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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)

2014 March Grade 12 Business Studies Essays

Dominic Burbidge



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Essays in Economic and Business History ,2016 African Parliaments, Do They Need a New Trained for Public Affairs? Ahmed Ceegaag,2022-05-25 African Youngest of those States must study why do those States Rwanda Somalia and Democratic Republic of Congo Sierra Leone Liberia South Sudan and Mauritania Chad get Civil Wars Then you are acting anything but discovered land of the Civil War of 1991 Then we are going to created parties Chief of Parties and do I used to work for the former Somalia President Mohamed Siyad Barre government Then he died State of Nigeria around 2005 African youngest will need new groups such as African Democratic Party African Republic Party and African Youth Party They will be changed in 2030 to 2050 they got guns and clashed Youngest and no Party No good Politician and argument each other Right now fighting with the African Civil Right Movement and Corruption Leaders are against each other They have leadership in poorest government but they are Central provinces According to Holy Quran 1 They ask you about the bounties Say The bounties are for Allah and the Messenger So be mindful of Allah and settle your differences and obey Allah and His Messenger if you are believers surah al anfal 1 2 Allah has promised you one of the two groups that it would be yours but you wanted the unarmed group to be yours Allah intends to prove the truth with His words and to uproot the disbelievers surah al anfal 7 3 We sent Noah to his people He said O my people Worship Allah you have no god other than Him I fear for you the punishment of a tremendous Day surah al raaf 59 4 The arrogant elite among his people said O Shuaib We will evict you from our town along with those who believe with you unless you return to our religion He said Even if we are unwilling surah al raaf 88 5 We would be fabricating falsehood against Allah if we were to return to your religion after Allah has saved us from it It is not for us to return to it unless Allah our Lord wills Our Lord embraces all things in knowledge In Allah we place our trust Our Lord decide between us and our people in truth for You are the Best of Deciders surah al raaf 89 6 And when they despaired of him they conferred privately Their eldest said Don t you know that your father received a pledge from you before Allah and in the past you failed with regard to Joseph I will not leave this land until my father permits me or Allah decides for me for He is the Best of Deciders surah yusuf 80 The SDP SRP and SYP will go forward from federalist factions in the state to State They can oppose the new politician and States It will need to work on development check and balances Since independence days in 1960s African used to work with them The parties favored stating right and authoritarian independence to the constitution and they opposed a national party in the future These parties will be starting peace as well as other interests Somalis Democratic Party willingly ascended to power of states and Somalia in the election of 2000 However SDP SRP and SYP will be working on politician Non organization that typically looks to influence State government Many parties usually nominated and failed good leaders their own candidates themselves and they were trying to get a seat in the government in the politicians office This party did not have participated in the election campaign in the 2000 after Carto meeting they came out but new led by the party has education outreach of the country New parties will protest action

in the party or make disagreement between them

Negotiating at Work Deborah M. Kolb, Jessica L. Porter, 2015-01-27

Understand the context of negotiations to achieve better results Negotiation has always been at the heart of solving problems at work Yet today when people in organizations are asked to do more with less be responsive 24 7 and manage in rapidly changing environments negotiation is more essential than ever What has been missed in much of the literature of the past 30 years is that negotiations in organizations always take place within a context of organizational culture of prior negotiations of power relationships that dictates which issues are negotiable and by whom When we negotiate for new opportunities or increased flexibility we never do it in a vacuum We challenge the status quo and we build out the path for others to negotiate those issues after us In this way negotiating for ourselves at work can create small wins that can grow into something bigger for ourselves and our organizations Seen in this way negotiation becomes a tool for addressing ineffective practices and outdated assumptions and for creating change Negotiating at Work offers practical advice for managing your own workplace negotiations how to get opportunities promotions flexibility buy in support and credit for your work It does so within the context of organizational dynamics recognizing that to negotiate with someone who has more power adds a level of complexity The is true when we negotiate with our superiors and also true for individuals currently under represented in senior leadership roles whose managers may not recognize certain issues as barriers or obstacles Negotiating at Work is rooted in real life cases of professionals from a wide range of industries and organizations both national and international Strategies to get the other person to the table and engage in creative problem solving even when they are reluctant to do so Tips on how to recognize opportunities to negotiate bolster your confidence prior to the negotiation turn asks into a negotiation and advance negotiations that get stuck A rich examination of research on negotiation conflict management and gender By using these strategies you can negotiate successfully for your job and your career in a larger field you can also alter organizational practices and policies that impact others

