

## Additional teaching guidelines and information

Additional teaching guidelines and information for the following units and activities is included in this file:

<b>Term 1</b>	<b>Page</b>
Chapter 1, Unit 2: Ways to be involved in the macro environment	2
Chapter 2, Unit 1: Activity 1      Identify business challenges in running your school	2
Chapter 2, Unit 2: Challenges of the market environment	2
Chapter 2, Unit 3: Challenges of the macro environment	3
Chapter 3: Adapting to challenges of the business environments	4
Chapter 3, Unit 3: Adapting to challenges of the macro environment	5
Chapter 4: Contemporary socio-economic issues	5
Chapter 4, Unit 2: Business solutions for socio-economic issues	6
Chapter 4, Unit 3: Activity 7      Research the role of trade unions in the new South Africa	6
Chapter 6, Unit 1: Different forms of ownership	7
Chapter 6, Unit 2: Benefits and challenges of forming a company	8
<b>Term 2</b>	<b>Page</b>
Chapter 2, Unit 3: Change management	8
Chapter 2, Unit 3: Challenge activity      Apply a change management theory	8
Chapter 3, Unit 1: Project planning	8
Chapter 3, Unit 1: Activity 2      Draw up an action plan to set up a business venture	9
Chapter 3, Unit 2: Work breakdown structures	9
Chapter 3, Unit 4: Activity 6      Draw up a schedule	10
Chapter 4, Unit 2: Setting up a business venture	10
Chapter 4, Unit 3: Activity 6      Summarise the types of funding to acquire a business	11
Chapter 6, Unit 3: Activity 5      Ask for an appointment	11
<b>Term 3</b>	<b>Page</b>
Chapter 1, Unit 1: Activity 2      List important entrepreneurial qualities	12
Chapter 2, Unit 3: Activity 4      Explain the role of business and civil society in the community	12
Chapter 3, Unit 4: Communication policy	12
Chapter 4, Unit 4: Activity 9      Design a school health and safety policy	13
Chapter 4, Unit 6: Production costs	13
<b>Term 4</b>	<b>Page</b>
Chapter 2, Unit 2: Activity 3      Apply for a part-time job	13
Chapter 2, Unit 3: Support activity      Summarise the different labour legislation	14

## **Term 1, Chapter 1, Unit 2: Ways to be involved in the macro environment**

LB p. 14

### **Nationalisation of the mines**

There has been increasing pressure on the ruling ANC party to nationalise mines in terms of the party's Freedom Charter. Since 1994, mining companies have been exploring opportunities to expand operations internationally in order to protect their capital base should the government go ahead with nationalising mines. Business leaders have repeatedly warned government that a country where private ownership runs the risk of nationalisation would not attract foreign investment. The article on page 15 of the Learner's Book highlights the Minister's response to the latest round of news items and draws attention to the power play between business and government – under pressure from trade unions and radical elements in the ANC.

### **Influencing the macro environment**

Note that often a business' ability to influence the macro environment is based on its size and market share. A large business that has considerable power in a sector has a better chance of using its power to leverage the results it wants.

## **Term 1, Chapter 2, Unit 1: Activity 1 Identify business challenges in running your school**

LB p. 17

### **Guidelines for implementing the activity**

- 1 As a class, discuss the scenario of the school as a business before learners answer the questions.
- 2 Ask learners to explain who (in the school) we could class as the workers, management and executive management.
- 3 Then ask them to suggest the school's vision and mission.

