



**EXTERNAL INTEGRATED SUMMATIVE ASSESSMENT
EXEMPLAR EXAM**

CANDIDATE INFORMATION

SURNAME													
NAMES													
ID NUMBER													
EISA REGISTRATION NUMBER													
ASSESSMENT CENTRE													
ASSESSMENT CENTRE ACCREDITATION NUMBER													

QUALIFICATION INFORMATION

QUALIFICATION TITLE	Occupational Certificate: Real Estate Agent
SAQA ID	118714
NQF LEVEL	04
CREDITS	150
DURATION	180 minutes
TOTAL MARKS	250
PASS MARK	125
DATE OF EISA	

GENERAL EISA RULES

- a) Candidates are **ONLY** allowed to use the **EISA BOOKLETS** supplied.
- b) Candidates can **ONLY** use a **BLACK PEN** for their answers.
- c) Candidates to ensure that their **NAMES, SURNAMES** and **EISA** registration numbers appear on the front of their **EISA** booklet.
- d) This is a closed-book examination. Therefore, no other materials or belongings are to be brought into the assessment centre. Should you bring any other materials or belongings into the assessment centre, you will be required to leave such at the front of the assessment centre examination room. The assessment centre will not be held liable for any loss or damage to property brought into the assessment centre examination room.
- e) All **EISA** booklets must be handed back to the invigilator intact. No paper may be torn off from the **EISA** booklet. The removal of EISA booklets from the examination room is prohibited.
- f) Candidates may use a calculator in this **EISA**.
- g) Unless this is an online examination where access to a computer will be made available to you, the use of any communication devices, including smart watches, cell phones, tablets, iPads, headphones and laptops, are prohibited.
- h) All cell phones are to be switched off for the duration of the **EISA**.
- i) The invigilator will not assist you with the explanation of questions related to the **EISA**.
- j) Candidates are prohibited from conversing in any manner with other students.
- k) Candidates may not leave the examination venue within one hour of the start of the examination and in the last 10 minutes of the allotted examination period.
- l) Candidates who are found to be disruptive and unruly in the assessment centre will be requested to leave the assessment centre by the invigilator.

I HEREBY CONFIRM THAT I HAVE READ THE ABOVE EISA RULES AND DECLARE THAT I UNDERSTAND AND ACCEPT THE RULES

CANDIDATE SIGNATURE

INSTRUCTIONS TO CANDIDATES

1. This question paper consists of 6 questions:
 - Question 1 (50 marks)
 - Question 2 (50 marks)
 - Question 3 (38 marks)
 - Question 4 (28 marks)
 - Question 5 (50 marks)
 - Question 6 (34 marks)
2. Candidates must complete all questions in this EISA.
3. Read ALL the instructions carefully and take particular note of what is required.
4. Should you require additional space to complete your answer, please request additional paper from your invigilator. Ensure that you indicate your name, surname and EISA registration number at the top of the additional paper. Also ensure that the question number is clearly marked on your additional paper.
5. Number the answers correctly according to the numbering system used in this question paper.
6. Use the mark allocation and nature of each question to determine the length and depth of an answer.
7. Pay special attention to spelling and sentence construction.
8. Write neatly and legibly.

Question 1

1.1 a) A developer is constructing 100 entry-level homes targeted at first-time buyers. The interest rate has increased, and financial institutions have tightened lending criteria. Meanwhile several similar comparable developments are underway in the same area.

1.1.1 Based on current trends in industry supply and demand, list and explain 5 risk factors in the scenario above. **(5)**

1.1 b) An investor purchases 10 coastal apartments for short-term rentals. The tourism market is recovering slowly, and new municipal by-laws are tightening short-term letting regulations.

1.1.2 Based on current trends on industry supply and demand, list and explain 5 factors that influence changes in market trends. **(5)**

1.2 A property practitioner sells rural smallholdings to lifestyle buyers. Remote work and demand for sustainable living are increasing, but buyers are concerned about maintenance and connectivity.

