

EXAMINATIONS COUNCIL OF ESWATINI

JC

EXAMINATION REPORT

FOR

BUSINESS STUDIES

YEAR

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JC EXAMINATION REPORT

FOR 2020

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JC BUSINESS STUDIES

Paper 521/01

GENERAL COMMENTS

The paper comprised of five questions. The candidates were expected to answer all questions. The general performance of the candidates was very poor. There were very few candidates who performed well in all questions. Most of the candidates who performed poorly lacked in responding to application and analysis questions.

In overall, question three and question five generally proved challenging to most candidates and as a result lost a lot of marks in these questions. Teachers are urged to continue assisting candidates with the understanding of command words.

Question 1

- (a) (i)** Candidates were to define the term cooperative. Candidates in this part question were not providing complete responses as such the responses not making sense or earning them minimum marks for the question.

The expected response was:

Cooperative – is a group of people who pool their resources and work together for a common goal.

- (ii)** Candidates were required to suggest two cooperatives that the youth can form.

Although some candidates were able to state and explain the types of cooperatives, there were those who mentioned private and public instead of consumer, worker and producer cooperatives. Several candidates were leaving out the word cooperative instead of saying producer cooperative, producer alone is not a correct answer.

- (iii)** Candidates were expected to explain two factors of production that may be used by the youth when forming a cooperative. They were to give an example of each factor.

This part question was well answered by most candidates though some were giving stages of production instead of the factors.

Expected answer:

Land (1) – refers to all gifts of nature (i) e.g. Premises, Buildings (1)

Labour (1) – all human physical and mental effort used in the production of goods and services (1) e.g. Workers (1)

Capital (1) – assets used in the production of goods and services (1) e.g. Workers (1)

Entrepreneur (1) the factor that organises all the other factors of production (1) e.g. the youth (1)

- (b) (i)** Candidates were to explain what is meant by a certificate of incorporation.

Most candidates were not able to answer this question. Instead of mentioning that it is given to a company they were stating that it is given to a business generally.

Expected answer:

Certificate of incorporation – Certifies that the company has registered (1) and is a separate entity (1)

- (ii) In this part question candidates were required to distinguish between a public limited company and a public cooperation.

Most candidates were referring to both a public limited company and cooperation to businesses owned by the government.

Candidates did not give parallel answers as expected e.g. some would state that a public limited company operates for a profit while a public corporation is owned by the state.

Expected answer:

Public Company

- Owned by shareholders
- Profit motive
- Shareholders appoint directors
- Controlled by private individuals

Public Corporation

- State owned
- Citizens welfare
- Minister appoints directors
- Controlled by government

Question 2

- (a) (i) Candidates were required to list two examples of trade unions in Eswatini.

It was well done by most centres but some were giving abbreviations. No marks were awarded for abbreviations.

Expected answer:

Swaziland Democratic Nurses Association
Swaziland National Association of Teachers

- (ii) Candidates were required to identify the court that deals with labour issues.

Most candidates stated CMAAC as a response instead of the Industrial Court

- (iii) Candidates were to explain three reasons why workers join a trade union.

Most candidates were able to state the reason why workers join trade unions but failed to explain it.

Expected answer:

- Job Security/ to keep a particular job as unions will fight for them, avoid unfair dismissal
- Self interest – join voluntarily or willingly

Benefits – enjoy certain benefits such as legal aid

Information – some information is accessed by unionized workers only

- (b) (i)** Candidates were required to define what is meant by effective communication.

Communication with a communication barrier

Some centres were able to answer the question but missed the element of “Feedback”.

Expected answer:

Communication is the transmission of information to another (1) who understand the message and react by giving feedback (1).

- (ii)** Candidates were expected to explain four importance of communication.

Although this question was fairly done some candidates gave advantages of communication technology which was incorrect.

Expected answer:

To place order (1) – must be able to order what it needs (1)

To attend to customer complaints – customers need to be dealt with promptly to satisfy their needs.

To distribute information within the business – all members of the organisation need to be up-to-date with relevant information.

Question 3

- (a)** Candidates were to explain what is meant by the following:

- (i)** Scarcity:-

Some candidates were referring to scarcity as a characteristic of money. Others were referring to scarcity as “hard to find”.

Expected answer:

It is when there are limited resources against unlimited wants (Limited resources vs. unlimited wants).

