تم تحميل هذا الملف من موقع المناهج البحرينية

كراسة و مذكرة مال 211

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

تاريخ إضافة الملف على موقع المناهج: 2024-11-24 10:22:14

المزيد من مادة تربية اقتصادية:	ملفات ا كتب للمعلم ا كتب للطالب ا اختبارات الكترونية ا اختبارات ا حلول ا عروض بوربوينت ا أوراق عمل منهج انجليزي ا ملخصات وتقارير ا مذكرات وبنوك ا الامتحان النهائي ا للمدرس

التواصل الاجتماعي بحسب الصف الثاني الثانوي

صفحة المناهج البحرينية على فيسبوك					
المواد على تلغرام	التربية الاسلامية	اللغة العربية	اللغة الانجليزية	الرياضيات	

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

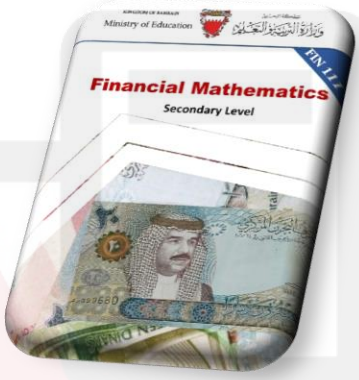
1	مذكرة مال 111
2	مذكرة تأمين 211
3	ملخص ملف مساند التأمين (تام 211) جميع الوحدات

وزارة التربية والتعليم
مدرسة التعاون الثانوية للبنين
قسم المواد التجارية

كراسة الطالب

مقرر مال 111

Financial Mathematics



اسم الطالب: .....

الرقم الأكاديمي: .....

الصف الدراسي: .....

إعداد أ.علي مكي الحرحوش / مراجعة أ.مرتضى علي درباس

الفصل الدراسي الأول للعام الدراسي 2025/2024م

ملاحظة: الكتاب المدرسي هو المصدر الرئيسي للمذاكرة

التغذية الراجعة لملف أعمال الطالب

رمز المقرر		الشعبة	
اسم الطالب		الرقم الأكاديمي	

م	التاريخ	الدرجة	التقدير	الوصف	التعزيز	التطوير
1			☐ ممتاز ☐ جيد ☐ مقبول ☐ ضعيف	☐ أداؤك متقن. ☐ إجاباتك منسقة. ☐ وظفت النظريات والقوانين بطريقة صحيحة. ☐ لديك أخطاء علمية. ☐ لم توظف النظريات والقوانين بطريقة صحيحة. ☐ ملفك (دفترك) ناقص. ☐ ملفك (دفترك) غير مرتب	☐ شكرا لك. ☐ أقدر مجهودك ☐ ملفك (دفترك) مرتب وجميل. ☐ موفق دوما ☐ اجتهادك مثمر ☐ محاولاتك جيدة.	**معالجة:** ☐ تدرب أكثر على التمارين المشابهة من الكتاب المدرسي. ☐ كن مهتما أكثر بالتعلم والأعمال الكتابية ☐ أسأل المعلم أو زميل متعاون معك. ☐ استعن بمصادر معرفة أخرى. ☐ نظم ورتب ملفك (دفترك) **إثراء:** ☐ أجب على مسائل مهارات التفكير العليا من الدروس في الكتاب المدرسي. ☐ تحدى قدراتك في حل المشكلات. ☐ عزز معلوماتك بمصادر معرفة أخرى.
2			☐ ممتاز ☐ جيد ☐ مقبول ☐ ضعيف	☐ أداؤك متقن. ☐ إجاباتك منسقة. ☐ وظفت النظريات والقوانين بطريقة صحيحة. ☐ لديك أخطاء علمية. ☐ لم توظف النظريات والقوانين بطريقة صحيحة. ☐ ملفك (دفترك) ناقص. ☐ ملفك (دفترك) غير مرتب	☐ شكرا لك. ☐ أقدر مجهودك ☐ ملفك (دفترك) مرتب وجميل. ☐ موفق دوما ☐ اجتهادك مثمر ☐ محاولاتك جيدة.	**معالجة:** ☐ تدرب أكثر على التمارين المشابهة من الكتاب المدرسي. ☐ كن مهتما أكثر بالتعلم والأعمال الكتابية ☐ أسأل المعلم أو زميل متعاون معك. ☐ استعن بمصادر معرفة أخرى. ☐ نظم ورتب ملفك (دفترك) **إثراء:** ☐ أجب على مسائل مهارات التفكير العليا من الدروس في الكتاب المدرسي. ☐ تحدى قدراتك في حل المشكلات. ☐ عزز معلوماتك بمصادر معرفة أخرى.

الوقفة الأولى

توقيع المعلم: **توقيع الطالب:** **توقيع ولي الأمر:**

الوقفة الثانية

توقيع المعلم: **توقيع الطالب:** **توقيع ولي الأمر:**

Prepared by T.Ali Maki, 2024

الخطة الدراسية

KINGDOM OF BAHRAIN
Ministry of Education

مملكة البحرين
وزارة التربية والتعليم

المحتوى العلمي المطلوب في مقرر الرياضة المالية للفصل الأول من العام الدراسي 2025/2024م

المادة /اسم المقرر ورمزه: الرياضة المالية - مال 111 — المسار: توحيد المسارات

اسم الكتاب: Financial Mathematics — الصف : المستوى الثاني

الفصل (الوحدة)	عنوان الدرس ورقمه	الصفحة (من – إلى)	الأسبوع	الملاحظات
1	Lesson 1.1,2,3 Review Numbers (Write, Place , Round)	15-27	1	
	Lesson 1.4 Money Currency System	28 -35	2	
2	Lesson 2.1 System of Payment Lesson 2.2 Payroll by Hour & Week	39-44	3	
	Lesson 2.3 Payroll by Piece & Rate Lesson 2.4 Payroll by Commission & Bonus	45-49	4	
	Lesson 2.5 Deductions	50-61	5	Pages 55-58 read only (Lesson 2.6)
3	Lesson 3.1 Trade Discount	65-72	6	
	Lesson 3.2 Cash Discount	73-76	7	
	Lesson 3.3 Value Added Tax (VAT) Lesson 3.4 Tariff in the Kingdom of Bahrain	77-84	8	
	Lesson 3.5,6 Pricing goods Based on (Cost - Selling) Lesson 3.7 Mark -Down	85-101	9	
4	Lesson 4.1 The Concept of Simple Interest Lesson 4.2 Formula of Simple Interest & amount Lesson 4.3 Simple Interest (months - years - months & years)	105-114	10	
	Lesson 4.3 Simple Interest (days- Counting Days) Lesson 4.4 Exact and Trade Interest	115-119	11	
	Lesson 4.5 Finding Factors of Simple Interest	120-129	12	

الطبعة المعتمدة: كتاب الرياضة المالية (مال 111) financial Mathematics الطبعة الأولى 2022م

وزارة التربية والتعليم –الفصل الدراسي الأول 2024-2025م

ملاحظات

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.....

.....

.....

Prepared by T.Ali Maki, 2024

Unit (1)

الوحدة الأولى

Review Numbers and Currency Exchange

مراجعة الأرقام وتحويل العملات

Content:

- 1.1 Write whole numbers
- 1.2 Place value and number system
- 1.3 Round whole number
- 1.4 Money currency system

Unit 1

Review Numbers and Currency Exchange

مراجعة الأرقام وتحويل العملات

1.1 Write the whole Numbers كتابة الأعداد الكاملة

(A) Read and write whole numbers: **إقرأ واكتب الأرقام كاملة**

1	One	**11**	eleven	**10**	ten	**21**	twenty-one
2	Two	**12**	twelve	**20**	twenty	**22**	
3		**13**	thirteen	**30**		**33**	thirty-three
4		**14**		**40**		**44**	
5		**15**		**50**		**55**	
6		**16**		**60**		**66**	
7		**17**		**70**		**77**	
8		**18**		**80**		**88**	
9		**19**		**90**		**99**	

100	One-**hundred**
2,000	Two-**thousand**
3,000,000	Three-**million**
4,000,000,000	Four-**billion**
5,000,000,000,000	Five-**trillion**

(B) Read decimal numbers: **قراءة الأرقام العشرية**

.	Decimal Point **النقطة**
,	Decimal Comma **الفاصلة**

0.1	Ten**ths**
0.01	Hundred**ths**
0.001	Thousand**ths**
0.0001	Ten-Thousand**ths**
0.00001	Hundred-Thousand**ths**
0.000001	Million**ths**
0.0000001	Ten-Million**ths**
0.00000001	Hundred-Million**ths**

(C) Write the numbers in letters: **كتابة الأرقام بالحروف**

Examples

(1) Write the number $1,890,512.627$ in letters:

Millions			Thousands			Units			Point	Tenths	Hundredths	Thousands

One million, eight hundred ninety thousand, five hundred twelve **and** six hundred twenty-seven thousand**ths**.

Exercises

(1) Write the number $2,670,311.540$ in letters:

Millions			Thousands			Units			Point	Tenths	Hundredths	Thousands

.....

.....

(2) Write the following numbers in letters:

a- 47,203 = ...

b- 5,821,496 = ...

c- 0.375 = ...

d- 4.6 = ...

e- 150 = ...

f- 8921 = ...

g- 1085514 = ...

h- 40.451 = ...

i- 8.15 = ...

j- 1225.4211 = ...

(2) Write the following BD amounts in letters:

a- BD 20.825 = ...

b- BD 0.025 = ...

c- BD 516800 = ...

d- BD 762.150 = ...

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(3) Write the following foreign currency amounts in letters:

a- $ 234.75 = ...

b- $ 175.64 = ...

c- $ 1,121 = ...

(4) Write the number of the following:

a- Twenty billion, fifteen million, two hundred forty.

.....

b- Ten billion, five hundred forty-two million, six hundred thousand.

.....

c- Eight and tenths.

.....

d- Five hundred thirty nine thousandths.

.....

e- One hundred thirty-seven and twenty-three hundredths.

.....

(5) Write the amounts of the following:

a- Eight hundred fourteen dollars.

.....

b- Eight hundred fourteen dollars and twenty-one cents.

.....

c- Ten thousand four hundred eleven BD and one hudred twenty fils.

.....

1.2 Place Value and number system نظام الأرقام وقيمتهم المكانية

(A) Whole numbers and the place-value system: **نظام القيمة المكانية للأرقام**

Trillions Billions Millions Thousands Units

100, 000, 000, 000, 000

Examples

(1) Find the place value of the number 381, 345, 287, 369, 021

Trillions			Billions			Millions			Thousands			Units		
Hundred Trillion	Ten Trillion	Trillion	Hundred Billion	Ten Billion	Billion	Hundred Million	Ten Million	Million	Hundred Thousand	Ten Thousand	Thousand	Hundred	Ten	One
3	**8**	**1**	**3**	**4**	**5**	**2**	**8**	**7**	**3**	**6**	**9**	**0**	**2**	**1**
381 trillion			345 billion			287 million			369 thousand			021		

(2) Find the place value of the number 188, 534, 246, 179, 221

Trillions			Billions			Millions			Thousands			Units		
Hundred Trillion	Ten Trillion	Trillion	Hundred Billion	Ten Billion	Billion	Hundred Million	Ten Million	Million	Hundred Thousand	Ten Thousand	Thousand	Hundred	Ten	One

Exercises

(1) Find the place value of the following numbers:

a- 56,326

b- 8,971,456

c- 16,080,573

d- 789,454,002

e- 3,765,010,783

f- 54,079,887,546

g- 200,471,050,120

h- 4,156,966,432,251

i- 80,879,674,366,377

j- 100,025,912,706,454

S. No	Trillions			Billions			Millions			Thousands			Units		
	Hundred Trillion	Ten Trillion	Trillion	Hundred Billion	Ten Billion	Billion	Hundred Million	Ten Million	Million	Hundred Thousand	Ten Thousand	Thousand	Hundred	Ten	One
a															
b															
c															
d															
e															
f															
g															
h															
i															
j															

(B) Decimals and the place-value system: **نظام القيمة المكانية للأرقام التي تحتوي على كسور**

(1) Find the place value of the number $12,315.6274$

Millions			Thousands			Units			Decimal System					
Hundred Million	Ten Million	Million	Hundred Thousand	Ten Thousand	Thousand	Hundred	Ten	One	**Decimal point**	Tenths	Hundredths	Thousandths	Ten-Thousandths	Hundred-thousandths

(1) Find the place value of the following numbers:

a- 326.0153

b- 8,670.451

c- 15,480.25

d- 6,450,872.125

S.No	Millions			Thousands			Units			Decimal System					
	Hundred Million	Ten Million	Million	Hundred Thousand	Ten Thousand	Thousand	Hundred	Ten	One	**Decimal point**	Tenths	Hundredths	Thousandths	Ten-Thousandths	Hundred-thousandths
a															
b															
c															
d															

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EVALUATION

Q (1) Write the following foreign currency amounts in letters: **(2 marks)**

a- $ 345.22 = ...

b- 0.685 = ...

Q (2) Write the number in **letters** or **numbers** for the following: **(5 marks)**

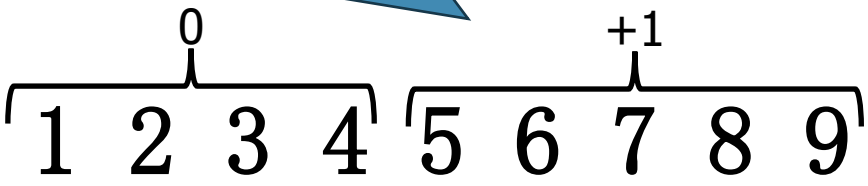
NO	Numbers	Number in letters
a	**98**	
b	**5000,000**	
c	**0.015**	
d		Six hundred twelve and five hundred twenty-seven thousandths.
e		Fifteen dinar and three hundred twenty-five fils

Q (3) Find the place value of the number 2,340,285,389.92 : **(3 marks)**

Billions			**Millions**			**Thousands**			**Units**			**Decimal System**		
Hundred Billion	Ten Billion	Billion	Hundred Million	Ten Million	Million	Hundred Thousand	Ten Thousand	Thousand	Hundred	Ten	One	**Decimal point**	Tenths	Hundredths

ملاحظة: هذه عينة من أسئلة الإمتحانات النهائية السابقة

1.3 Round Whole number تقريب الأعداد

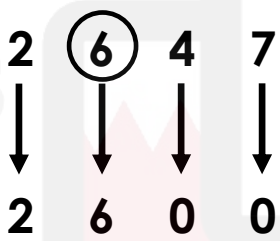


بعض الكلمات المهمة

Nearest Ten	**لأقرب عشرة**	First digit	**لأول رقم**
Nearest Hundred	**لأقرب مئة**	More than 5	**أكثر من 5**
Nearest Thousand	**لأقرب ألف**	Less than 5	**أقل من 5**

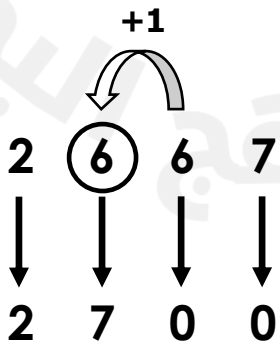
(A) Round whole number: **تقريب الأعداد الإعتيادية**

▶ Round **2647** to the nearest **hundred**.



