



# GRADE 12

## BUSINESS STUDIES

### TERM 3

# PRELIM EXAMINATION

## PAPER 2

MARKS: 150

TIME: 2 hours

#### INSTRUCTIONS AND INFORMATION

1. This paper consists of THREE sections.

SECTION A: COMPULSORY

SECTION B: Consists of THREE independent questions covering ALL topics.

Answer any TWO questions

SECTION C: Consists of TWO questions covering ALL topics.

Answer any (only) ONE question from this section.

2. Additional answers will not be marked.

3. Take the time allocation into account when answering the questions.

4. Read the instructions for each question carefully and answer only what is required.

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

6. Answer in complete sentences, except in questions where other instructions are given.

7. Use the mark allocation as a guide for the length of questions.

8. Leave a line between answers.

9. Start each question on a new page.

10. Use only blue pen. Answers in pencil will not be marked.

11. Use the table below as a guide for marking and time allocation for each question.

QUESTION	SECTION	MARKS	TIME
1	SECTION A: Short questions, COMPULSORY	30	20 min
2	SECTION B: Three direct / indirect case studies. Answer any TWO questions.	2 x 40 = 80	70 min
3			
4			
5	SECTION C: Essay Questions. Answer ONE question in this section	1 x 40 = 40	30 min
6			
TOTAL		150	2 hours

# Grade12 Business Studies September Memo 2014

**Princeton Review**

The logo for Princeton Review, featuring a red circular graphic with a white center, partially obscured by the light blue bar.

## **Grade12 Business Studies September Memo 2014:**

**The Report: Saudi Arabia 2014** Oxford Business Group,2014-08-18 Home to an estimated 15 9% of the world s proven oil reserves Saudi Arabia is the single largest economy in the Middle East and North Africa According to the Ministry of Finance real GDP grew by 3 8% to 746bn in 2013 While oil income is expected to continue to account for the majority of government revenues for the foreseeable future the non oil sector has expanded significantly in recent decades growing 9 3% in 2013 Indeed while some Western countries may be seeing a return to cautious optimism and leading emerging economies are weighing the potential impact on capital flows of tapering in the US Federal Reserve s quantitative easing programme Saudi Arabia is seeing sustained growth buoyed by high global oil prices and internal investment in its own infrastructure Some 15 years after Saudi Arabia attended the inaugural meeting of G20 countries its key economic indicators make it the envy of many other member states Given the size of Saudi economy within the regional and indeed global market OBG looks in depth at bilateral trade between ASEAN nations and the GCC

**The Budget of the United States Government** United States. Office of Management and Budget,2015 *Appendix, Budget of the United States Government, Fy 2015* Executive Office Of The President,Office of Office of Management and Budget (U.S.),2014-04-15 Presents detailed information on individual programs and appropriation accounts that constitute the budget Includes for each Government department and agency the text of proposed appropriations language budget schedules for each account new legislative proposals and explanations of the work to be performed and the funds needed and proposed general provisions applicable to the appropriations of entire agencies or groups of agencies

**Budget of the United States Government** United States. Office of Management and Budget,2014

**Corruption and Government** Susan Rose-Ackerman,Bonnie J. Palifka,2016-03-07 The second edition of Corruption and Government updates Susan Rose Ackerman s 1999 book to address emerging issues and to rethink old questions in light of new data The book analyzes the research explosion that accompanied the fall of the Berlin Wall the founding of Transparency International and the World Bank s decision to give anti corruption policy a key place on its agenda Time has vindicated Rose Ackerman s emphasis on institutional reform as the necessary condition for serious progress The book deals with routine payoffs and with corruption in contracting and privatization It gives special attention to political corruption and to instruments of accountability The authors have expanded the treatment of culture as a source of entrenched corruption and added chapters on criminal law organized crime and post conflict societies The book outlines domestic conditions for reform and discusses international initiatives including both explicit anti corruption policies and efforts to constrain money laundering

**Corporate Finance Law** Louise Gullifer,Jennifer Payne,2015-10-22 The second edition of this acclaimed book continues to provide a discussion of key theoretical and policy issues in corporate finance law Fully updated it reflects developments in the law and the markets in the continuing aftermath of the Global Financial Crisis One of its distinctive features is that it gives equal coverage to both the equity and debt sides of

corporate finance law and seeks where possible to compare the two This book covers a broad range of topics regarding the debt and equity raising choices of companies of all sizes from SMEs to the largest publicly traded enterprises and the mechanisms by which those providing capital are protected Each chapter analyses the present law critically so as to enable the reader to understand the difficulties risks and tensions in this area of law and the attempts made by the legislature and the courts as well as the parties involved to deal with them This book will be of interest to practitioners academics and students engaged in the practice and study of corporate finance law