1.2.1 From the scenario above list 5 trends and strategies in response to the relevant market.

(Hint: For each trend, list a relevant strategy)

(10)

1.3 A seller verbally accepts an offer but refuses to sign the written Offer to Purchase (OTP).

1.3.1 Apply legislative and regulatory frameworks impacting transactions. Identify 5 and discuss inconsistencies that may impact transactions outside the legislative and regulatory framework.

(10)

1.4 A tenant signs a 15-year commercial lease for a warehouse. The agreement must be registered.

1.4.1 Multiple Choice Questions

1.4.1.1 What makes the lease legally valid beyond 10 years? (1)

- A) Verbal consent
- B) Notarised statement
- C) Registration in Deeds Office
- D) Letter of intent

1.4.1.2 Who is responsible for registering the lease? (1)

- A) Tenant
- B) Municipality
- C) Conveyancer or notary
- D) Estate property practitioner

1.4.1.3 What must the lease agreement include? (1)

- A) Property description and term
- B) Rates clearance
- C) Mandate
- D) Environmental report

1.4.1.4 What document confirms registration? (1)

- A) Registered title deed
- B) Deeds registry extract
- C) Lease certificate
- D) OTP

1.4.1.5 Who pays for the long-term lease registration? (1)

- A) Landlord
- B) PPRA
- C) Negotiable between parties
- D) Municipality

1.4.1.6 What rights does registration of the lease provide? (1)

- A) Ownership
- B) Bond security
- C) Real right enforceable against third parties
- D) FFC

1.4.1.7 What contract forms the basis for registration? (1)

- A) Power of attorney
- B) Lease agreement
- C) OTP
- D) Title deed

1.4.1.8 What document verifies the tenant's legal identity? (1)

- A) Zoning certificate
- B) FICA documents
- C) Rates invoice
- D) NHBRC registration

1.4.1.9 What if the lease is not registered? (1)

- A) It becomes a sale
- B) It is only enforceable between parties
- C) It is void
- D) It becomes monthly

1.4.1.10 What certificate must still be valid for the practitioner to handle the lease? (1)

- A) SAPS clearance
- B) Title deed
- C) Fidelity Fund Certificate
- D) COC

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1.5 A seller asks you to structure the sale to show a lower price to reduce transfer duty.

1.5.1 List 10 suspicious transactory activities that violate Transfer Duty Act in the scenario. **(10)**

SUB- TOTAL: 50 marks

Question 2

2.1 Nomsa, a full-status property practitioner at City Nest Realty, facilitated the sale of a residential home in Cape Town. During the process, she:

- Did not provide a mandatory disclosure form before the buyer signed the offer to purchase.
- Was operating without a valid Fidelity Fund Certificate (FFC).
- Assured the buyer that the property was zoned for business, although it was residential-only.
- Accepted a cash deposit and delayed transferring it to the trust account by 4 days.
- Knew about a leaking roof but didn't inform the buyer.
- Was unavailable after registration to resolve complaints.
- The buyer submitted a complaint to the Property Practitioners Regulatory Authority (PPRA).

2.1.1 – Multiple Choice Questions

Section A: Identifying Code of Conduct Breaches

2.1.1.1 What form did Nomsa fail to provide before the OTP was signed? (1)

- A. Zoning certificate
- B. Disclosure form
- C. Mandate form
- D. Title deed

2.1.1.2 The failure to disclose the leaking roof violates the: (1)

- A. Municipal bylaws
- B. Code of ethics
- C. Mandatory disclosure requirements
- D. Advertising policy

2.1.1.3 Operating without a valid FFC means: (1)

- A. Commission is reduced
- B. She cannot legally act as a property practitioner
- C. She must refund the deposit
- D. She must sign an affidavit