If this digit is **less than 5**, replace it and all digits to its right with **ZEROS**

▶ Round **2667** to the nearest **hundred**.



If this digit is **5 or more**, Add **(+1)** to the digit in the specified place with **ZEROS**

Examples

(1) Round the following numbers:

a- 16 to the nearest ten. = ...

b- 112 to the nearest ten. = ...

c- 644 to the nearest hundred. = ...

d- 1260 to the nearest hundred. = ...

e- 4550 to the nearest thousand. = ...

f- 12690 to the nearest thousand. = ...

Exercises

(1) Round the following numbers:

a- 74 to the nearest ten. = ...

b- 341 to the nearest ten. = ...

c- 341 to the nearest hundred. = ...

d- 8539 to the nearest hundred. = ...

e- 4350 to the nearest thousand. = ...

f- 11777 to the nearest thousand. = ...

(2) Round the following numbers: (★★)

a- 134.9 to the nearest ten. = ...

b- 6.098 to the nearest ten. = ...

c- 52,973 to the nearest hundred. = ...

d- 3,784.921 to the nearest thousand. = ...

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(B) Round numbers to the first digit: **تقريب الأعداد إلى الرقم الأول**

▶ Round **34,439** to **first digit**.

3	4	,	4	3	9
↓	↓	↓	↓	↓	↓
3	0	,	0	0	0

If this digit is **less than 5**, relace it and all digits to its right with **ZEROS**

▶ Round **37,439** to **first digit**.

	+1				
3	7	,	4	3	9
↓	↓	↓	↓	↓	↓
4	0	.	0	0	0

If this digit is **5 or more**, Add **(+1)** to the digit in the specified place with **ZEROS**

Examples

(1) Round the following numbers:

a- 1,622,316 to the first digit. = ...

b- 348,889 to the first digit. = ...

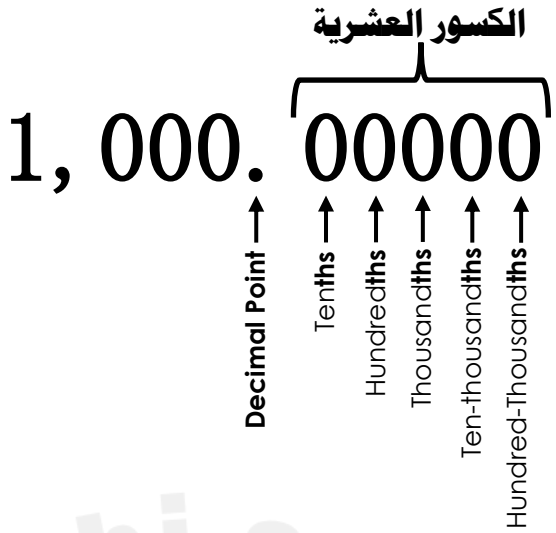
Exercises

(1) Round the following numbers:

a- 29,000,459 to the first digit. = ...

b- 61,748 to the first digit. = ...

(C) Round Decimals: **تقريب الكسور العشرية**



▶ Round **17.3234** to the nearest **hundredths**.

1 7 . 3 2 3 4

1 7 . 3 2 x x

If this digit is **less than 5**, eliminate it and all digits to its right with **ZEROS**

▶ Round **17.3284** to the nearest **hundredths**.

+1

1 7 . 3 2 8 4

1 7 . 3 3 x x

If this digit is **5 or more**, Add **(+1)** to the digit in the specified place and eliminate all digits to its right.

Examples

(1) Round the following numbers to the specified place:

a- 14.3422 to the nearest tenths. = ...

b- 14.3422 to the nearest hundredths. = ...

c- 14.3422 to the nearest thousandths. = ...

Exercises

(1) Round the following numbers to the specified place:

a- 14.353 to the nearest tenths. = ...

b- 20.3644 to the nearest tenths. = ...

c- 19.6654 to the nearest hundredths. = ...

d- 117.6644 to the nearest hundredths. = ...

e- 42.3784 to the nearest thousandths. = ...

f- 22.1919 to the nearest thousandths. = ...

(2) Round the following numbers to the specified place: (★★)

a- 17.323881 to the nearest ten-Thousandths. = ...

b- 17.323881 to the nearest hundred-thousandths. = ...

(D) Round the financial amounts: **تقريب المبالغ المالية**

Bahraini Dinar (**BD**)

x 3

1.000

BD fils

USA Dollar (**$**)

x 2

1.00

dollar cent

▶ Round **BD 1,235.25124** to the nearest **fils.**

1 , 2 3 5 . 2 5 (1) 2 4

1 , 2 3 5 . 2 5 0

▶ Round **$ 28.465** to the nearest **cent.**

+1

2 8 . 4 (6) 5

2 8 . 4 7

Examples

(1) Round the following numbers to the specified place:

a- BD 20.57451 to the nearest fils. = ...

b- BD 20.57451 to the nearest BD. = ...

c- $ 14.3422 to the nearest cent. = ...

d- $ 14.3422 to the nearest dollar. = ...

Exercises

(1) Round the following numbers to the specified place:

a- BD 155.5744 to the nearest fils. = ...

b- BD 155.5744 to the nearest BD. = ...

c- BD 2,113,321.7347 to the nearest BD. = ...

d- BD 2,113,321.7347 to the nearest fils. = ...

(2) Round the following numbers to the specified place:

a- $ 15.5432 to the nearest cent. = ...

b- $ 15.5432 to the nearest dollar. = ...

c- $ 678.6781 to the nearest cent. = ...

d- $ 678.6781 to the nearest dollar. = ...

1.4 Money and the currency system نظام النقود والعملات

▶ Rate of Exchange **معدل صرف العملات**

Foreign Currency		Selling BHD	Buying BHD
USA Dollar	USD	0.378000	0.375000
Euro	EUR	0. 474000	0.466600
Japanese Yan	JPY	0.003632	0.363500
Chinese Yuan Renminbi	CNY	0.058267	0.056451
British Pound	GBP	0.524150	0.506650
Indian Rupee	INR	0.005918	0.005168
Thai Baht	THB	0.011938	0.108792
Malaysian Ringgit RM	MYR	0.099942	0.084192
Saudi Arabian Riyal	SAR	0.100650	0.100000
Emirati Dirham	AED	0.103900	0.101400
Kuwaiti Dinar KD	KWD	1.252950	1.238950
Omani Rial	OMR	0.992490	0.968490
Egyptian Pound	EGP	0.0240441	0.0220521
Jordanian Dinar	JOD	0.531800	0.531800

(1) التحويل من العملة (البحرينية) إلى العملة (الأجنبية) نستخدم سعر البيع، لأن محل الصرافة سيبيعك العملة الأجنبية.

BHD ➡ Foreign currency

BHD ÷ Selling price

Example

(1) Use the above currency exchange table in the following currency conversion:

▶ You have BHD 1000 Bahraini Dinars and would like to convert it to USA Dollar.

= 1000 ÷ 0.378000 = $ 2645.50

(2) التحويل من العملة (الأجنبية) إلى العملة (البحرينية) نستخدم سعر الشراء، لأن محل الصرافة سيشتري العملة الأجنبية.

Foreign currency ➡ BHD

Foreign currency X Buying price

Example

(1) Use the above currency exchange table in the following currency conversion:

▶ After you return from travel, you have EGP 2500 Egyptian pounds and you want to get the Bahraini dinar.

= 2500 X 0.0220521 = BD 55.130

---

(3) التحويل من العملة (الأجنبية) إلى العملة (الأجنبية): نستخدم أولاً سعر الشراء لتحويله للعملة البحرينية ثم نستخدم سعر البيع لتحويله إلى العملة الأجنبية مرة أخرى.

Foreign currency X Buying price = BHD

BHD ÷ Selling price = Foreign currency

Example

(1) Use the above currency exchange table in the following currency conversion:

▶ Mariam has GBP 1850 British Pound and she wants to convert it into Indian Rupees.

Step 1 **= 1850 X 0.506650 = BHD 937.303**

Step 2 **= 937.303 ÷ 0.005918 = INR 158381.72**

Exercises

(1) Use the above currency exchange table in the following currency conversion:

a- You have BHD 250 and would like to convert it to Euro.

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.....

b- You have MYR 7,500 and you want to get the Bahraini dinar.

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c- Manal has KWD 950 and she wants to convert it into USA Dollar.

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(2) Answer the following questions:

a- Convert £1,000 to BHD if the rate of exchange is (£1= BD0.536).

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b- Convert BHD1,500 to EURO if the rate of exchange is (1 Euro= BD0.474).

.....

.....

c- Change BHD1,250 to EP if the rates of exchange are (EP£ 1= BD0.080).

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.....

(3) Use the above currency exchange table in the following currency conversion:

a- Bahraini family decided to travel to Kuwait. They need to change BHD 2,000 to KD. Find the amount they will get.

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b- Sara Ali wants to send BHD 500 to her sister which she learns in London as draft. How many pounds sterling did she send to her sister?

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.....

(4) Answer the following case (★★)

► Fahad converted BHD 5,000 into Emirati Dirham to buy a car from Dubai, but he didn't buy the car, and after returning to Bahrain, he converted the amount into Bahraini dinars.

How much did Fahad lose?

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EVALUATION

Q(1) Round the following numbers: (3 marks)

a- Round 4667 to the nearest hundred. ……..

b- Round 20.3208 to the nearest hundredths. ……..

c- BD 11,437.11034 to the nearest fils. ……..

Q(2) use the currency exchange table below to convert the following currencies: (4 marks)

Foreign Currency		Selling BHD	Buying BHD
USA Dollar	USA	0.378000	0.375000
Euro	EUR	0.449100	0.446600
Saudi Arabian Riyal	SAR	0.100650	0.100000
Emirati Dirham	AED	0.103900	0.101400
Egyptian Pound	EGP	0.024041	0.022052
Jordanian Dinar	JOD	0.541800	0.531800

a- You have BHD 1000 Bahraini dinars and would like to convert it to EUR Euro.

……

b- After you return from travel, you have USD 2500 USA dollar and you want to get the Bahraini dinar.

……

Q(3) Fatima has GBP 2500 and she wants to convert it into Saudi Arabian Riyal. **How many SAR she receive**, if the exchange rate as follow: **(3 marks)**

(Sellin price of GBP=BHD 0.4636926) & (Buying price GBP=BHD0.4461437)

(Sellin price of SAR=BHD 0.1010560) & (Buying price SAR=BHD0.1000027)

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ملاحظة: هذه عينة من أسئلة الإمتحانات النهائية السابقة

Unit (2)

الوحدة الثانية

Salaries and Wages System

نظـــام الأجـــور والـــرواتـــب

Content:

- 2.2 Payroll by Hour & Week
- 2.3 Payroll by Piece & Rate
- 2.4 Payroll by commission & Bonus
- 2.5 Deductions

Prepared by T.Ali Maki, 2024

Unit 2

Salaries and Wages System

نظـــام الأجـــور والـــرواتـــب

2.2 Payroll by Hour & week الأجر حسب الساعة والأسبوع

(A) Regular working hours **ساعات العمل الاعتيادية**

Per Day
8 hours
عدد ساعات العمل اليومية

Per Week
48 hours
عدد ساعات العمل الأسبوعية

(B) Additional working hours (**Overtime**) **ساعات العمل الإضافية**

During the night
50%
العمل الإضافي خلال المساء
1.50

During the day
25%
العمل الإضافي خلال النهار
1.25

During Rest day
150%
خلال يوم الجمعة أو العطلة

Example 1

▶ An employee is engaged for **46 hours** during the day a week at a basic rate of **BD2.500 per hour**. Calculate the **gross wage** received during the period.

Days	FRI	SAT	SUN	MON	TUE	WED	THU
Hours	0	8	8	6	8	8	8
O.T during the day	0	0	0	0	0	0	0
O.T During the night	0	0	0	0	0	0	0

Note: (O.T) it means over time.

Solution: Number of hours = ...

Total Regular wage = ...

Exercises

(1) An employee is engaged for **48 hours** during the day a week at a basic rate of **BD3.000 per hour**. Calculate the **gross wage** received during the period.

Days	FRI	SAT	SUN	MON	TUE	WED	THU
Hours	0	8	8	8	8	8	8
O.T during the day	0	0	0	0	0	0	0
O.T During the night	0	0	0	0	0	0	0

Note: (O.T) it means over time.

Solution: .....

.....

(2) An employee is engaged for 47 hours during the day a week at a basic rate of BD3.500 per hour. Calculate the wage received during the period.

.....

.....

Example 2

▶ Jameel worked the following hours during the week in **Jan 2021**:

Week	FRI	SAT	SUN	MON	TUE	WED	THU
1	1 JAN	2 JAN	3 JAN	4 JAN	5 JAN	6 JAN	7 JAN
	0	8	8	7	8	8	8
2	8 JAN	9 JAN	10 JAN	11 JAN	12 JAN	13 JAN	14 JAN
	0	8	8	8	8	8	5
3	15 JAN	16 JAN	17 JAN	18 JAN	19 JAN	20 JAN	21 JAN
	0	6	8	8	8	8	8
4	22 JAN	23 JAN	24 JAN	25 JAN	26 JAN	27 JAN	28 JAN
	0	8	8	8	8	8	8
5	29 JAN	30 JAN	31 JAN	1 FEB	2 FEB	3 FEB	4 FEB
	0	8	8	8	8	6	8

Calculate the wage for the month of **January 2021**, the average hourly wage is **BHD 2.800** .

