SULIT

KEMENTERIAN PENDIDIKAN TINGGI
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI

BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI
KEMENTERIAN PENDIDIKAN TINGGI

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI II : 2023/2024

DPB20053: BUSINESS MATHEMATICS

TARIKH : 10 JUN 2024
MASA : 8.30 AM – 10.30 AM (2 JAM)

Kertas ini mengandungi **SEMBILAN (9)** halaman bercetak.

Struktur (4 soalan)

Dokumen sokongan yang disertakan : Formula, Jadual PVIF dan Jadual PVIFA

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

INSTRUCTION:

This section consists of **FOUR (4)** structured questions. Answer **ALL** questions.

ARAHAN:

*Bahagian ini mengandungi **EMPAT (4)** soalan berstruktur. Jawab **SEMUA** soalan.*

QUESTION 1

SOALAN 1

CLO1 a) Identify the value of x and y in the following equations:

Tentukan nilai x dan y dalam persamaan berikut:

i) $(2x + 3)(x - 3) = -7$

[5 marks]

[5 markah]

ii) $x - 2y = -1$

$2x - 3y = -3$

[5 marks]

[5 markah]

CLO1 b) Haris Enterprise plans to release new toys with associated prices and costs. The production units for June are 3,500 units.

Haris Enterprise merancang untuk mengeluarkan mainan baharu dengan harga dan kos berikut. Unit pengeluaran bagi bulan Jun ialah 3,500 unit.

ITEM	**AMOUNT (RM)**
Machine /*Mesin*	70,000
Rental /*Sewa*	5,000
Insurance /*Insurans*	1,500
Raw material /*Bahan Mentah*	35 per unit
Direct labor /*Upah pekerja*	5 per unit
Selling price /*Harga jualan*	95 per unit

From the information given, simplify the questions below:
Daripada maklumat yang diberikan, permudahkan soalan di bawah:

i) Total fixed cost and variable cost per unit
Jumlah kos tetap dan kos berubah seunit

[7 marks]
[7 markah]

ii) Total revenue in June.
Jumlah hasil pada bulan Jun.

[3 marks]
[3 markah]

iii) Profit obtained in June
Jumlah hasil pada bulan Jun.

[5 marks]
[5 markah]

QUESTION 2
SOALAN 2

CLO1 a) Hana Naurah Enterprise is planning to produce ABC product. The fixed cost for a product is RM80,000. If the selling price is RM120 and the variable cost for 150 units is RM10,500, count the following items:
Hana Naurah Enterprise sedang merancang untuk menghasilkan produk ABC. Kos tetap produk ialah RM80,000. Jika harga jualan seunit produk ialah RM120 dan kos berubah bagi 150 unit ialah RM10,500, kirakan perkara-perkara berikut:

i) Breakeven point in units and ringgit
Titik pulang modal dalam unit dan ringgit

[4 marks]
[4 markah]

ii) The sales volume if the targeted profit is RM300,000.
Bilangan jualan jika sasaran untung ialah RM300,000.

[4 marks]
[4 markah]

CLO1 b) Simplify the first derivatives for the following function:
Permudahkan terbitan pertama untuk fungsi berikut:

$$y(x) = \frac{3x^2 + 2x}{x^2}$$

[5 marks]
[5 *markah*]

CLO1 c) The demand function and the total cost function of a product is given by $p(x) = 400 - 0.1x$ and $C(x) = 200x + 40{,}000$ where p is the price in Ringgit Malaysia per unit and x is the output demanded. Calculate:
Fungsi permintaan dan fungsi jumlah kos untuk satu produk diberi oleh $p(x) = 400 - 0.1x$ dan $C(x) = 200x + 40{,}000$ di mana p adalah harga seunit di dalam Ringgit Malaysia dan x adalah bilangan permintaan. Kirakan:

The level of production that will maximise the profit
Tahap pengeluaran di mana untung adalah maksimum

[12 marks]
[12 markah]

QUESTION 3

SOALAN 3

CLO2 (a) Define interest with an appropriate example.
Berikan definisi faedah dengan satu contoh yang sesuai.

[2 marks]
[2 markah]

CLO2 (b) Express the future value for the following investments:
Nyatakan nilai masa hadapan untuk pelaburan berikut:

i) RM7,000 for 45 months at 8% per annum.
RM7,000 selama 45 bulan pada kadar 8% setahun.

[3 marks]
[3 markah]

ii) RM30,000 at 6% compounded semi-annually for 5 years 6 months.
RM30,000 pada 6% dikompaun setiap setengah tahun selama 5 tahun 6 bulan.

