogether.
29. How can effective networking and collaboration help South African entrepreneurs to overcome obstacles?
- A By isolating themselves from other entrepreneurs.
 - B By minimising exposure to diverse perspectives.
 - C By creating a supportive ecosystem, sharing knowledge, and accessing resources.
 - D By avoiding partnerships to maintain complete control.
30. How does embracing diversity and inclusion contribute to the success of entrepreneurial ventures in South Africa?
- A By limiting perspectives and creativity.
 - B By fostering a culture of exclusivity.
 - C By embracing diverse talents, experiences, and perspectives for innovation.
 - D By focusing solely on homogenous markets.

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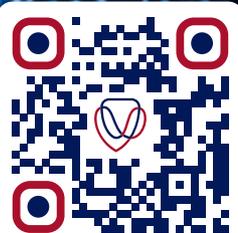
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UFS
STUDENT RECRUITMENT
SERVICES

Subject: Business Studies**Topic: Micro-environment**

South Africa's unemployment rate in the first quarter of 2024 was recorded at 32.9 % and is among the highest in the world.

(<https://www.statssa.gov.za/?p=16312#:~:text=SA%20labour%20market%20unemployment%20%E2%80%93%20Time%20Related%20Underemployment%20in%20the%20SA%20labour%20market,the%20highest%20in%20the%20world.,> accessed 2023/06/08)

1. Unemployment is a macro-environment issue. How does this affect the microenvironment?
 - 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. An employment contract or contract of employment is used in labour law to attribute rights and responsibilities between parties. When the Human Resource Manager writes a new contract, he/she must keep the Basic Conditions of Employment Act in mind. According to this act, what is the minimum wage?
 - A R15.60 per hour
 - B R21.69 per hour
 - C R24.42 per hour
 - D R27.58 per hour

3. State whether each of the following situations represents a strength, a weakness, an opportunity, or a threat for an entrepreneur.
 1. Cholera outbreak in Gauteng.
 2. Skilled employees.
 3. UIF fund in case of unemployment.
 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. What are the types of decisions made by Top management within a business called?
- A Strategic decisions.
 - B Functional decisions.
 - C Operational decisions.
 - D Day-to-day decisions.

Topic: Market environment

The youth remains vulnerable in the labour market, with the first quarter of 2024 results showing that the total number of unemployed youth (15-34 years) increased by 241 000 to 4,9 million while there was an increase of 28 000 in the number of employed youth to 5,6 million during the same period.

(<https://www.statssa.gov.za/publications/P0211/Media%20release%20QLFS%20Q1%202023.pdf>, accessed 2023/06/08)

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 the demand for goods increases.
 - D It does not affect the 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 A culture of mistrust is created between stakeholders in the market.
 - B Customers have come to expect unethical marketing and simply accept it.
 - C A culture of trust is created between businesses and suppliers.
 - D There will be no direct effect on the market environment.
7. Which unethical practice is being transgressed in the picture?
- A Pressure tactics.
 - B Consumer advertising.
 - C Materialism.
 - D Misleading advertising.

8. _____ is an example of a merger.

- A Checkers and UNIQ.
- B Google and Android.
- C Spar and Boxer.
- D Samsung and OPPO.

9. Which legislation addresses unethical marketing?

- A Customer Penalty Act.
- B Consumer Protection Act.
- C Customer Prevention Act.
- D Consumer Penalty Act.

Topic: Macro-environment

10. What was the South African economic growth rate during the first quarter of 2024?

- A 0.1%
- B 0.5%
- C 2.0%
- D 3.1%

11. Variables in the components of the ____ environment will affect the ____ environment and business decisions.

- A macro; micro
- B macro; market
- C market; micro
- D micro; market

12. Which of the following tools is NOT used to analyse any of the various environments?

- A Porters model
- B Decision Tree
- C SWOT analysis
- D PESTLE analysis

13. How might changes in the global economy impact a local business?

- A Increased competition from international firms.
- B Higher employee turnover rates.
- C Greater brand loyalty among consumers.
- D A reduction in government regulations.

14. Which of the following is an example of a social factor in the macro-environment?

- A Inflation rate
- B Population demographics
- C Exchange rate fluctuations
- D Interest rates

15. The infrastructure of a country is:

- A Capital goods
- B Collective goods
- C Consumer goods
- D Producer goods

Topic: Business Sectors

16. Consumers are protected from _____ fixing prices or controlling all the sources of products.

- A Monopolies
- B Redress
- C Product
- D Social

17. Fill in the missing information for the statement below published by STATSSA.

The _____ industries were the major drivers of growth on the supply side of the economy.