## **Term 1, Chapter 2, Unit 2: Challenges of the market environment**

LB p. 18

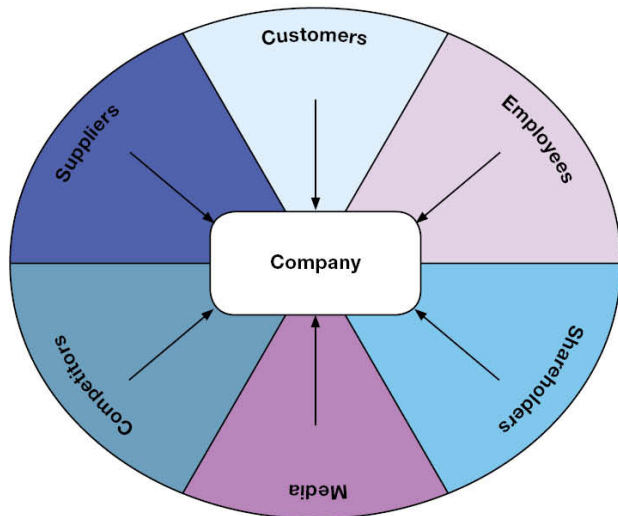
### **Teaching guidelines**

Learners may find concepts relating to the market environment easier to understand if you explain the following:

- A business is isolated in its micro environment (perhaps within the walls of its building or boundary fences).
- In order to operate, a business has to form relationships with other parties outside these boundaries – suppliers, intermediaries, customers, the media, competitors and perhaps shareholders.
- A business must know what is happening in its immediate market environment so that it can develop its strengths, minimise threats, take advantage of opportunities and correct its weaknesses.

### Additional information

The following sketch is a useful representation of the market environment as it relates to a business.



## Term 1, Chapter 2, Unit 3: Challenges of the macro environment

LB p. 20

### Teaching guidelines

The learners are required to write a report for the challenge activity. Report writing forms part of section C of the Grade 12 exam, and learners must be trained to answer these types of questions correctly.

A report must have an introduction. The learners must NOT repeat the question as this is a waste of valuable time and does not count for marks. They need to 'set the scene' and introduce what they are going to write. The introduction should consist of no more than two sentences.

The body of the report is where they will give information to answer the question. They need to give facts, written in full sentences. There is no point in writing two pages of irrelevant information that does not answer the question. Make sure that the learners know that the examiner presumes that they have learnt and understood their work. They do not have to try to prove that in their answers. They must answer the question asked. Learners use the conclusion to give their opinion, close their argument, give advice or suggest a solution to a problem. Not more than two or three sentences is required.

When allocating marks to an essay- or report-type question, make sure that the learners who give complete answers receive more marks than those who may have answered only part of the question.

### Additional information about the Minister of Finance

The Minister of Finance is a minister in the South African government. He or she is the political head of the National Treasury and is responsible for the financial management of government affairs, drawing up the budget, and developing economic policy (in cooperation with the Minister of Economic Development and the Minister of Trade and Industry). The Minister of Finance is also responsible for the South African Revenue Service and Statistics South Africa. The present Minister of Finance is Pravin Gordhan, who replaced the previous minister, Trevor Manuel, in May 2009.

## Term 1, Chapter 3: Adapting to challenges of the business environments

LB p. 24

### Teaching guidelines

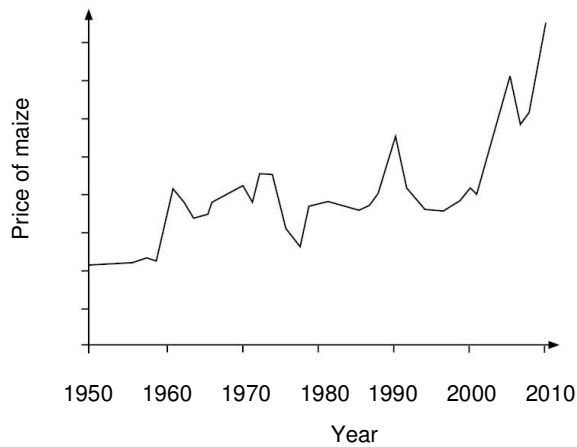
- 1 You could let the learners write down the challenges in each environment on a sheet of A3 paper as you get to them. You can display this sheet on the board. Let the learners suggest ways that businesses can adapt to each of these challenges. Write these on A5 sheets of paper, put them on the board, and connect the solution to the challenge with wool, string or ribbon. Leave this on the board until you have completed all three environments.
- 2 Ask the learners to write a 'vision statement' for their lives – for example, what they hope to achieve by the end of Grade 12. Let some of them share theirs with the class. Learners should then convert their vision statement into a strategy. Here is an example:  
Vision: To achieve a matric exemption so that I can go to university and qualify as a marketing specialist.  
Strategy: To increase my marks by 5% every term; to learn ten pages of Business Studies every Monday, etc.
- 3 Divide the class into groups of not more than four and give each group a scenario to write a strategy. Give them scenarios that they will feel comfortable with, for example:
  - the strategy a sports coach will discuss with his or her team during training before a big game
  - a school's strategy to raise funds for a new facility
  - Grade 11 strategy for organising the Grade 12 matric dance.
- 4 Now, transfer the concept to business and ask learners to suggest a few typical business strategies, for example:
  - for a new golf resort on the coast near Durban
  - for the first Chinese takeaway in a small Karoo town
  - for a large national cellphone company just after the launch of a new competitor.
- 5 Keep referring back to these examples for short discussions on other sections such as information management, organisational design and flexibility, and social responsibility.

