

سلسلة

Elsherif

in

Business

شرح كامل وتدريبات للمنهج

للف الثالث التجاري (شعبة إدارة/ تسويق)

01005266156

تقديم

Mr : Mohsen Elsherif

السكرتارية الأفرنجي للدبلوم التجاري

عمليات البنوك Banking

Banks : are those who accept deposits and grant loans.

البنك : هو من يقبل الإيداع من النقود وتقديم القروض

Kinds of Banks are: أنواع البنوك

- Commercial Banks البنوك التجارية
- Industrial Banks البنوك الصناعية
- Saving Banks بنوك الادخار
- Housing & Development Bank بنك التعمير والإسكان
- Central Bank البنك المركزي
- Agricultural Banks البنوك الزراعية
- Social Bank بنك اجتماعي

Main functions of Commercial Banks: وظائف البنوك التجارية

- Accepting of Deposits. قبول الودائع
- Advancing of loans. تقديم القروض
- Granting of credit facilities. منح التسهيلات الائتمانية
- Transfer of cash تحويل النقود
- Safe custody. حفظ الأمانات
- Collecting cheques and bills. تحصيل الشيكات والكمبيالات
- Purchases and sales of securities. شراء وبيع الأوراق المالية

Main functions of central Banks: وظائف البنك المركزي

- Bank of Issue بنك الأصدار
- Banker to the Government. بنك الحكومة
- Banker's Bank بنك البنوك
- Clearing functions. إصدار الأوراق النقدية
- The controller of credit. التحكم في الصرف

Vocabulary كلمات

English	Arabic	English	Arabic
financial position statement	قائمة المركز المالي	Financial statements	التحاليل المالية
Net income	صافي الدخل	Trip schedule	جدول الرحلة
Agenda	جدول الأعمال	Safe custody	حفظ الامانات
Application of letter	رسالة طلب وظيفة	Conferences	مؤتمرات
Financial statements	قوائم مالية	Letter of application	خطاب طلب وظيفة
Broker	سمسار	Quorum	نصاب قانوني
Visa	تأشيرة	Technical skills	مهارات فنية
Travel department	إدارة السفريات	Signatory	صاحب التوقيع
Centre hall	القاعة المركزية	Application form	استمارة طلب الوظيفة

Bank statement of Account كشف حساب البنك

- The Bank statement of Account : كشف الحساب

- it is statement sent by the bank to customer show the debit and credit Balance
هو عبارة عن كشف يرسله البنك إلى عميلة يبين له الرصيد المدين والرصيد الدائن

Bank Statement كشف حساب البنك

اسم البنك فرعه	Bank, Name branch	Stamp
The statement of account No.:	رقم الكشف
Customer's name :	اسم العميل عنوانه وبلدة
Account No.:	رقم الحساب
For the period	To	المدة

Date التاريخ	Details البيان	Debit مدين	Credit دائن	Bal. الرصيد
.....	Balance at beginning			
.....			
.....			
.....			
.....			
.....			
.....			
.....			
.....			
.....			
June, 30	Totals			

Your balance as at is L.E.

P.P. Current Account Dept. P.P. General Account Dept.

The debit and credit transaction العمليات الدينة والدائنة

-The debit transaction العمليات المدينة

- 1- purchased investments مشتريات
- 2 - payments by credit دفع نقدي
- 3 - Bank charges عمولة بنك
- 4 - payment wages دفع مرتبات
- 5 - Commission and Charge مصاريف
- 6 - Cash withdrawn مسحوبات نقدية
- 7 - electricity bill دفع فاتورة

The credit transaction العمليات الدائنة

- 1- cash deposits إيداع نقدية
- 2 - Coupons collected كوبونات محصلة
- 3 - Collection of bills تحصيل كمبيالة
- 4 - Sales investments مبيعات
- 5 - Investments coupons كوبونات
- 6- Collection of cheque تحصيل شيكات
- 7 - Credit balance رصيد دائن

Example (1) - You have the following data:

- **Banks Name :** Misr Bank, Helwan . أسم البنك وفرعه
 - **Statement of account No.:** 505. رقم كشف الحساب
 - **Customer's Name :** HosamMohsen 10 EL-Sherif st. Giza أسم العميل
 - **Current a/c No.:** 6160 . رقم حساب العميل