- 2.1.1.4 The delay in transferring funds breaches: (1)
A. National Credit Act
B. Trust Account Regulations under the PPA
C. The property practitioner's mandate
D. Zoning law
- 2.1.1.5 Who is most affected by zoning misrepresentation? (1)
A. City council
B. Conveyancer
C. Buyer
D. Seller
- 2.1.1.6 Which party is responsible for verifying the practitioner's FFC? (1)
A. Buyer
B. Conveyancer
C. Principal of the agency
D. Municipality
- 2.1.1.7 Which section of the PPA outlines the mandatory disclosure form requirement? (1)
A. Section 48
B. Section 54
C. Section 67
D. Section 32
- 2.1.1.8 By ignoring communication after the sale, Nomsa breached: (1)
A. Contract law
B. Ethical responsibility under the Code
C. Tax law
D. Property zoning regulations
- 2.1.1.9 Who can file a complaint with the PPRA? (1)
A. Only attorneys
B. The buyer or any affected party
C. Municipal inspectors only
D. Real estate franchisees
- 2.1.1.10 What consequence can follow from not having a valid FFC? (1)
A. No listing rights
B. Reduced commission
C. Ineligibility to claim commission
D. Temporary suspension of sale

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Section B: Legislative Framework Application

- 2.1.1.11 The Property Practitioners Act (PPA) replaced which former law? **(1)**
- A. Sectional Titles Act
 - B. Estate Agency Affairs Act
 - C. Rental Housing Act
 - D. Deeds Registries Act
- 2.1.1.12 The FFC is valid for: **(1)**
- A. 3 years
 - B. 6 months
 - C. 1 year
 - D. 5 years
- 2.1.1.13 The PPA regulates: **(1)**
- A. Tenants only
 - B. Property investors
 - C. Property practitioners and estate practitioners
 - D. City planners
- 2.1.1.14 Trust accounts must be: **(1)**
- A. Held in the principal's name
 - B. Audited and managed according to the PPA
 - C. Optional if disclosed
 - D. Shared with the buyer

2.1.1.15 The purpose of the Fidelity Fund is to: (1)
A. Pay property practitioner salaries
B. Compensate clients for dishonesty or theft
C. Fund home loans
D. Maintain municipal services

2.1.1.16 The Code of Conduct requires property practitioners to act: (1)
A. In favour of sellers
B. In their own interests
C. Honestly and transparently
D. Based on commission agreements

2.1.1.17 When must the disclosure form be signed? (1)
A. Before the OTP is signed
B. After transfer
C. After bond approval
D. With the FFC

2.1.1.18 Practicing without an FFC can result in: (1)
A. Verbal warning
B. Automatic commission payment
C. Penalty and disqualification
D. Bonus incentives

2.1.1.19 A property practitioner must disclose: (1)
A. Zoning and price only
B. Commission rate
C. Material defects known or suspected
D. Buyer's financial details

2.1.1.20 What does Section 54 of the PPA deal with? (1)
A. Trust accounts
B. FFC application
C. Training
D. Home valuations

2.1.1.11	
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Section C: Reporting Non-Compliance

- 2.1.1.21 Complaints to the PPRA must be: **(1)**
- A. Made by attorneys
 - B. Submitted verbally
 - C. Submitted in writing with supporting documents
 - D. Handled by SAPS
- 2.1.1.22 If a buyer loses money due to property practitioner dishonesty, they can: **(1)**
- A. File a bond application
 - B. Sue the seller
 - C. Claim from the Fidelity Fund
 - D. Cancel the title deed
- 2.1.1.23 A complaint can result in: **(1)**
- A. Suspension or fines
 - B. Municipal penalty
 - C. Reduction in property practitioner's salary
 - D. Civil court settlement
- 2.1.1.24 Which of the following is a valid reason for PPRA deregistration? **(1)**
- A. Missed meeting
 - B. Practicing without a valid FFC
 - C. Commission disputes
 - D. Website error
- 2.1.1.25 The purpose of reporting non-compliance is to: **(1)**
- A. Close real estate firms
 - B. Discipline buyers
 - C. Uphold professionalism and protect consumers
 - D. Increase interest rates
- 2.1.1.26 If a property practitioner is found guilty of misconduct, the PPRA may: **(1)**
- A. Reassign the buyer
 - B. Revoke their mandate
 - C. Deregister or fine them
 - D. Change the title deed