## Term 1, Chapter 3, Unit 3: Adapting to challenges of the macro environment

LB p. 33

### Illustrating inflation

The following graph illustrates how the price of maize not only fluctuates from year to year, but also slowly increases on average over time.



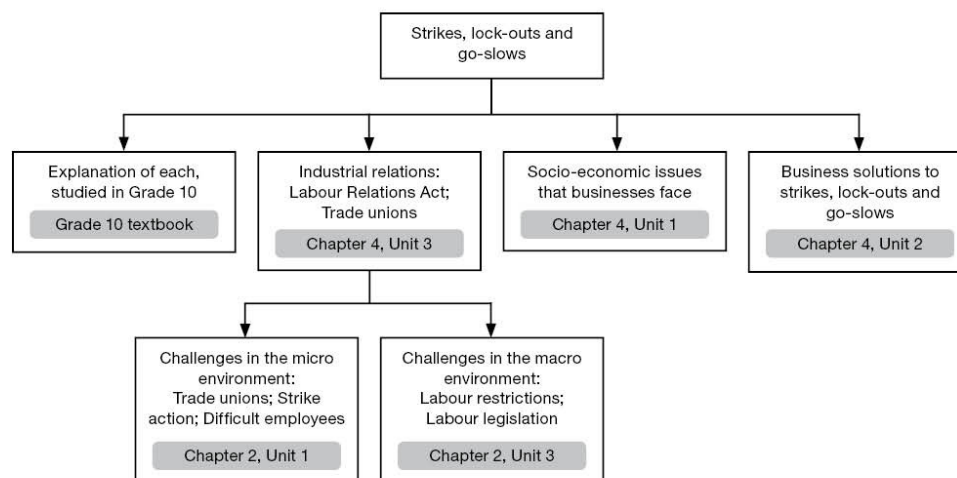
## Term 1, Chapter 4: Contemporary socio-economic issues

LB p. 36

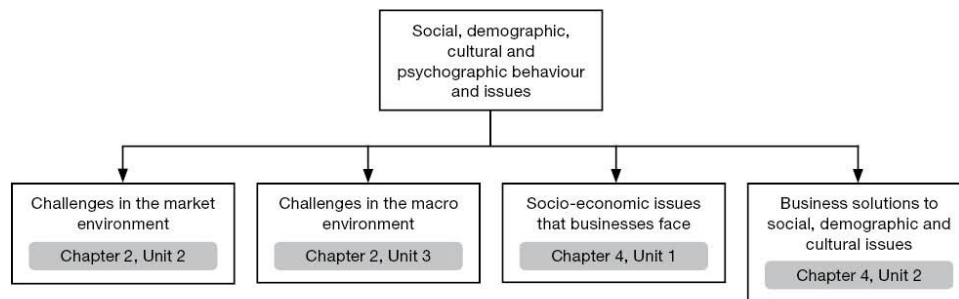
### Teaching guidelines

The previous units also cover some of the issues discussed in this chapter. It is important to combine the information and make the links so that it makes sense to the learners. These are some suggestions:

- For industrial relations, the learners need to have a chart similar to the one below so that they can see how information repeated throughout the Grade 11 Learner's Book fits together. You can show them the links before you begin. They can then tick these off as they progress through the work. Alternatively, you could get them to make all the links at the end.