Solution: **Number of hours =** Week 1= .....

..... Week 2= .....

..... Week 3= .....

..... Week 4= .....

..... Week 5= .....

Total Working Hours = ...

Total Regular wage = ...

Exercise

▶ Yaser worked the following hours during the weeks in **Feb 2022**:

Week	FRI	SAT	SUN	MON	TUE	WED	THU
1	1 FEB	2 FEB	3 FEB	4 FEB	5 FEB	6 FEB	7 FEB
	0	8	8	8	8	8	6
2	8 FEB	9 FEB	10 FEB	11 FEB	12 FEB	13 FEB	14 FEB
	0	8	8	8	8	8	5
3	15 FEB	16 FEB	17 FEB	18 FEB	19 FEB	20 FEB	21 FEB
	0	8	8	8	8	8	6
4	22 FEB	23 FEB	24 FEB	25 FEB	26 FEB	27 FEB	28 FEB
	0	8	8	8	8	8	7
5	1 MAR	2 MAR	3 MAR	4 MAR	5 MAR	6 MAR	7 MAR
	0	8	8	8	8	6	8

Calculate the wage for the month of **February 2021**, the average hourly wage is **BHD 2.000** .

Solution: .....

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Example 3

▶ Ahmed worked the following hours **during the week** in:

Days	FRI	SAT	SUN	MON	TUE	WED	THU
Hours	8	8	8	6	8	8	8
O.T During the day	0	2	0	3	0	2	0
O.T During the night	0	0	1	0	2	3	0

Calculate the total wage during the week, if you know that the average **hourly wage is BHD 3.000**.

Solution:

Regular wage = ...

Wage of weekly rest day (Friday) = ...

Over Time of during the day = ...

Over Time of during the night = ...

Total Wages = ...

Exercise

▶ Ali worked the following hours **during the week** in:

Days	FRI	SAT	SUN	MON	TUE	WED	THU
Hours	8	8	8	8	8	8	8
O.T During the day	0	0	3	0	0	0	3
O.T During the night	0	0	0	3	3	0	0

Calculate the total wage during the week, if you know that the average **hourly wage is BHD 4.000**.

Solution: .....

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Example 4

▶ Faisal worked the following hours **during the week** in:

Days	FRI	SAT	SUN	MON	TUE	WED	THU
Hours	0	7	8	6	8	7	8
O.T During the day	0	0	0	2.5	0	3.5	1
O.T During the night	0	0	3	0	2	3	2

Calculate the total wage during the week, if you know that the average **hourly wage is BHD 3.750**.

Solution:

Regular wage = ...

Over Time of during the day = ...

Over Time of during the night = ...

Total Wages = ...

Exercise

▶ Jamal worked the following hours **during the week** in:

Days	FRI	SAT	SUN	MON	TUE	WED	THU
Hours	0	8	8	8	8	8	8
O.T During the day	0	0	2	0	0	0	3
O.T During the night	0	0	0	3	2	0	0

Calculate the total wage during the week, if you know that the average **hourly wage is BHD 2.500**.

Solution: .....

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(C) The month of **RAMADAN** working hours **ساعات العمل في شهر رمضان**

Per Day
6 hours

Per Week
36 hours

Example 5

▶ Mohammed worked the following hours during the month of **Ramadan** from **13 April 2021** to **12 May 2021**:

Week	FRI	SAT	SUN	MON	TUE	WED	THU
1	9 APR	10 APR	11 APR	12 APR	13 APR	14 APR	15 APR
	8	8	8	8	6	6	6
2	16 APR	17 APR	18 APR	19 APR	20 APR	21 APR	22 APR
	0	6	6	6	6	5	6
3	23 APR	24 APR	25 APR	26 APR	27 APR	28 APR	29 APR
	0	6	6	6	6	6	6
4	30 APR	1 MAY	2 MAY	3 MAY	4 MAY	5 MAY	6 MAY
	0	5	6	6	6	6	6
5	7 MAY	8 MAY	9 MAY	10 MAY	11 MAY	12 MAY	13 MAY
	0	6	6	6	6	4	0

Calculate the wage for the month of **Ramadan**, if you know that the average hourly wage is **BHD 4.200** .

Solution: **Number of hours =** Week 1= .....

..... Week 2= .....

..... Week 3= .....

..... Week 4= .....

..... Week 5= .....

Total Working Hours = ...

Total Regular wage = ...

Exercise

▶ Salman worked the following hours during the month of **Ramadan** from **12 Mar 2024** to **9 Apr 2024**:

Week	FRI	SAT	SUN	MON	TUE	WED	THU
1	8 MAR	9 MAR	10 MAR	11 MAR	12 MAR	13 MAR	14 MAR
	0	8	8	8	6	6	6
2	15 MAR	16 MAR	17 MAR	18 MAR	19 MAR	20 MAR	21 MAR
	0	6	6	6	6	6	6
3	22 MAR	23 MAR	24 MAR	25 MAR	26 MAR	27 MAR	28 MAR
	0	6	6	6	6	6	6
4	29 MAR	30 MAR	31 MAR	1 APR	2 APR	3 APR	4 APR
	0	0	0	0	6	6	6
5	5 APR	6 APR	7 APR	8 APR	9 APR	10 APR	11 APR
	0	6	6	6	6	0	0

Calculate the wage for the month of **Ramadan**, if you know that the average hourly wage is **BHD 4.000** .

Solution:

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EVALUATION

Q (1) Saleh worked the following hours during the week in the follow: **(5 Marks)**

Days	FRI	SAT	SUN	MON	TUE	WED	THU
Hours	0	8	8	8	8	8	8
O.T During the day	0	0	1	0	0	1	1
O.T During the night	0	2	0	2	2	0	0

Calculate the total wage during the week, if you know that the average hourly wage is BHD 4.500.

Solution: .....

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Q (2) An employee is engaged for 48 hours during the week at a basic rate or BD4.000 per hour. Calculate the gross wage received during the period. **(5 Marks)**

Days	SAT	SUN	MON	TUE	WED	THU
Hours	8	8	8	8	8	8
O.T During the day	4	0	3	0	2	0

Solution: .....

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ملاحظة: هذه عينة من أسئلة الإمتحانات النهائية السابقة

2.3 Payroll by Piece & Rate System الأجر حسب القطعة والنسبة

Examples 1

► Khalid an employee at Gulf Plastic co. is given **BHD 0.750** as **piece rate** of work. Find his total pay for a September 2021, if his total production for that month was **360 pieces**.

Solution: **Total wage pay =** Number produced **X** Rate per piece

= 360 **X** BHD 0.750

= BHD 270.000

Exercises

(1) Fatima an employee at Manama co. is given BHD 0.750 as piece of work. If she produced 300 piece. How much she received?

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(2) Find the total pay for Sep 2021 for one worker, if his total production was 320 pieces and BHD 0.800 a piece rate.

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(3) Ebrahim is an employee of the ABC co. he is entitled to a monthly salary of BHD 400 addition to BHD 0.250 each piece produced per month. If he produced 450 pieces in this month, how much his total monthly salary?

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(4) Hasan is an employee of the Al-Noaim co. he is entitled to a monthly salary of BHD 500 addition to BHD 0.400 each piece produced per month. If he produced 1000 pieces in this month, how much his total monthly salary?

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Examples 2

▶ Fill in the missing value in the following table:

No.	Employee	No-produced	Rate per piece	Total pay
1	Sami	900	??? = $\frac{405}{900}$ = 0.450	BHD 405.000
2	Ahmed	??? = $\frac{382.5}{0.850}$ = 450	0.850	BHD 382.500
3	Zaid	600	1.450	??? = 600 X 1.450 = 870

Exercises

▶ Fill in the missing value in the following table: **(Show your calculation)**

No.	Employee	No-produced	Rate per piece	Total pay
1	Ali	1000	.....	BHD 500.000
2	Hasan	600	1.200	.....
3	Salman	.....	0.450	BHD 450.000
4	Fatima	600	0.350	.....

Examples 3

▶ Mona an employee at Al-Jazeera company, **earned BHD 306** in one month. If she **produced 360 pieces** in this month, **what is the rate for each piece of work she's given?**

Solution: **Rate of each piece** $= \dfrac{\text{Earned BHD}}{\text{Produced pieces}}$

$= \dfrac{\text{BHD 306}}{360}$

$=$ **BHD 0.850**

Exercises

(1) Ahmed an employee at Al-Hadi company, earned BHD 400 in one month. If she produced 1000 pieces in this month, what is the rate for each piece of work she's given?

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(2) Zain an employee at Al-Manar, earned BHD 350 in one month. If she produced 700 pieces in this month, what is the rate for each piece of work she's given?

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EVALUATION

Q (1) Fill in the missing value in the following table: **(3 Marks)**

No.	Employee	No-produced	Rate per piece	Total pay
1	Sami	500	.....	BD 1200
2	Ahmed	.....	BD 0.650	BD 650
3	Zaid	1500	BD 1.250	.....

Q (2) Hanan an employee at Muharq co. is given BHD 0.750 as piece of work. If she produced 300 piece. How much she received? **(2 Marks)**

.....

.....

Q (3) Mahmood is an employee of the JAC co. he is entitled to a monthly salary of BHD 600 addition to BHD 0.250 each piece produced per month. If he produced 450 pieces in this month, how much his total monthly salary? **(2 Marks)**

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Q (4) Ahmed an employee at Al-Manahel co. earned BHD 600 in one month. If she produced 1200 pieces in this month, what is the rate for each piece of work she's given? **(3 Marks)**

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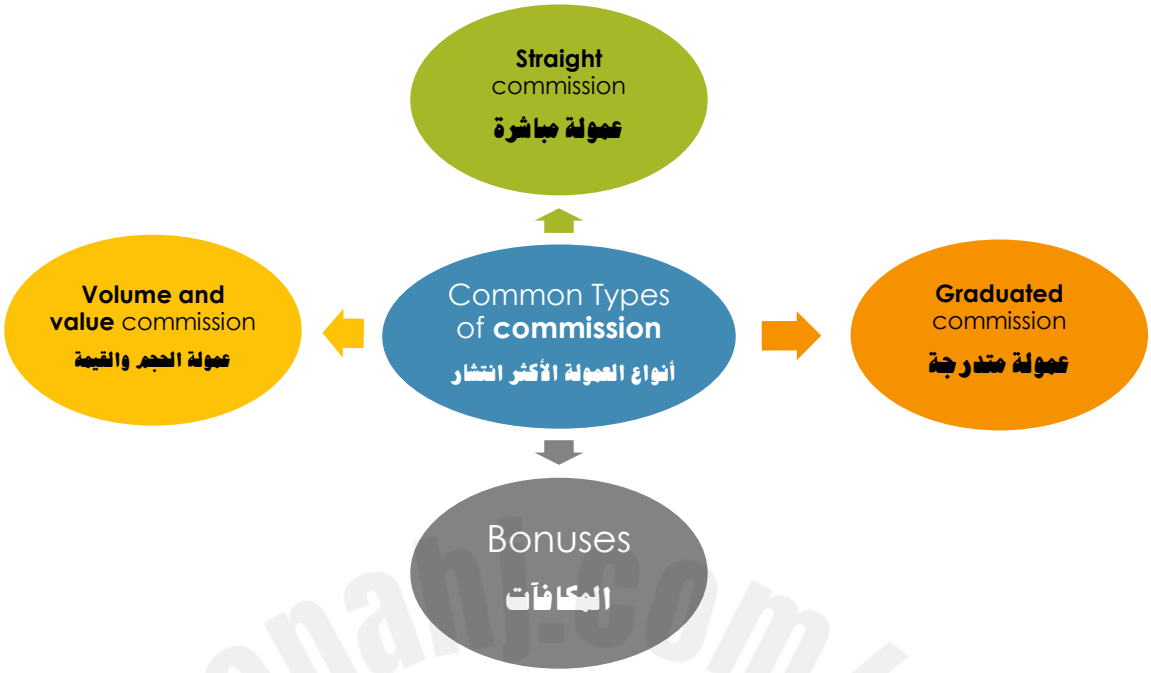
2.4 Payroll by commission & Bonuses الأجر حسب العمولة والمكافأة



Example 1

▶ Nasser works as a salesman in a company for a **base salary of BHD300** per month plus a **commission of 5%** of sales. If she has made **sales of BHD2000** at the end of the Mar 2021. **What is the gross salary for this employee for the Mar 2021?**

Solution: **Commission** = Rate% **X** Sales

= .....

Total gross wage = Basic salary **+** Commission

= .....

Exercise 1

▶ Salman should be refined a basic salary of BHD250 and a commission of 5% of goods sold, if the total sales for BHD722. What was his total income this month?

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Example 2

▶ Ahmed an employee, is paid a **basic salary of BHD 300** per month, followed by **graduated commission of 2 ½%** on the first **BHD 1,000 of sales** and **5% thereafter**. **What will he earn when sales total BHD4700?**

Solution: **Commission on the first =** BHD 1,000 **X** Rate%

= .....

Balance = Total sales **-** **First** BHD1,000

= .....

Commission on thereafter = Balance **X** Rate%

= .....

Total gross wage = Basic salary **+** Commission 1 + 2

= .....

Exercises

(1) Layla work with basic salary monthly BHD 500 and commission takes 2% of the first BHD20,000 of sales arranged and 1% thereafter. If she sells BHD175,580 of goods in total, what is the gross salary for this month?

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(2) Waleed works as salesman with 5% of sales and it increases to 7% if he sells more than BHD25,000. What is his total commission if the sales BHD48,000?

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Example 3

▶ Rashid work as a sales employee with a **monthly salary of BHD300** per month in addition **bonus** to **5%** of annual sales, which are over **BHD30,000**. If its annual sales reach **BHD45,000**, **find his annual salary?**

Solution: **Annual bonus** = Rate% **X** (Sales **–** Sales target)

= .....