- (ii)** Website

Some candidates were giving incomplete definitions.

Expected answer:

Website is a collection of web pages providing certain information about a particular organisation.

- (iii)** Endorsement

This part question proved to be difficult to most centres as they were defining crossings to a cheque. Some gave incomplete answers.

Expected answer:

It refers to the signing of cheques at the bank to indicate that ownership has been transferred to another person.

(iv) Product

Most candidates provided incomplete definitions.

Expected answer:

Goods or services made to satisfy the needs and wants of a target market.

(v) Complement

Some explained complement as a way of appreciation instead of a good.

Expected answer:

A good that is consumed together with another

(b) (i) Candidates were expected to name four factors that promote job satisfaction

Most candidates were able to state the factors that promote job satisfaction, however, some mentioned fringe benefits only and they ended up scoring one mark because of repetition

Expected answers:

Fringe benefits

Generous wages

Job security

(ii) Explain three monetary rewards workers earn from their jobs.

Most centers were able to identify monetary rewards, but lost marks in the explanation

Expected answer:

Wages (1) - payment of work done weekly

Bonus (1) – extra payment over normal pay for targets reached (1)

Special rewards – given to top achievers

Profit sharing – a portion of the business profit shared among workers if a business has done well

Commission – paid to sales staff when they have generated high sales.

Question 4

(a) (i) Candidates were required to explain two classes of costs

Most candidates were able to answer this question; however, there were those who defined fixed cost as cost incurred in buying fixed assets.

Expected answer:

Fixed cost/ indirect cost: are unavoidable whether a business produces goods or not. Fixed costs exist at even at zero output.

Variable costs: are direct costs which are directly related to the level of output produced. They vary directly with a business level of output.

(ii) Candidates were requested to explain 3 reasons for budgeting

The reasons for budgeting was fairly done, however, under short term goals the learners were mentioning examples not applicable to a business e.g.clothes instead of stock, paying expenses.

Expected response:

- To achieve short term goals, such as buying inventory
- To achieve long-term goals, such as buying a house
- To get most out of your money
- To develop a sense of financial confidence

(b) Candidates were expected to prepare a budget for a month of July 2020

This question was well answered by most centres, however some were listing the items without classifying them into income and expenditure.

Expected response:	E
Sales	3 800
Receipts from debtors	<u>1 600</u>
Total Income	<u>5 400</u>
Expenses:	
Rent of shop	200
Rent of equipment	500
Purchase of equipment	500
Purchases of stock	1500
Wages	900
Transport	800
Stationery	200
Loan repayment	<u>1 100</u>
Total expenses	<u>5 200</u>
Surplus	200

Question 5

(a) (i) Candidates were requested to state four objectives of marketing.

This question was poorly done by most candidates. They were stating the 4 p's.

Expected response:

- increase market share
- increase sales
- promote the product and business
- develop new product
- conduct market research
- improve existing product
- attend to customer complaints

(ii) Candidates were to explain three elements of the marketing mix.

The question was fairly done, most candidates were able to state the elements but failed to explain them further.

Expected response:

Product: goods/service produced must be of quality

Promotion: raise awareness about the product and persuade consumers to buy the product.

Place: product must reach consumers at the right place and right time.

Price: the amount offered must be affordable and attractive.

(iii) Candidates were requested to differentiate between Interview and Observation in research.

The question was most challenging to most centres, most candidates were stating one difference.

Expected response:

Interview

- collect data by having a conservation
- may prepare focal questions
- allows getting in-depth information

Observation

- consumers watched/monitored
- no conservation
- no focal questions
- collect only observed data

(b) (i) Candidates were required to draw the channel of distributing for a perishable product.

This question was poorly done by most centres.

Expected answer:

Manufacturer -----> Consumer

- (ii) Candidates were required to explain two environmental features that influence the nature of a market

The question was poorly done by most candidates. The majority of candidates were failing to explain the features.

Expected response:

- Geographical location – the climate and vegetation
- Cultural and religious groups – different ethnic and religious groups
- Age and gender – different age groups and gender differential
- Occupation and income – different jobs and professions and wages
- Technological developments – development that made with technology
- Infrastructure – state of the road, communication, building

JC BUSINESS STUDIES

Paper 521/01

General comments

The JC Business Studies Paper 2 is a case study-based paper. Candidates are expected to read and understand the case presented before attempting the questions. The case study has themes and the questions are derived from those themes or topics. The 2020 paper, once again, assessed four assessment objectives. These assessment objectives are knowledge and understanding, application, analysis and evaluation. Candidates must demonstrate an understanding of all the four objectives and be able to answer questions addressing each one of them.

