

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 : 2024/2025

DPF50093 : INTRODUCTION TO FINANCIAL PLANNING

TARIKH : 10 MEI 2025

MASA : 8.30 PAGI - 10.30 PAGI (2 JAM)

Kertas ini mengandungi **TUJUH (7)** halaman bercetak.

Struktur (4 soalan)

Dokumen sokongan yang disertakan : Jadual Pelepasan Cukai

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

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**

CLO2

- (a) List **FIVE (5)** sources of cash inflows.

*Senaraikan **LIMA (5)** sumber aliran masuk tunai.*

[5 marks]

[5 markah]

CLO2

- (b) Explain **FIVE (5)** the primary goals of the cash budget.

*Terangkan **LIMA (5)** matlamat utama belanjawan tunai.*

[10 marks]

[10 markah]

CLO2

- (c) The following are income for Sean

Berikut merupakan pendapatan Sean

Item	
Salary/ <i>gaji</i>	RM6,500/month
Bonus/ <i>bonus</i>	2-month salary
Allowences/ <i>elaun</i>	RM1500/month
Income from rental - single storey house/ <i>pendapatan dari sewa - rumah teres</i>	RM550/month
Return from/ <i>pulangan dari</i> :	
- saving account/ <i>akaun simpanan</i> (0.5%)	5,000
- current account/ <i>akaun semasa</i> (0.5%)	10,000
EPF	11%
Tax (PCB) / <i>cukai (PCB)</i>	RM180/month
Zakat	RM200/month

Calculate total inflow for Sean

Kirakan jumlah aliran tunai masuk untuk Sean.

[10 marks]

[10 markah]

QUESTION 2**SOALAN 2**

- CLO2 (a) Explain **FIVE (5)** characteristics of life insurance.

*Terangkan **LIMA (5)** ciri-ciri insurans nyawa.*

[10 marks]

[10 markah]

- CLO2 (b) i) Complete the comparison table between insurance and takaful below.

Lengkapkan jadual perbandingan di antara insurans dan takaful di bawah.

Item/perkara	Insurance/ <i>Insurans</i>	Takaful/ <i>Takaful</i>
Hukum/ <i>hukum</i>	i)	ii)
Contract/ <i>kontrak</i>	iii)	iv)
Obligation of company/ <i>kewajipan syarikat</i>	(v)	vi)
Guarantee/ <i>jaminan</i>	(vii)	(viii)
Investment/ <i>pelaburan</i>	(ix)	(x)

[5 marks]

[5 markah]

CLO2

ii) Below are Mr. Shawn's monthly expenses and liabilities.

Di bawah merupakan perbelanjaan bulanan dan liabiliti Mr Shawn.

Expenses/ Perbelanjaan	Monthly/bulanan (RM)
Groceries/ <i>barang runcit</i>	800.00
Utilities/ <i>utiliti</i>	500.00
Eating out/ <i>makan di luar</i>	450.00
Telephone/ <i>telefon</i>	200.00
Internet/ <i>internet</i>	250.00
Children' s school need/ <i>keperluan sekolah anak</i>	400.00
Husband' s expenses/ <i>perbelanjaan suami</i>	500.00
Wife' s expenses/ <i>perbelanjaan isteri</i>	400.00
Maid/ <i>pembantu rumah</i>	750.00
Club Membership/ <i>ahli kelab</i>	150.00
Miscellaneous/ <i>belanja pelbagai</i>	500.00

Liabilities/Liabiliti	RM
Credit card/ <i>kad kredit</i>	7,500.00
Zakat / <i>zakat</i>	4,500.00
Tax payable/ <i>cukai belum bayar</i>	12,560.00
Toyota Vios	62,350.00

The rate of return on investment for this year onwards is expected based on REIT to be at 4.2%. Mr. Shawn has also taken takaful protection amounting RM750,000. You are required to calculate the shortfall that Mr. Shawn must bear.

Kadar pulangan pelaburan untuk tahun ini dan seterusnya dijangka berdasarkan REIT pada 4.2%. En. Shawn juga telah mengambil perlindungan takaful berjumlah RM750,000. Anda dikehendaki untuk mengira kekurangan yang perlu ditanggung oleh En. Shawn.