Annual salary = monthly salary **X** 12

= .....

Total annual salary = Annual bonus **+** Annual salary

= .....

Exercise 3

▶ Hassan work as a salesman with a **monthly salary of BHD400** in addition **bonus** to **6%** of annual sales, which are over **BHD10,000**. If its annual sales reach **BHD15,000**, **find his annual salary?**

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Example 4

▶ Find the missing value in the following table

No	Employee	Salary BHD	Total Sales BHD	Commission		Total salary
				Rate	BHD	
1	Khalid	400	3000	5%	.....	BHD .....
2	Jamal	350	.....	2%	100	BHD .....
3	Manal	300	4000	.....	160	BHD .....

Exercise 4

▶ Find the missing value in the following table

No	Employee	Salary BHD	Total Sales BHD	Commission		Total salary
				Rate	BHD	
1	Ahmed	500	5000	3%	.....	BHD .....
2	Fatima	700	.....	3%	90	BHD .....
3	Ali	450	2000	.....	50	BHD .....

Almanahj.com/bh

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EVALUATION

Q (1) Ali works as a salesman in a company for a basic salary of BHD 500 per month plus a commission 5% of sales. If he has made sales of BHD 6000, what is the gross salary for this month? **(2 Marks)**

.....

.....

.....

Q (2) A salesperson is paid a graduated commission of 2% on the first BHD 2000 of sales and 3% thereafter. If the salesperson sells BHD 4000 worth of merchandise in a month, what is their commission for the month? **(3 Marks)**

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.....

Q (3) A salesman is receiving a bonus of 10% of their annual sales if he exceed the sales target of BHD 50000. If the salesman sells BHD 60000 worth of merchandise in a year, what is his bonus amount in the end of year? **(2 Marks)**

.....

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.....

Q (4) Find the missing value in the following table **(3 Marks)**

No	Employee	Salary BHD	Total Sales BHD	Commission		Total salary
				Rate	BHD	
1	Salma	350	3000	3%	.....	BHD .....
2	Ahmed	500	.....	3%	120	BHD .....
3	Eman	400	6000	.....	60	BHD .....

2.5 Deductions الاستقطاعـــات

Deductios

Private Sector القطاع الخـــاص	Public Sector القطاع العـــام
7% Social Insurance التأمينات الإجتماعية	6% Pension Fund صندوق التقاعد
1% Unemployment insurance التأمين ضد التعطل	1% Unemployment insurance التأمين ضد التعطل
Housing Bank Loan Repayment سداد قرض بنك الإسكان	Housing Bank Loan Repayment سداد قرض بنك الإسكان
Law Court Deduction خصم محكمة القانون	Law Court Deduction خصم محكمة القانون

Net salary = (Basic Salary + Total allowances) – Total Deduction

صافي الراتب = (الراتب الأساسي + إجـمـالي العـلاوات) – إجمالي الخصومات

Example 1

▶ Mohammed works in <u>private sector</u> in the Bahrain Co., with a **basic monthly salary of BHD400** and **BD30 as a monthly qualification allowance**. And **BHD20 as phone allowances** this month only. Deducted per month **BHD50 law court**. Calculate his net salary for the month?

Solution:

Step (1) **Total allowances =** qualification allowance **+** phone allowances

= .....

Step (2) **Total deduction**

a- **Social Insurance** **= (** basic salary **+** qualification allowance) X **7%**

= .....

b- **Unemployment Insurance** **= (** basic salary **+** social allowance) X **1%**

= .....

Total allowances = Social insurance **+** Unemployment insurance **+** Law court Deduction

= .....

Step (3) **Net salary** **=** basic salary **+** Total allowances **–** Total deductions

= .....

Exercises

(1) Majed works in the Moon Co. He receives monthly a basic salary BHD 525, BHD 40 phone allowances and deducted per month BHD 120 law court. What is his net salary?

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(2) Taha worked on the hourly system in the kingdom Co. for BHD3.000 per hour BHD30 social allowance monthly and deducted BHD90 for the housing bank loan. If the working hours during the month of September 2022 are as follows:

- 46 hours of normal work.
- 10 hours of work during the day.
- 6 hours of work a night.
- 6 hours of work on Friday.

Calculate the net wage of September 2022.

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Example 1

▶ Ahmed Ali works in the **Ministry of Education** earning **BHD1277 as basic salary**, **BHD70** as social allowance, **BHD20** as transport allowance and **BHD50** as living standard improving allowance. Calculate his net salary for May 2021, if the housing bank loan is **BHD 171.**

Solution:

Step (1) **Total allowances =** Social allowance **+** Transport allowance **+** Living standard improving

= .....

Step (2) **Total deduction**

a- **Pension Fund Contribution = (** basic salary **+** social allowance) X **6%**

= .....

b- **Unemployment Insurance = (** basic salary **+** social allowance) X **1%**

= .....

Total allowances = Pension Fund Contribution **+** Unemployment insurance **+** Housing bank loan

= .....

Step (3) **Net salary** **=** basic salary **+** Total allowances **–** Total deductions

= .....

Exercises

(1) Khalid Salem is an assistant manager at one of the government ministries. Calculate his net monthly salary if you know that he is due for the following month:

- Basic salary BHD 1250
- Social allowance BHD 70
- Living standard improving allowance BHD 50
- Travel allowance BHD 120

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(2) Complete the following payroll blanks with the solution steps:

Civil Service Bureau

STATEMENT OF EARNINGS AND LEAVES

PERSONEL INFORMATION	
Ministry	Ministry of Health
CPR	XXXXXXXXX
Name	Yasser Salman Juma
Position Title	X-ray specialist
Month	Sep- 2021
Grade-Step	B8- 5
Bank-name	National Bank of Bahrain
Acc.No.	002969721563400
PAYMENT INFORMATION	
Basic Salary	850.000
ALLOWANCES	
Social Allowance	50.000
Living Standard Improving Allowance	50.000
GROSS PAY	???
DEDUCTIONS	
Social Pension Deduction	???
Unemployment Insurance Deduction	???
Pension Fund Contribution Deduction	???
GROSS DEDUCTION	???
NET PAY	???

10

EVALUATION

Q (1) Salem works in a private sector of Alamal co. in Bahrain with a basic monthly salary of the BHD 750 and BHD 100 as a monthly transportation allowance. If you know 7% as social insurance and 1% unemployment insurance deduction.
Calculate his net salary for the month? (5 Marks)

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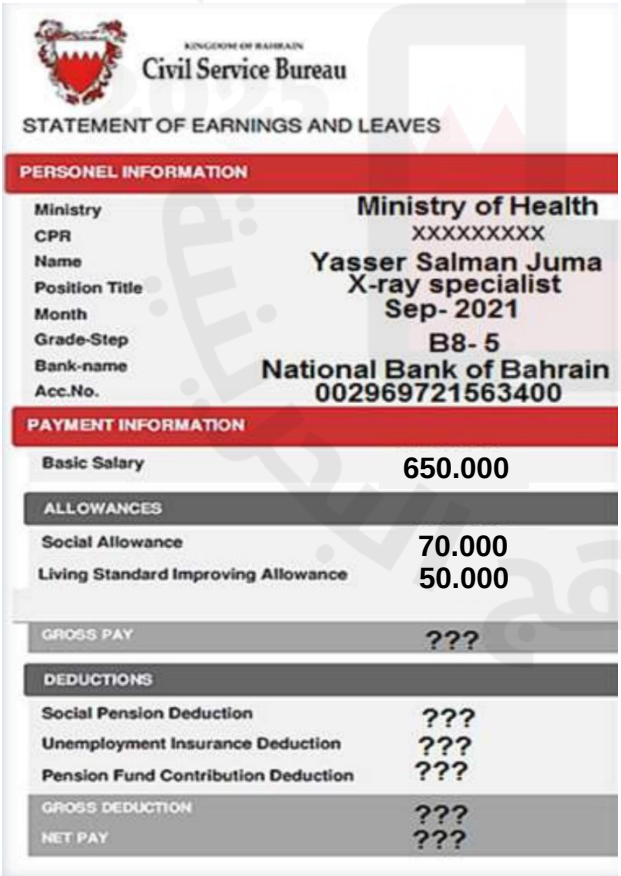
Q (2) Complete the following payroll blanks with the solution steps: **(5 Marks)**



KINGDOM OF BAHRAIN
Civil Service Bureau

STATEMENT OF EARNINGS AND LEAVES

PERSONEL INFORMATION	
Ministry	Ministry of Health
CPR	XXXXXXXXX
Name	Yasser Salman Juma
Position Title	X-ray specialist
Month	Sep- 2021
Grade-Step	B8- 5
Bank-name	National Bank of Bahrain
Acc.No.	002969721563400
PAYMENT INFORMATION	
Basic Salary	650.000
ALLOWANCES	
Social Allowance	70.000
Living Standard Improving Allowance	50.000
GROSS PAY	???
DEDUCTIONS	
Social Pension Deduction	???
Unemployment Insurance Deduction	???
Pension Fund Contribution Deduction	???
GROSS DEDUCTION	???
NET PAY	???

Unit (3)

الوحدة الثالثة

Discounts and Pricing Goods

التخفيضـــات وتسعيـــر البضـــائع

Content:

- 3.1 Trade Discount
- 3.2 Cash Discount
- 3.3 Value Added Tax (VAT)
- 3.4 Tariff in the Kingdom of Bahrain
- 3.5 Pricing goods Based on cost price
- 3.6 Pricing goods Based on selling price
- 3.7 Mark-Down

Unit 3

Discounts and Pricing Goods

التخفيضـــات وتسعيـــر البضـــائع

3.1 Trade Discount الخصم التجاري

Important Points نقاط مهمة

▶ Trade Discount **الخصم التجاري**

$$\text{Trade Discount} = \text{List Price} \times \text{Discount Rate}$$

▶ Net Price **السعر الصافي (بعد الخصم)**

$$\text{Net Price} = \text{List Price} - \text{Trade Discount}$$

▶ Discount Rate **معدل الخصم**

$$\text{Discount Rate} = \frac{\text{Trade Discount}}{\text{List Price}} \times 100$$

▶ List Price **قائمة الأسعار (السعر الأصلي)**

$$\text{List Price} = \frac{\text{Net Price}}{\text{Complement of Trade Discount Rate}}$$

ملاحظة: راجع الكتاب Page 66

Example 1

▶ The list price of a **laptop** is **BHD520**. ABC computer co. gives a **30% discount** to all retailers. What is the amount of **trade discount** and payment (**net price**)?

Solution: .....

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Exercises

(1) The list price of a motor bike is BHD3000. A manufacturer gives a 20% discount to all retailers. What is the trade discount and price (Payment)?

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(2) The list price of a computer is BHD1000, and a manufacturer gives a 15% discount to all retailers. What is the trade discount and net price (payment)?

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(3) The list price of a sewing machine is BHD122.990. A manufacturer gives a 30% discount to all retailers. What is the trade discount?

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(4) The list price of a window type air-conditioner is BHD180, the net price is BHD151. What is the trade discount?

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Example 2

▶ Retailer's net price is **BHD 160** for Air-conditioning with a **list price** of **BHD 200**. What is the **discount rate**?

Solution:

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Exercises

(1) The list price of a washing machine is BHD275, The net price BHD225. What is the discount rate?

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(2) A manufacturer's net price is BHD58.950 for a fan with a list price of BHD72.990. What is the discount rate to the nearest percentage?

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(3) Complete the invoice if you know the following: A publisher's net price is BD13.200 for a book with a list price of BHD16.500.

XYZ Publishing

Telephone: 179898xx
Fax: 179898xx – PO Box 15xx
Manama – Kingdom of Bahrain

INVOICE

Date: 15 Oct 2021 Invoice No.: A1547

To: Ahmed Fahad Abdulla

S. No. Items	Items Details	Quantity	Unit Price		Total Price	
			BHD	Fils	BHD	Fils
1	Books	10	1	650		

Signature

Total Price
Discount .....
Net Price

Example 3

▶ The Bahrain Company promoted the price of a baby milk carton at **BHD10.000** with **trade discount based on the following buyer's order volume or quantities:**

Trade Discount	Quantity
0%	1-10
5%	11-50
10%	51-100
20%	Over 100

If a customer buys 70 boxes, how much will he pay to Bahrain Co.?

Solution: Trade Discount = 10 X 10 X 0% = BHD 0.000

= 40 X 10 X 5% = BHD 20.000

= 20 X 10 X 10% = BHD 20.000

Total trade discount = BHD 40.000

Net Price = (70 X 10) - 40 = BHD 660.000

Exercise 3

(1) The ABC Company promoted the price of a Juice carton at BHD4.000 with trade discount based on the following buyer's order volume or quantities:

Trade Discount	Quantity
0%	1-10
5%	11-50
10%	51-100
20%	Over 100

If a customer buys 100 boxes, how much will he pay to ABC Company?

Solution: .....

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Example 4

▶ IKEA gave a discount card (IKEA Family Members) to the customer at a **rate 10%**. If the **customer paid BHD225**. What is the **list price** of the item?

Solution: List price $= \dfrac{\text{Net Price}}{\text{Complement of Trade Discount Rate}}$

$= \dfrac{225}{(100\% - 10\%)} = \text{BHD}250$

Exercises

(1) One customer paid a net price of BHD45 to the supermarket with a discount rate 4%. What is the list price of the bill?

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(2) Salman gets a special discount of 50% and he paid BHD300. How much was the original price of the items?

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EVALUATION

Q (1) A manufacturer gives 25% discount to the first hundred refrigerators and 30% over hundred to all retailers. If the price of each one is BHD200. Calculate the trade discount and net price for the following: **(5 Marks)**

a- Al Dana Electronics bought 80 refrigerators.

b- Carrefour stores bought 150 refrigerators.

