

تم تحميل هذا الملف من موقع المناهج البحرينية



مذكرة مال 111

موقع المناهج ← المناهج البحرينية ← الصف الثاني الثانوي ← تربية اقتصادية ← الفصل الأول ← مذكرات وبنوك ← الملف

تاريخ إضافة الملف على موقع المناهج: 2024-11-24 10:18:18

ملفات اكتب للمعلم اكتب للطالب الاختبارات الكترونية الاختبارات ا حلول اعروض بوربوينت ا أوراق عمل
منهج انجليزي ا ملخصات وتقارير ا مذكرات وبنوك ا الامتحان النهائي للمدرس

المزيد من مادة
تربية اقتصادية:

التواصل الاجتماعي بحسب الصف الثاني الثانوي



صفحة المناهج
البحرينية على
فيسبوك

الرياضيات

اللغة الانجليزية

اللغة العربية

التربية الاسلامية

المواد على تلغرام

المزيد من الملفات بحسب الصف الثاني الثانوي والمادة تربية اقتصادية في الفصل الأول

مذكرة تأمين 211

1

ملخص ملف مساند التأمين (تام 211) جميع الوحدات

2

Chapter (1)**Question #1-A First Semester 2002/2003**

Change the following currencies into cash as indicated using the given rates of exchange:

BD 5,500 to sterling pounds if the rate of exchange £1 =BD 0.59

<i>BD</i>	<i>£</i>	
0.59	1	$BD5500 = \text{£} \frac{5500 \times 1}{0.59} = \text{£}9322.03$
5500	???	

Question #1-B First Semester 2002/2003

Change the following currencies into cash as indicated using the given rates of exchange: 7,850 euro to Japanese Yen if \$1=0.9787 Euro, \$1= ¥121.100000

1-Convert the Euros to \$

<i>€</i>	<i>\$</i>	
0.9787	1	$Euro7850 = \$ \frac{7850 \times 1}{0.09787} = \8020.84
7850	???	

2-Convert the \$ to Japanese Yen

<i>\$</i>	<i>¥</i>	
1	121.1	$\$8020.84 = \text{¥} \frac{8020.84 \times 121.1}{1} = \text{¥}971323.724$
8020.84	???	

Question #2-A Second Semester 2002/2003

Change cash 800 Swiss francs to BD if (1 Swiss Francs = BD 0.221)?

<i>SF</i>	<i>BD</i>	
800	???	$SF800 = BD \frac{800 \times 0.221}{1} = BD176.800$
1	0.221	

Question #2-B Second Semester 2002/2003

Change 1800 Pounds Sterling which is in Cash to us dollar in cash if the exchange rate for one pound is as following:

Transfer buy rate = BD0.545 sells rate = BD0.552

Cash buy rate = BD0.501 sells rate = BD0.512

And the exchanging rate for the BD1 is as follows:

Transfer buy rate = \$ 2.598 sells rate = \$ 2.655

Cash buy rate = \$ 2.665 sells rate = \$ 2.660

1-Convert the Pounds £ to BD

£	BD	
0.501	1	$\text{£}1800 = \text{BD} \frac{1800 \times 1}{0.501} = \text{BD}3592.814$
1800	???	

2-Convert the BD to Dollars \$

BD	\$	
1	2.660	$\text{BD}3592.814 = \$ \frac{3592.814 \times 2.66}{1} = \9556.89
3592.814	???	

Question #1-A First Semester 2003/2004

Change 30,000 Hong king Dollars to Bahraini Dienars the rate of Exchange is:
(1 Hong king Dollar = BD 0.0497)

HKD	BD	
30000	???	$\text{HKD}30000 = \text{BD} \frac{30000 \times 0.0497}{1} = \text{BD}1491$
1	0.0497	

Question #2 First Semester 2003/2004

Change 4200 Kuwaiti Dinars which is in cash to Euro in cash if the exchange rate for KD is as follows:

Cash buy rate = BD 1.250

Cash sells rate = BD 1.275

And the exchanging rate of the Euro:

Cash buy rate: (1 Euro = BD 0.425)

Cash sells rate: (1 Euro = BD 0.445)

1-Convert the KD to BD

KD	BD	
4200	???	$\text{KD}4200 = \text{BD} \frac{4200 \times 1.250}{1} = \text{BD}5250$
1	1.250	

BD	€	
0.455	1	$BD5250 = Euro \frac{5250 \times 1}{0.455} = Euro11538.46$
5250	???	

Question #1-A Second Semester 2003/2004

The following are the Exchange rates of the Bahraini Dinar from today's newspaper:

Exchange rates			
Currency	Cash buy	Cash sell	Draft
European Union (Euro) €1	BD0.412180	BD0.432170	BD0.459170
Oman (Riyal) OR1	BD0.973000	BD0.979000	BD0.984220

Change BD2,500 to Omani Riyals using cash rate from today's newspaper?

BD	OR	
0.973	1	$BD2500 = OR \frac{2500 \times 1}{0.973} = OR2569.373$
2500	???	

Question #1-B Second Semester 2003/2004

Convert €3,000 Euro to Bahrain Dinars by bank draft today's newspaper?

BD	€	
0.459170	1	$Euro3000 = BD \frac{3000 \times 0.459170}{1} = BD1377.51$
???	3000	

Question #1-A First Semester 2004/2005

Change 4200 Euros (cash) to Kuwaiti Dinar (cash), if the exchange rate for 1 Euro as follows:

Cash buying rate = BD 0.425 Selling rate = BD 0.465

The exchange rate for 1KD as follows:

Cash buying rate = BD 1.215 Selling rate = BD 1.280

Look: Question #2 First Semester 2003/2004

Question #2-A Second Semester 2004/2005

Change 7500 pound sterling which in cash to USA Dollar if the Exchange rate:

Currency	Cash buy rate	Cash sells rate
<i>Sterling pound</i>	BD 0.585	BD 0.580
<i>USA Dollar</i>	BD 0.376	BD 0.378

1-Convert the Sterling Pound £ to BD

£	BD	
7500	???	$£7500 = BD \frac{7500 \times 0.585}{1} = BD4387.500$
1	0.585	

2-Convert the BD to US Dollars \$

BD	\$	
0.378	1	$BD4387.5 = \$ \frac{4387.5 \times 1}{0.378} = \11607.143
4387.500	???	

