

Penyelesaian Lengkap

PRAKTIS 3

Bahagian A

1 D

2 D

3 C

4 $I = Prt$

$$= RM15\,000 \times \frac{2}{100} \times 3$$

$$= RM900$$

$$\text{Jumlah simpanan/Total saving} = RM15\,000 + RM\,900 \\ = RM15\,900$$

Jawapan/Answer: C

5 Jumlah faedah/Total interest = $2.5\% \times 4 = 10\%$

$$RM8\,800 = P \times 1.10$$

$$P = \frac{RM8\,800}{1.1}$$

$$= RM8\,000$$

Jawapan/Answer: B

6 D

7 Jumlah dividen/Total amount of dividend

$$= 10\,000 \times 8 \text{ sen/cents}$$

$$= 80\,000 \text{ sen/cents}$$

$$= RM800$$

Jawapan/Answer: C

8 Purata keuntungan/Average profit = $\frac{2.4}{100} \times RM5\,000$
= RM120

Jumlah simpanan/Total savings

$$= RM8\,000 + RM120 + RM80$$

$$= RM8\,200$$

Jawapan/Answer: D

9 $MV =$ Nilai matang/Matured value

$P =$ Prinsipal/Principal

$$= RM15\,000$$

$r =$ Kadar faedah tahunan/Annual interest rate

$$= \frac{4}{100}$$

$$= 0.04$$

$n =$ Bilangan kali faedah dikompaun dalam setahun

$n =$ Number of periods the interest is compounded per year

$$= \frac{12}{6} = 2$$

$t =$ Bilangan tahun/Number of years

$$= 5$$

$$MV = P \left(1 + \frac{r}{n} \right)^{nt}$$

$$= 15\,000 \left(1 + \frac{0.04}{2} \right)^{2 \times 5}$$

$$= RM18\,284.92$$

Jawapan/Answer: C

10 Dividen/Dividend = $12\,000 \text{ unit} \times RM0.50 \text{ per unit}$
= RM6 000

Jawapan/Answer: B

11 Bayaran pendahuluan/Downpayment

$$= 10\% \times RM85\,000$$

$$= \frac{10}{100} \times RM85\,000$$

$$= RM8\,500$$

Baki bayaran/Balance payment

$$= RM85\,000 - RM8\,500$$

$$= RM76\,500$$

Jumlah faedah/Total interest,

$I = Prt$

$$= RM76\,500 \times \frac{3.5}{100} \times 6$$

$$= RM16\,065$$

Jumlah bayaran balik/Total repayment

$$= RM76\,500 + RM16\,065$$

$$= RM92\,565$$

$$\text{Ansuran bulanan/Monthly instalment} = \frac{RM92\,565}{72} \\ = RM1\,285.63$$

Jawapan/Answer: B

12 Baki bayaran/Balance payment = $RM4\,800 - RM800$
= RM4 000

Jumlah faedah/Total interest, $I = Prt$

$$= RM4\,000 \times \frac{3.5}{100} = RM450$$

Jumlah bayaran balik/Total repayment

$$= RM4\,000 + RM450$$

$$= RM4\,450$$

$$\text{Ansuran bulanan/Monthly instalment} = \frac{RM4\,450}{30} \\ = RM148.33$$

Jawapan/Answer: B

13 D

14 Jumlah faedah/Total interest

$$= RM708.33 \times 20 \times 12 - RM100\,000$$

$$= RM69\,999.20$$

$$\text{Faedah setahun/Annual interest} = \frac{RM69\,999.20}{20} \\ = RM3\,499.96$$

$$\text{Kadar faedah/Interest rate} = \frac{RM3\,499.96}{RM100\,000} \times 100\% \\ = 3.49996\% \\ = 3.50\%$$

Jawapan/Answer: A

Bahagian B

- 1 (a)
- | | | | |
|--|---|---|--|
| (a) Shanti membeli sebuah apartmen dengan menggunakan pinjaman kerajaan.
<i>Shanti bought an apartment using government loan.</i> | • | • | Akaun simpanan tetap
<i>Fixed deposit account</i> |
| (b) Azam menyimpan RM9 000 dalam sebuah bank selama setahun untuk mendapatkan faedah yang tinggi.
<i>Azam saves RM9 000 in a bank for a year to obtain a high interest.</i> | • | • | Akaun simpanan
<i>Savings account</i> |
| (c) Tee membeli 7 000 unit saham Tenaga bernilai RM14.90 seunit di Bursa Malaysia.
<i>Tee bought 7 000 units of Tenaga shares worth RM14.90 per unit on Bursa Malaysia.</i> | • | • | Hartanah
<i>Real estate</i> |
| (d) Jerrine menyimpan wang di bank dan dia boleh mengeluarkan wang melalui ATM.
<i>Jerrine saves money in a bank and she can withdraw her money through ATM.</i> | • | • | Saham
<i>Shares</i> |

2 (a)

	Jenis simpanan <i>Types of saving</i>	Faedah tinggi <i>High interest</i>	Faedah rendah <i>Low interest</i>	Tiada faedah <i>No interest</i>
(i)	Simpanan tetap <i>Fixed deposit</i>	✓		
(ii)	Simpanan semasa <i>Current account</i>			✓

(b)