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Q (2) Manama Co. promoted the price of oil carton at BHD12.000 with trade discount 10% to 100 cartons and 12% for more than 100 cartons. Find the net price if the customer bought 170 cartons. **(3 Marks)**

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Q (3) Al Jazeera supermarket customers enjoy collecting points of sale to obtain a commercial discount at a rate of 5% for every thousand points. If a customer purchases BHD 165.425 and has 1000 points, how much will he pay to cashier? **(2 Marks)**

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3.2 Cash Discount الخصم التجاري

Meaning of some trade Terms that might appear on the invoices

Terms	Meaning
3/10	**3%** discount if payment made within **10 days** of invoice date.
1/30	**1%** discount if payment made within **30 days** of invoice date.
2/10, E.O.M	**2%** discount within **10 days** of beginning of next month (**E.O.M. means End Of Month**).
n/30	**No Discount** / Net within **30 days** of invoice date.
3/10, n/30, R.O.G	**3%** within **10 days** of **Receipt Of Goods** (**R.O.G.**), net **from 11th to 30th** days.

Example 1

► Adam received an invoice dated **4th July 2022** from phone store. That shows a **net price of BHD 450** with the **terms 2/10, n/30**.

a- Find the latest date the cash discount is allowed.

b- How much will he pay on 12 July 2022?

c- How much will he pay assuming on 16 July 2022?

Solution: **a-** The cash discount is **allowed up to 14th July 2022** and including 10 days from the invoice date 4th July 2022.

b- <u>On 12 July 2022:</u> Cash Discount = Net Price X Cash Discount Rate

= 450 X 2% = BHD 9

Net amount = Net Price - Cash Discount

= 450 - 9 = BHD441

c- <u>on 16 July 2022</u> = BHD 450 (pay the **Net Price** without cash discount)

Exercises

(1) Salman purchased some goods on September 10, 2022 for BD5000. The invoice shows the term 5/15 n/60. Calculate the payment amount if he paid on September 21,2022?

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(2) Ahmed purchased TV on December 25, 2022 for BD400. The invoice shows the term 2/10, n/30. Calculate the payment amount if he paid on January 1,2023?

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Example 2

▶ Hassan purchased Car on **September 2, 2022** for **BD7000**. The invoice shows the term 10/15, n/90 **E.O.M**. Calculate the payment amount if he **paid on October 7,2022**?

Solution:

E.O.M. = **E**nd **O**f **M**onth = 15 days of next month = 15th October 2022.

Cash Discount = 7000 X 10% = BHD 700

Net Payment = 7000 - 700 = BHD 6300

Exercises

(1) Mohammed purchased some goods on January 2, 2023 for BD2000. The invoice shows the term 1/10 n/30 E.O.M. Calculate the payment amount if he paid on February 12, 2023?

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(2) Mohammed purchased some goods on January 2, 2023 for BD2000. The invoice shows the term 1/10 n/30 E.O.M. Calculate the payment amount if he paid on February 3, 2023?

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Example 3

▶ Find the amount paid for the following invoice if it received on **January 24,2022** and paid it on **February 2,2022**.

Balance	987	000
Freight	36	000
Total BHD	**1,023**	**000**
Date: **Terms:**	05-01-2022 3/10, 1/30, n/60	

- **Freight = توصيل** (قيمة التوصيل غير مشمولة في عملية الخصم)
- يوجد خصمين متاحين والمتحقق هو الأول **3%** حيث أنه يقع ضمن فترة السماح **10 أيام**.
- **Cash Discount =** 987.000 X 3%**= BHD29.610**
- **Net Price =** 1023.000 – 29.610**= BHD993.390**

Exercises

(1) Find the amount paid for the following invoice if it received on **January 24,2022** and paid it on **February 10,2022**.

Balance	987	000
Freight	36	000
Total BHD	**1,023**	**000**
Date: **Terms:**	05-01-2022 3/10, 1/30, n/60	

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(2) Find the amount paid for the following invoice if it received on **September 5,2022** and paid it on **October 7,2022**.

Balance	5,682	000
Freight	318	000
Total BHD	**6,000**	**000**
Date: **Terms:**	02-09-2022 3/10, E. O. M.	

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(3) Find the amount paid for the following invoice if it received on **May 8,2022** and paid it on **May 16,2022**.

Subtotal	2,587	970
Less 7% and 10%		
Balance		
Freight	341	860
Total BHD		
Date: **Terms:**	04-05-2022 4/10, n/30, R.O.G.	

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(4) Find the amount paid for the following invoice if it received on **June 7,2022** and paid it on **July 1,2022**.

Subtotal	3,119	990
Less 7% and 10%		
Balance		
Freight	45	650
Total BHD		
Date: **Terms:**	07-06-2022 8/10, n/30, R.O.G.	

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Example 4

► The goods listed on the ABB Tools Store invoice shown were received on **26th March 2022** and the bill was paid **2nd April 2022**. How much was the amount paid?

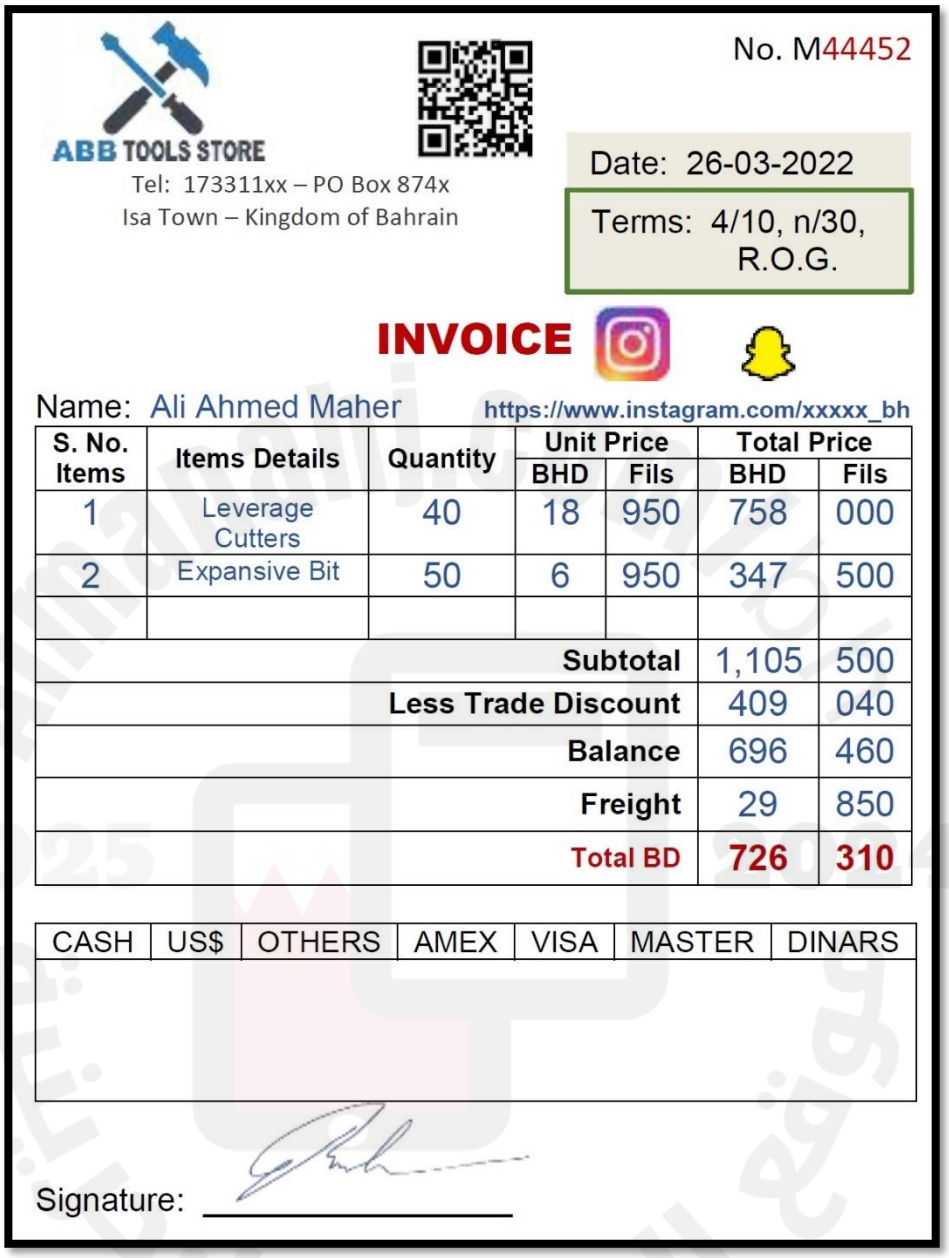

ABB TOOLS STORE
Tel: 173311xx – PO Box 874x
Isa Town – Kingdom of Bahrain

No. M44452

Date: 26-03-2022

Terms: 4/10, n/30, R.O.G.

INVOICE

Name: Ali Ahmed Maher

https://www.instagram.com/xxxxx_bh

S. No. Items	Items Details	Quantity	Unit Price		Total Price	
			BHD	Fils	BHD	Fils
1	Leverage Cutters	40	18	950	758	000
2	Expansive Bit	50	6	950	347	500
				Subtotal	1,105	500
				Less Trade Discount	409	040
				Balance	696	460
				Freight	29	850
				Total BD	**726**	**310**

CASH	US$	OTHERS	AMEX	VISA	MASTER	DINARS

Signature: _____

Solution:

The **4%** discount **applied** since payment was made **within 10 days** of receipt of goods.

Cash Discount = (Net price – Freight) x Cash Discount

= (726.310 – 29.850) x 4% **= BHD 27.860**

Total Paid = Net Price – Cash Discount

= 726.310 – 27.860 **= BHD 698.450**

Exercise 4

▶ Adam received an invoice dated **14th July 2023** from the Magic Phone store. that shows a **net price of BHD 4663.550** with the **terms 2/10, n/30. <u>How much was the amount paid?</u>**

MAGIC Phone Store				***Invoice***		
Term 2/10 n/30		*Date 14-7-2023*		*Invoice No.: 00541*	*To: Adam Eid Jassim*	
No of Items	**Item Details**	**Quantity**	**Unit Price**		**Total price**	
			BHD	**Fils**	**BHD**	**Fils**
1	Phone 13	10	400	500		
				Total Price		
				Discount 10%		
				Net Price		

a) What is the last date the cash discount is applicable?

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b) How much will he pay on 20 July 2023?

Cash Discount = Net Price X Cash Discount

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Net amount = Net Price – Cash Discount

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c) How much will he pay assuming on 26 July 2023?

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EVALUATION

Q (1) Hassan received an invoice dated 4th March 2022 from Home store. That shows a net price of BHD 650 with the terms 2/10, n/30.

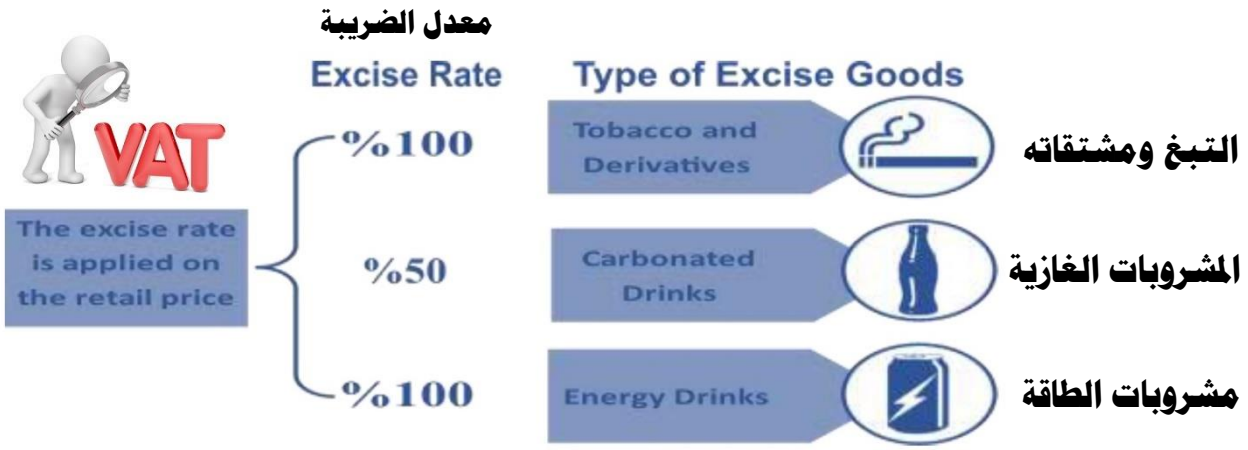
a- Find the latest date the cash discount is allowed. **(2 Marks)**

b- How much will he pay on 12 March 2022? **(4 Marks)**

c- How much will he pay assuming on 20 March 2022? **(4 Marks)**

Almanahj.com/bh
2025 2024
موقع المناهج البحرين

3.3 Value Added Tax (VAT) ضريبة القيمة المضافة



	Item	Zero-rated (0%)	Standard rated (10%)
		0%	10%
الأطعمة	Food	Food items listed in the GCC	Restaurants and coffee shops
التعليم	Education	Educational services provided by kindergartens	Professional education
الصحة	Healthcare	General medical health services	Cosmetic procedure
الخدمات المالية	Financial Services	Interest payments on loans	General insurance, Fees paid on remittances
الوقود والغاز	Oil and Gas	Oil and Gas	
مقاولات بناء م.ج	Construction of new buildings	Construction services	Construction works to an existing building
العقارات	Real Estate	Exempt	Hotel accommodation, Rental of function room and halls
المواصلات	Transportation Services	Local transport of goods and passengers	Vehicle purchases, Vehicle rental without a driver
الإتصالات	Telecommunication Services		Fixed phone services (i.e. landlines) -Home internet
الإستيراد والتصدير	Import and Export	Export of services	Services provided in Kingdom of Bahrain by a foreign company.