2.1.1.27 Evidence required in a complaint includes: (1)
A. OTP, communication records, proof of loss
B. A new FFC
C. Newspaper ad
D. Verbal recordings only

2.1.1.28 Repeat offenders may face: (1)
A. Discounted renewal fees
B. Disqualification from practicing
C. Advertising bans only
D. Suspension of the conveyancer

2.1.1.29 Which of the following is **not** covered by the Fidelity Fund? (1)
A. Dishonest conduct
B. Fraud by a registered property practitioner
C. Property practitioner working without an FFC
D. Malicious false advertising

2.1.1.30 Who is ultimately accountable for compliance within an agency? (1)
A. Admin assistant
B. The client
C. The principal property practitioner
D. The conveyancer

2.1.1.21	
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2.1.1.30	

2.2 a) You receive a buyer's deposit into your agency's trust account, but due to internal delays, the funds are not transferred to the conveyancer within the agreed timeframe.

2.2.1 Name the 1 Code of Conduct principles that are at stake and describe 3 principles on how this should be resolved. **(4)**

2.2 b) A colleague in your office asks about the offer made by a potential buyer you're representing. They are working with another buyer for the same property.

2.2.2 Name the 1 Code of Conduct and explain 3 responses on how you should uphold ethical standards. **(4)**

2.2 c) You are given a mandate by a seller, but learn another agency is also marketing the property. You proceed to advertise and show the home without clarifying the situation to your buyers.

2.2.3 Name 2 ethical issues that arise, and describe how the 2 should they be addressed? **(4)**

2.2 d) In a competitive market, you promise a seller you can achieve a higher selling price than other property practitioners, although you know the valuation is inflated. You secure the mandate but receive no offers after several weeks.

2.2.4 Describe 4 practical conflicts that compromise the ethical standards? (4)

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2.2 e) You are representing both the seller and buyer in a transaction and are offered a higher commission by the seller if the deal is closed quickly.

2.2.5 What 4 ethical obligation do you have in this situation? (4)

SUB- TOTAL: 50 marks

Question 3

3.1 a) Nomvula earns R10,000 per month and wishes to buy her first home in a government-supported development near Durban, priced between R350,000 and R500,000. She qualifies for a FLISP (Finance Linked Individual Subsidy Programme) subsidy and has limited savings.

3.1.1 Critically assess Nomvula's readiness to purchase her first home. What 5 steps should she take to determine affordability, secure financing, and prepare for additional costs associated with homeownership? In your answer, discuss the role of subsidies like FLISP, home loan options, and financial planning techniques for low to moderate income earners. (5)

3.1 b) Zanele owns four rental units in Johannesburg and is exploring opportunities to invest in student accommodation near a university in Durban. Her goals include high rental yields, minimal ongoing maintenance, and choosing a location with strong, consistent demand.

3.1.2 Analyze the 5 key factors Zanele should consider when selecting a student accommodation investment. In your response, discuss location based demand analysis, yield estimation, property type selection, and maintenance cost implications. Suggest strategies to ensure long-term profitability and minimal vacancy risk. (5)

3.1 c) Mr. Jacobs, a 74-year-old retiree, is selling his three-bedroom family home in Port Elizabeth and planning to move into a life-right retirement village. He is concerned about the transfer process timelines, potential capital gains tax implications, and ensuring that the retirement development he chooses is financially sound

3.1.3 Evaluate 5 key financial and legal considerations Mr. Jacobs should address when selling his property and transitioning into a life-right retirement village. In your response, consider transfer procedures, tax implications, due diligence for retirement developments, and planning for long-term affordability (5)

3.1 d) The Nkosi family is relocating from Cape Town to Pretoria due to a work transfer. They are seeking a property that meets the following criteria: located within 10km of the new workplace, access to reputable schools for their children, and adequate space for a functional home office

3.1.4 Assess 5 factors the Nkosi family should consider when selecting a new residential property in Pretoria. In your response, discuss location convenience, proximity to quality educational institutions, and home layout features suitable for remote work. (5)

3.1 e) A buyer residing in the United Kingdom is interested in purchasing residential property in Cape Town. Due to geographical constraints, they are unable to attend physical viewings and prefer remote digital solutions and legal assistance to facilitate the process.

