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National Curriculum Statement (NCS)

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This aim of this page is to assist teachers, learners, parents, subject advisors and other interested parties with teaching and learning of Consumer Studies in high schools. Last year (2014) was the first year of CAPS implementation at grade 12 level. Consumers Studies achieved a pass rate of 98,2 % and a national average of 49.8%. Well done to all the teachers and the class of 2014. This is indeed an achievement to be proud of. However the challenge is too now improve on the achievement in ...

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memo) Consumer Studies. Grade 12. 2019. Afrikaans.

Past Exam Papers for: Consumer Studies; Grade 12;
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Consumer Studies is a subject consisting of two components, i.e. practical and theoretical. You must make sure that you achieve good marks in both components.

Subject Requirements You will need the following: À Textbook À Calculator À

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Rough-work book

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Meat Analogs: Challenges and Perspectives provides an overview on the subject that is followed by an inventory of research perspectives to highlight the importance of issues and research relating to meat analogs. It explores the severe demographic, ecological, and economic and sociological constraints and uncertainties that exist in the allocation of food production resources. Alternative solutions, in particular meat substitutes, aka, meat analogs or mock-meats are discussed, as are dietary patterns and the control of markets. Provides an overview on the subject Proposes an inventory of research perspectives Highlights the importance of the issues and identifies avenues of research

Consumer Science and Strategic Marketing: Case Studies in the Traditional Food Sector aims to close the gap between academic researchers and industry professionals through real world scenarios and field-based research. The book explores how consumer and sensory science has been implemented in the food industry for achieving the following strategic aims: rejuvenating product image, shaping new market places, achieving market differentiation and geographical diffusion, achieving customer loyalty, promoting traditional features of the product and defining product positioning in competitive environment. There is an emerging demand from food industry professionals and undergraduate and postgraduate

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students who attend business and agricultural studies courses who want to gain practical information through real cases and field-based research. This book aims to answer the following questions, amongst others: How research in the field of consumer science became relevant for marketing strategies?, Which tangible economic and financial outcomes have been obtained by the joint work of sensory scientists, researchers in marketing field and food business professionals?, and which communication methods and practices have been relevant to make the most of R&D in the food industry? Through case studies, successful examples and practices are provided, with newer inputs for further theoretical investigation given. Both current and future professionals in the food industry will gain insights that can be used in their business environment. Bridges the gap between scholars and practitioners in understanding consumers in the traditional food sector Allows scientists and professionals to make the most of R&D outcomes Advances consumer science research to address business problems in the food industry

Consumer law, particularly consumer credit law, is characterised by increasingly complex regulation in Western economies. Reacting to the Global Financial Crisis, governments in the UK, the EU, Australia, New Zealand and the United States have adopted new laws dealing with consumer credit, responsible lending, consumer guarantees and unfair contracts. Drawing together authors from all of these jurisdictions, this book analyses and evaluates these initiatives, and makes predictions as to their likely success and possible flaws.

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This book charts the difficulties encountered by vulnerable consumers in their access to justice, through the contributions of prominent authors (academic, practitioners and consultants) in the field of consumer law and access to justice. It demonstrates that despite the development of ADR, access to justice is still severely lacking for the vulnerable consumer. The book highlights that a broad understanding of access to justice, which encompasses good regulation and its public enforcement, is an essential ingredient alongside access to the mechanisms of traditional private justice (courts and ADR) to protect the vulnerable consumer. Indeed, many of the difficulties are linked to normative obstacles and lack of access to justice is primarily a vulnerability in itself that can exacerbate existing ones. In addition, because it may contribute to 'pushing' already vulnerable consumers into social exclusion it is not simply about economic justice but also about social justice. The book shows that lack of access to justice is not irreversible nor is it necessarily linked to consumer apathy. New technologies could provide solutions. The book concludes with a plea for developing 'inclusive' justice systems with more emphasis on public enforcement alongside effective courts systems to offer the vulnerable with adequate means to defend themselves. This book will be suitable for both students and practitioners, and all those with an interest in the justice system.

Organisations continually use integrated marketing communications to achieve a competitive advantage and meet their marketing objectives. This 5th edition of

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Integrated Marketing Communications emphasises digital and interactive marketing, the most dynamic and crucial components to a successful IMC campaign today. Incorporating the most up-to-date theories and practice, this text clearly explains and demonstrates how to best select and co-ordinate all of a brand's marketing communications elements to effectively engage the target market. Chapters adopt an integrative approach to examine marketing communications from both a consumer's and marketer's perspective. With a new chapter on digital and social marketing addressing the development of interactive media in IMC and new IMC profiles featuring Australian marketer's, along with a wide range of local and global examples including: Spotify, Pandora, Snapchat, Palace Cinemas, Woolworths, KFC, Old Spice, Telstra, Colgate and QANTAS, this text has never been so relevant for students studying IMC today. Each new copy of the text also offers 12 month access to a wealth of student online revision and learning tools: CourseMate Express + Search me! Marketing. Unique to the text is a series of new student and instructor IMC videos showing students how key objectives in IMC theory are applied by real businesses.