Example 1

▶ Fahad bought the following from the supermarket. **Calculate the value** added **tax** and **Excuse Goods** for the following purchases:

Milk 1 liter **BHD 0.450**

TV 21" inch **BHD 50.000**

Energy Drinks **BHD 1.250**

Solution:

- **VAT Milk 1 liter** **= 0.450 x 0%** **= BHD 0.000**
- **VAT TV 21" inch** **= 50.000 x 10%** **= BHD 5.000**
- **Excise Goods (Energy Drinks)** **= 1.250 x 100%** **= BHD 1.250**

Total VAT and Excise Goods = 0.000 + 5.000 + 1.250 **= BHD 6.250**

Total Pay = (0.450 + 50.000 + 1.250 **) +** 6.250 **= BHD 57.950**

Exercises

(1) Yaser bought the following Items from the Hypermarket. **Calculate the value** added **tax** and **Excuse Goods** for the following purchases:

Bread	**BHD 0.250**

Water	**BHD 0.500**

Toast maker	**BHD 20.000**

Energy Drinks	**BHD 1.650**

Solution:

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Almanahj.com/bh
2025 2024
موقع المناهج البحرينية

(2) Find value added tax for the following:

- BHD 6.500 Gasoline for vehicles.
- BHD 12.850 School uniforms.
- BHD 8000 A new extension to an existing building.
- BHD 188 Mobile phone services.
- BHD 161.250 Interest payment on loans.

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(3) Jassim bought a new car model 2021 for BHD5300 with trade discount 10% also, paid the annual insurance premium BHD220. Find the following:

a- Total VAT.

b- Total Payment.

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(4) A man bought BHD 15.600 of cigarettes – find the VAT and total payment.

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(5) Find the unknown factors in the following table:

Item	List Price	Trade Discount	Net Price	VAT	Amount Payment
Home Internet	BHD18.000	…….. %	BHD14.400	BHD …….	BHD …….
Motor Oil	BHD …….	10%	BHD …….	BHD …….	BHD18.000
Fees of Cheque Books	BHD10.000	NO DISC.	BHD …….	BHD …….	BHD …….
Car spare Parts	BHD …….	5%	BHD …….	BHD …….	BHD199.500

Duty %	Example of common goods
Free Duty Exempt	Fresh vegetable and fruits, fresh or frozen fish, diary, meat, all other alive animals that are used for human consumption, books, magazines, catalogues, and all other printed papers for advertising. Includes 428 listed commodities, mostly food and medical products
البضاعة المعفية من الرسوم	الخضروات والفواكه الطازجة، الأسماك الطازجة والمثلجة، الألبان، اللحوم، وجميع الحيوانات الحية الصالحة للاستهلاك البشري، الكتب، المجلات، الكاتلوجات، وكل المطبوعات الدعائية. تحتوي القائمة على 428 صنف أغلبها أطعمة ومنتجات طبية
10%	All imported items like clothes, perfumes, cars, electronics like television, videos, and calculator.
10%	كل البضائع المستوردة كـ: الملابس، العطور، السيارات. والإلكترونيات كـ: أجهزة التلفاز، وأجهزة الفيديو، والآلات الحاسبة.
100%	Tobacco and Tobacco related products.
100%	التبغ وجميع المنتوجات المتعلقة به.
125%	Alcoholic beverages.
125%	المشروبات الكحولية.

Example 1

► Al-Adliya Furniture imported furniture at **cost of BHD12,600**. Calculate **customs** paid on the furniture according to the tariff rate in the Kingdom of Bahrain.

Solution: **Customs = 10% X 12,600 = BHD 1260**

Exercises

(1) Carrefour stores imported the following items last month:

- Quantity of fresh vegetables and fruits amounting to BHD1,780.
- Electronic items amounting to BHD23,420.
- Cigarettes and tobacco amounting to BHD1,910.400

Calculate how much customs carrefour stores paid at for all these items.

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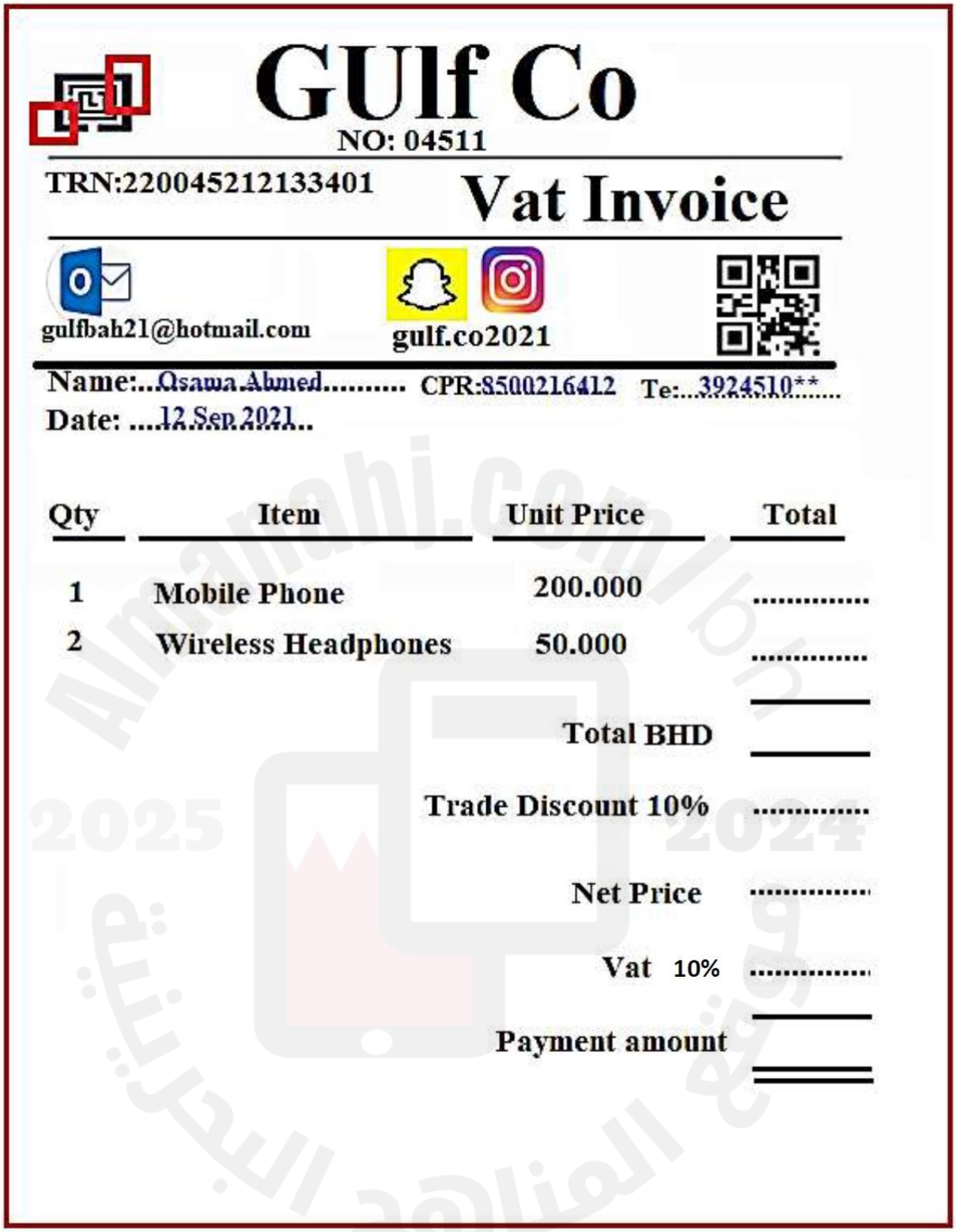
(2) Complete the following invoice:



GUlf Co

NO: 04511

TRN:220045212133401

Vat Invoice

gulfbah21@hotmail.com

gulf.co2021

Name:...Osama Ahmed..... CPR:8500216412 Te:...3924510**...

Date: ....12 Sep 2021..

Qty	Item	Unit Price	Total
1	Mobile Phone	200.000	.....
2	Wireless Headphones	50.000	.....
		Total BHD	
		Trade Discount 10%	.....
		Net Price	.....
		Vat 10%	.....
		Payment amount	

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EVALUATION

Q (1) Salman bought furniture for his house BHD8000 with trade discount 20%. Also, paid transportation BHD150. Find the following: **(4 Marks)**

1- **Total VAT.**

2- **Total Payment.**

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Q (2) Complete the following invoice, showing the steps of the solution below: **(6 Marks)**

Bahrain Co.

Vat Invoice NO: 45101 **TRN:** 220045212133500 **Date** : 12/11/2022

Name: ALI H.J CPR: 854111245XX

Qty	Item	Unit Price (BHD)	Total (BHD)
1	Photo-copier	1500.000	1500
1	Office table	300.000	.....
		Subtotal	(a) .....
		Trade Discount **5%**	(b).....
		Net Price	(c).....
		Vat **10%**	(d).....
		Payment amount	(e).....

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ملاحظة: هذه عينة من أسئلة الإمتحانات النهائية

3.5 Pricing Goods Based on Cost Price تسعير البضاعة بناءاً على التكلفة

Important Points نقاط مهمة

▶ Amount of Mark-up **مبلغ هامش الربح**

Amount of Mark-up based on cost = Selling Price - Cost

▶ Percentage of Mark-up **نسبة هامش الربح**

$$\text{Percentage of Mark-up} = \frac{\text{Selling Price - Cost}}{\text{Cost}} \times 100$$

Example 1

▶ A retailer's **cost** for a digital camera was **BHD210.500**. The camera was **sold** for **BHD250.500**. what was the **Mark-up** amount and percentage **based on cost**?

Solution: **Mark-up** amount = **Selling price – Cost**

= **250.500 – 210.500 = BHD 40**

$$\text{Mark-up percentage} = \frac{\text{Selling price – Cost}}{\text{Cost}} \times 100$$

$$= \frac{250.500 - 210.500}{210.500} \times 100 = 19\%$$

Exercises

(1) A retailer's cost for an electric oven is BHD229.000. The oven sold for BHD168.880. what was the Mark-up amount and Mark-up percentage based on cost?

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(2) A retailer sells a washing machine that costs BHD140.980 for BHD201.950. What is the Mark-up amount and Mark-up percentage based on cost?

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(3) A retailer pays BHD157.320 for stereo receiver and BHD2.050 in transportation charges. **What is the retailer's cost?**

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(4) A retailer pays BHD47.250 for a mattress and BHD1.220 in transportation charges. **What is the retailer's cost?**

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(5) A retailer pays BHD345.970 for computer and BHD4.740 in transportation charges. If retailer sell a computer for BHD403.710. **What is the retailer's cost and mark-up percentage based on cost?**

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Example 2

▶ A retailer's **cost** for a Microwave Oven is **BHD240**. The retailer wants an **65% Mark-up** based on cost**. What is the selling price**?

Solution: **Mark-up =** Mark-up percentage **X** Cost

= 65% **X** 240 **= BHD156**

Selling price = Cost **+** Mark-up

= 240 + 156 = BHD396

Exercise 2

▶ A retailer's cost for a basketball is **BHD15**. The retailer wants an **80%** mark-up based on cost. **What is the selling price?**

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Example 3

▶ A retailer knows that consumers will pay at most **BHD21.000** for a dress and wants a **40% mark-up** based on cost. **What is the maximum cost that the selling price?**

Solution: **Cost** $= \frac{\text{Selling Price}}{\text{(100\% + Percentage)}} = \frac{21.000}{\text{(100\% + 40\%)}} =$ **BHD15**

Exercise 3

▶ A retailer knows that consumers will pay at most BHD24.000 for a suit and wants a 40% mark-up based on cost. **What is the maximum cost that the retailer pays for the suit?**

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EVALUATION

Q (1) A retailer's cost for a microwave Oven is BHD80. The retailer wants 60% mark-up based on cost. **What is the selling price?** **(2 Marks)**

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Q (2) A retailer's cost for a fan was BHD12.880. it sold for BHD24.950. **What was the mark-up?** **(2 Marks)**

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Q (3) A retailer pays BHD39.090 for a vacuum cleaner and BHD2.100 in transportation charges. **What is the retailer's cost?** **(2 Marks)**

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Q (4) Complete the following table: **(4 Marks)**

Item	Basic Cost for Retailer BHD	Transportation Cost BHD	Retailer's Cost BHD	Selling Price BHD	Mark-up based on cost
Iron	12.990	.....	14.040	20.980	.....
T.V	.....	1.570	16.800	.....	96%
Oven	135.600	1.140	.....	25.250	.....
Stand Mixer	.....	1.140	.....	28.950	73%

3.6 Pricing Goods Based on Selling Price تسعير البضاعة بناءاً على سعر البيع

Important Points نقاط مهمة

▶ Amount of Margin of profit **مبلغ هامش الربح**

Amount of Margin of Profit = Selling Price - Cost

▶ Percentage of Mark-up **نسبة هامش الربح**

$$\text{Percentage of Margin of Profit} = \frac{\text{Selling Price - Cost}}{\text{Cost}} \times 100$$

Example 1

▶ A retailer sells a television that costs BHD525.750 for BHD679.950. What is the percentage of Mark-up based on the selling price or margin of profit (to the nearest percentage)?

Solution: **Margin of Profit = Selling price – Cost**

= 679.950 – 525.750 = BHD 154.200

Percentage **Margin of Profit** $= \frac{\text{Selling price – Cost}}{\text{Selling price}} \times 100$

$= \frac{679.950 - 525.750}{525.750} \times 100 = 22.68\%$

Exercises

(1) A retailer sells a washing machine that costs BHD140.980 for BHD201.950. what is the percentage of Mark-up based on the selling price or margin of profit (to the nearest percentage)?

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(2) A retailer sold a rocking chair that cost BHD98.000 for BHD159.000. What was the percentage of margin of profit based on the selling price?

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More Exercises

ملاحظة: طريقة الإجابة عن المسائل القادمة مطابقة لمسائل 3.5، كما يمكنكم مراجعة الكتاب المدرسي أيضاً بدءاً من الصفحة 90.

(1) The percentage of margin of profit of a refrigerator was 25%. The selling price was BHD579. What was the amount of the margin of profit and cost?