- You could do the same for social, demographic, psychographic and cultural issues, which are also mentioned a few times in this section.



### Extension

- Learners could write a report for a specific business, such as a bank or an accounting firm, on how to tackle economic crime.
- They could do research on the crime prevention methods used by businesses.

## Term 1, Chapter 4, Unit 2: Business solutions for socio-economic issues

LB p. 44

### Teaching guidelines

You could use flashcards to make this section more interesting. Write each socio-economic issue on the board. Now, write the solutions in the Learner's Book (and others that you may know of) separately on flashcards. Place the 'solution' flashcards face up on a few desks. The learners take turns to select a solution and stick it under the heading on the board. Give each learner a turn to select a solution for a specific issue. You can divide the class into two teams and see which team gets the most correct.

You could also invite one or two businesspeople from the community to talk to the learners about the socio-economic issues they face in their business and how they solve or adapt to them. The learners should ask questions and add the solutions offered to the ones in their Learner's Books.

## Term 1, Chapter 4, Unit 3: Activity 7 Research the role of trade unions in the new South Africa

LB pp. 51

### Teaching guidelines

To assist learners with their talks, you could give them a list of trade unions to help them with their choices. Contact a business in your area to find out who the trade union representative is. You may be able to invite the representative to speak to the class.

If your school is situated in a small area, it may not be possible to let all the learners interview a businessperson. Let the class draw up a list of possible questions and select a group of not more than three to interview the businessperson. You could also invite the person to the school to answer questions from the learners.

### **Suggested answers**

Some additional notes to those in the Teacher's Guide:

- 2 Some examples of the types of questions the learners could ask the business owner:
  - What are the particulars of your business (name of business, name of owner/manager)?
  - How many workers do you employ in your business?
  - Which trade union represents your workers?
  - How do you interact with the trade union and the workers?
  - Have your workers ever gone on strike?
  - What was the reason for the strike?
  - How did it affect your business?
  - How did it affect the workers?
  - How did the strike affect the relationship between management, the workers and the trade union?
  - What measures have you put in place to prevent future strikes?
  - How was the strike resolved?

## **Term 1, Chapter 6, Unit 1: Different forms of ownership**

LB page 54

### **Teaching guidelines**

- 1 Divide the learners into groups of not more than four.
- 2 Give each group one form of ownership. Write the forms of ownership on small pieces of paper and let the leader of each group draw one. If you have more than five groups, repeat this until each group has a form of ownership.
- 3 The groups must write the characteristics, advantages and disadvantages on a large piece of newsprint.
- 4 When all the groups are finished, they must present their charts to the rest of the class. You can make this a competition and allocate each group 20 points. The groups lose one of their points for every fact the class can add to their charts. The group that has the most points at the end of the session is the winner.

## **Term 1, Chapter 6, Unit 2: Benefits and challenges of forming a company**

LB page 57

### **Teaching guidelines**

The learners can cut out articles from newspapers about companies and put these up on the board each day. At the end of the week, give them a fun spot test on the contents of the articles to check that they have taken the time to read them. This will keep them interested in current affairs about business and companies.

## **Term 2, Chapter 2, Unit 3: Change management**

LB page 88

### **Teaching guidelines**

- 1 Write each of the various change management theories on an A4 piece of paper and put these up on the notice board. As you deal with each one, add the information about the theory.
- 2 Once the learners have completed the challenge activity, let them add additional information from their research to the papers. These can be photocopied and handed out as additional material for their files.

## **Term 2, Chapter 2, Unit 3: Challenge activity      Apply a change management theory**

LB page 90

### **Guidelines for implementing the activity**

- 1 The learners may need to access the Internet or a library to get more detailed information about their selected theory.
- 2 Make sure that learners keep to the task at hand and do not get into too much detail.
- 3 Give the learners guidelines on how you will assess the challenge activity to help them plan their answers.