*Technological Solutions for Sustainable Business Practice in Asia* Ordóñez de Pablos, Patricia, 2015-05-31 Central Asian countries play a geostrategic role in world economy and politics As a result efforts are being made to establish an effective channel of communication between academic and research institutions policymakers government agencies and individuals concerned with the complexities of Asian business information technologies sustainable development and globalization *Technological Solutions for Sustainable Business Practice in Asia* provides an in depth analysis on Asian economy business and management with a clear international and interdisciplinary approach This comprehensive resource is beneficial for academics PhD students policymakers and government officials

*The Complete Book of Colleges, 2018 Edition* Princeton Review, 2017-07 Includes information on admissions cost financial aid required and recommended admissions criteria cost breakdowns and types of financial aid for 1355 colleges and universities

*Big Government and Affirmative Action* Jonathan Bean, 2014-10-17 David Stockman Ronald Reagan's budget director proclaimed the Small Business Administration a billion dollar waste a rathole and set out to abolish the agency His scathing critique was but the latest attack on an agency better known as the Small Scandal Administration Loans to criminals government contracts for minority fronts the classification of American Motors as a small business Whitewater and other scandals the Small Business Administration has lurched from one embarrassment to another Despite the scandals and the policy failures the SBA thrives and small business remains a sacred cow in American politics Part of this sacredness comes from the agency's longstanding record of pioneering affirmative action Jonathan Bean reveals that even before the Civil Rights Act of 1964 the SBA promoted African American businesses encouraged the hiring of minorities and monitored the employment practices of loan recipients Under Nixon the agency expanded racial preferences During the Reagan administration politicians wrapped themselves in the mantle of minority enterprise even as they denounced quotas elsewhere Created by Congress in 1953 the SBA does not conform to traditional interpretations of interest group democracy Even though the public and Congress favors small enterprise there has never been a unified group of small business owners requesting the government's help Indeed the SBA often has failed to address the real problems of Mom and Pop shop owners fueling the ongoing debate about the agency's viability

**Handbook on Hybrid Organisations** David Billis, Colin Rochester, 2020-02-28 Hybrid Organisations that integrate competing organisational principles have become a preferred means of tackling the complexity of today's societal problems One familiar set of examples are organisations that combine

significant features from market public and third sector organisations Many different groundbreaking approaches to hybridity are contained in this Handbook which brings together a collection of empirical studies from an international body of scholars The chapters analyse and theorise the position of hybrid organisations and have important implications for theory practice and policy in a context of proliferating hybrid forms of organisation

*The Conventions on the Privileges and Immunities of the United Nations and its Specialized Agencies* August Reinisch, Peter Bachmayer, 2016-03-24 The Convention on the Privileges and Immunities of the United Nations and the Convention on the Privileges and Immunities of the Specialized Agencies entered into force more than 60 years ago This Commentary offers for the first time a comprehensive discussion covering both Conventions in their entirety providing an overview of academic writings and jurisprudence for a legal field of particular practical relevance and gives both the academic researcher as well as the practitioner a unique source to understand the complexity of legal issues that the UN its Specialized Agencies their officials Member States representatives and experts face in today's world

**Sustainable Peace in Northeast Asia** Yong-Shik Lee, 2023-09-05 Sustainable Peace in Northeast Asia examines the causes of lasting and complex tensions in the region from underlying political historical military and economic perspectives discusses their historical development and political economic implications for the world and explores possible solutions to build lasting peace The book is unique in that it approaches the topic from the historical perspective of each constituent country in the region Major global powers such as the United States and Russia have also closely engaged in the political and economic affairs of this region through a network of alliances diplomacy trade and investment The book also discusses the influence of these external powers over the crisis their political and economic objectives in the region their strategies and the dynamics that their engagement has created Both South Korea and North Korea have sought reunification of the Korean peninsula which will have a substantial impact on the region The book examines its justification feasibility and effects for the region The book discusses the role of Mongolia in the context of the power dynamics in Northeast Asia A relatively small country in terms of its population Mongolia has rarely been examined in this context Sustainable Peace in Northeast Asia makes a fresh assessment of its potential role