There was a great improvement in the performance of candidates in this paper as compared to the previous two years. Generally, centres managed to show some improvement in performance. The performance in 2020 showed a positive turn as compared to 2019. The following questions proved to be quite challenging for the learners as they scored very low marks: **Question 2 b (i)** [importance of a business plan], **(ii)** [advantages of being a member of an employer's association] **3 a (ii)** [explanation of contemporary methods of banking], and **Question 4 a (i)** [explanation of the assumptions of the Herzberg and FW Taylor motivational theories]. However, **Question 1 (a)** and **Question 3** (except for a (ii)) proved accessible for most candidates and they managed to score high marks in these questions. Despite the improvement in performance, it is worth mentioning that some candidates demonstrated a poor understanding of the command words which led to a loss of marks, for instance, **Question 5 a (ii)**, most candidates were just stating the factor without explaining it. Candidates who do not understand command words failed to answer most of the questions correctly. Teachers must ensure that candidates are taught on the meaning and requirements of each command word. There were very few candidates who left blank spaces, most candidates attempted all the questions.

Comments on Specific Questions

QUESTION 1

Candidates performed fairly well in this question, however, there were some aspects of the question that were not performed as well as others. The question was based on a number of related topics/themes which are partnerships, stakeholders, laissez-faire and functions of managers. Most candidates managed to score high marks especially in part (a) of the question. Candidates were able to answer the questions as per the requirements of the command words.

- (a) (i)** In this question, candidates were asked to explain **two** advantages of a partnership to the partners. The question was well answered though there were few candidates who confused the partnership with the sole trader and gave advantages of a sole trader. Some candidates failed to demonstrate how or why the point was an advantage to the partners. For example, the point on more capital raised. Candidates would just explain it by saying as there are more people.

The **expected answer was:**

Because 2 to 20 people can form a partnership, The partners will contribute capital jointly. Some candidates used the wrong terminology when answering the question as they would say more money instead of more capital. Some candidates confused the partner's ability to go on holiday as continuity of the business, which made them lose marks.

- (ii) This part question was on stakeholders. Candidates were asked to explain **three** stakeholders of the partnership and their interest in the business. This proved to be an easy question for most candidates as they managed to at least score 3 marks. Candidates were able to identify the stakeholders, however, few candidates could not give the interest of each stakeholder. Some candidates explained the stakeholders instead of giving the interest of the stakeholder. A few other candidates gave users of accounting information instead of the stakeholders hence lost marks on the users who are not stakeholders.

Expected answers:

Included amongst others; the community (interested getting jobs, no pollutions), workers (wages and salaries, safe working conditions), customers (quality products, affordable prices), the partners (profits, business growth) and other stakeholders. Shareholders as a stakeholder was not an expected answer as the business given was a partnership.

- (b) (i) In this question candidates were expected to explain **two** disadvantages of the laissez faire leadership style used by the Managing Director. Most candidates were able to identify the disadvantages but some could not correctly explain as to why or how they are disadvantaged. Some candidates confused the laissez fare with the other leadership styles and thus gave their disadvantages.

The **expected answer** was;

It can be **used to blame** others as the Managing Director would shift any blame to the workers when things do not go right during the paper production.

- (ii) The question required candidates to state **three** functions that Lethu, Managing Director, must perform. The answering space made an allowance for an explanation. The marks were awarded for knowledge and understanding and application. Candidates performed poorly in this question as they failed to identify the functions of the manager, instead candidates gave qualities of a good manager. Those who identified the functions correctly could not provide knowledge with application. Wrong answers included, **planning**, this is when the Managing Director **plans** for the business. Those who used **organising**, their answers would be when the managing director **organises** resources. Such answers ended up with just 1 mark for identifying the function. The candidate failed to indicate knowledge of what planning is for the Managing Director. Expected answers include: planning **1k**, describing actions to be followed when producing the paper **1app**; organising **1k**, collecting all resources including timber and chemicals **1app** necessary for production.