July , 1	Credit balance	L.E 5000
July , 4,	Cash deposit , deposit slip No. 55	L.E. 7000
July, 8 ,	purchased investments	L.E. 4000
July, 14,	Commission and charge	L.E. 300
July, 18,	Payments by Plastic Card	L.E. 2700
July, 22,	Coupons collected	L.E. 3800
July, 26,	Sales investments	L.E. 6700
July, 28,	Cash deposits, deposit slip No. 22	L.E. 400
July, 30,	Cash withdrawn payment No. 307	L.E. 3500

- Required : The bank statement No. 505 - If know that :

- 1-The current account department responsible is Mr. Ahmed Said.
- 2-The general account department responsible is Mr. Hamed Awad

Bank statement of Account كشف حساب البنك

اسم البنك Misr Bank,		Stamp		
فرعه Helwan				
The statement of account No.:		رقم الكشف 505		
Customer's name:		اسم العميل Hosam Mohsen		
10 EL-Sherif st. Giza		عنوانه وبلدة		
Account No.:		رقم الحساب 6160		
For the period 1 / 7 / 2017		المدة To 31 / 7 / 2017		
Date	Details	Debit	Credit	Bal.
التاريخ	البيان	مدين	دائن	الرصيد
July, 1	Credit Balance		5000	5000
July, 4	Cash deposit , deposit slip No. 55		7000	12000
July, 8	purchased investments	4000		8000
July, 14	Commission and charges.	300		7700
July, 18	Payments by Plastic Card	2700		5000
July, 22	Coupons Collected		3800	8800
July, 26	Sales investments		6700	15500
July, 28	Cash deposits, deposit slip No. 22		4000	19500
July, 30	Cash withdrawn , payment slip No. 307	3500		16000
June, 30	Totals	10500	26500	16000

Your balance as at June, 30, 2017 is L.E. 16000

<u>P.P. Current Account Dept.</u> Mr. Hamed Awad.	<u>P.P. General Account Dept.</u> Mr. Ahmed Said.
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Exercise (1) - You have the following data:

- Banks Name : Misr Bank, EL-Ahram.	أسم البنك وفرعه	
- Statement of account No.: 450.	رقم كشف الحساب	
- Customer's Name : Ahmed Elsherif 3 Saad st., Giza	أسم العميل	
- Current a/c No.: 112	رقم حساب العميل	
Balance as at 31st., March , 2016		L.E 8000
April, 5, Received deposits in cash		L.E. 7000
April, 7 , purchased investments		L.E. 6000
April 10, payments by credit cards		L.E. 3500
April 15, sold securities		L.E. 7300
April 20, Bank charges		L.E. 200
April 22, Coupons collected		L.E. 1700
April 24, Collection of bills receivable		L.E. 2800
April 29, payment wages by plastic cards		L.E. 9100

- Required: - The bank statement .if you know:

- 1-The current account department responsible is Mr. Hamed Awad.
- 2-The general account department responsible is Mr. Awny Soltan.

Exercise (2) - You have the following data:

- Banks Name : Misr bank, Shoubra.	أسم البنك وفرعه	
- Statement of account No.: 920.	رقم كشف الحساب	
- Customer's Name : salah sharf 5 Nasser st., Shoubra	أسم العميل	
- Current a/c No.: 2200	رقم حساب العميل	
- Balance as at 31st, May, 2017		L.E. 17000
June, 5, 2017 Cheque No. 511 drawn		L.E. 5000
June, 6, 2017 Cash deposit, deposit slip No. 30		L.E. 4500
June, 9, 2017 Withdrawals by plastic card		L.E. 2200
June,12, 2017 purchased investments		L.E. 3800
June,15, 2017 collection of Bills receivable 201		L.E. 9500
June,17, 2017 cash withdrawn, payment slip No		L.E. 3000
June,23, 2017 bank commission and charges		L.E. 800
June,28, 2017 cash deposits, deposit slip No. 77		L.E. 8700
June,28, 2017 sales of investments (C/N No. 50)		L.E. 5300
June,30, 2017 electricity bill No. 66 paid		L.E. 400

- Required: - The bank statement .if you know:

- 1-The current account department responsible is Mr. Ahmed Mohsen
- 2-The general account department responsible is Mr.Hisham Yousef

Exercise (3) you have the following (دبلوم ٢٠١٨ دور أول)

- **Bank's Name:** National Bank of Egypt, Giza.
- **Statement of account No.:** 987.
- **Customer's Name:** Samy Naguib, 37 Ahram St., Giza.
- **Current a/c No.:** 6650.

