

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 : 2025/2026

DPB20053: BUSINESS MATHEMATICS

TARIKH : 03 MEI 2026

MASA : 2.30 PTG – 4.30 PTG (2 JAM)

Kertas soalan ini mengandungi **EMPAT (4)** halaman bercetak.

Struktur (4 soalan)

Dokumen sokongan yang disertakan : Tiada

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

SECTION A: 100 MARKS***BAHAGIAN A: 100 MARKAH*****INSTRUCTION:**

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

ARAHAN:

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

QUESTION 1***SOALAN 1***

CLO1

- (a) Identify the values of x in the following equation:

Kenalpasti nilai x bagi persamaan berikut:

(i) $3x + 6 = 5x - 8$

[3 marks]
[3 markah]

(ii) $3x + 2(x - 6) = 33$

[3 marks]
[3 markah]

CLO1

- (b) Simplify the value of x, y and z for the simultaneous equations below:

Permudahkan dan tentukan nilai x, y dan z bagi sistem persamaan serentak berikut:

$$2x + 2y + z = 3$$

$$x + 3y + z = 2$$

$$2x + 2y - z = 1$$

[9 marks]
[9 markah]

CLO1

- c) Hype 2026 released a new product, herbal medicine, to recover nerves. The following data was obtained from the company:

Hype 2026 mengeluarkan keluaran baru iaitu Jamu untuk pulihkan saraf. Maklumat berikut telah diperolehi daripada syarikat:

Selling price/*Harga jualan* per unit = RM250

Variable cost/*Kos berubah* per unit = 60% of the selling price

Fixed cost/*Kos Tetap* = RM 50 000

From the information given, detail the calculation below:

Berdasarkan maklumat yang diberikan, huraikan secara terperinci pengiraan di bawah.

- (i) The number of units that needs to be sold if the target profit is RM100 000.

Bilangan unit yang perlu dijual jika inginkan keuntungan sebanyak RM100 000.

[5 marks]

[5 markah]

- (ii) The profit gained for the number of units in (i) with the fixed cost increased by 10%.

Keuntungan yang diperolehi mengikut bilangan unit dalam (i) dengan kos tetap meningkat sebanyak 10%.

[5 marks]

[5 markah]

QUESTION 2**SOALAN 2**

CLO1

- (a) Hotshot Sdn. Bhd. sells its product for RM10 each. The variable cost is RM4 per unit. Fixed cost is RM20 000 and the company has a target profit of RM30,000. Count Break-Even in quantity (units) and value (RM).

Hotshot Sdn. Bhd. menjual produknya pada harga RM10 setiap satu. Harga kos berubah ialah RM 4 seunit. Kos tetap ialah RM20 000 dan sasaran keuntungan syarikat ialah RM30 000. Kira Titik Pulang Modal dalam kuantiti (unit) dan nilai (RM).

[4 marks]

[4 markah]

CLO1

- b) Simplify the following functions to first derivative:

Permudahkan fungsi-fungsi berikut kepada pembezaan kali pertama:

(i) $y(x) = (2x + 4)(2x + 2)$

[5 marks]

[5 markah]

(ii) $y = 7x + \sqrt{x}$

[4 marks]

[4 markah]

CLO1

- c) Given that the revenue function of a product is $R(q) = -2q^2 + 5000q$, the cost is $C(q) = q^2 + 2000q + 800$. Calculate:

Diberikan fungsi jumlah hasil produk ialah $R(q) = 2q^2 + 5000q$,

Kos ialah $C(q) = q^2 + 2000q + 800$. Kira:

- (i) The quantity that will maximize the profit and the value of maximum profit.

Kuantiti yang dapat memaksimakan untung dan nilai untung maksima.

[8 marks]

[8 markah]

- (ii) Price of maximum profit.

Harga bila keuntungan maksima.

[4 marks]

[4 markah]

QUESTION 3**SOALAN 3**

CLO2

- (a) Rihana invested RM5,000 in Bank AAA. Count the amount of the investment at the end of the year if the interest rate is 4.5% is compounded:

Rihana melabur RM5,000 di Bank AAA. Kirakan jumlah amaun pelaburan tersebut pada akhir tahun jika kadar faedah ialah 4.5% dikompaunkan:

- (i) annually

secara tahunan

[3 marks]
[3 markah]

- (ii) quarterly

suku tahun

[3 marks]
[3 markah]

CLO2

- (b) A promissory note reads, '150 days from the date, I promise to pay RM5000 with interest at 8% per annum' will mature on 13th June 2025.

Satu nota janji yang bertulis '150 hari dari tarikh ini, saya berjanji membayar RM5000 pada kadar faedah 8% setahun' akan tamat pada 13hb Jun 2025.