QUESTION 2

This question proved to be quite challenging for the candidates as a majority of them did not perform well in it. The candidates were found to be wanting in almost all the questions except for (a)(ii). Most candidates seemed to have a poor understanding of the business plan and employers' associations.

- (a) (i) Candidates were expected to explain **two** roles that Melo and Meko, the entrepreneurs perform in managing their small business. Most candidates failed to give roles of entrepreneurs but rather gave functions of managers and characteristics of entrepreneurs.

Expected answers included: **performs the task of management**, through guiding and directing the partnership; **bear risks**, they stand to lose the capital invested if the firm fails; **raise capital** as they ensure that the paper firm has enough funds to purchase assets and produce the product.

- (ii) This part question required the candidates to explain **three** factors that could lead to the failure of businesses such as Lethu Paper. Candidates performed well in this question though some could not explain the factors. There were those who gave factors that lead to the success of a business.

Expected answers were, for example: **limited capital** – failure to raise enough funds to run the business can lead to the paper firm failing to survive; **shortage of skills** – if the employees of the paper producing firm do not have the necessary skills, the business might fail.

- (b) (i) This question was based on the business plan. Candidates were required to explain why it was important for Melo and Meko to draw up a business plan before starting the business. A majority of the candidates could not score more than 2 marks in this question. It was one of the most poorly performed questions. Most candidates gave contents of a business plan instead of its importance. This led to candidates losing valuable marks.

Some of the **expected answers** were: **convince potential funders**, by assisting them evaluate the viability of the paper firm; **acts as a guide** as the owners follow it in order for the business to grow and be amongst the best in paper production.

- (ii) The question required candidates to explain **three** advantages of being a member of the Federation of Eswatini Employers' Association (FEEA). A majority of candidates could not answer the question correctly. Most candidates wrote advantages of joining a trade union instead of advantages of an employers' association. Some of the wrong answers included: strength in numbers, for social benefits, to keep a particular job and others. Candidates were **expected** to give answers such as these: **minimise bullying**, as strong trade unions are unable to intimidate employers who belong to the employers' association; **access to information**, the employers access knowledge on how to handle their businesses, which could be provided in the form of manuals or workshops.

QUESTION 3

This question was easy for most candidates, as they were able to access most questions. The only question that seemed to be difficult for the candidates was the one on contemporary methods of banking. Year after year, candidates fail to score high marks on means of payments and contemporary methods of banking-based questions. The question was on Banking and Means of payment and a bit of Communication.

- (a) (i) In this question, candidates were required to explain **two** functions of Eswatini's Central Bank. Most candidates were able to correctly identify the functions and explain them. However, candidates must be cautioned against using the identified point to explain it. For example, for governments bank, some candidates would just write it is a bank for the government as an explanation instead of writing, it provides a wide range of banking services to the government. Some few candidates gave functions of a commercial bank instead of those of a Central Bank.
- (ii) Candidates were asked to explain to the partners how international customers of Lethu Paper could use the given contemporary methods of banking. Most candidates could not explain the methods of banking as they gave wanting answers that failed to explain how the international

customers could use them. The **expected answers** were as follows: **Internet banking** – clients all over the world can simply log onto (**1app**) their bank accounts through internet enabled gadgets and transfer money to the account of the paper firm without going to the bank (**1an**). Lethu paper receives an instant inContact informing them of the deposit (**1an**). **Electronic Funds Transfer** – this service could be used by the overseas clients to transfer money from their accounts to the accounts of the paper producer through the use of cell phone or online banking (**1app**). Funds are instantly transferred from the account of the client and paid into the account of the business (**1an**). The business receives a notification informing it about the deposit (**1an**).

Point of Sale – the clients can pay for their purchases of the paper at the retailers where they buy them through point of sale gadgets that scan the client's debit or credit cards (**1app**) and funds are instantly transferred from the bank accounts of the clients to that of the retailer (**1an**). Clients do not need to carry cash when going to buy the paper but should just bring along their debit or credit cards (**1an**).