[5 marks]
[5 markah]

CLO2 (c) Mukhlis bought a car worth RM90,000 on credit. He paid 10% down payment and the repayment period is 7 years. The flat interest rate imposed by the bank is 4% per annum. Calculate:
Mukhlis membeli kereta bernilai RM90,000 secara kredit. Dia membayar 10% bayaran pendahuluan dan tempoh pembayaran balik adalah 7 tahun. Kadar faedah yang dikenakan oleh bank adalah 4% setahun. Kirakan:

i) Total interest charged by the bank.
Jumlah faedah yang dikenakan oleh bank.

[5 marks]
[5 markah]

ii) Balance to be paid if Mukhlis wishes to settle the loan after 50th installment.
Baki yang perlu diselesaikan jika Mukhlis ingin menyelesaikan pinjaman bank selepas bayaran ansuran ke 50

[10 marks]
[10 markah]

QUESTION 4
SOALAN 4

CLO2 (a) Orked Sdn Bhd is considering to buy a new machine. The cash flow for the machine is given in the table below.
Orked Sdn Bhd sedang mempertimbangkan untuk membeli mesin baru. Aliran tunai mesin tersebut adalah seperti dalam jadual di bawah.

Year	0	1	2	3	4	5
Cash Flow (RM)	(160,000)	55,000	55,000	55,000	50,000	55,000

Count:
Kira:

i) Payback Period of the machine.
Tempoh bayar balik bagi mesin.

[3 marks]
[3 markah]

ii) Average Rate of Return (ARR) of the machine if it has a scrap value of RM5,000 at the end of Year 5.
Kadar Pulangan Purata (KPP) bagi mesin tersebut jika nilai sisa pada akhir tahun kelima adalah sebanyak RM5 000.

[7 marks]
[7 markah]

CLO2 (b) Airfan Company produces oil filters at plants located at town A, B and C. The filters are sent to warehouse at different locations E, F and G. The plants at A, B and C produce 500, 400 and 300 filters each week respectively. Warehouse E, F and G required 300, 550 and 350 filters. The shipping costs vary as given in the following table. Simplify the demand and supply in the appropriate rows and columns in the table below:

Syarikat Airfan mengeluarkan penapis minyak di loji yang terletak di bandar A, B dan C. Penapis dihantar ke gudang di lokasi E, F dan G yang berbeza. Loji A, B dan C menghasilkan 500, 400 dan 300 penapis setiap minggu. Gudang E, F dan G memerlukan 300, 550 dan 350 penapis. Kos penghantaran berbeza seperti yang diberikan dalam jadual berikut. Permudahkan permintaan dan penawaran dalam baris dan lajur yang sesuai dalam jadual di bawah:

From Town / *Dari Bandar*	To Warehouse / *Ke Gudang*			
	E	F	G	
A	5	8	6	
B	10	9	11	
C	7	6	8	

[5 marks]

[5 markah]

CLO2

(c) Dalila Design has three plants O, P and Q and it intends to distribute its new sofa product to four outlets A, B, C and D. Each plant capacity is given in the table below:

Dalila Design mempunyai tiga buah kilang membuat sofa O, P dan Q dan ia berhasrat untuk mengedarkan produk sofa baru ke empat cawangan A, B, C dan D. Kapasiti kilang diberikan dalam jadual di bawah:

Plant /*Kilang*	Capacity (units per week) / *Kapasiti (unit setiap minggu)*
O	250
P	275
Q	225

The demand for the four outlets are as follows:

Permintaan untuk empat cawangan adalah seperti berikut:

Outlet / *Cawangan*	Demand per week / *Permintaan setiap minggu*
A	120
B	230
C	240
D	160

The estimated transportation cost (RM) of a sofa unit for the various routes are:
Anggaran kos pengangkutan (RM) unit sofa untuk pelbagai laluan adalah:

From / *Dari* To / *ke*	A	B	C	D
O	15	20	16	21
P	25	13	5	11
Q	15	15	7	17

Calculate the initial transportation cost, using the North West Corner Rule.
Kirakan kos pengangkutan awal, menggunakan Kaedah Penjuru Barat Laut.