Question #1-A Reset Exam 2004/2005

Change £4100 sterling pound (cash) to Japanese yen (cash) if the exchange rate for £1 is as follows:

Cash buying rate = BD 0.701

Cash selling rate = BD 0.732

And the exchange rate for ¥1 Yen is as follows:

Cash buying rate = BD 0.0031

Cash selling rate = BD 0.0033

1-Convert the Sterling Pound £ to BD

£	BD	
4100	???	$£4100 = BD \frac{4100 \times 0.701}{1} = BD2874.100$
1	0.701	

2-Convert the BD to Japanese Yen ¥

BD	¥	
0.0033	1	$BD2874.1 = ¥ \frac{2874.1 \times 1}{0.0033} = ¥870939.394$
2874.1	???	

Question #1 First Semester 2005/2006

Change 20000 Jordan Dinar which is in cash to Euros in cash if the exchange rate is as follows:

(Transfer buy rate) JD1 = BD 0.5285 (Transfer buy rate) €1 = BD 0.3708
 (Transfer sell rate) JD1 = BD 0.5355 (Transfer sell rate) €1 = BD .03715
 (Cash buy rate) JD1 = BD 0.5230 (Cash buy rate) €1 = BD 0.3578
 (Cash sell rate) JD1 = BD 0.5261 (Cash sell rate) €1 = BD 0.3590

1-Convert the Jordanian Denair JD to BD

JD	BD	
20000	???	$JD20000 = BD \frac{20000 \times 0.5230}{1} = BD10460$
1	0.5230	

2-Convert the BD to Euro €

BD	€	
0.3590	1	$BD10460 = Euro \frac{10460 \times 1}{0.3590} = Euro29382.022$
10460	???	

Question #2 Second Semester 2005/2006

Bahraini family decided to take \$5000 on their trip, they have two choices for exchange:-

1- Change Dollar to Euro given that \$1 = € 0.81

2- The second choice is:

(cash sell rate) \$1 = BD 0.378 (cash buy rate) \$1 = BD 0.377
 (cash sell rate) €1 = BD 0.4665 (cash buy rate) €1 = BD 0.4740

The first choice

\$	€	
5000	???	$\$5000 = Euro \frac{5000 \times 0.81}{1} = Euro4050$
1	0.81	

The second choice

$$\$5000 = 5000 \times \frac{0.377}{0.4665} = Euro4040.73$$

Question #1-A Reset Exam 2005/2006

Convert BD 1850 to Egyptian pounds if the rate of exchange is:

Selling price EP£ 1 = BD 0.065

Buying price EP£ 1 = BD 0.062

BD	EP	
0.065	1	$BD1850 = EP \frac{1850 \times 1}{0.065} = EP28461.538$
1850	???	



Chapter (2)**Question #2 First Semester 2002/2003**

Visa card purchases amounted BD 1,000 If used to pay a foreign purchase of USA \$1,865.95 – How much did the business pay to the bank. If the market selling rate for \$1=BD0.37750 and market buying rate for \$1=BD 0.3722 the bank will charge 1.5% for the exchange using card .plus BD 5 for using the card on the net.

1-Convert the US \$ Purchases to BD

BD	\$	
0.37750	1	$\$1865.95 = BD \frac{1865.95 \times 0.37750}{1} = BD704.396$
???	1865.95	

2-Find the Exchange Charge

$$\text{Exchange Charge} = (704.396) \times \frac{1.5}{100} = BD10.566$$

3-Find the Total Amount

$$\text{Total} = 704.396 + 10.566 + 5 = BD719.962$$

Question #2 Second Semester 2002/2003

Visa card purchases amounted to BD4000. If this card has been used to pay the following pay meant:

- Purchase two table from internet for 25.500 sterling pound if the rate of Exchange:-

One pound = BD 0.575 selling price BD0.570 buying price

- Purchase window fan by catalogue priced \$90 if the rate of exchange:- \$1=BD0.3775 selling price \$1=BD0.3720 buying price

And the bank will charge 1% for exchange buy using the visa card plus BD 5 for using the card by internet?

1-Convert the Sterling Pound £ Purchases to BD

BD	£	
0.575	1	$\text{£}25.5 = BD \frac{25.5 \times 0.575}{1} = BD14.662$
???	25.5	

2-Convert the US \$ Purchases to BD

BD	\$	
0.3775	1	$\$90 = BD \frac{90 \times 0.37750}{1} = BD33.975$
???	90	

3-Find the Exchange Charge

$$\text{Exchange Charge} = (14.662 + 33.975) \times \frac{1}{100} = \text{BD}0.486$$

3-Find the Total Amount

$$\text{Total} = 14.662 + 33.975 + 0.486 + 5 = \text{BD}54.123$$

Question #2 Second Semester 2003/2004

If your Visa card had been used to pay for a foreign purchases from the (internet) amounting to USA \$7500 – Your bank will charge 1% for the exchange using the visa card and BD5 for using the card on the internet. Find how much will you pay to bank in Bahraini Dinars if the current market rate of exchange is as follows: Selling rate \$1 = BD 0.3785 Buying rate \$1 = BD 0.3760

1-Convert the US \$ Purchases to BD

BD	\$	
0.3785	1	$\$7500 = \text{BD} \frac{7500 \times 0.3785}{1} = \text{BD}2838.750$
???	7500	

2-Find the Exchange Charge

$$\text{Exchange Charge} = (2838.750) \times \frac{1}{100} = \text{BD}28.388$$

3-Find the Total Amount

$$\text{Total} = 2838.75 + 28.388 + 5 = \text{BD}2872.138$$

Question #3-B First Semester 2004/2005

If Ali's Visa card had been to pay a foreign purchases from the (internet) amounting to USA \$5800 – His bank will charge 1% for the exchange using the visa card and BD 5 for using the card on the internet. Find how much he will pay to the bank in Bahraini Dinars if the current market rate of exchange is as follows: (selling rate \$1=BD0.3785) (Buying rate \$1= BD0.3760)