- (b) (i) Candidates were required to explain **two** elements of the communication process. Most candidates were able to provide correct answers and score maximum marks. However, candidates must be cautioned against using same words when explaining a concept. For example, some candidates would identify sender as the element and then explain it by saying it is the 'sender of the message'. Such an answer does not earn marks. A mark is earned by the response, "this is the creator of the message".
- (ii) The question required the candidates to state **two** advantages and **one** disadvantage of e-commerce to Lethu Paper. For this question, candidates earned knowledge and understanding, and application marks. A majority of the candidates were able to identify the advantages and disadvantage and were also able to provide applied explanations. However, few candidates confused the e-commerce with e-mails. **Expected answers** include: **provide 24/7 service (1k)**, this allows for paper orders (**1app**) to be placed anytime. No feel of products (**1k**) thus the raw materials of the paper might not be what the firm was expecting (**1app**).

QUESTION 4

A majority of the candidates performed fairly well in this question as they managed to score above 10 on average. The candidates were able to give satisfactory answers for (a)(ii) and (b), however, (a)(i) was a bit challenging for the majority of them. The question was on motivation and communication technology. It was encouraging though, that a majority of the candidates did not leave the essay question blank, they attempted it and that is applaudable.

- (a) (i) In this question, candidates were asked to explain the assumptions of Herzberg and FW Taylor motivational theories to the partners. Most candidates had a poor understanding of the Herzberg theory and a better understanding of the FW Taylor theory. Candidates were giving the assumptions of other theories such as Maslow and McGregor, instead of Herzberg. This deprived the candidates the 2 marks. The expected answers were as follows:

Herzberg's theory – assumes that the presence of hygiene factors (**1app**) does not cause satisfaction but their absence cause dissatisfaction. It also believes that motivational factors cause satisfaction but their absence does not cause dissatisfaction (**1an**). So, the theory is based on hygiene factors which are extrinsic motivators and intrinsic motivators.

FW Taylor theory – assumes that workers are motivated by money thus in order to keep them happy they have to be paid fair wages by the firm using either the piece or time rate (**1app, 1an**).

- (ii) Candidates were asked to analyse the **two** views of motivation so as to inform the partners. A majority of the candidates performed well in this question. Candidates were able to correctly identify the views, explain them and even apply to the case study though a few could not apply. An example of an **expected answer: Intrinsic motivation (1k)**, it includes voluntary choices (**1app**) that are from within an individual that makes him or her act in a particular manner (**1an**).
- (b) The candidates were asked if they would advise the firm to continue using video-conferencing to communicate with suppliers. The answer had to be well justified. Most candidates were able to write the answer to this question in an essay continuous form. Very few candidates provided answers in short listed points. The candidates were able to explain at least one point and some even had application in their points. A majority of the candidates scored above 5 marks on average. Generally, there was a great improvement in the manner in which this question was handled by candidates. Teachers are applauded and encouraged to continue grooming candidates on answering this kind of questions. However, few candidates confused video-conferencing with e-commerce and ended up losing some marks. For instance, some candidates would write that the business is able to sell its papers using the video-conferencing, which is not correct. Teachers should discourage candidates from using bullets and numbering when answering this type of a question.

Candidates were expected to explain one advantage of video conference, apply to the case and then give one advantage. After that, use a contrasting word such as “however and on the other” and then explain one disadvantage, apply to the case and state one disadvantage. The explanations should be **‘how and/or why’**. However, to be on the safer side, it is advisable that candidates explain all the points. Once the analysis has been done, candidates must then take a stand and justify it using a fresh point that is well explained.

Model answer

When using video-conferencing, Lethu Paper saves on traveling cost. This is because there will be no need for the partners to go to the cities where the meeting would be held in order to be part of the meeting. In this way no air tickets or petrol expenses (**app**) are incurred (**2an**). Secondly, the attendees of the meeting interact as if they are in the same room through the use of cameras and monitors (**1app**) that show the video of each participants. This allows the participants to be able to read body language (**1an**). On the contrary, video-conferencing is expensive to set up. This is because the paper firm would need to buy expensive telecommunication tools (**1app**) in order to be able to communicate (**2an**). Secondly, the meeting could be disturbed by a bad network communication which could make it impossible for the participants to clearly get what the person affected by the network would be trying to say (**1an**).

In conclusion, I would advise the paper firm to continue using video-conferencing as a means of holding meetings. This is because the videos allow the suppliers to show the partners pictures of modified raw materials (**2ev**).

QUESTION 5

This question brought about more of a mixed performance trend, with some candidates performing very well while others not performing so well. The questions on demand and supply saw some candidates losing a lot of marks unnecessarily while other gained maximum marks. The essay question was fairly done and again some great improvement was noticed. This question was a combination of how the market works and specialisation.