- A agriculture and mining
- B banking and retail
- C education and infrastructure
- D manufacturing and finance

18. Which company released the following statement regarding their Corporate Social Responsibility:

“There’s very little reliable data about people with disabilities, and what does exist is incredibly fragmented. This means that their needs are largely invisible to policymakers and mostly ignored by the global community.”

- A Tesla
- B Microsoft
- C Apple
- D Coca-Cola

19. Which of the following statements best explains the interdependence between the primary, secondary, and tertiary sectors of the economy?

- A The secondary sector is independent of the primary and tertiary sectors, and functions without their input.
- B The primary and tertiary sectors are involved in manufacturing, while the secondary sector focuses on services.
- C The tertiary sector generates raw materials used by the primary sector, which are then manufactured by the secondary sector.
- D The primary sector provides raw materials that are processed by the secondary sector, and sold by the tertiary sector.

Topic: Socio-economic issues

20. _____ describes the population of the country in terms of its size and characteristics.
- A Demographics
 - B Social
 - C Cultural
 - D Global
21. Which of the following best describes income inequality?
- A When there is a significant gap between the earnings of the rich and the poor.
 - B When everyone in a society earns the same amount of money.
 - C When all jobs provide the same salary, regardless of the skill required.
 - D When the government sets all wages.
22. Which of the following is a common cause of unemployment in an economy?
- A Technological advancements that replace human labour.
 - B An increase in the education level of the workforce.
 - C A decrease in the working-age population.
 - D An increase in consumer spending.
23. What is a major consequence of rapid urbanisation in developing countries?
- A Increased strain on infrastructure and public services.
 - B Decrease in job opportunities.
 - C Improved living conditions for all citizens.
 - D Lower level of pollution.
24. How can inflation negatively impact the purchasing power of consumers?
- A By reducing the real value of money, making goods and services more expensive for consumers.
 - B By increasing the real value of money, allowing consumers to buy more goods and services.
 - C By causing wages to rise faster than the prices of goods and services.
 - D By decreasing the nominal interest rates on savings, making saving less attractive.

Topic: Forms of Ownership

25. Explain the term "Voetstoots".
- A A sale without a guarantee or warranty making it the buyer's risk.
 - B An unregistered business.
 - C A business that does not pay income tax.
 - D Buying second-hand goods.

Use the extract below to answer Questions 26, 27, and 28.

Alex and Taylor opened their bakery in 2024. They each invested R70 000 in the business and signed a contract defining their respective roles in the bakery. Alex is in charge of the day-to-day operations, and Taylor is in charge of all financial decisions.

26. What would be one advantage to start the business together?
- A Easy to terminate.
 - B Joint decision-making.
 - C Tax rate of 45%.
 - D Limited growth.
27. What form of ownership would be most suitable for this bakery?
- A Public Company
 - B Closed corporation
 - C Partnership
 - D NPO
28. What is the maximum amount of tax payable on the progressive tax system?
- A 45%
 - B 36%
 - C 50%
 - D 40%
29. What would the legal implications be if Alex and Taylor was unable to pay back their debt?
- A Alex and Taylor will go to jail.
 - B Sue will lose her share in the bakery.
 - C Alex and Taylor are jointly and severally liable for all debt.
 - D None of the above.
30. Which one of the following aspects is important for the establishment of the business as a separate legal entity?
- A Limited Liability.
 - B Continuity of existence.
 - C Separation of ownership and control.
 - D All the above.

BUSINESS STUDIES
GRADE 10
ROUND 1 & 2

2023

PAST PAPER

PROVERTO EMS OLYMPIAD 2023 – GRADE 10

BUSINESS STUDIES

ROUND ONE

CHOOSE THE MOST CORRECT OPTION FOR QUESTIONS 1 to 30.

BUSINESS ENVIRONMENTS

1. South Africa's unemployment rate increased by 35,3% in the fourth quarter of 2022. It is the highest unemployment rate since quarterly data became available in 2008.

Unemployment is a macro environment issue. How does this affect the microenvironment?

 - A Increases 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. Variables in the components of the ___ environment will affect the ___ environment and business decisions.

 - A macro; micro
 - B macro; macro
 - C market; market
 - D micro; market
3. A ___ describes the business in full.

