

## EXCEL BANK (EB)

Excel Bank offers various financial products to prospective clients. The bank conducts an affordability assessment before credit is granted. EB ensures that their clients receive information in an understandable language. They also allow clients to access and challenge their credit records.

2.5.1 Quote TWO consumer rights in terms of the National Credit Act (NCA), 2005 (Act 34 of 2005) from the scenario above. (2)

2.5.2 Discuss the impact of the National Credit Act on businesses. (6)

2.6 Explain overtime as one of the provisions of the Basic Conditions of Employment Act (BCEA), 1997 (Act 75 of 1997). (4)

2.7 Advise businesses on how they could apply the following forces of the Porter's Five Forces model to analyse their position in the market environment:

2.7.1 Power of buyers (4)

2.7.2 Threat/Barriers to new entrants to the market (4)

# Grade Examination Paper Business Study 2014

## Memorandum

**Dominic Wyse, Louise Hayward, Jessica  
Pandya**



## **Grade Examination Paper Business Study 2014 Memorandum:**

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provide insights into what strategies work long term to build the capacity for principled change at the school and system level The book will consider what leaders can do to secure principled school and system improvement which fully embraces diversity equity and equality It will also dispel some myths about reform at scale and challenge some prevailing ideas about educational change that it will be posited are not helping many young people to reach their potential The main argument of the book is that too many school and system improvement initiatives have not paid sufficient attention to equity issues in their pursuit of ever higher achievement and that the net effect of large scale international assessments have been to distract policy makers in ways that have not always benefitted young people The book will use system examples to underpin and exemplify six core ways of re booting the system and generating progress for all It will highlight the implications for school and system leaders

**Great Businessman in the World** Manoj Dole, Successful entrepreneurs inspire other successful entrepreneurs and this list of super successful entrepreneurs has inspired millions Two key characteristics of all successful entrepreneurs are their focus and determination Their success has come as a result of solving problems and making the world a better place Are you looking for the list of most famous entrepreneurs in the world Well you have come to the right place This book contains a list of some of the best entrepreneurs to follow in the modern age We ve also included their net worth favorite quotes and lessons we can all learn from the world s top entrepreneurs Honestly the word entrepreneurship has many definitions From Steve Jobs point of view entrepreneurship is about doing really crazy things to achieve amazing things It s just making a dent in the universe The idea of entrepreneurship primarily revolves around having an idea working on it until it becomes a reality facing daily challenges competing with others in your industry and ultimately increasing the profitability of your business If you want to be a successful entrepreneur you must have a clear vision work hard towards your goals select the right team and be persistent for the next few years After all entrepreneurship is about working extremely hard reaching your goals making a profit and attracting the right customers so that you can survive in the long run A lot has been said about entrepreneurship now let s go straight to the list of some of the best entrepreneurs to follow in 2022 and beyond

[The Mexican American Experience in Texas](#) Martha Menchaca, 2022-01-11 A historical overview of Mexican Americans social and economic experiences in Texas For hundreds of years Mexican Americans in Texas have fought against political oppression and exclusion in courtrooms in schools at the ballot box and beyond Through a detailed exploration of this long battle for equality this book illuminates critical moments of both struggle and triumph in the Mexican American experience Martha Menchaca begins with the Spanish settlement of Texas exploring how Mexican Americans racial heritage limited their incorporation into society after the territory s annexation She then illustrates their political struggles in the nineteenth century as they tried to assert their legal rights of citizenship and retain possession of their land and goes on to explore their fight in the twentieth century against educational segregation jury exclusion and housing covenants It was only in 1967 she shows that the collective pressure placed on the state government by Mexican American and African

American activists led to the beginning of desegregation Menchaca concludes with a look at the crucial roles that Mexican Americans have played in national politics education philanthropy and culture while acknowledging the important work remaining to be done in the struggle for equality

*The Routledge Companion to Teaching Music Composition in Schools*  
Kirsty Devaney, Martin Fautley, Joana Grow, Annette Ziegenmeyer, 2023-08-18

The Routledge Companion to Teaching Music Composition in Schools International Perspectives offers a comprehensive overview of teaching composing from a wide range of countries around the world Addressing the current state of composition pedagogy from primary to secondary school levels and beyond the volume explores issues including different curricular and extracurricular settings cultural aspects of composing aesthetics musical creativity the role of technology and assessment With contributors from over 30 countries this volume encompasses theoretical historical empirical and practical approaches and enables comparisons across different countries and regions Chapters by experienced educators composers and researchers describe in depth the practices taking place in different international locations Interspersed with these chapters interludes by the volume editors contextualize and problematize the teaching and learning of composing music The volume covers a range of contexts including formal and informal those where a national curriculum is mandated or where composing is a matter of choice and a range of types styles and genres of musical learning and music making Providing a wide ranging and detailed review of international approaches to incorporating music composition in teaching and learning this volume will be a useful resource for teachers music education researchers graduate and undergraduate students and all those working with children and young people in composing music



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