- (a) (i) The requirement of the question was for candidates to explain **two** differences between a Veblen and a Giffen good to the managers of the firm. A majority of the candidates managed to score 2

and above. Those who scored 2 or 1 failed to match like features thus ended up forfeiting the second mark, for example there were answers such as; Veblen good is an expensive kind of good whereas Giffen good is a necessity. Such an answer is wrong as it fails to compare like features thus a mark is earned in the characteristic of a Veblen good. There was great improvement in the manner in which the candidates handled this question as they used a contrasting word such as 'however, yet, but, on the other hand, whereas' before writing the difference. This is commendable. There were some candidates who demonstrated limited understanding of the concept of Veblen and Giffen goods. An expected answer would be: Veblen goods are luxurious goods (**1app**) yet Giffen goods are necessities (**1app**); Veblen goods are goods of ostentation (**1app**) whereas Giffen goods are a kind of inferior good (**1app**).

- (ii) In this question, candidates were asked to explain to the Managing Director **two** factors that could cause the supply of the LP2 Paper to increase in the future. Candidates performance in this question was mixed. Some candidates managed to get 6 marks while others earned 4, 2 and 0. Those who earned 0 and 2 were explaining factors that cause an increase in demand such as population, advertising, taste and preferences. Other candidates could not correctly explain the factors nor apply in their explanations. An example of an expected answer would be; changes in technology (**1k**), improvements in the equipment or machines used during the production of the paper (**1app**) will lead to more paper being produced by the firm (**1an**).
- (b) This question required candidates to use information from appendix A and any other relevant information to explain to the management of Lethu Paper whether or not the firm should specialise in the production of the LP2 Paper. The answer was to be well justified. In this question candidates demonstrated a mixed performance with some scoring high marks and others scoring very low marks. A majority of the candidates managed to score just above 4. It is worth mentioning that in this essay, a majority of the candidates followed the correct method of answering the question. Very few candidates listed or numbered points. The question required candidates to refer to Appendix A, however, most candidates could not do that and as a result they lost 2 marks for application. Some candidates failed to understand that the question required them to analyse specialisation, instead they analysed Veblen and Giffen goods. Emphasis must be made to candidates to read and understand questions and not rush into answering them without a clear understanding of what the question is about. Guidelines on how such a question should be answered are contained in Question 4 (b).

Model answer Specialising in the production of the LP2 Paper will lead to a high volume of output (**k**). This is because when the paper workers concentrate on doing what they are good at, more paper is produced. This is evident in Appendix A whereby the used of a specialised team of workers could lead to output increasing to 12 000 boxes of the paper which is a 100% (6 000) (**2app**) increase in the output when compared with the current level (**2an**). Secondly, specialisation saves on tooling costs (**k**) as each of the specialised workers who will produce the 12 000 units of the paper will be provided with a specific tool for the task they will be doing, not the whole set of tools (**1an**). On the other hand, specialisation leads to boredom (**k**). As the specialised workers do one and the same tasks in the production of the paper, they will be bored and this could lead in a fall in the output such that the firm ends up failing to reach the 12 000 forecasted (**app**) output (**2an**). Secondly, the absence of one worker can halt the whole production process (**k**). This is because the specialised workers only know how to do the task they have be trained in and do. This could lead to low daily output levels and ultimately failure to reach the 12 000 units (**1an**).

In conclusion, I would suggest that the management of Lethu Paper introduces specialisation in the production of the paper as it leads to less training costs. This is because each specialised employee

will be trained only on the task that he or she would be doing and not in the whole production line. This leads to the firm paying lower training costs (**2ev**)

Guide to allocation of marks for the 10 marks questions

2 advantages: 1 explained and 1 stated = **3 marks**

2 disadvantages: 1 explained and 1 stated = **3 marks**

2 marks Application: 1 on an advantage and 1 on a disadvantage

2 marks evaluation: fresh point, explained. **1 mark** if point is not explained.

Examples of application words

Paper	paper firm	paper producer	the partners
Mabuya community		Managing Director	Lethu workers
Timber	chemicals	mill	LP2 Paper
12 000.6000 boxes		trees	paper customers
Suppliers of raw materials		cameras/monitors/data/internet/online	