The Digital Banal Zara Dinnen, 2018-01-02 Contemporary culture is haunted by its media Yet in their ubiquity digital media have become increasingly banal making it harder for us to register their novelty or the scope of the social changes they have wrought What do we learn about our media environment when we look closely at the ways novelists and filmmakers narrate and depict banal use of everyday technologies How do we encounter our own media use in scenes of waiting for e mail watching eBay bids programming as work and worrying about numbers of social media likes friends and followers Zara Dinnen analyzes a range of prominent contemporary novels films and artworks to contend that we live in the condition of the digital banal not noticing the affective and political novelty of our relationship to digital media Authors like Jennifer Egan Dave Eggers Sheila Heti Jonathan Lethem Gary Shteyngart Colson Whitehead Mark Amerika Ellen Ullman and Danica Novgorodoff and films such as *The Social Network* and *Catfish* critique and reveal the ways in which digital labor isolates the individual how the work of programming has become an operation of power and the continuation of the Californian ideology which has folded the radical into the rote and the imaginary into the

mundane The works of these writers and artists Dinnen argues also offer ways of resisting the more troubling aspects of the effects of new technologies as well as timely methods for seeing the digital banal as a politics of suppression Bridging the gap between literary studies and media studies The Digital Banal recovers the shrouded disturbances that can help us recognize and antagonize our media environment

Popular Culture and Foreign Policy Umut Yukarı, 2023-01-24 This book argues that as a popular text the Turkish television series Valley of the Wolves Ambush functions as a site for consent production for foreign policies formed by the AKP within the last decade through a process of reproduction of state identities ideologies and discourses at the level of narrative This book positions its argument in two fields Turkish Foreign Policy TFP studies and Popular Culture and World Politics within the larger International Relations context It is interdisciplinary in nature as it also makes use of theories around popular culture It advances works within these fields by focusing on a particular national context and offer an original analysis on Turkey While doing so it employs discourse analysis It also teases out some of the complexities of the nature and implications of representation of the TFP by using critical reception Together with an analysis of the critical reception of the television series political discourses around foreign policy is examined in line with the ways in which these policies are depicted and reproduced by the series This leads to an intertextual reading of Turkish state identity and security imaginary and a critical examination of the TFP in the last decade from a Constructivist perspective

The Television Will Be Revolutionized, Second Edition Amanda D Lotz, 2014-09-19 Incredibly prescient the revised edition updates its account to reflect an age when Hulu Netflix and Amazon are now competing for Emmy and Peabody Awards Henry Jenkins coauthor of Spreadable Media Creating Meaning and Value in a Networked Culture Many proclaimed the end of television in the early years of the twenty first century as capabilities and features of the boxes that occupied a central space in American living rooms for the preceding fifty years were radically remade In this revised second edition of her definitive book Amanda D Lotz proves that rumors of the death of television were greatly exaggerated and explores how new distribution and viewing technologies have resurrected the medium Shifts in the basic practices of making and distributing television have not been hastening its demise but redefining what we can do with it what we expect from it how we use it in short revolutionizing it Television as both a technology and a tool for cultural storytelling remains as important today as ever but it has changed in fundamental ways The Television Will Be Revolutionized provides a sophisticated history of the present examining television in what Lotz terms the post network era while providing frameworks for understanding the continued change in the medium The second edition addresses adjustments throughout the industry wrought by broadband delivered television such as Netflix YouTube and cross platform initiatives like TV Everywhere as well as how technologies such as tablets and smartphones have changed how and where we view Lotz begins to deconstruct the future of different kinds of television exploring how prized content live televised sports and linear viewing may all be television but very different types of television for both viewers and producers Through interviews with those working in the

industry surveys of trade publications and consideration of an extensive array of popular shows Lotz takes us behind the screen to explore what is changing why it is changing and why the changes matter A thorough and engaging analysis Velvet Light Trap Thick with trade facts and figures Popular Communication