[10 marks]
[10 *markah*]

SOALAN TAMAT

Table A-4 Present Value Interest Factors for a One-Dollar Annuity Discounted at *k* Percent for *n* Periods: PVIFA = $[1 - 1/(1 + k)^n] / k$

Period	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	20%	24%	25%	30%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091	0.9009	0.8929	0.8850	0.8772	0.8696	0.8621	0.8333	0.8065	0.8000	0.7692
2	1.9704	1.9416	1.9135	1.8861	1.8594	1.8334	1.8080	1.7833	1.7591	1.7355	1.7125	1.6901	1.6681	1.6467	1.6257	1.6052	1.5278	1.4568	1.4400	1.3609
3	2.9410	2.8839	2.8286	2.7751	2.7232	2.6730	2.6243	2.5771	2.5313	2.4869	2.4437	2.4018	2.3612	2.3216	2.2832	2.2459	2.1065	1.9813	1.9520	1.8161
4	3.9020	3.8077	3.7171	3.6299	3.5460	3.4651	3.3872	3.3121	3.2397	3.1699	3.1024	3.0373	2.9745	2.9137	2.8550	2.7982	2.5887	2.4043	2.3616	2.1662
5	4.8534	4.7135	4.5797	4.4518	4.3295	4.2124	4.1002	3.9927	3.8897	3.7908	3.6959	3.6048	3.5172	3.4331	3.3522	3.2743	2.9906	2.7454	2.6893	2.4356
6	5.7955	5.6014	5.4172	5.2421	5.0757	4.9173	4.7665	4.6229	4.4859	4.3553	4.2305	4.1114	3.9975	3.8887	3.7845	3.6847	3.3255	3.0205	2.9514	2.6427
7	6.7282	6.4720	6.2303	6.0021	5.7864	5.5824	5.3893	5.2064	5.0330	4.8684	4.7122	4.5638	4.4226	4.2883	4.1604	4.0386	3.6046	3.2423	3.1611	2.8021
8	7.6517	7.3255	7.0197	6.7327	6.4632	6.2098	5.9713	5.7466	5.5348	5.3349	5.1461	4.9676	4.7988	4.6389	4.4873	4.3436	3.8372	3.4212	3.3289	2.9247
9	8.5660	8.1622	7.7861	7.4353	7.1078	6.8017	6.5152	6.2469	5.9952	5.7590	5.5370	5.3282	5.1317	4.9464	4.7716	4.6065	4.0310	3.5655	3.4631	3.0190
10	9.4713	8.9826	8.5302	8.1109	7.7217	7.3601	7.0236	6.7101	6.4177	6.1446	5.8892	5.6502	5.4262	5.2161	5.0188	4.8332	4.1925	3.6819	3.5705	3.0915
11	10.368	9.7868	9.2526	8.7605	8.3064	7.8869	7.4987	7.1390	6.8052	6.4951	6.2065	5.9377	5.6869	5.4527	5.2337	5.0286	4.3271	3.7757	3.6564	3.1473
12	11.255	10.575	9.9540	9.3851	8.8633	8.3838	7.9427	7.5361	7.1607	6.8137	6.4924	6.1944	5.9176	5.6603	5.4206	5.1971	4.4392	3.8514	3.7251	3.1903
13	12.134	11.348	10.635	9.9856	9.3936	8.8527	8.3577	7.9038	7.4869	7.1034	6.7499	6.4235	6.1218	5.8424	5.5831	5.3423	4.5327	3.9124	3.7801	3.2233
14	13.004	12.106	11.296	10.563	9.8986	9.2950	8.7455	8.2442	7.7862	7.3667	6.9819	6.6282	6.3025	6.0021	5.7245	5.4675	4.6106	3.9616	3.8241	3.2487
15	13.865	12.849	11.938	11.118	10.380	9.7122	9.1079	8.5595	8.0607	7.6061	7.1909	6.8109	6.4624	6.1422	5.8474	5.5755	4.6755	4.0013	3.8593	3.2682
16	14.718	13.578	12.561	11.652	10.838	10.106	9.4466	8.8514	8.3126	7.8237	7.3792	6.9740	6.6039	6.2651	5.9542	5.6685	4.7296	4.0333	3.8874	3.2832
17	15.562	14.292	13.166	12.166	11.274	10.477	9.7632	9.1216	8.5436	8.0216	7.5488	7.1196	6.7291	6.3729	6.0472	5.7487	4.7746	4.0591	3.9099	3.2948
18	16.398	14.992	13.754	12.659	11.690	10.828	10.059	9.3719	8.7556	8.2014	7.7016	7.2497	6.8399	6.4674	6.1280	5.8178	4.8122	4.0799	3.9279	3.3037
19	17.226	15.678	14.324	13.134	12.085	11.158	10.336	9.6036	8.9501	8.3649	7.8393	7.3658	6.9380	6.5504	6.1982	5.8775	4.8435	4.0967	3.9424	3.3105
20	18.046	16.351	14.877	13.590	12.462	11.470	10.594	9.8181	9.1285	8.5136	7.9633	7.4694	7.0248	6.6231	6.2593	5.9288	4.8696	4.1103	3.9539	3.3158
21	18.857	17.011	15.415	14.029	12.821	11.764	10.836	10.017	9.2922	8.6487	8.0751	7.5620	7.1016	6.6870	6.3125	5.9731	4.8913	4.1212	3.9631	3.3198
22	19.660	17.658	15.937	14.451	13.163	12.042	11.061	10.201	9.4424	8.7715	8.1757	7.6446	7.1695	6.7429	6.3587	6.0113	4.9094	4.1300	3.9705	3.3230
23	20.456	18.292	16.444	14.857	13.489	12.303	11.272	10.371	9.5802	8.8832	8.2664	7.7184	7.2297	6.7921	6.3988	6.0442	4.9245	4.1371	3.9764	3.3254
24	21.243	18.914	16.936	15.247	13.799	12.550	11.469	10.529	9.7066	8.9847	8.3481	7.7843	7.2829	6.8351	6.4338	6.0726	4.9371	4.1428	3.9811	3.3272
25	22.023	19.523	17.413	15.622	14.094	12.783	11.654	10.675	9.8226	9.0770	8.4217	7.8431	7.3300	6.8729	6.4641	6.0971	4.9476	4.1474	3.9849	3.3286
30	25.808	22.396	19.600	17.292	15.372	13.765	12.409	11.258	10.274	9.4269	8.6938	8.0552	7.4957	7.0027	6.5660	6.1772	4.9789	4.1601	3.9950	3.3321
35	29.409	24.999	21.487	18.665	16.374	14.498	12.948	11.655	10.567	9.6442	8.8552	8.1755	7.5856	7.0700	6.6166	6.2153	4.9915	4.1644	3.9984	3.3330
36	30.108	25.489	21.832	18.908	16.547	14.621	13.035	11.717	10.612	9.6765	8.8786	8.1924	7.5979	7.0790	6.6231	6.2201	4.9929	4.1649	3.9987	3.3331
40	32.835	27.355	23.115	19.793	17.159	15.046	13.332	11.925	10.757	9.7791	8.9511	8.2438	7.6344	7.1050	6.6418	6.2335	4.9966	4.1659	3.9995	3.3332
50	39.196	31.424	25.730	21.482	18.256	15.762	13.801	12.233	10.962	9.9148	9.0417	8.3045	7.6752	7.1327	6.6605	6.2463	4.9995	4.1666	3.9999	3.3333