 - A project plan
 - B resource plan
 - C business plan
 - D performance plan
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.
5. Should South Africa's consumer inflation rate breach the upper limit of the 3 to 6 % 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 Vision Statement of Spar ____
- A are the accomplishments that the business wants to achieve now.
 - B describes the plan of action to be implemented.
 - C describes where the business would like to be in the future.
 - D combines the factors of production.
7. A large amount of goods found in general retail stores are often imported, thus their profit margins may be largely affected by fluctuations in the exchange rate. When the rand gets stronger, it is most likely that ____
- A profit margins will remain unchanged.
 - B profit margins will increase.
 - C profit margins may shrink.
 - D None of the above.
8. HIV and poverty are a/an _____ issue.
- A political
 - B social
 - C economic
 - D environmental
9. The exchange rate forms part of which environment?
- A Micro
 - B Market
 - C Macro
 - D Internal
10. Organisation and management form part of the _____ environment.
- A internal
 - B external
 - C formal
 - D informal
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. The _____ function is responsible for creating a promotional sales campaign for a business.
- A human capital
 - B administrative
 - C marketing
 - D public relations
13. Which of the following should be used to finance a new factory for a business?
- A Trade credit
 - B Sell shares
 - C Credit card
 - D Overdraft
14. The _____ manager is responsible for creating a well-motivated workforce.
- A financial
 - B human capital
 - C general
 - D administrative
15. The _____ promotes the use of safety equipment in the workplace.
- A OHS
 - B BCEA
 - C LRA
 - D SDA
16. Outsourcing is ____
- A the process of eliminating the threats of the external environment.
 - B getting an external 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. The task of the _____ Department is to draw up the budget to plan the long-term financial needs of the business.
- A Purchasing
 - B Production
 - C Financial
 - D Administration

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 indicates 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.** Businesses in this sector contribute to the GDP and will be recorded.
- A** Formal
 - B** Informal
 - C** Quaternary
 - D** Social
- 22.** Factors that impact living standards and disposable income of communities.
- A** Formal
 - B** Informal
 - C** Social
 - D** Quaternary
- 23.** Which economic activity would intellectual occupations, which are advanced and specialised such as thinking, research, and developing new ideas, form a part of?
- A** Primary
 - B** Secondary
 - C** Tertiary
 - D** Quaternary
- 24.** A micro business would have ___
- A** Less than 10 people employed.
 - B** 10 to 49 people employed.
 - C** 50 to 249 people employed.
 - D** 250 or more people employed.

ENTREPRENEURSHIP

25. An entrepreneur needs 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 at.
- A companies; business
 - B companies; research
 - C customers; business
 - D business; customer
26. An entrepreneur's reward for starting a business is ___
- A profit.
 - B liabilities.
 - C expenses.
 - D risk.
27. Before starting a business, an entrepreneur must draw up a business plan. 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 – the amount of start-up capital needed.
 - D Strategic plan – disclosure of key intellectual property.
28. Identify the following famous creative thinker.



Figure 1:<https://en.wikipedia.org/wiki/>

- A Steve Jobs
 - B Bill Gates
 - C Elon Musk
 - D Mark Zuckerberg
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. The _____ is **the point at which total cost and total revenue are equal**, meaning there is no loss or gain for your small business.
- A break-even point
 - B profit margin
 - C safety margin
 - D solvency point

PROVERTO EMS OLYMPIAD 2023 – GRADE 10

ROUND 2

Subject: Business Studies

Topic: Micro Environment

South Africa's unemployment rate in the first quarter of 2023 was recorded at 32,9% and is among the highest in the world.

([https://www.statssa.gov.za/?p=16312#:~:text=SA%20labour%20market%20unemployment%20E2%80%93%20Time%2DRelated%20Underemployment%20in%20the%20SA%20labour%20market,the%20highest%20in%20the%20world.](https://www.statssa.gov.za/?p=16312#:~:text=SA%20labour%20market%20unemployment%20E2%80%93%20Time%2DRelated%20Underemployment%20in%20the%20SA%20labour%20market,the%20highest%20in%20the%20world.,), accessed 2023/06/08)

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

2. An employment contract or contract of employment is a type of contract used in labour law to attribute rights and responsibilities between parties. When the Human Capital manager compiles a new contract, he/she needs 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 R25.42 per hour

3. Indicate whether each of the following situations represents a strength, a weakness, an opportunity, or a threat for an entrepreneur.
 1. Cholera outbreak in Gauteng.
 2. Skilled employees.
 3. UIF fund in case of unemployment.
 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. Who requires the information to make decisions regarding the future of a business and to steer them toward its vision and mission?
- A Top-level management.
 - B Middle-Level management.
 - C Lower-Level management.
 - D Day-to-day management.