You are required to express:

Anda dikehendaki untuk menyatakan:

- (i) Maturity value of the note

Nilai matang nota

[4 marks]
[4 markah]

CLO2

- (ii) The proceeds if the notes was discounted 60 days before the maturity date at discounted rate of 9% per annum

Hasil terimaan sekiranya nota tersebut di diskaunkan 60 hari sebelum tarikh matang pada kadar diskuan 9% setahun

[5 marks]
[5 markah]

- (c) Puan Rita wants to buy a new car at RM180 000. The car agent requires 20% as a deposit and the balance can be borrowed from a bank which offers 4.25% per annum for 9 years. Based on the information given, calculate:

Puan Rita ingin membeli kereta baru bernilai RM180 000. Agen kereta meminta beliau membayar 20% sebagai deposit dan bakinya dipinjamkan daripada syarikat kewangan yang menawarkan 4.25% setahun selama 9 tahun. Berdasarkan maklumat yang diberikan, kira:

- (i) The monthly payment

Bayaran bulanan

[3 marks]
[3 markah]

- (ii) The amount that Puan Rita should pay if she intends to settle all the loan after 54th payments.

Jumlah yang perlu Puan Fatiha bayar jika beliau bercadang untuk menyelesaikan kesemua pinjamannya selepas 54 kali bayaran.

[7 marks]
[7 markah]

QUESTION 4**SOALAN 4**

CLO2

- (a) Indicate the average rate of return for an average of RM40 000 cash inflow per year. The depreciation is given as RM4500 for an investment of RM150 000.
- Nyatakan kadar pulangan purata bagi aliran masuk tunai purata sebanyak RM40,000 setahun. Susut nilai diberikan sebanyak RM4,500 bagi pelaburan berjumlah RM150,000*

[4 marks]

[4 markah]

CLO2

- (b) Kok Lan Laundry is considering buying a dryer. The company has two options, either to buy Machine X or Machine Y. The cost for the purchase of both machines is RM50 000 and RM55 000 respectively and the capital cost is 10%. The cash flow for both machines is as follows:

Kok Lan Laundry sedang mempertimbangkan untuk membeli mesin pengering. Syarikat ada dua pilihan sama ada untuk mambeli Mesin X atau Mesin Y. Kos untuk pembelian kedua-dua mesin tersebut masing-masing sebanyak RM50 000 dan RM55 000 dan kos modal ialah 10%. Aliran tunai bagi kedua-dua mesin adalah seperti berikut:

Year <i>Tahun</i>	Cash Flow (RM) <i>Aliran Tunai (RM)</i>	
	MACHINE X <i>Mesin X</i>	MACHINE Y <i>Mesin Y</i>
1	12 500	17 000
2	12 500	14 000
3	12 500	15 000
4	12 500	16 000
5	12 500	15 000

Compare the payback periods of Machine X and Machine Y. Determine which machine is more profitable to invest in and justify your answer with reasons.

Bandingkan tempoh pulangan modal bagi Mesin X dan Mesin Y. Tentukan mesin yang lebih menguntungkan untuk dilaburkan serta berikan alasan bagi jawapan anda.

[6 marks]

[6 markah]

CLO2

- (c) The goods produced by the A, B and the C Factories will be sent to 4 warehouses : Warehouse P, Q, R and S. The transportation costs for the delivery of the goods are as in the table below: -

Barang-barang yang dikeluarkan oleh Kilang A, Kilang B dan Kilang C akan dihantar ke 4 gudang utama : Gudang P, Q, R dan S. Kos pengangkutan untuk penghantaran barangan tersebut adalah seperti dalam jadual dibawah: -

Factory <i>Kilang</i>	Supply (box) <i>Penawaran (kotak)</i>
A	200
B	225
C	275

The demand for goods from each warehouse per month is as follows:

Permintaan barangan dari setiap gudang sebulan adalah seperti berikut:

Warehouse <i>Gudang</i>	Demand (box) <i>Permintaan (kotak)</i>
P	150
Q	180
R	170
S	200

The following table shows the cost of transportation for one box of goods from the factory to the warehouse as follows: -

Jadual berikut menunjukkan kos pengangkutan bagi satu kotak barangan dari kilang ke gudang adalah seperti berikut: -

Warehouse Factory	Transportation Cost (RM)			
	P	Q	R	S
A	6	8	8	10
B	7	11	5	11
C	4	5	6	12

- (i) You are required to calculate the initial solution using the Least Cost Method.

Anda dikehendaki untuk mencari penyelesaian awal dengan menggunakan Kaedah Kos Minima.

[5 marks]

[5 markah]

- (ii) Based on the answer in (b), calculate the optimal solution

Berdasarkan jawapan di (b), kira penyelesaian optima

[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

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

$$P = pQ - VCQ - FC$$

$$P = TR - TC$$

$$TC = VCQ + FC$$

$$TR = pQ$$

$$TVC = VCQ$$

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

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

$$CM = p - VC$$

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

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

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

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

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

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

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

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

$$I = Prt$$

$$I = IP - CP$$

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

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

$$DP = \text{Rate (\%)} \times CP$$

$$P = CP - DP + \text{other payments}$$

$$S = P + I$$

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

$$D = Sdt$$

$$H = S - D$$

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

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

$$R = \frac{\sum n}{\sum N} \times I \quad \text{and} \quad \sum n = \left(\frac{n+1}{2} \right) n, \quad \sum N = \left(\frac{N+1}{2} \right) N$$

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

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

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

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

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

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

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

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

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

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