Beyond Reason JP Bernbach, 2016-09-01 Conservatives currently inhabit viewpoints in which waves of criminals are making their way over the Mexican border tax cuts for the rich benefit the middle class and climate change isn't happening Author J P Bernbach dismantles each of these arguments and more presenting a comprehensive and rigorously researched refutation of the right wing

Best Practices in Bibliometrics & Bibliometric Services Juan Ignacio Gorraiz, Rafael Repiso, Nicola De Bellis, Gernot Deinzer, 2022-01-06

**Resources in Education**, 1998 **Federal Register**, 2013-12

*El mundo estudia español. 2018. Traducciones*, Con la intención de acercar el contenido de la publicación El mundo estudia español 2018 a los lectores interesados que no tengan conocimientos básicos o suficientes de español se edita la presente publicación que recoge las traducciones de los capítulos V VI y VII de los informes de los países Las traducciones se han realizado en su gran mayor

a a la lengua oficial o lenguas oficiales de cada pa s y en algunos casos al ingl s por ser lengua de uso habitual en mbitos como el administrativo y el educativo Dentro de cada informe el primero de los cap tulos se centra en la ense anza del espa ol en el sistema educativo de cada pa s a veces en comparaci n con las otras lenguas extranjeras aportando as los datos necesarios que nos ayuden a entender la dimensi n de la presencia del espa ol en los respectivos contextos educativos El segundo cap tulo da cumplida informaci n de todo lo que ata e al desarrollo de las actuaciones y programas de la acci n educativa espa ola en el exterior del Ministerio de Educaci n y Formaci n Profesional adem s de ofrecer informaci n actualizada sobre las iniciativas en torno a la difusi n de la lengua y cultura espa olas que llevan a cabo las Consejer as de Educaci n a trav s de la red de Asesor as t cnicas y Centros de Recursos en muchas ocasiones en colaboraci n con otras instituciones espa olas presentes en esas pa ses Finalmente el ltimo cap tulo recoge las conclusiones en relaci n al contenido de todo el informe

*Congressional Record* United States. Congress,2011 [Consumer Credit and the American Economy](#) Thomas A. Durkin,Gregory Elliehausen,Michael E. Staten,Todd J. Zywicki,2014-07-16 Consumer Credit and the American Economy examines the economics behavioral science sociology history institutions law and regulation of consumer credit in the United States After discussing the origins and various kinds of consumer credit available in today s marketplace this book reviews at some length the long run growth of consumer credit to explore the widely held belief that somehow consumer credit has risen too fast for too long It then turns to demand and supply with chapters discussing neoclassical theories of demand new behavioral economics and evidence on production costs and why consumer credit might seem expensive compared to some other kinds of credit like government finance This discussion includes review of the economics of risk management and funding sources as well discussion of the economic theory of why some people might be limited in their credit search the phenomenon of credit rationing This examination includes review of issues of risk management through mathematical methods of borrower screening known as credit scoring and financial market sources of funding for offerings of consumer credit The book then discusses technological change in credit granting It examines how modern automated information systems called credit reporting agencies or more popularly credit bureaus reduce the costs of information acquisition and permit greater credit availability at less cost This discussion is followed by examination of the logical offspring of technology the ubiquitous credit card that permits consumers access to both payments and credit services worldwide virtually instantly After a chapter on institutions that have arisen to supply credit to individuals for whom mainstream credit is often unavailable including payday loans and other small dollar sources of loans discussion turns to legal structure and the regulation of consumer credit There are separate chapters on the theories behind the two main thrusts of federal regulation to this point fairness for all and financial disclosure Following these chapters there is another on state regulation that has long focused on marketplace access and pricing Before a final concluding chapter another chapter focuses on two noncredit marketplace products that are closely related to credit The first of them debt protection including

credit insurance and other forms of credit protection is economically a complement The second product consumer leasing is a substitute for credit use in many situations especially involving acquisition of automobiles This chapter is followed by a full review of consumer bankruptcy what happens in the worst of cases when consumers find themselves unable to repay their loans Because of the importance of consumer credit in consumers financial affairs the intended audience includes anyone interested in these issues not only specialists who spend much of their time focused on them For this reason the authors have carefully avoided academic jargon and the mathematics that is the modern language of economics It also examines the psychological sociological historical and especially legal traditions that go into fully understanding what has led to the demand for consumer credit and to what the markets and institutions that provide these products have become today

**Bulletin of the Atomic Scientists** ,1995-09

## Reviewing **Grade12 Business Studies Septermber Memo 2014**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is truly astonishing. Within the pages of "**Grade12 Business Studies Septermber Memo 2014**," an enthralling opus penned by a highly acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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