	Jenis simpanan dan pelaburan <i>Types of saving and investment</i>	Pulangan tinggi <i>High return</i>	Kecairan mudah <i>High liquidity</i>
(i)	Simpanan tetap <i>Fixed deposit</i>		✓
(ii)	Pelaburan emas <i>Gold investment</i>	✓	

- 2 (a)
- | | | | | |
|------|-----------------------|---|---|--|
| (i) | Kredit/ <i>Credit</i> | • | • | Wang yang telah dipinjam tetapi belum dilunaskan.
<i>Money that has been borrowed but has not been settled.</i> |
| (ii) | Hutang/ <i>Debt</i> | • | • | Wang yang boleh dipinjam.
<i>Money that can be borrowed.</i> |

(b)

Hentikan daripada membuat hutang baharu. <i>Stop making off new debts.</i>	✓
Pindah baki kad kredit dari sebuah bank ke bank lain yang menawarkan faedah yang lebih rendah. <i>Transfer credit card balances from a bank to another bank that offers lower interest rates.</i>	✓
Apabila menyelesaikan satu hutang, gandakan hutang yang lain. <i>When settling a debt, double the other debt.</i>	
Wang lebihan lebih menguntungkan jika disimpan dalam simpanan tetap daripada membayar hutang. <i>The surplus money is more profitable if it is kept in fixed deposits rather than paying off debts.</i>	

Bahagian C

- 1 (a) Pengagihan pendapatan/*Income distribution*

$$= \text{RM}15\,000 \times \frac{6.5}{100} \times \frac{9}{12} \leftarrow \boxed{I = Prt}$$

$$= \text{RM}731.25$$

(b) $MV = P\left(1 + \frac{r}{n}\right)^{nt}$

$$= 10\,000\left(1 + \frac{0.04}{4}\right)^{14} \leftarrow \boxed{n = 4, t = 3.5 \therefore nt = 14}$$

$$= \text{RM}11\,494.74$$

- (c) (i) Sewa bulanan yang dijangka/*Expected monthly rental*

$$= \text{RM}250 \times 20$$

$$= \text{RM}5\,000$$

- (ii) Jumlah pulangan/*Total returns*

$$= \text{RM}520\,000 - \text{RM}450\,000 + \text{RM}5\,000 \times 12$$

$$= \text{RM}130\,000$$

Nilai pulangan pelaburan/*Return on investment*

$$= \frac{\text{RM}130\,000}{\text{RM}450\,000} \times 100$$

$$= 28.89\%$$

- 2 (a) • Pengguna kad kredit perlu menjelaskan bayaran hutang dalam tempoh yang ditetapkan oleh bank untuk menikmati tempoh tanpa faedah. *Credit card users need to settle the debt payment within the period stipulated by the bank to enjoy interest free period.*
- Membayar jumlah penuh yang tertera pada penyata kad kredit. *Pay the outstanding balance listed on the credit card statement.*
 - Jumlah minimum yang dibayar oleh pemegang kad kredit memberi peluang kepada bank untuk mengenakan caj atas baki dan juga boleh menyebabkan caj bayaran lewat dikenakan. *The minimum amount paid by the credit card holder provides opportunity for the bank to charge interest on the balance and may also incur late payment charge.*
 - Membayar pada tempoh diskaun tunai bagi pembayaran hutang. *Pay within the cash discount period for payment of debts.*
(Pilih dua daripada empat pilihan/*Choose two out of four choices*)

- (b) $P = \text{RM}12\,000, r = 3.5\%$
 $t = 3 \text{ tahun/years}, n = 2$

$$MV = P\left(1 + \frac{r}{n}\right)^{nt}$$

$$= 12\,000\left(1 + \frac{0.035}{2}\right)^6$$

$$= \text{RM}13\,316.43$$

$$P = \text{RM}13\,316.43, r = 4\%$$

$t = 3 \text{ tahun } 9 \text{ bulan/3 years } 9 \text{ months}$

$$= \frac{15}{4} \text{ tahun/years}, n = 4$$

$$MV = P\left(1 + \frac{r}{n}\right)^{nt}$$

$$13\,316.43\left(1 + \frac{0.04}{4}\right)^{15}$$

$$= \text{RM}15\,459.96$$

- (c) Baki = Harga tunai – Wang pendahalaan

$$\text{Balance} = \text{Cash price} - \text{Down payment}$$

$$= \text{RM}1\,200 - \text{RM}200$$

$$= \text{RM}1\,000$$

Faedah yang dikenakan/*Interest charged = Prt*

$$= 1\,000 \times 0.08 \times \frac{10}{12}$$

$$= \text{RM}66.67$$

$$\text{Jumlah bayaran balik} = \text{Harga tunai} + \text{Jumlah faedah}$$

$$\text{Total money repaid} = \text{Cash price} + \text{Total interest charged}$$

$$= 1\,200 + 66.67$$

$$= \text{RM}1\,266.67$$

$$\text{Ansuran bulanan} = \frac{\text{Jumlah bayaran balik}}{\text{Bilangan bayaran}}$$

$$\text{Monthly instalment} = \frac{\text{Total money repaid}}{\text{Number of payments}}$$

$$= \frac{1\,266.67}{10}$$

$$= \text{RM}126.67$$