[10 marks]

[10 markah]

QUESTION 3**SOALAN 3**

- CLO2 (a) List **FIVE (5)** types of investment risk.
*Senaraikan **LIMA (5)** jenis risiko pelaburan.*
- [5 marks]
[5 markah]
- CLO2 (b) Explain the types of investments below:
Terangkan jenis-jenis pelaburan di bawah:
- i) Stock
Saham
 - ii) Bond
Bon
 - iii) Certificate of deposit
Sijil deposit
 - iv) Commodities
Komoditi
 - v) Options
Opsyen
- [10 marks]
[10 markah]
- CLO2 (c) Rahman wants to make investments, but he does not have extensive knowledge in this field. As a financial planner, you are asked to solve Rahman's problem based on the investment pyramid.
- Rahman ingin membuat pelaburan tetapi beliau tidak mempunyai pengetahuan yang luas dalam bidang ini. Sebagai seorang perancang kewangan anda diminta menyelesaikan masalah Rahman berdasarkan piramid pelaburan.*
- [10 marks]
[10 markah]

QUESTION 4**SOALAN 4**

- CLO2 (a) Explain **FIVE (5)** recipient categories of Zakat.
*Terangkan **LIMA (5)** kategori penerima Zakat.*

[10 marks]

[10 markah]

- CLO2 (b) i) The following is financial information for Mr Safhuan.
Berikut merupakan maklumat kewangan En.Safhuan.

Salary/ <i>gaji</i>	RM8500/month
Bonus/ <i>bonus</i>	2-month salary/ <i>2 bulan gaji</i>
Income from rental-Apartment/ <i>pendapatan dari sewa - pangsapuri</i>	RM550/month
Return from saving and current account <i>Pulangan dari akaun simpanan dan semasa</i>	RM55
EPF	11%
Other asset/ <i>aset lain:</i>	
Saving account/ <i>akaun simpanan</i>	RM7,500
Current account/ <i>akaun semasa</i>	RM3,500
Tabung Haji	RM17,000
Sinar Stock	RM4,200
Petronas Berhad Share	RM3,400
TIPS Stock	RM5,500
Relief for personal/ <i>pelepasan individu</i>	RM9000
Nisab	RM19,100
Zakat paid/ <i>zakat telah bayar</i>	RM2,400

Assume all shares are shariah compliant. Calculate total zakat for En Safhuan.

Andaikan kesemua saham adalah patuh shariah. Kirakan jumlah zakat En Safhuan.

[10 marks]

[10 markah]

CLO2

- ii) The following is the income tax computation (joint assessment) for Mr. Saiful and Ms. Afiah

Berikut adalah jadual pengiraan cukai untuk Mr. Saiful dan Puan Afiah

TAX COMPUTATION TABLE <i>JADUAL PENGIRAAN CUKAI</i>	
Salary/ <i>gaji</i>	188,000
Bonus/ <i>bonus</i>	13,500
Income from rental/ <i>pendapatan dari sewa</i>	8,500
Allowance/ <i>elaun</i>	12,000
Total income/jumlah pendapatan	(i)
Less/ <i>kurang</i> : Relief/ <i>pelepasan</i>	
Personal	(ii)
Wife/ <i>isteri</i>	(iii)
Children/ <i>anak</i> :	
14 years old/ <i>usia 14 tahun</i>	(iv)
10 years old/ <i>usia 10 tahun</i>	(v)
Lifestyle/ <i>gaya hidup</i>	(vi)
Total relief/ <i>jumlah pelepasan</i>	(vii)
CHARGEABLE INCOME <i>PENDAPATAN BOLEH CUKAI</i>	(viii)

Based on the tax relief for the year 2023 assessment, complete the income tax computation table above (i, ii, iii, iv, v, vi, vii, viii).

Berdasarkan pelepasan cukai bagi tahun taksiran 2023, lengkapkan cukai pendapatan bagi jadual pengiraan taksiran di atas (i, ii, iii, iv, v, vi, vii, viii).