Table A-3 Present Value Interest Factors for One Dollar Discounted at k Percent for n Periods: $PVIF_{k,n} = 1 / (1 + k)^n$

Period	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	20%	24%	25%	30%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091	0.9009	0.8929	0.8850	0.8772	0.8696	0.8621	0.8333	0.8065	0.8000	0.7692
2	0.9803	0.9612	0.9426	0.9246	0.9070	0.8900	0.8734	0.8573	0.8417	0.8264	0.8116	0.7972	0.7831	0.7695	0.7561	0.7432	0.6944	0.6504	0.6400	0.5917
3	0.9706	0.9423	0.9151	0.8890	0.8638	0.8396	0.8163	0.7938	0.7722	0.7513	0.7312	0.7118	0.6931	0.6750	0.6575	0.6407	0.5787	0.5245	0.5120	0.4552
4	0.9610	0.9238	0.8885	0.8548	0.8227	0.7921	0.7629	0.7350	0.7084	0.6830	0.6587	0.6355	0.6133	0.5921	0.5718	0.5523	0.4823	0.4230	0.4096	0.3501
5	0.9515	0.9057	0.8626	0.8219	0.7835	0.7473	0.7130	0.6806	0.6499	0.6209	0.5935	0.5674	0.5428	0.5194	0.4972	0.4761	0.4019	0.3411	0.3277	0.2693
6	0.9420	0.8880	0.8375	0.7903	0.7462	0.7050	0.6663	0.6302	0.5963	0.5645	0.5346	0.5066	0.4803	0.4556	0.4323	0.4104	0.3349	0.2751	0.2621	0.2072
7	0.9327	0.8706	0.8131	0.7599	0.7107	0.6651	0.6227	0.5835	0.5470	0.5132	0.4817	0.4523	0.4251	0.3996	0.3759	0.3538	0.2791	0.2218	0.2097	0.1594
8	0.9235	0.8535	0.7894	0.7307	0.6768	0.6274	0.5820	0.5403	0.5019	0.4665	0.4339	0.4039	0.3762	0.3506	0.3269	0.3050	0.2326	0.1789	0.1678	0.1226
9	0.9143	0.8368	0.7664	0.7026	0.6446	0.5919	0.5439	0.5002	0.4604	0.4241	0.3909	0.3606	0.3329	0.3075	0.2843	0.2630	0.1938	0.1443	0.1342	0.0943
10	0.9053	0.8203	0.7441	0.6756	0.6139	0.5584	0.5083	0.4632	0.4224	0.3855	0.3522	0.3220	0.2946	0.2697	0.2472	0.2267	0.1615	0.1164	0.1074	0.0725
11	0.8963	0.8043	0.7224	0.6496	0.5847	0.5268	0.4751	0.4289	0.3875	0.3505	0.3173	0.2875	0.2607	0.2366	0.2149	0.1954	0.1346	0.0938	0.0859	0.0558
12	0.8874	0.7885	0.7014	0.6246	0.5568	0.4970	0.4440	0.3971	0.3555	0.3186	0.2858	0.2567	0.2307	0.2076	0.1869	0.1685	0.1122	0.0757	0.0687	0.0429
13	0.8787	0.7730	0.6810	0.6006	0.5303	0.4688	0.4150	0.3677	0.3262	0.2897	0.2575	0.2292	0.2042	0.1821	0.1625	0.1452	0.0935	0.0610	0.0550	0.0330
14	0.8700	0.7579	0.6611	0.5775	0.5051	0.4423	0.3878	0.3405	0.2992	0.2633	0.2320	0.2046	0.1807	0.1597	0.1413	0.1252	0.0779	0.0492	0.0440	0.0254