3.1.5 Discuss 6 processes and challenges involved in assisting a foreign buyer with a remote property purchase in South Africa. In your response, refer to virtual viewing options, conveyancing procedures, financial and legal compliance, and safeguarding buyer interests across international borders. (6)

3.1 f) Mr. Dube, a high-net-worth individual, is seeking assistance with acquiring a coastal property suitable for his family's lifestyle. He places high value on confidentiality, a smooth and efficient transaction, and expects premium service throughout the buying process.

3.1.6 Outline 6 professional approaches to assisting Mr. Dube in the purchase of a coastal property. In your response, discuss strategies for maintaining client confidentiality, sourcing exclusive property listings, managing time-sensitive transactions, and delivering a luxury-caliber service experience. (6)

3.1 g) Zanele is an experienced property investor aiming to expand her rental portfolio. She prioritizes market intelligence, fast turnaround times, and makes decisions based on clear, reliable data. Her goal is to identify profitable opportunities while minimizing risk and operational inefficiencies

3.1.7 Design an investment advisory approach tailored to Zanele's decision-making style. In your response, discuss 6 ways how to source and present market data, streamline communication, and align recommendations with her investment objectives. Include tools, performance metrics, and risk assessment methods that support high-quality, data-driven property decisions. **(6)**

SUB- TOTAL: 38 marks

Question 4

4.1.1 – Multiple Choice Questions

4.1.1.1 You resist switching to digital tools despite client demand.

1. What's the weakness here? (1)
- A. Loyalty
 - B. Adaptability
 - C. Negotiation
 - D. Compliance

2. What strength does this show? (1)
- A. Efficiency
 - B. Traditionalism
 - C. Loyalty
 - D. Caution

4.1.1.2 You prioritise commission over client needs.

3. What may this harm? (1)
- A. Company profits
 - B. Team loyalty
 - C. Your reputation
 - D. Personal confidence

4.1.1.3 You offer options suited to your client's long-term goals.

4. What strength is highlighted? (1)
- A. Salesmanship
 - B. Empathy
 - C. Assertiveness
 - D. Tenacity

4.1.1.1 (1)	
4.1.1.1 (2)	
4.1.1.2	
4.1.1.3	

4.2 A maintenance contractor reported that the property practitioner often ignores emails regarding repair authorisations, causing project delays and client dissatisfaction.

4.1.2 Analyse feedback from clients, service providers, peers, and stakeholders. Evaluate and respond to 8 clients, service providers, peers, and stakeholders feedback. **(8)**

4.3 A local community group noted that the property practitioner is rarely seen at neighbourhood events or forums despite listing several homes in the area.

4.1.3 Identify 8 areas of improvement and innovation for the property practitioner. Report areas of improvement and innovation to the benefit of the local community group. **(8)**

4.4 A property practitioner, Leona, set the following quarterly performance targets:

- Sales Volume Target: 12 property sales
- Rental Agreements: 15 new leases
- Client Follow-ups: 50 per month
- Turnaround Time: Close sales within 30 days
- Referral Rate Goal: 25% of new clients from referrals
- Average Commission Target: R50,000/month
- Training & Development: Attend 1 workshop per quarter
- Online Leads Generated: 40 leads/month

Her actual performance for Q2:

- Sales Closed: 9
- Rental Agreements: 17
- Client Follow-ups: Avg. 38/month
- Average Sale Turnaround: 36 days
- Referral Rate: 18%
- Commission Avg.: R43,000/month
- Workshops Attended: 0
- Online Leads: Avg. 25/month

4.1.4 – Multiple Choice Questions

4.1.4.1 What was Leona's average online lead generation?

(1)

- A. 20/month
- B. 25/month
- C. 30/month
- D. 35/month

4.1.4.2 How many leads per month was she targeting?

(1)

- A. 30
- B. 35
- C. 40
- D. 45

4.1.4.3 Which online strategy would most likely boost lead volume? (1)

- A. Reduce social media content
- B. Ignore comments on posts
- C. Optimise property listings and run targeted ads
- D. Increase cold calls

4.1.4.3 Which of the following targets did Leona exceed? (1)

- A. Sales
- B. Referrals
- C. Rentals
- D. Online leads

4.1.4.1	
4.1.4.2	
4.1.4.3	
4.1.4.4	

4.5 Sizwe has a weekly time management plan:

- Prospecting & Lead Generation: 10 hours
- Client Appointments & Showings: 15 hours
- Admin & Compliance Tasks: 5 hours
- Training & Development: 2 hours
- Marketing (Online & Print): 4 hours
- Personal Time (breaks/lunch/planning): 4 hours

The actual Time Spent Last Week:

- Prospecting & Leads: 6 hours
- Appointments & Showings: 20 hours
- Admin & Compliance: 8 hours
- Training & Development: 0 hours
- Marketing: 2 hours
- Personal/Planning Time: 2 hours

4.1.5 - Multiple Choice Questions

4.1.5.1 How much personal/planning time did Sizwe actually take? (1)

- A. 2 hours
- B. 3 hours
- C. 4 hours
- D. 5 hours

4.1.5.2 What is a healthy time management habit for breaks? (1)

- A. No breaks until sales are made
- B. Block short breaks throughout the day
- C. Only break after 6 pm
- D. Skip lunch

4.1.5.3 Which corrective action helps regain lost prospecting time? (1)

- A. Skip admin
- B. Schedule prospecting first daily
- C. Work weekends
- D. Reduce appointment time

4.1.5.4 If Sizwe blocks time for marketing every Monday morning, this is: (1)

- A. Procrastination
- B. Distraction management
- C. Time blocking
- D. Task batching

4.1.5.1	
4.1.5.2	
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4.1.5.4	

SUB- TOTAL: 28 marks

Question 5

5.1 a) A property practitioner is seeking to increase the number of sole mandates by promoting a premium, results-driven marketing plan. This plan includes professional photography, targeted digital advertising, and strategic property positioning across multiple platforms.

5.1.1 a) Discuss 10 points on how a premium, results-driven marketing plan can be effectively used to attract more sole mandates. In your response, consider the benefits to the seller. **(10)**

[illegible]

5.1.1 b) Evaluate 10 key marketing strategies a property practitioner should implement when promoting units in a residential development under construction. In your response, consider the role of trust-building, visual tools, strategic partnerships, and how to address buyer concerns related to purchasing off-plan. **(10)**

[illegible]

5.1.2 a) Analyse 10 points on how a property practitioner can adapt their marketing and sales strategies to drive property interest and transactions during traditionally slow winter months. In your response, consider buyer psychology, seasonal incentives, digital engagement, and creative marketing approaches. **(10)**

[illegible]

5.1.2 b) Critically assess 10 possible reasons why a high-end property listing may attract online attention but fail to convert into buyer inquiries or offers. Propose actionable strategies a property practitioner could implement to improve conversion rates. In your response, consider factors such as target audience alignment, listing presentation, communication tactics, and perceived value. **(10)**

[illegible]

5.3 a) After transfer, the property practitioner meets with the buyer to explain the title deed, rates clearance, home insurance, and maintenance basics.

5.1.3 – Multiple Choice Questions

Provide after-sale service. Evaluate good and bad practices and requirements.