1-Convert the US \$ Purchases to BD

BD	\$	
0.3785	1	$\$5800 = \text{BD} \frac{5800 \times 0.3785}{1} = \text{BD}2195.300$
???	5800	

2-Find the Exchange Charge

$$\text{Exchange Charge} = (2195.3) \times \frac{1}{100} = \text{BD}21.953$$

3-Find the Total Amount

$$\text{Total} = 2195.3 + 21.953 + 5 = \text{BD}2222.253$$

Question #1-A Second Semester 2004/2005

Al canary Co. imports items from German, if the cost of the items is Euro 164350. Find out how much Al canary Co will pay from its account to the exporter in Bahraini Dinars if the exchange rate is:

1 Euro= BD 0.459 (Bank transfer selling rate)

1 Euro= BD 0.422 (Bank transfer buying rate)

Convert the Euros € Purchases to BD

BD	€	
0.459	1	$\text{Euro}164350 = \text{BD} \frac{164350 \times 0.459}{1} = \text{BD}75436.650$
???	164350	

Question #2-B Second Semester 2004/2005

Master card purchases amounted BD 5000 if this card had been used to pay freight purchase of USA \$ 565.500 – How much did the business pay to the bank if the market selling rate for \$1 = 0.3780 and buying it at \$1 = 0.3720 and the bank will charge 1% for the exchange using card ?

1-Convert the US \$ Purchases to BD

BD	\$	
0.3780	1	$\$565.5 = \text{BD} \frac{565.5 \times 0.3780}{1} = \text{BD}213.759$
???	565.5	

2-Find the Exchange Charge

$\text{ExchangeCharge} = (213.759) \times \frac{1}{100} = \text{BD}2.138$

3-Find the Total Amount

$\text{Total} = 213.759 + 2.138 = \text{BD}215.897$

Question #5 Reset Exam 2004/2005

Ali Visa card purchases amount to BD 6000. If this card has been used to pay the following payments?

1- Rent a car for BD 150.

2- 4digital cameras from internet £700 each

the bank will charge 1% plus BD 5 for using Internet. If the rate of exchange:-

How much does Ali pay to his bank in Bahraini Dinars?

Selling rate	Buying rate
£ = BD 0.575	£ = BD 0.570

1-BD Purchases = BD150

2-Convert the Sterling Pound £ Purchases to BD

$$\text{Cost} = 4 \times 700 = \text{£}2800$$

BD	£	
0.575	1	$\text{£}2800 = \text{BD} \frac{2800 \times 0.575}{1} = \text{BD}1610$
???	2800	

3-Find the Exchange Charge

$$\text{Exchange Charge} = (1610) \times \frac{1}{100} = \text{BD}16.100$$

4-Find the Total Amount

$$\text{Total} = 150 + 1610 + 16.100 + 5 = \text{BD}1926$$

Question #1-B First Semester 2005/2006

Your master card had been used to pay the following payments:

- BD 180 Gulf Hotel charges for 3 days.
- Purchase 6 pairs of shoes by catalogue purchase price for each is ¥ 4000

How much did you pay to the bank in Bahraini Dinars if the bank will charge 1% for the exchange using the card and the rate of the exchange is:

$$(\text{Selling Price}) \text{ ¥}1 = \text{BD } 0.00355 \quad (\text{Buying Price}) \text{ ¥}1 = \text{BD } 0.00335$$

1-BD Purchases = BD180

2-Convert the Japanese Yen ¥ Purchases to BD

$$\text{Cost} = 6 \times 4000 = \text{¥}24000$$

BD	¥	
0.00355	1	$\text{¥}24000 = \text{BD} \frac{24000 \times 0.00355}{1} = \text{BD}85.200$
???	24000	

3-Find the Exchange Charge

$$\text{Exchange Charge} = (85.2) \times \frac{1}{100} = \text{BD}0.852$$

4-Find the Total Amount

$$\text{Total} = 180 + 85.2 + 0.852 + 5 = \text{BD}278.720$$

Question #3-B Reset Exam 2005/2006

A Bahraini travels to Malaysia He uses his visa card for purchases amounting at RM 8770 How much will his bank in Bahrain deduct from his account if the bank will charge 2% for the exchange using the card and current exchange rate is Malaysian Ringgit sell 1RM = BD0.09452 buy 1RM = BD0.10480

1-Convert the Malaysian Ringgit RM Purchases to BD

BD	RM	
0.09452	1	$RM8770 = BD \frac{8770 \times 0.09452}{1} = BD828.940$
???	8770	

2-Find the Exchange Charge

$$ExchangeCharge = (828.940) \times \frac{2}{100} = BD16.579$$

3-Find the Total Amount

$$Total = 828.940 + 16.579 = BD845.519$$



Chapter (3)**Question #5-A First Semester 2002/2003**

Fatima received BD228.900 gross pay for 42 Hours worked. How much the hourly basic rate she received?

$$\text{HourlyRate} = \frac{\text{TotalPay}}{\text{WorkingHours}} = \frac{228.9}{42} = \text{BD}5.450 \text{ per hour}$$

Question #5-B First Semester 2002/2003

Rashid an employee is paid a basic salary of BD200 per month, Followed by a commission of 2½% on the first BD 1,000 of sales and 5% thereafter. What will he earn month when sales total BD 5,500?

$$\text{FirstCommission} = 1000 \times \frac{2.5}{100} = \text{BD}25$$

$$5500 - 1000 = \text{BD}4500$$

$$\text{SecondCommission} = 4500 \times \frac{5}{100} = \text{BD}225$$

$$\text{TotalPay} = 200 + 25 + 225 = \text{BD}450$$

Question #1-D Second Semester 2002/2003

Yousif Ali works as a Clark earning BD560 on a Monthly draw basis and the following deduction are made:

1- 5% as a social insurance.