15	0.8613	0.7430	0.6419	0.5553	0.4810	0.4173	0.3624	0.3152	0.2745	0.2394	0.2090	0.1827	0.1599	0.1401	0.1229	0.1079	0.0649	0.0397	0.0352	0.0195
16	0.8528	0.7284	0.6232	0.5339	0.4581	0.3936	0.3387	0.2919	0.2519	0.2176	0.1883	0.1631	0.1415	0.1229	0.1069	0.0930	0.0541	0.0320	0.0281	0.0150
17	0.8444	0.7142	0.6050	0.5134	0.4363	0.3714	0.3166	0.2703	0.2311	0.1978	0.1696	0.1456	0.1252	0.1078	0.0929	0.0802	0.0451	0.0258	0.0225	0.0116
18	0.8360	0.7002	0.5874	0.4936	0.4155	0.3503	0.2959	0.2502	0.2120	0.1799	0.1528	0.1300	0.1108	0.0946	0.0808	0.0691	0.0376	0.0208	0.0180	0.0089
19	0.8277	0.6864	0.5703	0.4746	0.3957	0.3305	0.2765	0.2317	0.1945	0.1635	0.1377	0.1161	0.0981	0.0829	0.0703	0.0596	0.0313	0.0168	0.0144	0.0068
20	0.8195	0.6730	0.5537	0.4564	0.3769	0.3118	0.2584	0.2145	0.1784	0.1486	0.1240	0.1037	0.0868	0.0728	0.0611	0.0514	0.0261	0.0135	0.0115	0.0053
21	0.8114	0.6598	0.5375	0.4388	0.3589	0.2942	0.2415	0.1987	0.1637	0.1351	0.1117	0.0926	0.0768	0.0638	0.0531	0.0443	0.0217	0.0109	0.0092	0.0040
22	0.8034	0.6468	0.5219	0.4220	0.3418	0.2775	0.2257	0.1839	0.1502	0.1228	0.1007	0.0826	0.0680	0.0560	0.0462	0.0382	0.0181	0.0088	0.0074	0.0031
23	0.7954	0.6342	0.5067	0.4057	0.3256	0.2618	0.2109	0.1703	0.1378	0.1117	0.0907	0.0738	0.0601	0.0491	0.0402	0.0329	0.0151	0.0071	0.0059	0.0024
24	0.7876	0.6217	0.4919	0.3901	0.3101	0.2470	0.1971	0.1577	0.1264	0.1015	0.0817	0.0659	0.0532	0.0431	0.0349	0.0284	0.0126	0.0057	0.0047	0.0018
25	0.7798	0.6095	0.4776	0.3751	0.2953	0.2330	0.1842	0.1460	0.1160	0.0923	0.0736	0.0588	0.0471	0.0378	0.0304	0.0245	0.0105	0.0046	0.0038	0.0014
30	0.7419	0.5521	0.4120	0.3083	0.2314	0.1741	0.1314	0.0994	0.0754	0.0573	0.0437	0.0334	0.0256	0.0196	0.0151	0.0116	0.0042	0.0016	0.0012	*
35	0.7059	0.5000	0.3554	0.2534	0.1813	0.1301	0.0937	0.0676	0.0490	0.0356	0.0259	0.0189	0.0139	0.0102	0.0075	0.0055	0.0017	0.0005	*	*
36	0.6989	0.4902	0.3450	0.2437	0.1727	0.1227	0.0875	0.0626	0.0449	0.0323	0.0234	0.0169	0.0123	0.0089	0.0065	0.0048	0.0014	*	*	*
40	0.6717	0.4529	0.3066	0.2083	0.1420	0.0972	0.0668	0.0460	0.0318	0.0221	0.0154	0.0107	0.0075	0.0053	0.0037	0.0026	0.0007	*	*	*
50	0.6080	0.3715	0.2281	0.1407	0.0872	0.0543	0.0339	0.0213	0.0134	0.0085	0.0054	0.0035	0.0022	0.0014	0.0009	0.0006	*	*	*	*

