

SENGEREMA HIGH SCHOOL
FORM FIVE HOME PACKAGE QUESTIONS DECEMBER 2024-2025
COMMERCE O1

1. Banks offers different types of account, all of which have different features. An individual wishing to keep money in the banks must choose the most suitable account. In deciding which bank account to open, there are important factors to be taken into consideration. Briefly explain any six (6).
2. Assess five (5) roles played by commercial banks in the development of the economy
3. Suppose you are a loan officer in the National Microfinance Bank (NMB) and a bank customer asks for a long term loan. Which factors would you consider before giving the loan to such a customer? Give six points
4. Analyse five developmental roles of the Bank of Tanzania (BOT).
5. You have been invited to make presentation to local traders on the essential commercial documents that they must use in commercial transactions. Describe six main commercial documents that you will include in your presentation.
6. Explain how businessmen and consumers benefits from exhibition and trade fair advertisement. Give three benefits to businessmen and three to consumers.
7. A wide variety of securities with different features are sold on the stock exchange giving investors a variety of choices, its owning makes shareholders enjoy many advantages. By using six (6) points, argue in favour of this statement.
8. Mr. Edward wants to start doing business with Mr. Mathias and he intends to extend the credit facilities to him but he is not sure whether Mr Matthias is qualifying for a credit. You as a commercial student, advice Mr. Edward on how he can get these information concerning the credit worthiness of Mr Matthias. Give four (4) points, and point out four (4) types of mercantile agents.
9. Since 18 century the world's economies have been revolutionized by transport development on land, water and on air. Examine the main results of this development. Give six (6) points.
10. (a) Identify three (3) clauses in marine insurance.
(b) Analyse three (3) implied warranties in marine insurance.
11. Critically analyse six types of accident insurance policies
12. Your brother who completed his studies on insurance matters three years ago is called for interview at 'Martine Insurance Company Ltd'. One of the questions he experts to answer is to describe the factors that determine the premium to be paid by the

prospective insured, but he does not clearly remember those factors. You, as a commercial expert, remind him on six factors.

13. Electronic communications are becoming the most important form of communication in modern business. Describe six (6) forms of electronic communication in modern business.
14. Describes five methods used to effect personal selling
15. Examine five importance of advertising to producers /manufacturers and to consumers.
16. Being the link between Manufactures and retailers, the wholesalers is in the position to know from retailers what types of goods are needed and which goods fail to get the market. Describe six (6) merits of the wholesale trade in your country.
17. Assess six circumstances that will give rise of the elimination of wholesalers in the distribution channel.
18. By using five (5) points, explain the methods used in advertising to create an appeal.
19. Explain six advantages of multiple shops that make retailers not to regret from engaging in large scale retail business.

20. In six points, explain how Dar es Salaam Stock Exchange (DSE) is involved in the development of Tanzania economy.
21. Explain six factors which affect the prices of shares in stock exchange markets.
22. Mention the differences between commerce and trade.
23. Lists the similarities between commerce and trade.
24. What are the factors influencing the choice of a channel of distribution.
25. What do you think are the importance of middlemen in the distribution process?