2- BD 13.900 as a zaka.

$$\text{SocialInsurance} = \text{Basic} \times \text{Rate} = 560 \times \frac{5}{100} = \text{BD}28$$

$$\text{NetSalary} = 560 - 28 - 13.9 = \text{BD}518.100$$

Question #5-A Second Semester 2002/2003

Fatims is working as accountant .She earns BD7.250 per regular hour worked, and double time for overtime. Last week she worked 48 hours regular and 12 hours overtime. Find her total pay.

$$\text{RegularPay} = 7.250 \times 48 = \text{BD}348$$

$$\text{OvertimePay} = 7.250 \times 2 \times 12 = \text{BD}174$$

$$\text{TotalPay} = 348 + 174 = \text{BD}522$$

Question #5-B Second Semester 2002/2003

Alalawi, a sales man at a medical company, he is paid 6% commission for total sales, if in one month he earned BD432, find how much the amount of his sales was in that month?

$$\text{Sales} = \frac{\text{TotalPay}}{\text{Rate}} = \frac{432}{\frac{6}{100}} = \frac{432}{0.06} = \text{BD}7200$$

Question #4-B First Semester 2003/2004

An employer is work for 48hours during a week at a Basic rate of BD2.500 per hour up to 40 hours, and time and a half for over time. If the company deduction 6% for social insurance. Calculate his weekly wages.

$$\text{RegularPay} = 2.5 \times 40 = \text{BD}100$$

$$\text{OvertimeHours} = 48 - 40 = 8\text{hours}$$

$$\text{OvertimePay} = 2.5 \times 1.5 \times 8 = \text{BD}30$$

$$\text{SocialInsurance} = \text{Basic} \times \text{Rate} = 100 \times \frac{6}{100} = \text{BD}6$$

$$\text{TotalPay} = 100 + 30 - 6 = \text{BD}124$$

Question #5-A First Semester 2002/2003

Hamad works as a commission agent. He takes 1.5% of the first BD25000 of sales arranged, and 1%thereafter. If he sells altogether BD31200 worth of goods in total. What is his total commission?

$$\text{FirstCommission} = 25000 \times \frac{1.5}{100} = \text{BD}375$$

$$31200 - 25000 = \text{BD}6200$$

$$\text{SecondCommission} = 6200 \times \frac{1}{100} = \text{BD}62$$

$$\text{TotalPay} = 375 + 62 = \text{BD}437$$

Question #4-A Second Semester 2003/2004

An employee works 48hours per week at a basic rate of BD4.500 per hour (up to 40hours), and time and half for over time. If the employee have bonus of BD 25 - Calculate the gross wage that he received during the period of on week.

$$\text{RegularPay} = 4.5 \times 40 = \text{BD}180$$

$$\text{OvertimeHours} = 48 - 40 = 8\text{hours}$$

$$\text{OvertimePay} = 4.5 \times 1.5 \times 8 = \text{BD}54$$

$$\text{TotalPay} = 180 + 54 + 25 = \text{BD}259$$

Question #4-B Second Semester 2003/2004

Fatima works as sales person she receives BD 250 a month on basic and earns 11% commission on her sales. If her sales were BD 4000 in on month, How much the total income?

$$\text{Commission} = \text{Sales} \times \text{Rate} = 4000 \times \frac{11}{100} = \text{BD}440$$

$$\text{TotalPay} = 250 + 440 = \text{BD}690$$

Question #1-B First Semester 2004/2005

An employee at Al Nada Dairy, this week he work 12 hours over time, If he basic rate BD4.500 per hour, Calculate the over time pay ,if you Knew that he get one and a half time for over time?

$$\text{OvertimePay} = 4.5 \times 1.5 \times 12 = \text{BD}81$$

Question #2-A First Semester 2004/2005

Fatima is a teacher at the Ministry of Education her basic monthly salary is BD520 plus BD 32 for social allowance, BD 20transport allowance and BD10 academic allowance, Find her net monthly salary if 6% deducted for pension.

$$\text{Pension} = (\text{Basic} + \text{Social Allowance}) \times \text{Rate} = (520 + 32) \times \frac{6}{100} = \text{BD}33.120$$

Question #1-B Second Semester 2004/2005

Fawas is an accountant at an engineering company earns BD 617.500 per month. He takes BD 50 transport allowance. Calculate his net monthly salary if 7% deduction for social insurance?

$$\text{SocialInsurance} = \text{Basic} \times \text{Rate} = 617.5 \times \frac{7}{100} = \text{BD}43.225$$

$$\text{NetSalary} = 617.5 + 50 - 43.225 = \text{BD}624.275$$

Question #3-A Second Semester 2002/2003

Salman is an employee who is paid BD 5.430 per regular hour for 40 regular hours per week. Over time payments are paid at time and quarter. If he works 46 hours in one week. Calculate the total wage paid to him.

$$\text{RegularPay} = 5.430 \times 40 = \text{BD}217.200$$

$$\text{OvertimeHours} = 46 - 40 = 6 \text{ hours}$$

$$\text{OvertimePay} = 5.430 \times 1.25 \times 6 = \text{BD}40.725$$

$$\text{TotalPay} = 217.200 + 40.725 = \text{BD}257.925$$

Question #2-A Reset Exam 2004/2005

Abdullah is given BD 0.600 for each piece of work. This week his total production is 390 pieces. Find his total pay for this week?

$$\text{Total Pay} = \text{Units Produced} \times \text{Rate} = 390 \times 0.600 = \text{BD}234$$

Question #4-B Reset Exam 2004/2005

An employee is paid a basic salary of BD 120 per month, followed by a commission of 2.5 % for the first BD 1000 of sales and 4% a there Whit will he earn in a week when his total sales BD 4500 ?

$$\text{First Commission} = 1000 \times \frac{2.5}{100} = \text{BD}25$$

$$4500 - 1000 = \text{BD}3500$$

$$\text{Second Commission} = 3500 \times \frac{4}{100} = \text{BD}140$$

$$\text{Total Pay} = 25 + 140 = \text{BD}165$$

Question #1-C First Semester 2005/2006

Noora earns a basic salary of BD 250 per month. If she receives an annual increase of 10% from this month, calculate her new monthly and annually salary.