5.1.3.1 What is this service type? (1)

- A) Homeownership orientation / post-sale support
- B) Sales only
- C) Mandate setup
- D) Rental review

5.1.3.2 What does orientation help with? (1)

- A) Informed, confident new ownership
- B) Discounts
- C) Extra fees
- D) Advertising

5.1.3.3 Who benefits from ownership education? (1)

- A) Property practitioner only
- B) Buyer and agency's long-term credibility
- C) Lawyers
- D) Government

5.1.3.4 What does the title deed confirm? (1)

- A) Legal property ownership
- B) Plumbing
- C) Property practitioner ' salary
- D) Estate rules

5.1.3.5 What is the value of post-transfer engagement? (1)

- A) Retention and stronger client satisfaction
- B) Time-wasting
- C) Loss
- D) Complaints

5.1.3.6 What could be included in orientation? (1)

- A) Rates setup, levy payments, and insurance info
- B) Netflix
- C) Security footage
- D) Water readings

5.1.3.7 When should orientation occur? (1)
A) After 12 months
B) Soon after registration
C) Before listing
D) Never

5.1.3.8 What does this practice show about the property practitioner? (1)
A) Commitment to full client experience
B) Avoidance
C) Indifference
D) Only payment focus

5.1.3.9 What document helps buyers manage ownership? (1)
A) Lease
B) Orientation guide/checklist
C) Certificate of compliance only
D) Business card

5.1.3.10 What outcome does this support? (1)
A) Confusion
B) Financial planning and property care
C) Misuse
D) Property practitioner change

5.1.3.1	
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5.1.3.10	

SUB- TOTAL: 50 marks

Question 6

6.1 a) You have no retirement savings or emergency fund in place, and recent illness caused you to miss out on 2 weeks of income. You realise this puts your financial sustainability at risk.

6.1.1 Discuss 10 risks associated with having no retirement savings or an emergency fund. Outline key financial strategies that can be used to build resilience against income interruptions. In your response, consider budgeting, savings goals, financial planning tools, and how to prioritise short- and long-term needs. **(7)**

6.1 b) You frequently use business earnings to cover personal expenses, blurring the line between business and personal finances. As a result, your business cash flow is unpredictable, and you're consistently missing your monthly financial targets. This pattern is affecting operational stability and long-term growth.

6.1.2 Analyse 7 risks associated with mixing personal and business finances in a small enterprise. Propose practical strategies to establish financial boundaries and improve cash flow consistency. In your response, consider tools for budgeting, the role of financial discipline, and methods for tracking performance against business goals **(7)**

6.1.3 Identify and evaluate 8 immediate actions that can be taken to address the operational budget shortfall. Your response should include cost containment strategies, temporary cash flow solutions, negotiation approaches, and methods to safeguard critical business functions. (8)

[illegible]

6.2 a) You are managing a real estate office that has just incurred unexpected maintenance costs on the premises. At the same time, commission payments from recent sales have been delayed, resulting in a shortfall of R10,000 in your operational budget for the month. You need to act quickly to manage the situation and avoid disruption to business continuity.

6.1.1 Propose a short-term financial response plan to address the immediate R10,000 budget deficit. In your answer, include 6 options for cost-cutting, alternative revenue streams, negotiating payment terms, and risk mitigation strategies. Justify how each component contributes to maintaining operational stability. **(6)**

6.2 b) You've recently expanded your business operations by investing in marketing, hiring an assistant, and renting a small office space. However, you did not make corresponding adjustments to your personal budget. As a result, you've incurred credit card debt and missed personal payments, raising concerns about your overall financial sustainability

6.1.2 Evaluate the financial impact of expanding a business without updating personal budgeting. Propose 6 strategies to rebalance personal and business finances, improve cash flow management, and restore financial stability. In your response, consider factors such as expense forecasting, separating business and personal finances, and debt management techniques. **(6)**

SUB- TOTAL: 34 marks

GRAND TOTAL: 250 MARKS