Topic: Market environment

The youth remain vulnerable in the labour market, with the first quarter of 2023 results showing that the total number of unemployed youth (15-34 years) increased by 241 000 to 4,9 million while there was an increase of 28 000 in the number of employed youth to 5,6 million during the same period.

(<https://www.statssa.gov.za/publications/P0211/Media%20release%20QLFS%20Q1%202023.pdf>, accessed 2023/06/08)

5. Unemployment is a macro environment issue. How does this affect the market environment?
- A Less tax is available to 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 illustration below and answer Questions 6 and 7.



Figure 1: <https://study.com>

6. The above illustration 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 unethical practice is being transgressed in the illustration?

- A Pressure tactics
- B Consumer advertising
- C Materialism
- D Misleading advertising

8. _____ is an example of a strategic alliance.

- A Woolworths and WWF
- B Pick n Pay and BP
- C Checkers and Shoprite
- D Samsung and Huawei

9. The SABS is an example of a/an _____.

- A intermediary
- B NGO
- C industry regulator
- D financial institution

Topic: Macro Environment

10. Fill in the missing information for the statement below published in March 2022 on StatsSA.

Looking ahead, real GDP growth is projected at _____ in 2023, reflecting a significant increase in the intensity of power outages, weaker commodity prices, and the external environment.

- A 0.1%
- B 0.5%
- C 2.0%
- D 3.1%

11. The _____ promotes the use of safety equipment in the workplace.

- A OHS
- B BCEA
- C SDA
- D UIF

12. The following tool is used to analyse the macro environment:

- A Porter's model
- B PESTLE analysis
- C SWOT analysis
- D Environmental analysis

13. The _____ nature of the environment creates challenges for the business.

- A complex
- B dynamic
- C multi-faceted
- D All of the above.

14. The infrastructure of a country is:
- A Capital goods
 - B Consumer goods
 - C Collective goods
 - D Producer goods
15. About ___ of the South African adult population has been infected with HIV.
- A 10%
 - B 13.7%
 - C 15%
 - D 20%

Topic: Business Sectors

16. Machines and equipment used during the manufacturing process are _____.
- A Capital goods
 - B Consumer goods
 - C Collective goods
 - D Secondary goods
17. Fill in the missing information for the statement below published by Stats SA.
- The _____ industries were the major drivers of growth on the supply side of the economy.
- A agriculture and mining
 - B banking and retail
 - C education and infrastructure
 - D manufacturing and finance
18. Which company released the following statement regarding their Corporate Social Responsibility?
- “There’s very little reliable data about people with disabilities, and what does exist is incredibly fragmented. This means that their needs are largely invisible to policymakers and mostly ignored by the global community.”
- A Tesla
 - B Microsoft
 - C Apple
 - D Coca-Cola
19. The product is delivered by the supplier just before you need it.
- A SWOT
 - B BSC
 - C RIMS
 - D JIT

Topic: Socio-economic issues

20. A non-profit organisation is known as a/an _____.
- A NGO
 - B SAB
 - C NOG
 - D GNO
21. The availability of water, electricity, transport, and labour within an area is known as _____.
- A infrastructure
 - B capital layout
 - C investment
 - D assets
22. Which one of the following is not a socio-economic issue?
- A Load shedding
 - B Poverty
 - C HIV/AIDS
 - D Unemployment
23. What is considered the leading cause of uneducated youth?
- A Lack of financial resources.
 - B Lack of government policies.
 - C Lack of educational infrastructure.
 - D Lack of parental involvement.
24. Which of the following is a common social impact of war?
- A Displacement of populations.
 - B Economic growth.
 - C Cultural preservation.
 - D Increased access to healthcare.

Topic: Forms of Ownership

25. Choose the correct process of managing a business venture.
- A Identifying an opportunity; Assessment of resources required; Development of a business plan; Managing entrepreneurial venture
 - B Managing entrepreneurial venture; Assessment of resources required; Identifying an opportunity; Development of a business plan.
 - C Assessment of resources required; Identifying an opportunity; Development of a business plan; Managing entrepreneurial venture.
 - D Development of a business plan; Assessment of resources required; Identifying an opportunity; Managing entrepreneurial venture