As consumer markets have developed and become more crowded and competitive, so brands have become more important in enabling consumers to make informed choices. This book shows how children become engaged with brands and understand what they mean, and how their relationship with brands changes over time as they mature as consumers. It sets this development against the changes that have

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occurred in styles of brand promotion in the digital world where more subtle ways of reaching consumers have been developed by brand marketers. Children become aware of brands from an early age. Even before they start school, they can recognise brand names and ask for brands by name. The meaning of brands to children can vary dramatically with age. As with other aspects of consumer socialisation, children's initial orientation towards brands occurs at a superficial level because their level of cognitive development does not allow them to understand deeper-seated symbolic meanings of brands. Children's understanding of brands and the relationships they have with them may also be influenced by the new promotional techniques developed by marketers. Children's recognition of advertisements depends upon being able to identify specific features which signal a persuasive message. In the online world of social media and computer games, the presence of brands may not be recognized as 'advertising' and so the usual learned defenses against persuasion are not triggered. This could place young consumers at a disadvantage. This phenomenon has raised important questions for parents, educators and marketing regulators and these are addressed in this book through reference to the latest research and writings from around the world.

Taming the Fringe analyses the regulation and evolution of two credit products that were, and remain, vital to the working poor. Policymakers have struggled with pawnbroking and moneylending because they raise broader issues pertaining to poverty, capitalism and financial regulation. The values of easily accessible credit and

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financial independence compete with society ' s desire to protect people from predatory loans. Policymakers have pondered whether regulation can lower costs without reducing access for those most in need of small cash loans. Can government policy protect borrowers while also providing sufficient profit for lenders? The many attempts at doing so reveal the difficulty of safeguarding the needs of people who have experienced financial trouble before seeking a loan. *Taming the Fringe* is the first extended study of the payday lending and pawnbroking markets in Britain, and the only one to examine over 160 years of financial results and market data. This work explains why small-value lenders have generated such passionate debate, even being described as the devil incarnate. It adds to our knowledge of fringe banking and the evolving role of financial regulation to protect the working poor. Since 1870, pawnbrokers and moneylenders have actively shaped regulation – a viewpoint the existing literature does not address adequately. This work contributes to the scholarly and policy dialogue on financial inclusion, working-class poverty and the development and legitimacy of fringe lending. This book analyses the motivation, content and outcome of critical regulatory episodes that have shaped fringe banking. While historians have written volumes about consumer credit, few have analysed why elite policymakers have sought to protect the working poor from some credit markets. This work demonstrates that, across time, conflicting views on poverty and liberal economic theory have, to varying degrees, influenced how the government has protected the working poor, and will be of interest to financial and economic historians.

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Consumer out-of-court redress in the European Union is experiencing a significant transformation; indeed the current changes are the most important that have occurred in the history of the EU. This is due to the recent implementation of the Alternative Dispute Resolution (ADR) Directive 2013/11/EU and the Online Dispute Resolution (ODR) Regulation (EU) 2013/524. The Directive ensures the availability of quality ADR schemes and sets information obligations on businesses, and the Regulation enables the resolution of consumer disputes through a pan European ODR platform. The New Regulatory Framework for Consumer Dispute Resolution examines the impact of the new EU law in the field of consumer redress. Part I of the volume examines the new European legal framework and the main methods of consumer redress, including mediation, arbitration, and ombudsman schemes. Part II analyses the implementation of the ADR Directive in nine Member States with very different legal cultures in consumer redress, namely: Belgium, Ireland, Italy, Germany, France, Portugal, Spain, the Netherlands and the UK, as well as the distinct approach taken in the US. Part III evaluates new trends in consumer ADR (CDR) by identifying best practices and looking at future trends in the field. In particular, it offers a vision of the future of CDR which is more than a mere dispute resolution tool, it poses a model on dispute system design for CDR, it examines the challenges of cross-border disputes, it proposes a strategy to promote mediation, and it identifies good practices of CDR and collective redress. The book concludes by calling for the mandatory participation of traders in CDR.

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This incisive book gives a comprehensive overview of the regulation of consumer credit in both the US and the UK. It covers policy, procedure and the dynamics of the consumer credit relationship to advocate for a balanced approach in achieving more effective consumer protection.

This book advances the emerging of a new sub-field of study, the law of consumer redress, which encompasses the various dispute resolution processes for consumers, their regulations, and best practices. The book argues that the institutionalisation of alternative dispute resolution (ADR) bodies are expanding their functions beyond dispute resolution, as they are increasingly providing a public service for consumers that complements, and often replaces, the role of the courts. Although the book focuses on ADR, it also analyses other redress methods, including public enforcement, court adjudication and business internal complaints systems. It proposes a more efficient rationalisation of certified redress bodies, which should be better co-ordinated and accessible through technological means. Accordingly, the book calls for greater integration amongst redress methods and offers recommendations to improve their process design to ensure that, inter alia, traders are encouraged to participate in redress schemes, settle early meritorious claims and comply with outcomes.

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