$$\text{Monthly Increase} = 250 \times \frac{10}{100} = \text{BD}25$$

$$\text{After Increase Monthly Salary} = 250 + 25 = \text{BD}275$$

$$\text{After Increase Annual Salary} = 275 \times 12 = \text{BD}3300$$

Question #3-B First Semester 2005/2006

Nasser works for Gulf co. he earned BD 250 in 2 weeks which he produced 500 pieces. Find the rate per piece.

$$\text{Rate} = \frac{\text{Total Pay}}{\text{Units Produced}} \times 100 = \frac{250}{500} = \text{BD}0.500 \text{ per unit}$$

Question #1-A Second Semester 2005/2006

Warda works as an accountant she earns BD4.500 per regular hour last week she worked 48 hours. Calculate the gross salary?

$$\text{Total Pay} = \text{Working Hours} \times \text{Rate} = 48 \times 4.500 = \text{BD}216$$

Question #1-B Second Semester 2005/2006

Mariam is a secretary in the ministry of electricity. Her monthly salary is BD 700 and she is giving a social allowance BD60. How much money she earned if 6% deducted from her salary for the pension.

$$Pension = (Basic + Social.Allawance) \times Rate = (700 + 60) \times \frac{6}{100} = BD45.600$$

$$NetSalary = 700 + 60 - 45.600 = BD714.400$$

Question #3-A Reset Exam 2005/2006

Which is a better system for Ahmed to work:

- 1) A commission agent with 4% commission for a sale of BD 5000 monthly.
- 2) Piece rate with production 180 pieces BD 1.2 per each piece monthly.

$$1) TotalPay = Rate \times Sales = \frac{4}{100} \times 5000 = BD200$$

$$2) TotalPay = Rate \times Units. Produced = 1.2 \times 180 = BD216$$

The Second Choice is better



Chapter (4)**Question #4 First Semester 2002/2003**

Find the amount paid for the following invoice in Bahraini Dinars that received on June 8th and bill was paid on June 16th 2002.

$$100\% - 10\% = 90\% = \frac{90}{100} = 0.90$$

$$100\% - 15\% = 85\% = \frac{85}{100} = 0.85$$

$$\text{Balance}(NP) = 4505.3 \times 0.90 \times 0.85 = \text{BD}3446.555$$

$$\text{Less}(TD) = LP - NP = 4505.3 - 3446.555$$

$$\text{Less}(TD) = \text{BD}1058.745$$

$$\text{Total} = 3446.555 + 545.500 = \text{BD}3992.055$$

Subtotal	4,505	300
Less 10% and 15%	??	??
Balance	??	??
Freight	545	500
Total BD	??	??
Date : 04-06-2002		
Terms : 4/10, n/30, R.O.G.		

Question #1-C Second Semester 2002/2003

Complete the following table showing the steps that you have done:

List price	Net price	Trade discount	Discount rate
BD 2500	BD2000	???	???

$$\text{Trade Discount} = LP - NP = 2500 - 2000 = \text{BD}500$$

$$\text{Trade Discount Rate} = \frac{TD}{LP} = \frac{500}{2500} = 20\%$$

Question #3 Second Semester 2002/2003

Find the amount paid for the following:

Date	7-3-2003
Terms	3/9, n/30, R.O.G
Balance	BD900
Freight	BD50
Total BD	???
Date Received: 26-2-2003	
Date Paid: 4-2-2003	

$$100\% - 3\% = 97\% = \frac{97}{100} = 0.97$$

$$NP = 900 \times 0.97 = \text{BD}873$$

$$\text{Total} = 873 + 50 = \text{BD}923$$

Question #1-B First Semester 2003/2004

The list price of a window type air conditioner is BD 269 the net price BD 175.200 – What is the trade discount rate?

$$\text{Trade Discount Rate} = \frac{LP - NP}{LP} \times 100 = \frac{269 - 175.2}{269} \times 100 = 35\%$$

Question #1-D First Semester 2003/2004

A wholesaler allows a retailer a 20% trade discount and a 5% cash discount-
What is the wholesale price goods for which the retail paid BD 68.400?

$$100\% - 20\% = 80\% = \frac{80}{100} = 0.80$$

$$100\% - 5\% = 95\% = \frac{95}{100} = 0.95$$

$$NP\% = 0.80 \times 0.95 = 0.76 \times 100 = 76\%$$

$$LP = \frac{100 \times 68.400}{76} = BD90$$

LP	NP	TD
100%	76%	24%
???	68.400	???

Question #3 First Semester 2003/2004

Find the amount paid for the following invoice in Bahraini Dinars the received on May 3rd 2002 and bill was paid on May 12th 2002

Subtotal	BD 4250.300
Less 15%	
Balance	
Freight	BD 650.500
Total BD	
Date: 09-04-2002	
Terms: 4/10,n/30,R.O.G.	

$$100\% - 15\% = 85\% = \frac{85}{100} = 0.85$$

$$100\% - 4\% = 96\% = \frac{96}{100} = 0.96$$

$$NP = 4250.300 \times 0.85 \times 0.96 = BD3468.245$$

$$Total Amount = 3468.245 + 650.500$$

$$Total Amount = BD4118.745$$

Question #4-B Second Semester 2003/2004

A car is listed at BD5500 by the manufacturer. A retailer in buying the car is offered a trade discount of 25% together with a cash discount of 3% for settlement within 15 days. If the retailer is entitled to both discounts, how much does he pay the manufacturer?

$$100\% - 25\% = 75\% = \frac{75}{100} = 0.75$$

$$100\% - 3\% = 97\% = \frac{97}{100} = 0.97$$

$$NP = 5500 \times 0.75 \times 0.97 = BD3993.750$$

Question #4-A First Semester 2004/2005

A manufacturer offers successive discount of 15%, 8% and 5% during May. Find the net price of a filling cabinet that lists for BD255.950?

$$100\% - 15\% = 85\% = \frac{85}{100} = 0.85$$

$$100\% - 8\% = 92\% = \frac{92}{100} = 0.92$$

$$100\% - 5\% = 95\% = \frac{95}{100} = 0.95$$

$$NP\% = 0.85 \times 0.92 \times 0.95$$

$$NP\% = 0.7429 \times 100 = 74.29\%$$

$$LP = \frac{100 \times 255.950}{74.29} = BD344.528$$

LP	NP	TD
100%	76%	24%
???	255.950	???

