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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)

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Patrick R. Delaney, Ray Whittington



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Table of Contents Grade 1business Question Paper For November Essays

1. Understanding the eBook Grade 1business Question Paper For November Essays
 - The Rise of Digital Reading Grade 1business Question Paper For November Essays
 - Advantages of eBooks Over Traditional Books
2. Identifying Grade 1business Question Paper For November Essays
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Grade 1business Question Paper For November Essays
 - User-Friendly Interface
4. Exploring eBook Recommendations from Grade 1business Question Paper For November Essays

- Personalized Recommendations
 - Grade 1business Question Paper For November Essays User Reviews and Ratings
 - Grade 1business Question Paper For November Essays and Bestseller Lists
5. Accessing Grade 1business Question Paper For November Essays Free and Paid eBooks
 - Grade 1business Question Paper For November Essays Public Domain eBooks
 - Grade 1business Question Paper For November Essays eBook Subscription Services
 - Grade 1business Question Paper For November Essays Budget-Friendly Options
 6. Navigating Grade 1business Question Paper For November Essays eBook Formats
 - ePub, PDF, MOBI, and More
 - Grade 1business Question Paper For November Essays Compatibility with Devices
 - Grade 1business Question Paper For November Essays Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Grade 1business Question Paper For November Essays
 - Highlighting and Note-Taking Grade 1business Question Paper For November Essays
 - Interactive Elements Grade 1business Question Paper For November Essays
 8. Staying Engaged with Grade 1business Question Paper For November Essays
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Grade 1business Question Paper For November Essays
 9. Balancing eBooks and Physical Books Grade 1business Question Paper For November Essays
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Grade 1business Question Paper For November Essays
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Grade 1business Question Paper For November Essays
 - Setting Reading Goals Grade 1business Question Paper For November Essays
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Grade 1business Question Paper For November Essays

- Fact-Checking eBook Content of Grade 1business Question Paper For November Essays
- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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