

**PART A**

<p><b>Q1</b></p>	$I = Prt \quad \checkmark$ $RM333.75 - RM300 = (RM300) \left( \frac{7.5}{100} \right) \left( \frac{x}{360} \right) \quad \checkmark\checkmark$ $RM33.75 = 22.5 \left( \frac{x}{360} \right)$ $\frac{x}{360} = 1.5$ $x = 1.5(360) \quad \checkmark$ $= 540 \text{ days} \quad \checkmark$	<p align="center"><b>5 marks</b></p>
<p><b>Q2</b></p>	$S = P(1+rt) \quad \checkmark$ $1,545 = P \left( 1 + (0.12) \left( \frac{90}{360} \right) \right) \quad \checkmark\checkmark\checkmark$ $P = RM1,500 \quad \checkmark$	<p align="center"><b>5 marks</b></p>
<p><b>Q3</b></p>	$S = P(1+i)^n \quad \checkmark$ $6,000 = 5,128.83 \left( 1 + \frac{0.08}{2} \right)^{2X} \quad \checkmark\checkmark$ $\log \left( \frac{6,000}{5,128.83} \right) = 2X \log \left( 1 + \frac{0.08}{2} \right) \quad \checkmark$ $X = 2 \text{ years} \quad \checkmark$	<p align="center"><b>5 marks</b></p>
<p><b>Q4</b></p>	$S = R \left( \frac{(1+i)^n - 1}{i} \right) \quad \checkmark$ $= 255 \left( \frac{\left( 1 + \frac{0.0675}{12} \right)^{12 \left( \frac{60}{12} \right)} - 1}{\frac{0.0675}{12}} \right) \quad \checkmark\checkmark\checkmark$ $= RM18138.54 \quad \checkmark$	<p align="center"><b>5 marks</b></p>

<p><b>Q5</b></p>	$I = \frac{Rn}{TPP - CP}$ $= 60(30) - 1,230 \quad \checkmark$ $= 570 \quad \checkmark$ $OPB = R \times k - \left[ \frac{k(k+1)}{n(n+1)} \right] \times I \quad \checkmark$ $= RM60 \times 6 - \left[ \frac{6(7)}{30(31)} \right] \times RM570 \quad \checkmark$ $= RM334.26 \quad \checkmark$ $k = 6 \quad \checkmark$ $n(n+1) = 30(31) \quad \checkmark$	<p><b>5 marks</b></p>
<p><b>Q6</b></p>	$NP = LP(1-d_1)(1-d_2) \quad \checkmark$ $1,999 = LP(1-0.1)(1-0.05) \quad \checkmark\checkmark\checkmark$ $LP = RM2,338.01 \quad \checkmark$	<p><b>5 marks</b></p>
<p><b>Q7</b></p>	$MD\% = \frac{OSP - NSP}{OSP} \times 100$ $15\% = \frac{5450 - NSP}{5450} \times 100 \quad \checkmark$ $NSP = RM4,632.50 \quad \checkmark$ $MD = OSP - NSP \quad \checkmark$ $MD = 5,450 - 4,632.50 \quad \checkmark$ $MD = RM817.50 \quad \checkmark$ $MD = OSP (15\%) \quad \checkmark$ $= 5450 (0.15) \quad \checkmark$ $= RM817.50 \quad \checkmark$ $NSP = 5450 - 817.50 \quad \checkmark$ $= 4632.50 \quad \checkmark$	<p><b>5 marks</b></p>
<p><b>Q8</b></p>	$r = 1 - \sqrt[n]{\frac{S}{C}}$ $= 1 - \sqrt[7]{\frac{20,000}{98,000}} \quad \checkmark$ $= 20.31\% \quad \checkmark$ $AD_6 = C - BV_6 \quad \checkmark$ $= C - C(1-r)^6$ $= 98,000 - 98,000(1-0.2031)^6 \quad \checkmark$ $= RM72,901.43 \quad \checkmark$	<p><b>5 marks</b></p>