Question #4-B First Semester 2004/2005

Find the amount paid for the following invoice that received on Oct 4th 2004 and paid on Oct 13th 2004.

Particulars	Dinar	Fils
Subtotal	680	600
Less 6% and 12%		
Balance		
Freight	32	400
Total BD		
Date: 2/10/2004		
Terms: 3/12,n/30,R.O.G.		

$$100\% - 6\% = 96\% = \frac{96}{100} = 0.96$$

$$100\% - 12\% = 88\% = \frac{88}{100} = 0.88$$

$$100\% - 3\% = 97\% = \frac{97}{100} = 0.97$$

$$NP = 680.600 \times 0.96 \times 0.88 \times 0.97$$

$$NP = BD557.722$$

$$Total Amount = 557.722 + 32.400$$

$$Total Amount = BD590.122$$

Question #1-B Reset Exam 2004/2005

Complete the following table showing the steps:-

NO	List price	Net price	Trade Discount	Discount Rate
1	4000	3000	???	???
2	61.500	???	4	???

1)
Trade Discount = 4000 - 3000 = BD1000

$$Discount Rate = \frac{1000}{4000} \times 100 = 25\%$$

2)
Net Price = 61.500 - 4 = BD57.500

$$Discount Rate = \frac{4}{61.500} \times 100 = 6.5\%$$

Question #4-B Second Semester 2004/2005

Find the amount paid for the following invoice that received on Jun 25th 2004 and paid on July 4th 2004?

Particulars	Dinair	Fils
Subtotal	800	200
Less 9%		
Balance		
Freight	41	500
Total BD		
Date: 19/6/2004		
Terms: 2.5/12,n30, R.O.G		

$$100\% - 9\% = 91\% = \frac{91}{100} = 0.91$$

$$100\% - 2.5\% = 97.5\% = \frac{97.5}{100} = 0.975$$

$$NP = 800.200 \times 0.91 \times 0.975$$

$$NP = BD709.977$$

$$Total.Amount = 709.977 + 41.500$$

$$Total.Amount = BD751.477$$

Question #3 Reset Exam 2004/2005

Find the amount paid for the following invoice that received on 8th Sep 2004 and paid on 16th Sep 2004?

Particulars	Dinair	Fils
Subtotal	1950	750
Less 12%		
Balance		
Freight	219	500
Total BD		
Date: 5/9/2004		
Terms: 4/10,n30, R.O.G		

$$100\% - 12\% = 88\% = \frac{88}{100} = 0.88$$

$$100\% - 4\% = 96\% = \frac{96}{100} = 0.96$$

$$NP = 1950.750 \times 0.88 \times 0.96$$

$$NP = BD1647.994$$

$$Total.Amount = 1647.994 + 219.500$$

$$Total.Amount = BD1867.494$$

Question #3-C Second Semester 2005/2006

The list price for a lamp is BD 50.000 and the net price of three lamps is BD 120.000 - What is the trade discount rate.

$$Single.Net.Price = \frac{120}{3} = BD40$$

$$Trade.Discout = 50 - 40 = BD10$$

$$Discount.Rate = \frac{10}{50} \times 100 = 20\%$$

Question #4 Second Semester 2005/2006

Find the amount paid for invoice received 8th October 2005 and paid on 16th October 2005.

Subtotal	1,975
Less 20 and 10%	
Balance	
Freight	70
Total BD	
Date:4-10-2005	
Terms3/10,n/30,R.O.G	

$$100\% - 20\% = 80\% = \frac{80}{100} = 0.80$$

$$100\% - 10\% = 90\% = \frac{90}{100} = 0.90$$

$$100\% - 3\% = 97\% = \frac{97}{100} = 0.97$$

$$NP = 1975 \times 0.80 \times 0.90 \times 0.97$$

$$NP = BD1379.340$$

$$Total.Amount = 1379.340 + 70$$

$$Total.Amount = BD1449.340$$

Question #2 Reset Exam 2005/2006

Find the amount paid on 14th May 2006 for the goods sold at 8th May 2006 with 10% trade discount and terms (2/10/E.o.m) Knowing that the list price was BD 1460 and fright is BD 25?

$$100\% - 10\% = 90\% = \frac{90}{100} = 0.90$$

$$100\% - 2\% = 98\% = \frac{98}{100} = 0.98$$

$$NP = 1460 \times 0.90 \times 0.98$$

$$NP = BD1287.720$$

$$Total.Amount = 1287.720 + 25$$

$$Total.Amount = BD1312.720$$

Question #3 Second Semester 2005/2006

The goods listed on the Kooheji invoice shown were received on 25 April 2006 and the bill was paid on 27 April 2006. How much was paid?

A. J. M. Kooheji & Sons				CASH MEMO NO.934		
P.O. Box: 74, Manama, Kingdom of Bahrain				Date: 10/4/2006		
TEL: 17400113, FAX: 17402933				Terms: 5/10, n/30, R.O.G.		
No.	Items Description	Qty	U. Price		Value	
1	LG Washing Machine WP-1300Q	2	84	000	(a)	
2	Televisions	3	399	000	(b)	
Subtotal					(c)	
Less 20%					(d)	
Balance					(e)	
Freight					40	000
Total BD					(f)	
CASH	US\$	OTHERS	AMEX	VISA	MASTER	DINARS
ملاحظة: البضاعة المباعة لا ترد ولا تستبدل						

$$LG.Washing.Machine.Value = 2 \times 84 = BD168 \quad (a)$$

$$Televisions.Value = 3 \times 399 = BD1197 \quad (b)$$

$$Subtotal = 168 + 1197 = BD1365 \quad (c)$$

$$Less 20\% = 1365 \times 0.20 = BD273 \quad (d)$$

$$Balance = 1365 - 273 = BD1092 \quad (e)$$

$$Total.BD = 1092 + 40 = BD1132 \quad (f)$$

$$Cash.Discount(100\% - 5\% = 95\%) = 1092 \times 0.95 = BD1037.400$$

$$Total.Amount = 1037.400 + 40.000 = BD1077.400$$

Chapter (5)**Question #1-C First Semester 2003/2004**

Capital stores imported the following items:

- Quantity of fresh vegetable and fruits amounting to BD2450
- Electronic items amounting to BD 12440.500

Calculate how much customs capital stores paid?

$$\text{Fresh.Vegitable.and.Fruits} = 2450 \times \frac{0}{100} = \text{BD}0$$

$$\text{Electronics} = 12440.500 \times \frac{5}{100} = \text{BD}622.025$$

$$\text{Total.Customs} = 0 + 622.025 = \text{BD}622.025$$

Question #4-A First Semester 2003/2004

Giant stores imported goods at BD4525 plus freight at BD352.500 and evaluation profits 12% of total cost. Find the insurance premium if the rate of insurance is 3% of the total cost of the goods?

$$\text{Total.Cost} = 4525 + 352.500 = \text{BD}4877.500$$

$$\text{Evaluated.Pr ofit} = 4877.500 \times \frac{12}{100} = \text{BD}585.300$$

$$\text{Insurance.Policy} = 4877.500 + 585.300 = \text{BD}5462.800$$

$$\text{Insurance.Pr emium} = 5462.800 \times \frac{3}{100} = \text{BD}163.884$$

Question #3-B Second Semester 2003/2004

Al Jishi Corporation imported goods at BD5200 plus freight at BD352.500 and evaluation profits 10% of total cost. Find the insurance premium if the rate of insurance is 2% of the total cost of the goods?

$$\text{Total.Cost} = 5200 + 352.500 = \text{BD}5552.500$$

$$\text{Evaluated.Pr ofit} = 5552.500 \times \frac{10}{100} = \text{BD}555.250$$

$$\text{Insurance.Policy} = 5552.500 + 555.250 = \text{BD}6107.750$$

$$\text{Insurance.Pr emium} = 6107.750 \times \frac{2}{100} = \text{BD}122.155$$

Question #3-A First Semester 2004/2005

Al –Muntazah Co. imported goods at BD8500.500 and evaluation profits 10% of total cost. Find the insurance premium if the rate of insurance is 3% of the total cost goods?

$$\text{Total.Cost} = 8500.500$$

$$\text{Evaluated.Pr ofit} = 8500.500 \times \frac{10}{100} = \text{BD}850.050$$

$$\text{Insurance.Policy} = 8500.500 + 850.050 = \text{BD}9350.550$$

$$\text{Insurance.Pr emium} = 9350.550 \times \frac{3}{100} = \text{BD}280.517$$

Question #3-B Second Semester 2004/2005

Al Muntazah super market imported the following items:

- Quantity of frozen fish and meat for BD 2890.620
- Cigarettes and tobacco for BD 3529.500
- Perfume items amounting BD 2150

Calculate how much customs did AlMuntazah paid?

$$\text{Frozen.Fish.and.Meat} = 2890.620 \times \frac{0}{100} = \text{BD}0$$

$$\text{Cigarettes.and.Tobacco} = 3529.500 \times \frac{100}{100} = \text{BD}3529.500$$

$$\text{Perfume} = 2150 \times \frac{5}{100} = \text{BD}107.500$$

$$\text{Total.Customs} = 0 + 3529.500 + 107.500 = \text{BD}622.025$$

Question #2-B Reset Exam 2004/2005

Al muntazah furniture imported goods at BD 8500 plus freight at BD 650 and the evaluation profit 12% of total cost. Find the insurance premium if the rate of insurance is 3% of total cost of goods?

$$\text{Total.Cost} = 8500 + 650 = \text{BD}9150$$

$$\text{Evaluated.Pr.ofit} = 9150 \times \frac{12}{100} = \text{BD}1098$$

$$\text{Insurance.Policy} = 9150 + 1098 = \text{BD}10248$$

$$\text{Insurance.Pr.emium} = 10248 \times \frac{3}{100} = \text{BD}307.440$$

Question #4-A Reset Exam 2004/2005

Giant Stores imported the following items on Dec 28th 2003:

- Quantity of frozen fish and fresh vegetables for BD 5000
- Videos and computers amounting to BD 4200
- Cigarettes amounting BD 2500

Calculate how much customs did Giant paid?

$$\text{Frozen.Fish.and.Fresh.Vegitables} = 5000 \times \frac{0}{100} = \text{BD}0$$

$$\text{Videos.and.Computers} = 4200 \times \frac{5}{100} = \text{BD}210$$

$$\text{Cigarettes} = 2500 \times \frac{100}{100} = \text{BD}2500$$

$$\text{Total.Customs} = 0 + 210 + 2500 = \text{BD}2710$$

Question #5 First Semester 2005/2006

Alzamil imported goods at BD4800 plus freight at BD200 and estimated profit 10% of total cost. Find the insurance premium if the rate of insurance is 2% of the total cost of the goods.

$$\text{Total.Cost} = 4800 + 200 = \text{BD}5000$$

$$\text{Evaluated.Pr ofit} = 5000 \times \frac{10}{100} = \text{BD}500$$

$$\text{Insurance.Policy} = 5000 + 500 = \text{BD}5500$$

$$\text{Insurance.Pr emium} = 5500 \times \frac{2}{100} = \text{BD}110$$

Question #5 Second Semester 2005/2006

Almoayyed company imported furniture at cost of 90000 Malaysian Ringgits plus freight of 4000 Malaysian Ringgits. If the evaluation profit is 10% of total cost.

a) Find the total amount of furniture in BD if the exchange rate is as follows:-

$$\text{RM } 1 = \text{BD } 0.102000$$

Transfer Selling Rate

$$\text{RM } 1 = \text{BD } 0.091500$$

Transfer Buying Rate

b) Calculate the insurance premium if the rate of insurance is 2% of total cost.