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(2) The percentage of mark-up based on the selling price of a stereo was 65%. The selling price was BHD256.950. **What was the margin of profit?**

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(3) A retailer knows that consumers will pay at most BHD21.000 for a men's suit and wants a 30% margin of profit. **What is the maximum cost that the retailer may pay for the dress?**

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(4) A retailer knows that consumers will pay at most BHD15.300 for a shirt and wants a 30% margin of profit. **What is the maximum cost that the retailer may pay for the shirt?**

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(5) The percentage of margin of profit of a radio was 40%. The selling price was BHD22.500. **What was the percentage based on the selling price or margin of profit (mark-up)?**

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(6) A retailer's cost for a jacket is BD35.900. The retailer wants a 35% margin of profit based on the selling price. **What is selling price?**

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3.7 Mark-Down تخفيض السعر

Important Points نقاط مهمة

▶ Mark-Down **مبلغ التخفيض**

Mark-Down = Regular Price – Sale Price

Mark-Down = Regular Price X Percentage of Mark-down

▶ Percentage of Mark-Down **نسبة تخفيض السعر**

$$\text{Percentage of Mark-Down} = \frac{\text{Regular Price} - \text{Sale price}}{\text{Regular Price}} \times 100$$

Example 1

▶ A casting reel regularly **priced** at **BHD36.290** is on **sale** for **BHD29.950**. **What is the Mark-down amount and Mark-down percentage?**

Solution: **Mark-Down = Regular price – Sale Price**

= 36.290 – 29.950 = BHD 6.340

Percentage of **Mark-down** $= \frac{\text{Regular price} - \text{Sale Price}}{\text{Regular price}} \times 100$

$= \frac{36.290 - 29.950}{36.290} \times 100 = 17.47\%$

Exercises

(1) A retailer sold a television regularly priced at BHD199.950 for BHD129.950. Find the percentage of mark-down on the regular prices for the television?

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(2) A book regularly priced at BHD26.250 is on sale for BHD19.950. What is the Mark-down?

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(3) A retailer sold a stereo receiver regularly priced at BHD169.950 for BHD119.950. Find the percentage of mark-down on the regular price for the stereo receiver?

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Example 2

▶ In the bookstore advertisement the **mark-down is 20%**. The **regular price** of a book is **BHD24.500**. **What is the mark-down on the book and the sale price?**

Solution: **Mark-Down = Regular price X Percentage of mark-down**

= 24.500 X 20% = BHD 4.900

Sale Price = Regular price - Mark-down

= 24.500 - 4.900 = BHD 19.600

Exercises

(1) A tailor has a suit for sale marked at BHD35.000 which is shop-soiled. He marks it down by $33^1/_3$. What will its sale price be (round to the nearest fils)?

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(2) A tailor has a suit for sale marked at BHD110.000 which is shop-soiled. He marks it down by 20%. What will its sale price be (round to the nearest fils)?

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(3) Complete the following table:

Item	Regular price BHD	Sale price BHD	Percentage of mark down on sale price	Percentage of mark down on regular price
Pants	43.990	27.660	.....	.....
Shirt	.....	7.850	$33^1/_3$ %	.....
Shoes	.....	88.560	.....	29%

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EVALUATION

Q (1) A Washing machine regularly priced at BHD120 is on sale for BHD105. **What is the Mark-down percentage?** **(2 Marks)**

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Q (2) A casting reel regularly priced at BHD 36 is on sale for BHD 31.500. **What is the percentage of Mark-down?** **(2 Marks)**

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Q (3) Complete the following table: **(6 Marks)**

No	Item	Regular price BHD	Sale price BHD	Percentage of mark down on sale price	Percentage of mark down on regular price
a	Suit	.....	88.560	.....	29%
b	Shirt	43.990	27.660	.....	.....
c	Book	.....	7.850	$33^{1}/_{3}\%$	.....

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Unit (4)

الوحدة الرابعة

Simple Interest

الفائـدة البسيطـة

Content:

- 4.2 Formula of Simple Interest & amount
- 4.3 Simple Interest Solved Example
- 4.4 Exact and Trade Interest
- 4.5 Finding Factors of Simple Interest

Prepared by T.Ali Maki, 2024

Unit 4

Simple Interest

الفائدة البسيطة

4.2 Formula of simple Interest & amount معادلة الفائدة البسيطة والمبلغ

Formula (1)

Simple Interest = Principal x Interest Rate x Time

SI = P x R x T

الفائدة البسيطة = المبلغ الرئيسى x معدل الفائدة x الفترة (المدة)

Formula (2)

Amount = Principal + Interest Rate

A = P + R

OR

A = P (R x T + 1)

▶ Time **الفترة (المدة)**

تتغير طريقة حساب المدة بحسب المسألة كالتالي:

Simple Interest = Principal x Interest Rate x Time

SI = P x R x T

- إذا كان **بالسنوات** يكتب الرقم فقط مثل: 3
- إذا كان **بالأشهر** يكتب هكذا: $\frac{3}{12}$
- إذا كان **بالأيام** يكتب هكذا: $\frac{3}{360}$
- إذا كان **بالأيام** و **الأشهر** يكتب هكذا: $(3 + \frac{3}{12})$

ملاحظة: راجع الكتاب Page 108

4.3 Simple Interest Solved Example أمثلة على الفائدة البسيطة

(A) Simple Interest - Years **الفائدة البسيطة (بالسنوات)**

Example 1

▶ Huda **invested BHD5,000** in N.B.B with **interest rate of 4%.** How much interest would she earn **after 3 years**? **What is the total amount of her investment?**

Solution: **SI = P x R x T**

= 5,000 x 4% x 3 **= BHD600**

A = P + SI

= 5,000 + 600 **= BHD5,600**

Exercises

(1) Saeed opens a saving account in a bank with an annual interest rate 2.5%. if he deposits BHD580 to the account, how much interest will he earn after 4 years?

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(2) Find the simple interest on BHD10,500 at 4½ for 5 years?

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(3) Ahmed invested BHD2,400 in a bank at simple interest rate 8% annually. What's the balance of the investment after 6 years?

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(4) Amal has BHD4,800 in her saving account. The annual simple interest rate 3.9%. How much money will be in her account in 2 year's time?

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(5) A trader borrowed BHD6,000 from BBK for 3.5 years at 5% simple annual interest. Find the interest and the total repaid at the end of period?

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(6) Mariam borrowed BHD38,000 as a student loan. The annual simple interest rate on her loan was 8.25%. She will be paying this loan off for 10 years. How much will Mariam pay?

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(7) Calculate the simple interest and amount of the following:

No	Principal	Interest Rate	Time / Period	Interest	Amount
1	BHD 2,750	10%	8 Years	BHD	BHD .....
2	$ 800	7¼%	Six Years	$	$ .....

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(8) Calculate the simple interest and amount of the following:

No	Principal	Interest Rate	Time / Period	Interest	Amount
1	BHD 4,250	12%	Three Years	BHD	BHD .....
2	$ 1,200	2¾%	4.5 Years	$	$ .....

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(B) Simple Interest - Months **الفائدة البسيطة (بالأشهر)**

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
31	28/29	31	30	31	30	31	31	30	31	30	31

Example 2

▶ Nasser **deposited BHD1,000** into a saving account at a Bank for **9 months**. The annual simple **interest rate** on this account is **3.5%. How much will Nasser have at the end of that period?**

Solution: **SI = P x R x T**

$= 1{,}000 \times 3.5\% \times \frac{9}{12}$ **= BHD26.250**

A = P + SI

= 1,000 + 26.250 **= BHD1,026.250**

Exercises

(1) What is the interest on BHD8,400 invested for 6 months in a bank at annual simple interest rate 7%?

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(2) Nasser has a saving account with simple interest rate of 3.3% in a bank. If he deposits BHD1,200. How much would his investment worth after 10 months?

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(3) Ahmed and Osama are comparing their loans. Ahmed borrowed BHD4,000 at 6% for two years and Osama borrowed BHD3,000 at 7% for 18 months. Who will bear the most interest?

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(C) Simple Interest – Years & Months الفائدة البسيطة (بالسنوات و الأشهر)

Example 3

▶ **BHD7,500** is deposited at simple **interest rate 12%** per year. **Find the balance after 2 years and 5 months?**

Solution: $SI = P \times R \times T$

$= 7{,}500 \times 12\% \times \frac{29}{12}$

= BHD2,175

$A = P + SI$

$= 7{,}500 + 2{,}175$ **= BHD9,675**

2 years = 24 months
+ 5 months
29 months

Exercises

(1) Calculate the simple amount interest on BHD900 at an annual simple interest rate 6¾ for one year and two months?

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(2) Nawal wants to borrow BHD4,000. If she was charged simple interest rate of 7% annually and the loan duration is three years and 8 months, how much will she repay?

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(3) An investment of BHD5,000 with simple interest rate of 9% annually. How much is it worth at the end of 4 years and 9 months?

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EVALUATION

Q(1) A trader borrowed BHD8,000 from BBK for 5 years at 4% simple annual interest. Find the interest and the total repaid at the end of period? **(3 marks)**

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Q(1) What is the interest on BHD8,500 invested for 6 months in a bank at annual simple interest rate 6%? **(3 marks)**

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Q(1) An investment of BHD3,000 with simple interest rate of 6% annually. How much is it worth at the end of 5 years and 9 months? **(3 marks)**

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(D) Simple Interest – Days (Counting Days) الفائدة البسيطة (بالأيام) – حساب الأيام

You have two ways to find the number of days

- Manually **يدوياً**

- Using the timetable **باستخدام جدول الأوقات**

Years السنوات

Leap الكبيسة

تعرف السنة بالكبيسة عندما يتم قسمتها على (4) ويكون ناتج القسمة بلا كسور

ويكون فيها شهر فبراير (29) يوم

مثال:

$$\frac{2024}{4} = 506$$

Regular الطبيعية

تعرف السنة العادية عندما يتم قسمتها على (4) ويكون ناتج القسمة فيه كسور

ويكون فيها شهر فبراير (28) يوم

مثال:

$$\frac{2023}{4} = 505.75$$

قانون حساب الأيام

$$\text{Time (T)} = \text{T2} - \text{T1}$$

- T2: التاريخ الثاني في المسألة
- T1: التاريخ الأول في المسألة

Example 4

▶ Find the number of days from **3rd May 2022** to **13th September 2022**.

Solution: **T1** = 3rd May 2022 , **T2** = 13th September 2022

في نفس السنة

Manually ⇨

From 3rd May 2022	Jun 2022	Jul 2022	Aug 2022	To 13th Sep 2022
28	**30**	**31**	**31**	**13**

= **133** days

Using The Timetable ⇨

T1 = 3rd May 2022 **= 123** days

T2 = 13th September 2022 **= 256** days

Time (T) = T2 - T1

= 256 - 123 = 133 days

Exercises

(1) Find the number of days from 15 March, 2020 to 18 October, 2020.

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(2) Compute time (duration) of the following:

a) 16/2/2020 to 10/10/2020

b) 17/1/2022 to 22/9/2022

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Example 5

▶ Find the number of days from **9th November 2019** to **14th July 2020**.

Solution:

سنوات مختلفة

T1 = 9th November 2019, **T2** = 14th July 2020

Manually

From 9th Nov 2019	Dec 2019	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	To 14th Jul 2020
21	31	31	29	31	30	31	30	14

= **248** days

Using The Timetable

T1 = 9th November 2019 = **313** days

T2 = 14th July 2020 = **195** days

إذا وقع شهر (2) في الفترة المطلوبة والسنة كبيسة

Time (T) = **365** - **T1** + **T2** = **Answer** **+ 1**

= **365** - **313** + **195** = **247 + 1** = **248** days

Exercises

(1) Find the exact number of days from 24th Nov 2021 to 5th Apr 2022.

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(2) Compute time (duration) of the following:

a) 22/11/2022 to 22/9/2023

b) 9 Sep 2023 to 18 Mar 2024

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EVALUATION

Q(1) Find the number of days from 4th Jun 2000 to 31st Dec 2000. **(3 marks)**

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Q(2) Find the number of days from 28th Jul 2006 to 27th Sep 2006. **(3 marks)**

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Q(2) Find the number of days from 10th Nov 2010 to 17th Mar 2011. **(4 marks)**

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4.4 Exact and Trade Simple Interest الفائدة البسيطة الدقيقة والتجارية

Trade (**Ordinary**) simple Interest: **الفائدة البسيطة التجارية**

360 Days

This method is used if it's required or when type of interest is not mentioned.

Trade S.I: T.I = P x R x T ÷ 360

Exact simple Interest: **الفائدة البسيطة الدقيقة**

365 Days

This method is used if it's required or if currency is Sterling Pound (£) or Kuwaiti Dinar (KD).

Exact S.I: E.I = P x R x T ÷ 365

Example 1

▶ Ali invested **BHD 2,000** at **6%** for **120** days. **Find the Trade and Exact simple interested?**

Solution:

Trade

$$T.I = P \times R \times \frac{T}{360}$$

$$= 2{,}000 \times 6\% \times \frac{120}{360}$$

= BHD 40

Exact

$$E.I = P \times R \times \frac{T}{365}$$

$$= 2{,}000 \times 6\% \times \frac{120}{365}$$

= BHD 39.452

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Exercises

(1) Find the **Trade** and the **Exact** interest of a BHD9500 loan for 250 days, if the simple interest rate is 8% annually?

(2) Find the difference between the **Exact** interest and the **Trade** interest for BHD3,000 invested for 90 days at a 3.5% annual interest rate. Which type of interest is preferable for your investment?

(3) A trader invested **£**2000 in a bank at the simple interest rate 6.5%. What is the amount of the investment after 155 days?

(4) Abdulla deposited BHD4,000 at 8% from 5th February 2021 to 10th June 2022. Find the interest if it is:

a) Trade Interest.

b) Exact Interest.

(5) Find the simple interest for the following:

a) BHD3,750 for 100 days at 5% annually.

b) KD2,400 for 90 days at 7.5% annually.

c) ¥ 15,900 for 144 days at 6¼% annually.

d) £5,725 for 75 days at 4% annually.

e) $8400 for 120 days at 12% annually.

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EVALUATION

Q(1) Abdula invested BHD3,200 at 4% for 270 days. **Find the trade and exact simple interest.** **(5 marks)**

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Q(2) Find the simple interest for the following: **(5 marks)**

a) BHD5,550 for 120 days at 4% annually.

b) KD3,000 for 60 days at 6% annually.