The Shadow of Kenyan Democracy Dominic Burbidge, 2016-03-09 Why has democracy failed to reduce corruption in Kenya Framing the challenge in game theoretical terms Dominic Burbidge examines how mutual expectations between citizens dictate the success or failure of political reforms Since 1992 Kenya has conducted multiparty elections with the hope of promoting accountability and transparency in government This is being undermined by ongoing corruption and an increasingly centralised state response to terrorism Providing a nuanced assessment of democracy's difficult road in Kenya Burbidge discusses the independent role being played by widespread social expectations of corruption Through tracking average views of the average person it is possible to identify a threshold beyond which society suffers mutually reinforcing negative social expectations This trend is the shadow of Kenyan democracy and must be treated as a policy challenge on its own terms before institutional reforms will be successful

Class, Inequality and Community Development Shaw, Mae, Mayo, Marjorie, 2016-09-06 With inequality continuing to be an incredibly salient political and social issue this book on the part it plays in community development could not be more timely Arguing strenuously that class analysis should be central to any discussion of the potential benefits of community development because otherwise development can simply mask the underlying causes of inequality the book brings together contributors from a wide range of backgrounds to explore the ways that an understanding of class can offer a new path in the face of increasing social polarization

Saving Capitalism Robert Reich, 2016-06-02 A very good guide to the state we're in Paul Krugman New York Review of Books A well written thought provoking book by one of America's leading economic thinkers and progressive champions Huffington Post Do you recall a time when the income of a single schoolteacher or baker or salesman or mechanic was enough to buy a home have two cars and raise a family Robert Reich does in the 1950s his father sold clothes to factory workers and the family earned enough to live comfortably Today this middle class is rapidly shrinking American income inequality and wealth disparity is the greatest it's been in eighty years As Reich who served in three US administrations shows the threat to capitalism is no longer communism or fascism but a steady undermining of the trust modern societies need for growth and stability With an exclusive chapter for Icon's edition *Saving Capitalism* is passionate yet practical sweeping yet exactly argued a revelatory indictment of the economic status quo and an empowering call to action

Media Crossroads Paula J. Massood, Angel Daniel Matos, Pamela Robertson Wojcik, 2021-02-08 The contributors to *Media Crossroads* examine space and place in media as they intersect with sexuality race ethnicity age class and ability Considering a wide range of film television video games and other media the authors show how spaces from the large and fantastical to the intimate and virtual are shaped by the social interactions and intersections staged within them The highly teachable essays include analyses of media representations of urban life and gentrification the

ways video games allow users to adopt an experiential understanding of space the intersection of the regulation of bodies and spaces and how style and aesthetics can influence intersectional thinking Whether interrogating the construction of Portland as a white utopia in Portlandia or the link between queerness and the spatial design and gaming mechanics in the Legend of Zelda video game series the contributors deepen understanding of screen cultures in ways that redefine conversations around space studies in film and media Contributors Amy Corbin Desir e J Garcia Joshua Glick Noelle Griffis Malini Guha Ina Rae Hark Peter C Kunze Paula J Massood Angel Daniel Matos Nicole Erin Morse Elizabeth Patton Matthew Thomas Payne Merrill Schleier Jacqueline Sheean Sarah Louise Smyth Erica Stein Kirsten Moana Thompson John Vanderhoef Pamela Robertson Wojcik

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