[5 marks]

[5 markah]

SOALAN TAMAT

PERSONAL RELIEF FOR YEAR ASSESSMENT 2023

No	Individual Relief Types	Amount (RM)
1	Individual and dependent relatives	9,000
2	Medical treatment, special needs and carer expenses for parents (Medical condition certified by medical practitioner)	8,000 (Restricted)
3	Purchase of basic supporting equipment for disabled self, spouse, child or parent	6,000 (Restricted)
4	Disabled individual	6,000
5	Education fees (Self): i. Other than a degree at masters or doctorate level – Course of study in law, accounting, islamic financing, tehcnical, vocational, industrial, scientific or technology ii. Degree at masters or doctorate level – Any course of study iii. Course of study undertaken for the purpose of upskilling or self-enhancement (Restricted to RM2,000)	7,000 (Restricted)
6	Medical expenses on: i. Serious diseases for self, spouse or child ii. Fertility treatment for self or spouse iii. Vaccination for self, spouse and child (Restricted to RM1,000)	10,000 (Restricted)
7	Expenses (Restricted to RM1,000) on:	

	i. Complete medical examination for self, spouse or child ii. COVID-19 detection test including purchase of self-detection test kit for self, spouse or child iii. Mental health examination or consultation for self, spouse or child	
8	Expenses (Restricted to RM4,000) for child aged 18 and below: i. Assessment of intellectual disability diagnosis ii. Early intervention programme / intellectual disability rehabilitation treatment	
9	Lifestyle – Expenses for the use / benefit of self, spouse or child in respect of: i. Purchase or subscription of books / journals / magazines / newspapers / other similar publications (Not banned reading materials) ii. Purchase of personal computer, smartphone or tablet (Not for business use) iii. Purchase of sports equipment for sports activity defined under the Sports Development Act 1997 and payment of gym membership iv. Payment of monthly bill for internet subscription (Under own name)	2,500 (Restricted)
10	Lifestyle – Additional relief for the use / benefit of self, spouse or child in respect of: i. Purchase of sports equipment for any sports activity as defined under the Sports Development Act 1997 ii. Payment of rental or entrance fee to any sports facility	500 (Restricted)

	iii. Payment of registration fee for any sports competition where the organizer is approved and licensed by the Commissioner of Sports under the Sports Development Act 1997	
11	Purchase of breastfeeding equipment for own use for a child aged 2 years and below (Deduction allowed once in every TWO (2) years of assessment)	1,000 (Restricted)
12	Child care fees to a registered child care centre / kindergarten for a child aged 6 years and below	3,000 (Restricted)
13	Net deposit in Skim Simpanan Pendidikan Nasional (Net deposit is the total deposit in 2023 MINUS total withdrawal in 2023)	8,000 (Restricted)
14	Husband / wife / payment of alimony to former wife	4,000 (Restricted)
15	Disabled husband / wife	5,000
16a	Each unmarried child and under the age of 18 years old	2,000
16b	Each unmarried child of 18 years and above who is receiving full-time education ("A-Level", certificate, matriculation or preparatory courses).	2,000
	Each unmarried child of 18 years and above that: i. receiving further education in Malaysia in respect of an award of diploma or higher (excluding matriculation/ preparatory courses).	8,000

	ii. receiving further education outside Malaysia in respect of an award of degree or its equivalent (including Master or Doctorate). iii. the instruction and educational establishment shall be approved by the relevant government authority.	
16c	Disabled child	6,000
	Additional exemption of RM8,000 disable child age 18 years old and above, not married and pursuing diplomas or above qualification in Malaysia @ bachelor degree or above outside Malaysia in program and in Higher Education Institute that is accredited by related Government authorities	8,000
17	Life insurance and EPF Civil servants' pension schemes, non-civil servants pension schemes and self-employed category: i. Mandatory contributions to approved schemes or voluntary contributions to EPF (excluding private retirement schemes) or contributions under any written law (Restricted to RM4,000) ii. Life insurance premium payments or family takaful contributions or additional voluntary contributions to EPF (Restricted to RM3,000)	7,000 (Restricted)
18	Deferred Annuity and Private Retirement Scheme (PRS)	3,000 (Restricted)
19	Education and medical insurance	3,000 (Restricted)
20	Contribution to the Social Security Organization (SOC SO)	350 (Restricted)

21	Expenses on charging facilities for Electric Vehicle (Not for business use)	2,500 (Restricted)
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