**PART B**

**QUESTION 1**

<p>a) i)</p>	$NP = LP(1-d_1)(1-d_2)$ $= 2,300(1-0.15)(1-0.07) \quad \checkmark \checkmark$ $= RM1,818.15 \quad \checkmark$	<p align="center"><b>3 marks</b></p>
<p>a) ii)</p>	<p>21 Feb – 3 Mac = (29 – 21) + 3 = 11 days <math>\checkmark</math></p> <p>Entitle 2% cash discount <math>\checkmark</math></p> <p align="right"><i>FT nilai NP or LP <math>\checkmark</math></i></p> <p>Payment = <math>LP(1-d_1)(1-d_2)(1-d_3)</math> + other charged</p> <p>= NP + other charged</p> $= 2,300(1-0.15)(1-0.07)(1-0.02) + 200 \quad \checkmark \checkmark$ $= RM1,981.79 \quad \checkmark$	<p align="center"><b>5 marks</b></p>
<p>b) i)</p>	<p>SP for 15 electronic devices</p> $SP = C + OE + NP \quad \checkmark$ $SP = 19,500 + 0.05SP + (0.2)19,500 \quad \checkmark \checkmark \checkmark$ $= RM24,631.58 \quad \checkmark$ <p>Therefore, SP for each deep freezer is</p> $SP = \frac{24,631.58}{15} \quad \checkmark$ $= RM1,642.11 \quad \checkmark$	<p align="center"><b>6 marks</b></p>
<p>b) ii)</p>	$BEP = C + OE$ $= \frac{19,500}{15} + 0.05(1,642.11) \quad \checkmark \checkmark$ $= RM1,382.11 \quad \checkmark$ <p>Maximum MD% = <math>\frac{SP - BEP}{SP} \times 100</math></p> $= \frac{1,642.11 - 1,382.11}{1,642.11} \times 100 \quad \checkmark \checkmark$ $= 15.83\% \quad \checkmark$	<p align="center"><b>6 marks</b></p>

**QUESTION 2**

<p>a)</p>	$S = P(1+rt)$ $S = 6,000 \left( 1 + 0.12 \times \frac{120}{360} \right) \quad \checkmark \checkmark$ $S = \text{RM}6,240 \quad \checkmark$ $\text{Proceeds} = S(1-dt)$ $6,188 = 6,240 \left( 1 - 0.1 \times \frac{t}{360} \right) \quad \checkmark \checkmark$ $t = 30 \text{ days} \quad \checkmark \checkmark$	<p><b>6 marks</b></p>
<p>b)</p>	<p>Scheme A</p> $P_1 = 60\% \times 30,000 = \text{RM}18,000 \quad \checkmark$ $n = 8 \times 2 = 16 \quad \checkmark$ <p>Scheme B</p> $P_2 = 40\% \times 30,000 = \text{RM}12,000 \quad \checkmark$ $n = 8 \times 4 = 32 \quad \checkmark$ $S = P_1 (1+i)^n + P_2 (1+i)^n$ $60,000 = 18,000 \left( 1 + \frac{0.07}{2} \right)^{16} + 12,000 \left( 1 + \frac{k}{4} \right)^{32} \quad \checkmark \checkmark \checkmark$ $k = 11.09\% \quad \checkmark$	<p><b>8 marks</b></p>
<p>c)</p>	$D_3 = BV_2 - BV_3 \quad \checkmark$ $= 16000 - 12000 \quad \checkmark$ $= \text{RM}4000 \quad \checkmark$ $D_k = r \times BV_{k-1}$ $D_3 = r \times BV_2 \quad \checkmark$ $4000 = r \times 16000 \quad \checkmark$ $r = 25\% \quad \checkmark$	<p><b>6 marks</b></p>

**QUESTION 3**

<p>a) i)</p>	<p>C 3,800  <u>DP 500</u>  B 3,300 ✓  I 156.75  <u><u>TPP 3,456.75</u></u></p> $I = \frac{B(n+1)r}{2m}$ $= \frac{3,300(18+1)0.06}{2(12)} \quad \checkmark$ $= \text{RM}156.75 \quad \checkmark$ $R = \frac{\text{TPP}}{n}$ $= \frac{3,456.75}{18} \quad \checkmark$ $= \text{RM}192.04 \quad \checkmark$	<p>5 marks</p>
<p>a) ii)</p>	<p><math>IP = C + I \quad \checkmark</math>  <math>= 3,800 + 156.75 \quad \checkmark</math>  <math>= \text{RM}3,956.75 \quad \checkmark</math></p>	<p>3 marks</p>
<p>b) i)</p>	$A = R \left( \frac{1 - (1+i)^{-n}}{i} \right)$ $250,000 - 25,000 = R \left( \frac{1 - \left( 1 + \frac{0.12}{12} \right)^{-(12 \times 10)}}{\frac{0.12}{12}} \right) \quad \checkmark \checkmark \checkmark$ $R = \text{RM}3,228.10 \quad \checkmark$ $I = Rn - A$ $= 3,228.10(120) - 225,000 \quad \checkmark$ $= \text{RM}162,372 \quad \checkmark$	<p>6 marks</p>

<p>b) ii)</p>	$n = 120 - (7 \times 12) \quad \checkmark$ $= 36 \quad \checkmark \quad \checkmark$ $A = R \left( \frac{1 - (1+i)^{-n}}{i} \right) \quad \checkmark$ $A_{36} = 3,228.10 \left( \frac{1 - \left( 1 + \frac{0.12}{12} \right)^{-36}}{\frac{0.12}{12}} \right) \quad \checkmark \quad \checkmark \quad \checkmark$ $= \text{RM}97,190.04 \quad \checkmark$	<p>6 marks</p>
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