26. Which one of the following is defined by this statement: The death of the owner of the business will not influence the existence of the business?
- A Solvency
 - B Continuity
 - C Liability
 - D Liquidation
27. Which of the following elements should be considered before the establishment of a business?
- A Contingency Plan
 - B Plan of action
 - C Business Plan
 - D Objective Plan
28. Explain the term "progressive tax".
- A Higher tax rates for those with higher income or more wealth.
 - B The taxpayer's ability to pay.
 - C A business that does not pay income tax.
 - D A lump sum taxes.
29. What is the maximum amount of tax payable by companies?
- A 16%
 - B 23%
 - C 27%
 - D 45%
30. Which of the following means that a person has legal permission to enter into contracts such as partnership agreements?
- A Session
 - B Contractual capacity
 - C Subrogation
 - D Fiduciary capacity

GRADE 10
ROUND 1 & 2

2023 2024 2025

MEMO



ACCOUNTING / REKENINGKUNDE

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

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BUSINESS STUDIES / BESIGHEIDSTUDIES

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| 3. C | 8. B | 13. A | 18. D | 23. D | 28. C |
| 4. A | 9. C | 14. B | 19. B | 24. A | 29. A |
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ECONOMICS / EKONOMIE

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| 4. D | 9. A | 14. A | 19. D | 24. B | 29. D |
| 5. B | 10. A | 15. A | 20. C | 25. A | 30. A |

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2023

GRADE 10 GRAAD

ROUND TWO MEMORANDUM RONDE TWEE

Final Round

Finale Ronde

ACCOUNTING / REKENINGKUNDE

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| 4. D | 9. B | 14. C | 19. C | 24. B | 29. A |
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BUSINESS STUDIES / BESIGHEIDSTUDIES

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| 4. A | 9. C | 14. C | 19. D | 24. A | 29. C |
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ECONOMICS / EKONOMIE

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| 4. B | 9. C | 14. B | 19. A | 24. B | 29. A |
| 5. C | 10. A | 15. B | 20. C | 25. B | 30. C |

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2024

GRADE 10 GRAAD

ROUND ONE MEMORANDUM RONDE EEN

ACCOUNTING / REKENINGKUNDE

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3	A	B	C	D
4	A	B	C	D
5	A	B	C	D

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| 5. C | 10. A | 15. D | 20. C | 25. B | 30. D |

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BUSINESS STUDIES / BESIGHEIDSTUDIES

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2	A	B	C	D
3	A	B	C	D
4	A	B	C	D
5	A	B	C	D

6	A	B	C	D
7	A	B	C	D
8	A	B	C	D
9	A	B	C	D
10	A	B	C	D

11	A	B	C	D
12	A	B	C	D
13	A	B	C	D
14	A	B	C	D
15	A	B	C	D

16	A	B	C	D
17	A	B	C	D
18	A	B	C	D
19	A	B	C	D
20	A	B	C	D

21	A	B	C	D
22	A	B	C	D
23	A	B	C	D
24	A	B	C	D
25	A	B	C	D

26	A	B	C	D
27	A	B	C	D
28	A	B	C	D
29	A	B	C	D
30	A	B	C	D

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

/30

ECONOMICS / EKONOMIE

1	A	B	C	D
2	A	B	C	D
3	A	B	C	D
4	A	B	C	D
5	A	B	C	D

6	A	B	C	D
7	A	B	C	D
8	A	B	C	D
9	A	B	C	D
10	A	B	C	D

11	A	B	C	D
12	A	B	C	D
13	A	B	C	D
14	A	B	C	D
15	A	B	C	D

16	A	B	C	D
17	A	B	C	D
18	A	B	C	D
19	A	B	C	D
20	A	B	C	D

21	A	B	C	D
22	A	B	C	D
23	A	B	C	D
24	A	B	C	D
25	A	B	C	D

26	A	B	C	D
27	A	B	C	D
28	A	B	C	D
29	A	B	C	D
30	A	B	C	D

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

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2024

GRADE 10 GRAAD

ROUND TWO MEMORANDUM RONDE TWEE

FINALE RONDE FINAL ROUND

ACCOUNTING / REKENINGKUNDE

1	A	B	C	D
2	A	B	C	D
3	A	B	C	D
4	A	B	C	D
5	A	B	C	D

6	A	B	C	D
7	A	B	C	D
8	A	B	C	D
9	A	B	C	D
10	A	B	C	D

11	A	B	C	D
12	A	B	C	D
13	A	B	C	D
14	A	B	C	D
15	A	B	C	D

16	A	B	C	D
17	A	B	C	D
18	A	B	C	D
19	A	B	C	D
20	A	B	C	D

21	A	B	C	D
22	A	B	C	D
23	A	B	C	D
24	A	B	C	D
25	A	B	C	D

26	A	B	C	D
27	A	B	C	D
28	A	B	C	D
29	A	B	C	D
30	A	B	C	D

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

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BUSINESS STUDIES / BESIGHEIDSTUDIES

