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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)
- Explain overtime as one of the provisions of the Basic Conditions of Employment Act (BCEA), 1997 (Act 75 of 1997).
- 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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- 1. Understanding the eBook Business Studies Grade 1exam Papers 2011
 - The Rise of Digital Reading Business Studies Grade 1exam Papers 2011
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Business Studies Grade 1exam Papers 2011
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - $\circ\,$ Features to Look for in an Business Studies Grade 1exam Papers 2011
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Business Studies Grade 1exam Papers 2011
 - Personalized Recommendations
 - Business Studies Grade 1exam Papers 2011 User Reviews and Ratings
 - Business Studies Grade 1exam Papers 2011 and Bestseller Lists
- 5. Accessing Business Studies Grade 1exam Papers 2011 Free and Paid eBooks
 - Business Studies Grade 1exam Papers 2011 Public Domain eBooks

- Business Studies Grade 1exam Papers 2011 eBook Subscription Services
- Business Studies Grade 1exam Papers 2011 Budget-Friendly Options
- 6. Navigating Business Studies Grade 1exam Papers 2011 eBook Formats
 - ePub, PDF, MOBI, and More
 - Business Studies Grade 1exam Papers 2011 Compatibility with Devices
 - Business Studies Grade 1exam Papers 2011 Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - o Adjustable Fonts and Text Sizes of Business Studies Grade 1exam Papers 2011
 - Highlighting and Note-Taking Business Studies Grade 1exam Papers 2011
 - Interactive Elements Business Studies Grade 1exam Papers 2011
- 8. Staying Engaged with Business Studies Grade 1exam Papers 2011
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Business Studies Grade 1exam Papers 2011
- 9. Balancing eBooks and Physical Books Business Studies Grade 1exam Papers 2011
 - \circ Benefits of a Digital Library
 - o Creating a Diverse Reading Collection Business Studies Grade 1exam Papers 2011
- 10. Overcoming Reading Challenges
 - o Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Business Studies Grade 1exam Papers 2011
 - Setting Reading Goals Business Studies Grade 1exam Papers 2011
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Business Studies Grade 1exam Papers 2011
 - Fact-Checking eBook Content of Business Studies Grade 1exam Papers 2011
 - 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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