## **Term 2, Chapter 3, Unit 1: Project planning**

LB page 91

### **Teaching guidelines**

- 1 Emphasise that a part of setting up a new business is drawing up plans of action, with timeframes for each activity.
- 2 Learners have covered business plans since Grade 7, so you may want to start by brainstorming what goes into a business plan. One of the learners should record the elements of a business plan on the board, as agreed by the class. A second learner could number each part of a business plan in the order in which they appear or need to be logically completed.



## Term 2, Chapter 3, Unit 1: Activity 2 Draw up an action plan to set up a business venture

LB page 92

### Suggested answer

	October				November				December			
Activity	Wk1	Wk2	Wk3	Wk4	Wk1	Wk2	Wk3	Wk4	Wk1	Wk2	Wk3	Wk4
Register business												
Arrange finance												
Find premises												
Employ staff												
Get equipment and furnishings												
Buy in stock												
Launch ad campaign												
Grand opening												
Monthly review												

#### Key dates:

Business registration: 7/10

Recruit key staff: 31/10

Launch ad campaign: 7/11

Arrange finance: 7/10

Equip and furnish premises: 7/11

Grand opening: 14/11

Lease premises: 14/10

Get stock: 7/11

Monthly sales reviews: 30/11, 31/12

[40]

## Term 2, Chapter 3, Unit 2: Work breakdown structures

LB page 93

### Teaching guidelines

Discuss the following points with the learners in the introduction section of the unit, before you start with 'Elements of a WBS':

- 1 First, the various elements that contribute to making such an event a success have to be identified. (The project is broken down into its constituent parts.)
- 2 Second, people – individuals or groups – are identified and allocated certain tasks and responsibilities to ensure that these elements are successfully put in place.
- 3 Then, a monitoring process takes place where the team leader asks for regular feedback on the progress of each element. There will be deadlines involved (as in a schedule), but the focus of a WBS is on the breaking down of a project into its constituent parts and the processes required to deliver those parts.

## Term 2, Chapter 3, Unit 4: Activity 6 Draw up a schedule

LB page 98

### Suggested answers

This is a suggested example of Luxolo's November schedule:

Event	When	Duration	Deadline
School	Mon–Fri each week	6 hours	
Study sessions	Daily, afternoon + evening	3 × 1 hour	15 November
Aunt's birthday dinner	Study all afternoon to free up evening	4 hours	12 November 19:00–22:00
Sister's wedding	When moved to 17th, extra time for study on weekend of 10th and 11th. Leave for Bloemfontein right after exam to get there in good time to help	Weekend	<del>10/11 November</del> 17 November
Tuesday guitar lesson	Weekly, 15:00–17:00 One afternoon study hour moved to evening	2 hours	
Group study session	13 November Only 1 hour individual study session in evening	2 hours	13 November 15:00–17:00
Business Studies exam	16 November	2 hours	09:00 on 16 November

## Term 2, Chapter 4, Unit 2: Setting up a business venture

LB page 101

### Teaching guidelines

Before you begin, discuss the following with the learners to build their understanding of how plans translate into action:

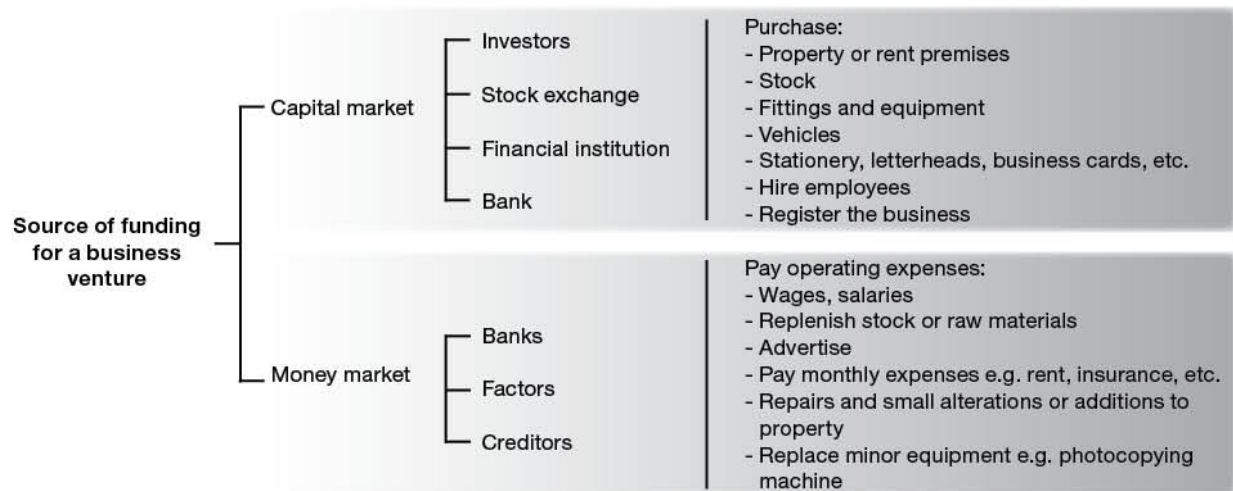
- 1 Start with an idea to go with a friend to a party. What plans need to be made? For example, ask parents for permission, arrange transport, purchase a present and decide on an outfit.
- 2 Implementing this could lead to implications, such as parents setting an early curfew, the person giving them a lift arriving late or even forgetting the party, the zip in the dress breaking while getting dressed, and buying the same present as another person has purchased.
- 3 Let learners continue to discuss how different relationships with people can help them resolve these challenges. This will set the platform to discuss the importance of relationships in business.

## Term 2, Chapter 4, Unit 3: Activity 6 Summarise the types of funding to acquire a business

LB page 108

### Suggested answers

This is a sample mind map:



## Term 2, Chapter 6, Unit 3: Activity 5 Ask for an appointment

LB page 124

### Suggested answers

Learners must follow the seven steps provided for writing reports:

Step 1: Define the purpose of the report.

Step 2: Do research and compile the information needed.

Step 3: Plan the report structure.

Step 4: Organise and rewrite the material.

Step 5: Prepare the visual aids.

Step 6: Write the executive summary last.

Step 7: Reread the whole report to check for spelling, grammar and layout mistakes.

Learners must provide their own brief explanations of what is involved in each step.

### **Term 3, Chapter 1, Unit 1: Activity 2 List important entrepreneurial qualities**

LB page 133

#### **Guidelines for implementing the activity**

Note that:

- Question 1 is simply a list of the entrepreneurial qualities covered in Unit 1 of the Learner's Book.
- Question 2 will require some thought and honest self-assessment as each learner rates his or her abilities and inclinations against the qualities of an entrepreneur.
- Question 3 needs further thought about how the learner may be able to develop the qualities he or she feels are personally inadequate. A business solution may simply be to employ someone with the necessary qualities to provide the needed strengths in a particular area.
- Question 4 responses will be from a partner and should show sensitivity to the feelings of the first learner, as well as an honest opinion of the comments made to Questions 2 and 3, against each listed quality.

### **Term 3, Chapter 2, Unit 3: Activity 4 Explain the role of business and civil society in the community**

LB page 147

#### **Guidelines for implementing the activity**

- 1 Ask the learners if they have ever been involved in community service or if they know of any person or organisation who is involved. They could explain what the person or organisation does. If your school is in a low-income area, ask the learners if they have seen any group doing community service in the area and how it has affected them.
- 2 This is a good opportunity for the learners, wherever they live, to discuss ways that they, as Grade 11 learners, can make a difference in their community or a nearby community.

### **Term 3, Chapter 3, Unit 4: Communication policy**

LB page 159

#### **Teaching guidelines**

- 1 Hold a general class discussion about advertising as a refresher for learners to recall what they already know on the subject.
- 2 At the start of the lesson, emphasise that communication is about a message being transferred, received and understood. Many adverts on TV or radio are often very funny and clever, but people don't remember the product afterwards! Enjoy a few minutes discussing learners' favourite ads. Ask them what brand was being advertised!