Solution:

$$\text{Total.Cost} = 90000 + 4000 = \text{RM}94000$$

BD	RM	
0.102000	1	$\text{RM}94000 = \text{BD} \frac{94000 \times 0.102000}{1} = \text{BD}9588$
???	94000	

$$\text{Evaluated.Pr ofit} = 9588 \times \frac{10}{100} = \text{BD}958.800$$

$$\text{Insurance.Policy} = 9588 + 958.800 = \text{BD}10546.800$$

$$\text{Insurance.Pr emium} = 10546.800 \times \frac{2}{100} = \text{BD}210.936$$

Question #1-B Reset Exam 2005/2006

Calculate the customs of the following items imported:

- Fresh meat and fish amounting BD 1450
- 100 Televisions for BD 45 each.

$$\text{Fresh.Meat.and..Fish} = 1450 \times \frac{0}{100} = \text{BD}0$$

$$\text{Videos.and.Computers} = (100 \times 45) \times \frac{5}{100} = \text{BD}225$$

$$\text{Total.Customs} = 0 + 225 = \text{BD}225$$

Question #1-C Reset Exam 2005/2006

Find premium if the rate of insurance is 3% and amount of insurance policy is BD 5387?

$$\text{Insurance Premium} = 5387 \times \frac{3}{100} = \text{BD}161.610$$

http://www.geocities.com/finance_bh



Chapter (6)

Question #3 First Semester 2002/2003

Complete the following table showing the steps that you have done:

Item	Basic Cost for Regular BD	Transportation Cost BD	Retailer's Cost BD	Selling Price BD	Mark-up Based On cost
Iron	12.990	??	14.040	20.980	??
T.V	??	1.570	16.800	??	96%

Iron :

$$\text{Transportation.Cost} = 14.040 - 12.990 = \text{BD}1.050$$

$$\text{Mark.UP.based.on.Cost} = \frac{20.980 - 14.040}{14.040} \times 100 = \frac{6.580}{14.040} \times 100 = 36\%$$

T.V.:

$$\text{Basic.Cost} = 16.800 - 1.570 = \text{BD}15.230$$

$$\text{Selling.Price} = \frac{196 \times 16.800}{100} = \text{BD}32.928$$

SP=	Cost	+ Mark UP
196%	100%	96%
???	16.800	???

Question #4 Second Semester 2002/2003

Complete the following table showing the steps that you have done:

Item	Regular price BD	Sale price BD	Percentage of Mark-down on regular price	Percentage of Mark-down on sales price
Television	260	221	??	??
Computer	??	300	25.5%	??

Television :

$$\% \text{MarkDown.on.RP} = \frac{260 - 221}{260} \times 100 = \frac{39}{260} \times 100 = 15\%$$

$$\% \text{MarkDown.on.SP} = \frac{260 - 221}{221} \times 100 = \frac{39}{221} \times 100 = 17.65\%$$

Computer :

$$\text{RP} = \frac{100 \times 300}{74.5} = \text{BD}402.685$$

$$\% \text{MarkDown.on.SP} = \frac{402.685 - 300}{300} \times 100$$

$$\% \text{MarkDown.on.SP} = \frac{102.685}{300} \times 100 = 34.23\%$$

RP=	SP	+ Mark Down
100%	74.5%	25.5%
???	300	???

Question #5-B First Semester 2003/2004

The percentage of margin of a computer set was 35%. If the cost price is BD250 –What was the selling price?

$$\text{Selling Price} = \frac{100 \times 250}{65} = \text{BD}384.615$$

SP=	Cost	+ MP
100%	65%	35%
???	250	???

Question #3-A First Semester 2003/2004

The regular price of a toaster is BD35.500 and the selling price is BD22.700 – Find the percentage of mark down based on the regular price?

$$\text{Mark Down} = 35.500 - 22.700 = \text{BD}12.800$$

$$\% \text{Mark Down on RP} = \frac{12.800}{35.500} \times 100 = 36\%$$

Question #4-A Second Semester 2003/2004

A retailer paid BD1900 for 200 shoes and he wants a 38% margin profit, what is the selling price of each shoe?

$$\text{Cost Per Shoe} = \frac{1900}{200} = \text{BD}9.500$$

$$\text{Selling Price} = \frac{100 \times 9.500}{62} = \text{BD}15.323$$

SP=	Cost	+ MP
100%	62%	38%
???	9.500	???

Question #2-B First Semester 2004/2005

A retailer knows that consumers will pay at most BD 159.200 for TV and he wants a 35% mark up based on cost. What is the cost price that the retailer pays for the TV?

$$\text{Cost} = \frac{100 \times 159.200}{135} = \text{BD}117.925$$

SP=	Cost	+ Mark UP
135%	100%	35%
159.200	???	???

Question #5 Second Semester 2004/2005

Mohammed bought a house for BD 70000 and sold it to Sameer at a mark up of 10%. Sameer sold it to Abdullah at a margin profit of 15%. What did Abdullah pay for it?

$$\text{Selling Price of Mohammed} = \frac{70,000 \times 110}{100}$$

$$= \text{BD}77,000$$

$$\text{Selling Price of Sameer} = \frac{77,000 \times 100}{85}$$

$$= \text{BD}90,588.235$$

SP=	Cost	+ Margin Profit
100%	85%	15%
???	77000	???

Question #6 First & Second Semester 2005/2006

Complete the following table:-

Item	Basic Retailer Cost	Transportation Cost	Retailers Cost	Selling Price	Mark Up Based on Cost
T.V.	??	7.000	17.000	??	20%

T.V.:

$$\text{Basic.Cost} = 17 - 7 = \text{BD}10.000$$

$$\text{Selling.Price} = \frac{120 \times 17}{100} = \text{BD}20.400$$

SP=	Cost	+ Mark UP
120%	100%	20%
???	17	???

Question #4 Reset Exam 2005/2006

A retailers cost for washing machine is BD120 and he sold it for BD150. Find the following:

- A) Percentage of Mark –up based on the cost price.
- B) New sale price if the retailer advertises the mark –down price 10% less than regular selling price.

a)

$$\text{Mark.UP} = 150 - 120 = \text{BD}30$$

$$\text{Mark.UP.Rate.based.on.Cost} = \frac{30}{120} = 25\%$$

RP=	SP	+Mark Down
100%	90%	10%
150	???	???

b)

$$\text{Selling.Price} = \frac{150 \times 90}{100} = \text{BD}135$$