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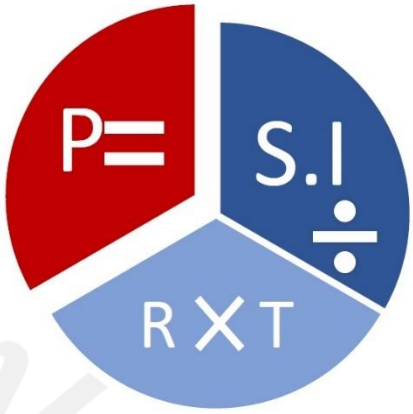
4.5 Finding Factors of Simple Interest إيجاد قيمة عناصر الفائدة البسيطة

Important Points نقاط مهمة

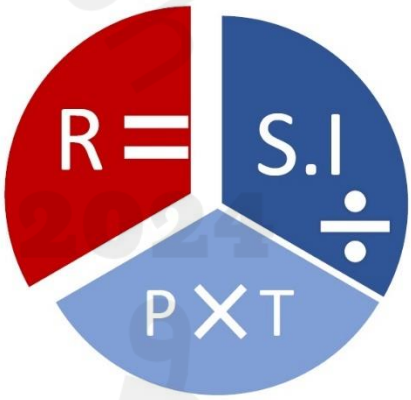
a- To Find the Principal:

$$P = \frac{SI}{R \times T}$$



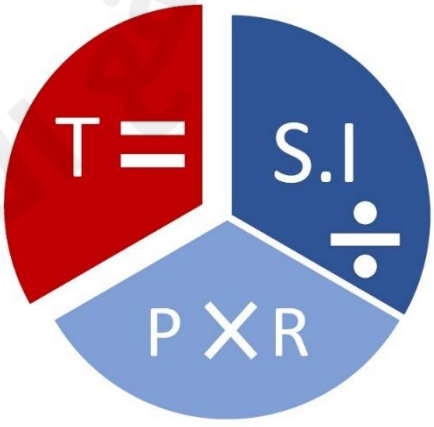
b- To Find the Interest Rate:

$$R = \frac{SI}{P \times T}$$



c- To Find the Time:

$$T = \frac{SI}{P \times R}$$



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Example 1

▶ Salman wanted to borrow some money to expand his business. He was told he could borrow a sum of money for **18 months** at **6%** simple interest per year. He thinks he can afford to pay as much **BHD540** in interest charges. **How much money could he borrow?**

Solution: **SI =** BHD540 , **R =** 6% , **T =** $\frac{18}{12}$ **=** 1.5 years

$$\mathbf{P = \frac{SI}{R\ X\ T}} \quad = \frac{540}{6\% \text{ x } 1.5} \quad \mathbf{= BHD6{,}000}$$

Exercises

(1) Mariam wanted to borrow some money for 18 months at 8% simple interest to pay BHD150. How much money could she borrows?

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(2) Find the Principal of two-years loan, lent at 12% interest per year. The total repayment amount is BHD12,400?

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(3) Danna paid BHD675 interest for one-year and half at the simple interest rate is 10% paid annually. What was the principal?

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Example 2

▶ The owner of a restaurant borrowed BHD1,800 for 1.5 years to buy a food preparation table for his restaurant. If he paid BHD202.500 simple interest on the loan. **What rate of interest did he pay?**

Solution: **SI =** BHD202.500 , **P =** 1,800 , **T =** 1.5 years

$$\mathbf{R = \frac{SI}{P \times T} \times 100} \quad = \frac{202.500}{1{,}800 \times 1.5} \times 100 \quad \mathbf{= 7.5\% \text{ annually}}$$

Exercises

(1) What is the interest rate of a loan of BHD2680, if BHD636.500 interest is paid the loan duration is two years and six months?

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(2) Find the simple interest rate of a BHD5000 loan that is made for three years and requires BHD1762.500 in interest.

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(3) Yasir borrowed BHD 6000 for 3.5 years and paid BHD2800 simple interest. What was the annual interest rate?

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Example 3

▶ Hamad borrowed BHD2,400 at 7% simple interest per year to buy a new computer for his business. If he paid BHD420 interest, What was the duration (time) of the loan**?**

Solution: **SI =** BHD420 , **R =** 7% , **P =** BHD2,400

$$\mathbf{T = \frac{SI}{P \times R}} \quad = \frac{420}{2{,}400 \times 7\%} \quad \mathbf{= 2.5\ years}$$

Exercises

(1) A loan of BHD16840 is borrowed at 9% simple interest and is repaid with BHD4167.90 interest. What is the duration (Time/Period) of the loan?

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(2) Aisha borrowed BHD1500 at 8% annual simple interest. If she paid BHD866.250 interest, what is the time period of the loan?

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(3) Find the unknown factors the following:

P	T	R	SI	A
BHD 450	..... days	5%	BHD 7.500	BHD .....

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EVALUATION

Q(1) A trader borrowed BHD5,000 at 6% simple interest per year to buy a new truck for his business. If he paid BHD900 interest, what was the duration (time) of the loan? **(3 marks)**

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Q(2) Find the unknown factors of the following, showing the steps of solution below: **(4 marks)**

No	Principal	Interest Rate	Time/Period	Simple Interest	Amount
a	BHD 2000	5%	135 days	BHD	BHD .....
b	BHD 3200	8½%	..... years	BHD	BHD 4832

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Q(3) Find the unknown factors of the following, showing the steps of solution below: **(3 marks)**

No	Principal	Interest Rate	Time/Period	Simple Interest
a	BHD 1000	7%	5 years	BHD .....
b	BHD	6.5%	10 months	BHD 81.250
c	KWD 2000	..... %	135 days	KWD 59.178

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Appendix (A)

Timetable

Days of month	31 Jan	28 Feb	31 Mar	30 Apr	31 May	30 Jun	31 Jul	31 Aug	30 Sep	31 Oct	30 Nov	31 Dec
1	1	32	60	91	121	152	182	213	244	274	305	335
2	2	33	61	92	122	153	183	214	245	275	306	336
3	3	34	62	93	123	154	184	215	246	276	307	337
4	4	35	63	94	124	155	185	216	247	277	308	338
5	5	36	64	95	125	156	186	217	248	278	309	339
6	6	37	65	96	126	157	187	218	249	279	310	340
7	7	38	66	97	127	158	188	219	250	280	311	341
8	8	39	67	98	128	159	189	220	251	281	312	342
9	9	40	68	99	129	160	190	221	252	282	313	343
10	10	41	69	100	130	161	191	222	253	283	314	344
11	11	42	70	101	131	162	192	223	254	284	315	345
12	12	43	71	102	132	163	193	224	255	285	316	346
13	13	44	72	103	133	164	194	225	256	286	317	347
14	14	45	73	104	134	165	195	226	257	287	318	348
15	15	46	74	105	135	166	196	227	258	288	319	349
16	16	47	75	106	136	167	197	228	259	289	320	350
17	17	48	76	107	137	168	198	229	260	290	321	351
18	18	49	77	108	138	169	199	230	261	291	322	352
19	19	50	78	109	139	170	200	231	262	292	323	353
20	20	51	79	110	140	171	201	232	263	293	324	354
21	21	52	80	111	141	172	202	233	264	294	325	355
22	22	53	81	112	142	173	203	234	265	295	326	356
23	23	54	82	113	143	174	204	235	266	296	327	357
24	24	55	83	114	144	175	205	236	267	297	328	358
25	25	56	84	115	145	176	206	237	268	298	329	359
26	26	57	85	116	146	177	207	238	269	299	330	360
27	27	58	86	117	147	178	208	239	270	300	331	361
28	28	59	87	118	148	179	209	240	271	301	332	362
29	29	0	88	119	149	180	210	241	272	302	333	363
30	30	0	89	120	150	181	211	242	273	303	334	364
31	31	0	90	0	151	0	212	243	0	304	0	365

Table (4-3-1): Exact days in a year calendar

Appendix (B)

Dictionary

معاني بعض المفردات المهمة للوحدة الأولى

الكلمة	المعنى
Value	القيمة
Place value	القيمة المكانية / مرتبة العدد
Currency system	النظام النقدي
Finance	تمويل
Rate of exchange	سعر الصرف
Float system	نظام نقدي عائم (يعتمد العرض و الطلب)
Fix system	نظام نقدي ثابت (ربط بعملة أخرى)
Buying price	سعر الشراء
Buying rate	سعر الشراء (العملة)
Draft rate	سعر التحويل (للعملة)
Teller	الصراف
Foreign currency	العملة الأجنبية
Convert	تحويل/يُحول (عملات)

معاني بعض المفردات المهمة للوحدة الثانية

الكلمة	المعنى
Wage	أجر
payment	المدفوعات / الدفع
Payment method	طرق المدفوعات / الدفع
Payment per hour	لكل ساعة (الدفع)
Payment per week	لكل أسبوع (الدفع)
Payment per month	لكل شهر (الدفع)
Payment per year	لكل سنة (الدفع)
Piece rate of system	أجر بنظام القطعة
Bonus system	أجر بنظام العمولة (العلاوة)
Commission	عمولة
Sector	قطاع
Private sector	القطاع الخاص
Public sector	القطاع العام (الحكومي)
Government sector	القطاع العام (الحكومي)
Effective working hours	ساعات العمل الفعلية
Equivalent	مساوي / معادل
Employee	عامل
Employer	صاحب العمل
Day O.T	ساعات عمل إضافية (نهارية)
Night O.T	ساعات عمل إضافية (ليلية)
Production	إنتاج
Payroll by commission	راتب بالعمولة
Payroll by bonus	راتب بالعمولة (العلاوة)
Straight commission	عمولة مباشرة
Volume commission	عمولة بالحجم
Graduated commission	عمولة متدرجة
Value commission	قيمة العمولة

Percentage commission	نسبة العمولة
Goods	بضاعة
Incentive	حافز
Amount	مبلغ (حاصل الجمع)
Transaction	عملية مالية/ تجارية (صفقة)
Sales	المبيعات
Total Amount	إجمالي المبلغ
Sales man	رجل مبيعات
Sales employee	موظف مبيعات
Sales person	رجل مبيعات
Basic salary	الأجر الثابت
Gross salary	الراتب الإجمالي
Net salary	صافي الراتب(بعد الاستقطاع)
Annual	سنوي
Income	دخل
Total income	إجمالي الدخل
Sell	يبيع
Sold	باع
Deduction	استقطاع
Pension fund deduction	استقطاع التقاعد (قطاع عام)
Social insurance deduction	استقطاع تقاعد (قطاع خاص)
Unemployment deduction	تأمين التعطل (استقطاع للتعطل)
Statutory deduction	استقطاع قانوني
Non-statutory deduction	استقطاع (اتفاق)
Fix allowance	علاوة ثابتة
Allowance	علاوة
Merchandise	بضاعة / تجارة
Addition / add	يضيف / يزيد

معاني بعض المفردات المهمة للوحدة الثالثة

الكلمة	المعنى
Trade discount	الخصم التجاري
Discount rate	معدل الخصم
Cash discount	خصم نقدي
Retail	تاجر تجزئة
Merchant	تاجر
List price	السعر المعروض
Net price	السعر بعد الخصم(النهائي)
Product	المنتج
Invoice	فاتورة
Invoice rate	معدل الفاتورة
Date received	تاريخ الاستلام
Unit price	سعر الوحدة
Total price	إجمالي السعر
Quantity	الكمية
Discount card	بطاقة خصم
Promotion	ترويج
E.O.M	نهاية الشهر
R.O.G	استلام البضاعة
Freight	اجور الشحن
Bill	فاتورة
Value Added Tax	ضريبة القيمة المضافة
Exempt	معفى من الضريبة
Exempted items	منتجات معفية من الضريبة
Standard rated items	العناصر المعدل الإعتيادية
Tax	ضريبة
Zero rated items	صفر %
Out of scope items	عناصر خارج النطاق

Fees	رسوم / اتعاب
Insurance	تأمين
Import	استيراد
Export	تصدير
Real estate	القطاع العقاري
Financial services	خدمات مالية
Commodities	بضائع
International trade	تجارة دولية
Excise goods	سلع خاصة
Excise rate	نسبة الضريبة على السلع الخاصة
NBR	الهيئة الوطنية للايرادات
Tariffs	تعرفة
Custom tariffs	رسوم(تعرفة) جمركية
Free duty exempt	معفي من الضريبة
Pricing goods	تسعير البضائع
Cost price	سعر التكلفة
Charge	رسوم / مصاريف
Telephone charges	رسوم التلفون
Water charges	رسوم الماء
Electricity charges	رسوم الكهرباء
Mark up	هامش الربح
Mark up percentage	نسبة هامش الربح
Cost	التكلفة
Maximum cost	التكلفة القصوى (الأعلى)
Minimum cost	اقل تكلفة
mark up based on cost	هامش الربح قياساً بالتكلفة
Margin of profit	هامش الربح
Selling percentage	نسبة البيع

Cost percentage	**نسبة التكلفة**
Mark down	**تخفيض السعر**
Percentage of mark down	**نسبة تخفيض السعر**
Regular price	**السعر الاعتيادي (ما قبل الخصم)**
Sale price	**السعر (ما بعد الخصم)**
Sale price percentage	**نسبة الخصم (من السعر الاعتيادي)**
purchase	**يشتري**
Discount	**الخصم**
Raw material	**مواد خام**
duty	**رسوم ضريبية على الاستيراد و التصدير**
Free duty	**معفي من الضريبة**

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موقع المناهج البحرينية

معاني بعض المفردات المهمة للوحدة الرابعة

الكلمة	المعنى
Interest	الفائدة
Simple interest	الفائدة البسيطة
Compound interest	الفائدة المركبة
Loan	قرض
Time value of money	القيمة الزمنية للنقود
Principal (p.v.)	القيمة الحالية
Present value	القيمة الحالية
Future value	القيمة المستقبلية
Borrow	يقترض
Borrowing period	مدة الاقتراض
Interest rate	معدل الفائدة
Time	المدة
Saving account	حساب توفير
Annually	سنوي
Per Annum	سنوي
Investment	استثمار
Invested	يستثمر / استثمر
Leap year	سنة كبيسة
Sum	المبلغ (الإجمالي)
Repayment	إعادة الدفع
Exact interest	الفائدة الدقيقة
Trade interest	الفائدة التجارية
Deposit	إيداع