## **Term 3, Chapter 4, Unit 4: Activity 9 Design a school health and safety policy**

LB page 192

### **Guidelines for implementing the activity**

- 1 Allow the learners to discuss their areas of concern at the school and to walk through the areas to identify possible health and safety problems.
- 2 You could select some areas and give the learners guidance. For example, for 'Classrooms' you could include:
  - serious illness such as measles, mumps, HIV, infectious diseases, and even simple illness, such as flu and colds, where other children could become infected
  - furniture and equipment used in classrooms
  - electrical appliances (overhead projector, computer, electrical cords and double adapters)
  - faulty windows, especially in first- and second-floor rooms.

## **Term 3, Chapter 4, Unit 6: Production costing**

LB page 196

### **Teaching guidelines**

To revise the unit, ask the learners to use the flashcards to show the formulas that you ask for. They can combine flashcards and chalk to write the formula on the board. Divide the class into teams for revision games, such as the flashcard and formula games mentioned.

### **Additional information**

The Learner's Book does not mention direct and indirect costs as these terms often confuse the learners. For clarity:

- 'Direct costs' is another term for variable costs as these are directly involved in the manufacture of the products.
- 'Indirect costs' are expenses that the business incurs but which cannot be allocated to production of the articles. Indirect costs include fixed costs and overheads.

## **Term 4, Chapter 2, Unit 2: Activity 3 Apply for a part-time job**

LB page 225

### **Suggested answers**

- 1 The following is a list of the basic information that should be included in a CV.

**Cover page**

Name and title

**Contact information**

Name

Address

Telephone

Cellphone

Email

**Personal information**

Date of birth

Place of birth

Citizenship

Visa status

Sex

**Employment history**

List the following aspects in chronological order. Include position details and dates. (This will only apply to learners who have done some job shadowing work or holiday work.) They could include any community service work they have done.

- Work history
- Academic positions
- Research and training

**Education**

This section includes dates, grade, subjects, average grade in each subject, and any additional studying, such as computer skills.

**High school awards**

This includes awards in school, sport, community service, etc.

**Interests**

Interests show the interviewer what the applicant is interested in apart from the job applied for. Interests could include things such as sport, sewing and reading.

The applicant could write a short paragraph explaining why he or has these interests and how they have made him or her a better person.

**References**

The references section should list of a minimum of two people who would be prepared to vouch for the applicant as an honest, reliable person. An applicant could obtain references from the school principal, a teacher, a relative, a businessperson who is a friend of the family or a pastor from his or her church.

- 3 The following is a list of some questions that learners could include in their lists:
- Why do you want to work at this particular supermarket and not a retail store at the mall?
  - What can you offer this business?
  - Tell me about yourself.
  - Have you ever worked with cash before?
  - What do you think the responsibilities of a cashier are?
  - How would you respond to a customer who says you have given the wrong change when you know that you have not?

## Term 4, Chapter 2, Unit 3: Support activity labour legislation

## Summarise the different

LB page 229

### Suggested answer

The table on the next page offers a summary.