1	A	B	C	D
2	A	B	C	D
3	A	B	C	D
4	A	B	C	D
5	A	B	C	D

6	A	B	C	D
7	A	B	C	D
8	A	B	C	D
9	A	B	C	D
10	A	B	C	D

11	A	B	C	D
12	A	B	C	D
13	A	B	C	D
14	A	B	C	D
15	A	B	C	D

16	A	B	C	D
17	A	B	C	D
18	A	B	C	D
19	A	B	C	D
20	A	B	C	D

21	A	B	C	D
22	A	B	C	D
23	A	B	C	D
24	A	B	C	D
25	A	B	C	D

26	A	B	C	D
27	A	B	C	D
28	A	B	C	D
29	A	B	C	D
30	A	B	C	D

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

/30

ECONOMICS / EKONOMIE

1	A	B	C	D
2	A	B	C	D
3	A	B	C	D
4	A	B	C	D
5	A	B	C	D

6	A	B	C	D
7	A	B	C	D
8	A	B	C	D
9	A	B	C	D
10	A	B	C	D

11	A	B	C	D
12	A	B	C	D
13	A	B	C	D
14	A	B	C	D
15	A	B	C	D

16	A	B	C	D
17	A	B	C	D
18	A	B	C	D
19	A	B	C	D
20	A	B	C	D

21	A	B	C	D
22	A	B	C	D
23	A	B	C	D
24	A	B	C	D
25	A	B	C	D

26	A	B	C	D
27	A	B	C	D
28	A	B	C	D
29	A	B	C	D
30	A	B	C	D

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

/30

NATIONAL HIGH SCHOOL OLYMPIAD

Gr 9 10 11 12

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First Round Gr 10 11 12: 6 May



2026

NASIONALE HOËRSKOOLOLIMPIADE

Gr 9 10 11 12

olympiads@proverto.co.za

Final Round Gr 10 11 12: 29 July
First and Final Round Gr 9:

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
1 THU	1 SUN	1 SUN	1 WED	1 FRI	1 MON	1 WED	1 SAT	1 TUE	1 THU	1 SUN	1 TUE
2 FRI	2 MON	2 MON	2 THU	2 SAT	2 TUE	2 THU	2 SUN	2 WED	2 FRI	2 MON	2 WED
3 SAT	3 TUE	3 TUE	3 FRI	3 SUN	3 WED	3 FRI	3 MON	3 THU	3 SAT	3 TUE	3 THU
4 SUN	4 WED	4 WED	4 SAT	4 MON	4 THU	4 SAT	4 TUE	4 FRI	4 SUN	4 WED	4 FRI
5 MON	5 THU	5 THU	5 SUN	5 TUE	5 FRI	5 SUN	5 WED	5 SAT	5 MON	5 THU	5 SAT
6 TUE	6 FRI	6 FRI	6 MON	6 WED	6 SAT	6 MON	6 THU	6 SUN	6 TUE	6 FRI	6 SUN
7 WED	7 SAT	7 SAT	7 TUE	7 THU	7 SUN	7 TUE	7 FRI	7 MON	7 WED	7 SAT	7 MON
8 THU	8 SON	8 SON	8 WED	8 FRI	8 MON	8 WED	8 SAT	8 TUE	8 THU	8 SUN	8 TUE
9 FRI	9 MON	9 MON	9 THU	9 SAT	9 TUE	9 THU	9 SUN	9 WED	9 FRI	9 MON	9 WED
10 SAT	10 TUE	10 TUE	10 FRI	10 SUN	10 WED	10 FRI	10 MON	10 THU	10 SAT	10 TUE	10 THU
11 SUN	11 WED	11 WED	11 SAT	11 MON	11 THU	11 SAT	11 TUE	11 FRI	11 SUN	11 WED	11 FRI
12 MON	12 THU	12 THU	12 SUN	12 TUE	12 FRI	12 SUN	12 WED	12 SAT	12 MON	12 THU	12 SAT
13 TUE	13 FRI	13 FRI	13 MON	13 WED	13 SAT	13 MON	13 THU	13 SUN	13 TUE	13 FRI	13 SUN
14 WED	14 SAT	14 SAT	14 TUE	14 THU	14 SUN	14 TUE	14 FRI	14 MON	14 WED	14 SAT	14 MON
15 THU	15 SUN	15 SON	15 WED	15 FRI	15 MON	15 WED	15 SAT	15 TUE	15 THU	15 SUN	15 TUE
16 FRI	16 MON	16 MON	16 THU	16 SAT	16 TUE	16 THU	16 SUN	16 WED	16 FRI	16 MON	16 WED
17 SAT	17 TUE	17 TUE	17 FRI	17 SUN	17 WED	17 FRI	17 MON	17 THU	17 SAT	17 TUE	17 THU
18 SUN	18 WED	18 WED	18 SAT	18 MON	18 THU	18 SAT	18 TUE	18 FRI	18 SUN	18 WED	18 FRI
19 MON	19 THU	19 THU	19 SUN	19 TUE	19 FRI	19 SUN	19 WED	19 SAT	19 MON	19 THU	19 SAT
20 TUE	20 FRI	20 FRI	20 MON	20 WED	20 SAT	20 MON	20 THU	20 SUN	20 TUE	20 FRI	20 SUN
21 WED	21 SAT	21 SAT	21 TUE	21 THU	21 SUN	21 TUE	21 FRI	21 MON	21 WED	21 SAT	21 MON
22 THU	22 SUN	22 SUN	22 FRI	22 FRI	22 MON	22 WED	22 SAT	22 TUE	22 THU	22 SUN	22 TUE
23 FRI	23 MON	23 MON	23 THU	23 SAT	23 TUE	23 THU	23 SUN	23 WED	23 FRI	23 MON	23 WED
24 SAT	24 TUE	24 TUE	24 FRI	24 SUN	24 WED	24 FRI	24 MON	24 THU	24 SAT	24 TUE	24 THU
25 SUN	25 WED	25 WED	25 SAT	25 MON	25 THU	25 SAT	25 TUE	25 FRI	25 SUN	25 WED	25 FRI
26 MON	26 THU	26 THU	26 SUN	26 TUE	26 FRI	26 SUN	26 WED	26 SAT	26 MON	26 THU	26 SAT
27 TUE	27 FRI	27 FRI	27 MON	27 WED	27 SAT	27 MON	27 THU	27 TUE	27 FRI	27 FRI	27 SUN
28 WED	28 SAT	28 SAT	28 TUE	28 THU	28 SUN	28 TUE	28 FRI	28 MON	28 WED	28 SAT	28 MON
29 THU	29 SUN	29 SUN	29 WED	29 FRI	29 MON	29 TUE	29 SAT	29 TUES	29 THU	29 SUN	29 TUE
30 FRI	30 MON	30 MON	30 THU	30 SAT	30 TUE	30 MON	30 SUN	30 WED	30 FRI	30 MON	30 WED
31 SAT		31 TUE		31 SUN		31 FRI	31 MON		31 SAT		31 THU

6 Round One 10 11 12

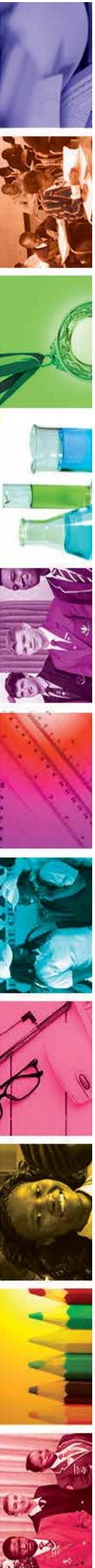
29 Final Round 9 10 11 12

26 Early Bird Entry 9-12

22 Final Entry 10-12

26 Final Entry 9-12

ACCOUNTING BUSINESS STUDIES ECONOMICS EMS UJ FIMO BESIGHEIDSTUDIES REKENINGKUNDE EKONOMIE





Grade 10 11 12

ACCOUNTING * REKENINGKUNDE
 BUSINESS STUDIES * BESIGHEISTUDIES
 ECONOMICS * EKONOMIE
 UJ FIMO Free Optional * Gratis

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PROVERTO Olympiad Organiser

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Email: olympiads@proverto.co.za

WhatsApp: 082 853 5030

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FIRST ROUND 6 MAY

2026

SECOND ROUND 29 JULY

OLYMPIAD ENTRY FORM Gr 10 11 12

SCHOOL DETAILS / SKOOL BESONDERHEDE

Scan and email completed entry forms to: olympiads@proverto.co.za

Name of School:

School Email:

Province: District:

Government School Private School Olympiad Exam Papers 2026 Round 1 & 2 Language Preference English Afrikaans

EDUCATOR DETAILS / ONDERWYSER INLIGTING * All communication will be sent to the educator email provided

Name and Surname: Title:

Subject Taught: Grade:

Educator email: Educator mobile:

EDUCATOR DETAILS / ONDERWYSER INLIGTING

Name and Surname: Title:

Subject Taught: Grade:

Educator email: Educator mobile:

EDUCATOR DETAILS / ONDERWYSER INLIGTING

Name and Surname: Title:

Subject Taught: Grade:

Educator email: Educator mobile:

EDUCATOR DETAILS / ONDERWYSER INLIGTING

Name and Surname: Title:

Subject Taught: Grade:

Educator email: Educator mobile:

Grade 10 11 12 Olympiads: Accounting/Business Studies/Economics
 Rekeningkunde/Besigheidstudies/Ekonomie

EARLY BIRD ENTRY DATE: 26 February 2026

EARLY BIRD ENTRY FEE PER LEARNER PER YEAR: R 100-00

ENTRY FEE PER LEARNER PER YEAR: R 120-00 FINAL ENTRY DATE: 22 April 2026

PROVERTO OLYMPIAD ORGANISER BANK DETAILS:

BANK: FIRST NATIONAL BANK
 ACCOUNT NAME: PROVERTO
 BRANCH NAME: FNB KEYWEST (250655)
 ACCOUNT NUMBER: EFT PAYMENTS: 6279 751 3192 ACCOUNT TYPE: SAVINGS
 ACCOUNT NUMBER: CASH PAYMENTS: 6279 751 3184 ACCOUNT TYPE: CHEQUE
 REFERENCE: SCHOOL NAME



DEPARTMENT OF
 FINANCE AND INVESTMENT
 MANAGEMENT



Grade 10 11 12

ACCOUNTING * REKENINGKUNDE
 BUSINESS STUDIES * BESIGHEISTUDIES
 ECONOMICS * EKONOMIE
 UJ FIMO Free Optional * Gratis

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WhatsApp: 082 853 5030

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FIRST ROUND 6 MAY

2026

SECOND ROUND 29 JULY

OLYMPIAD ENTRY FORM GR 10 11 12

Name of School:

School Email:

TOTAL LEARNERS: Grade 10

Grade 11

Grade 12

TOTAL LEARNERS

4 - IN - ONE OLYMPIAD: 3 SUBJECTS AND UJ FIMO Olympiad (Gr 10 11 12) * Learners may write all the olympiads OR choose their subjects

*Olympiads available in Afrikaans and English

PERMISSION / PERMISSIE

As a participant in the competition, I consent to the sharing of information, given by me, between Proverto (the organiser) and any sponsors of the Olympiad in order to assist me and contact me by email, phone, text or post. (In terms of the POPI Act)

Scan completed entry forms and email to: olympiads@proverto.co.za

LEARNER FIRST NAME	LEARNER SURNAME	GRADE	Mark with an "X"	
1.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
2.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
3.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
4.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
5.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
6.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
7.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
8.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
9.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
10.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
11.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
12.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
13.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
14.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>
15.	<input type="text"/>	<input type="text"/>	Yes, I Agree <input type="checkbox"/>	No, do not share my information <input type="checkbox"/>

TURN PAGE TO ENTER MORE LEARNERS OR COPY THIS PAGE

* There is no limit to the total learners entered per grade/school



Test your knowledge
Your subjects, your choice

2026

Toets jou kennis
Jou vakke, jou keuse

National High School

OLYMPIAD

Gr 9 10 11 12

Nasionale Hoërskool Olimpiade

Subjects:
EMS
ACCOUNTING
BUSINESS STUDIES
ECONOMICS
UJ FIMO Olympiad

Enter for 1 or 2 or all 4 subjects!

ENTRY CLOSING DATES 2026:

26 February 2026 (Early Bird)
22 April (Final deadline)

Vakke:
EBW
REKENINGKUNDE
BESIGHEIDSTUDIES
EKONOMIE
UJ FIMO Olimpiade

Skryf in vir 1 of 2 of al 4 vakke!

Grade 10 11 12

First Round: 6 May | Second Round: 29 July

Grade 9 | One round: 29 July

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or email your request to receive an entry form to:

olympiads@proverto.co.za

Olympiad Entry Fees 2026: Grade 10 11 12

*TOTAL COST for all subjects, both rounds per year
R 100 per learner (Early Bird deadline 26 Feb)
R 120 per learner (Final Deadline 22 April)

Olympiad Entry Fees 2026: Grade 9

R 60-00 per learner (Early Bird deadline 26 Feb)
R 80-00 per learner (Final Deadline 26 June)

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