FORMULA BUSINESS MATHEMATICS

$$x = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$$

$$P = pQ - VCQ - FC$$

$$P = TR - TC$$

$$TC = VCQ + FC$$

$$TR = pQ$$

$$TVC = VCQ$$

$$BEP(Q) = \frac{FC}{p - VC}$$

$$BEP(RM) = BEP(Q)\ x\ \ p$$

$$CM = p - VC$$

$$CMR = \frac{p - VC}{p}\ x\ 100$$

$$\frac{dy}{dx} = nx^{n-1}$$

$$\frac{dy}{dx} = nx^{n-1} + 0$$

$$\frac{dy}{dx} = anx^{n-1}$$

$$\frac{dy}{dx} = anx^{n-1} + bmx^{m-1}$$

$$\frac{dy}{dx} = u\frac{dv}{dx} + v\frac{du}{dx}$$

$$\frac{dy}{dx} = \frac{v\frac{du}{dx} - u\frac{dv}{dx}}{v^2}$$

$$\frac{dy}{dx} = \frac{dy}{du}\ x\ \frac{du}{dx}$$

$$I = Prt$$

$$I = IP - CP$$

$$I = \left(\frac{Pr + Yr}{2}\right)t \quad or \quad I = \frac{\Pr(t+1)}{2}$$

$$Y = \frac{P}{t}$$

$$DP = Rate\ (\%)\ x\ CP$$

$$P = CP - DP + other\ payments$$

$$S = P + I$$

$$S = P(1 + rt)$$

$$D = Sdt$$

$$H = S - D$$

$$MP = \frac{S}{n}$$

$$IP = DP + (MP\ x\ n)\ @\ DP + S\ @\ DP + P + I$$

$$R = \frac{\sum n}{\sum N}\ x\ I \quad and \quad \sum n = (\frac{n+1}{2})n\ , \quad \sum N = (\frac{N+1}{2})N$$

$$EP = (n\ x\ MP) - R$$

$$S = P(1 + \frac{i}{m})^{n.m}$$

$$P = \frac{S}{(1 + \frac{i}{m})^{n.m}}$$

$$P = R\left(\frac{1 - \left(1 + \frac{i}{m}\right)^{-n.m}}{\frac{i}{m}}\right) \quad and \quad R = \frac{P(\frac{i}{m})}{1 - (1 + \frac{i}{m})^{-n.m}}$$

$$S = R\left(\frac{\left(1 + \frac{i}{m}\right)^{n.m} - 1}{\frac{i}{m}}\right) \quad and \quad R = \frac{S(\frac{i}{m})}{(1 + \frac{i}{m})^{n.m} - 1}$$

$$PP = \frac{IO}{ACF}$$

$$PP = T + \frac{IO - \sum CF_T}{CF_{T+1}}$$

$$ARR = \frac{Average\ CF - Dep.}{IO}\ x\ 100$$

$$NPV = ACF(PVIFA, k\%, n) - IO$$

$$PI = \frac{TPV}{IO}$$