	<b>Labour Relations Act (66 of 1995)</b>	<b>Basic Conditions of Employment Act (75 of 1997)</b>	<b>Employment Equity Act (55 of 1998)</b>	<b>Compensation for Occupational Injuries and Diseases Act (61 of 1997)</b>
<b>Purpose</b>	To regulate labour disputes and problems	To regulate employment contracts and conditions	To address unfair labour practices of the past	To compensate workers injured at work or due to work related activity
<b>Main points</b>	<ul style="list-style-type: none"> <li>Includes rules for joining and forming labour unions</li> <li>Establishes procedures for industrial action</li> <li>Establishes labour courts and CCMA</li> <li>Establishes workplace forums for employees to participate in decision making</li> <li>Promotes and assists collective bargaining</li> <li>Provides procedures to resolve labour disputes</li> </ul> <p style="text-align: right;">(max. 10)</p>	<ul style="list-style-type: none"> <li>Regulates working time</li> <li>Regulates minimum leave and various types of leave available to employees</li> <li>Stipulates minimum requirements for employment contracts</li> <li>Gives guidance and regulations for terminating the contract</li> <li>Terms of employment must be included in the employment contract</li> <li>Regulates types of remuneration and minimum remuneration</li> </ul> <p style="text-align: right;">(max. 10)</p>	<ul style="list-style-type: none"> <li>Promotes equal opportunity and fair treatment for all in the workplace</li> <li>Eliminates unfair workplace discrimination in the workplace</li> <li>Ensures equal representation in all categories and at all levels in the workforce</li> <li>Draws up an equity plan to work towards equal representation</li> <li>Applies affirmative action to ensure equal representation</li> </ul> <p style="text-align: right;">(max. 10)</p>	<ul style="list-style-type: none"> <li>Stipulates that employers pay into a compensation fund each month</li> <li>Includes calculations of the amount to be paid</li> <li>Includes specific instructions for claiming for compensation</li> <li>Includes the rights of employees to compensation</li> <li>Explains what expenses may be claimed</li> </ul> <p style="text-align: right;">(max. 10)</p>
<b>Benefits to employee</b>	<ul style="list-style-type: none"> <li>Collective bargaining to resolve problems</li> <li>Labour unions represent interests of large number of members – more powerful than individuals</li> <li>Allows trade union representatives access to the workplace</li> <li>Dismissal procedures more just and fair</li> <li>Employees take part in decision making through workplace forums</li> </ul> <p style="text-align: right;">(max. 10)</p>	<ul style="list-style-type: none"> <li>Employees know exactly what is required of them and the employer as listed in the employment contract</li> <li>Minimum leave is guaranteed by law</li> <li>Terms and conditions of employment standardised</li> <li>Less chance of employers abusing employee rights</li> <li>Regulated working times and overtime</li> <li>Remuneration for overtime, public holidays and weekend work is stipulated</li> </ul> <p style="text-align: right;">(max. 10)</p>	<ul style="list-style-type: none"> <li>More career and promotion opportunities for previously disadvantaged groups</li> <li>No unfair discrimination</li> <li>Increased salaries and wages through promotion and better work opportunities</li> <li>New skills available to employees to assist internal promotion to achieve equity plan</li> <li>Assets and profits more available to previously disadvantaged groups</li> </ul> <p style="text-align: right;">(max. 10)</p>	<ul style="list-style-type: none"> <li>Employees do not have to contribute any money to the fund</li> <li>Dependents receive pay-out if employee is killed or dies</li> <li>Compensation is for temporary and permanent disability</li> <li>Some medical expenses will also be covered</li> <li>The Act gives specific instructions for claiming compensation and workers can access this</li> </ul> <p style="text-align: right;">(max. 10)</p>
<b>Benefits to employer</b>	<ul style="list-style-type: none"> <li>Rules set out for dismissal procedures</li> <li>CCMA and labour courts to resolve problems</li> <li>Lock-out procedures available to resolve disputes</li> <li>Employer unions and organisations benefit the industry</li> <li>Workplace forums and trade union representatives can resolve problems before resorting to strike action</li> </ul> <p style="text-align: right;">(max. 10)</p>	<ul style="list-style-type: none"> <li>Clear guidelines on what to include in employment contract</li> <li>Employees know what is expected of them before they accept the job</li> <li>Can organise staff roster to avoid unnecessary overtime costs as working time is regulated</li> <li>Working time regulated which gives employer rights to insist workers do not abuse this</li> </ul> <p style="text-align: right;">(max. 10)</p>	<ul style="list-style-type: none"> <li>Sets out clear plan for achieving equity in the workplace</li> <li>More inclusive management and leadership that benefits all groups</li> <li>Opportunity to analyse employment practices to eliminate unfair discrimination</li> <li>Clear guidelines for human resources department for selection criteria to achieve equity plan</li> </ul> <p style="text-align: right;">(max. 10)</p>	<ul style="list-style-type: none"> <li>Contributions by employers may not be deducted from employees' wages</li> <li>Details of how to calculate payments to compensation fund included in Act</li> <li>Employers do not have to pay medical expenses but can claim from compensation fund for employees</li> <li>Only have to pay according to the risk level at work</li> </ul> <p style="text-align: right;">(max. 10)</p>