Apr., 30, 2016	Credit balance	L.E. 10000
May., 3, 2016	Purchases of investments	L.E. 4300
May., 7, 2016	Collection of bills receivable No. 81	L.E. 4100
May., 12, 2016	Sales of investments	L.E. 1700
May., 18, 2016	Withdrawals by credit card	L.E. 1600
May., 22, 2016	Cash deposit (deposit slip No. 777)	L.E. 1500
May., 30, 2016	Commission and charges	L.E. 300

Required: The bank statement of account if you know:

- The current accounts department responsible is: Ahmed Aly
- The general accounts department responsible is: Gamal Badr

Exercise (4) - you have the following (دبلوم ٢٠١٧ دور أول)

- **Bank's name :** Alahly Bank of Egypt . Cairo
- **Statement of Account NO :** 234 - **Current a/c No :** 7755
- **Customer's name :** Osama Rabea 25 Adly , st - Cairo .

Apr., 30 , 2016	Credit balance	L.E. 9000
May., 3 , 2016	Purchased of investments	L.E. 2850
May., 7 , 2016	Collectons of Bills receivable No. 81	L.E. 3250
May., 12, 2016	Sals of investments	L.E. 4750
May., 18, 2016	Withdrawals by credit card	L.E. 2900
May., 22, 2016	Cash deposit (deposit slip no 777	L.E. 1200
May., 30, 2016	Commission and charg	L.E. 150

Required: - The bank statement .if you know:

- The current account department responsible is Mr. Ahmed Anas.
- The General accounts department responsible is Mr Gamal Helmy.

Exercise (5) - you have the following (دبلوم ٢٠١٦ دور أول)

- **Bank's name :** Alexandria Bank. Tanta
- **Statement of Account NO :** 550
- **Customer's name :** Mohamed Ebrahim , 3 salama st .Tanta .
- **Current a/c No :** 4490

Jan., 30 , 2016	Credit balance	L.E. 10000
Feb., 5 , 2016	Coupons collection	L.E. 4300
Feb., 9 , 2016	Purchased of investments	L.E. 4100
Feb., 15, 2016	Sals of investments	L.E. 1700
Feb., 20, 2016	payment by credit card	L.E. 1600
Feb., 24, 2016	Cash deposit (deposit slip no 58)	L.E. 1500
Feb., 29, 2016	wages paid by credit card	L.E. 300

Required: - The bank statement of account .

Exercise (6) you have the following (دبلوم ٢٠١٦ دور ثاني)

- **Bank's name** : Cairo Bank . Aswan .
- **Statement of Account NO** : 900
- **Customer's name** : Sara Esmail , 3 Nile st . Aswan .
- **Current a/c No** : 9800

Credits : Apr ; 1' 2015	Credit balance	L.E. 12000
Apr ; 15' 2015	Cash deposits, deposit slip No. 58	L.E 7500
Apr ; 22' 2015	Sales of investments	L.E. 5250
Apr ; 28' 2015	Collection of bill receivable no 45	L.E. 2250
Debits : Apr ; 9' 2015	Purchases of investments	L.E. 8400
Apr ; 27 2015	Payments by plastic card	L.E. 6100
Apr ; 30 2015	Withdrawals by credit card	L.E. 250

Required :- The bank statement of account No. 255 dated 1; may 2015

Exercise (8) - The following transactions took place between the National Bank of Egypt, Zagazig and his customer Mohamed Tantawy , 3 posta st., Zagazig, (current a/c. No. 735).

Credits : 2/5/2017	Cash deposit (deposit slip No. 3)	L.E.10000
10/5/2017	Collection of Bills Receivable No. 15	L.E. 3000
13/5/2017	Coupons collected	L.E. 7000
27/5/2017	Sales of investment	L.E. 9500
Debits : 5/5/2017	Cheque paid (No. 300 M)	L.E. 3500
9/5/2017	Payments by Plastic Card	L.E. 2000
15/5/2017	Purchases of investments	L.E. 7800
29/5/2017	Wages paid by credit cards	L.E. 8200

Required: - the bank statement of account No. 305 at May ,2017 ,
If you know that : a- The balance as at 30/4/2017 was L.E. 8000
 b- The current accounts dept. head is Mr. Mohamed Mahmoud.
 c- The general accounts dept head is Mr. Islam Said

Exercise (9) - you have the following (دبلوم ٢٠١٥ دور ثان)

- **Bank's name** : Alexandria Bank . Giza .
- **Statement of Account NO** : 700
- **Customer's name** : Gamal Saied , 3 Haram st . Giza .
- **Current a/c No** : 4500

Apr., 30 , 2015	Credit balance	L.E. 9000
May., 4 , 2015	Purchased of investments	L.E. 4000
May., 12 , 2015	Sals of investments	L.E. 5800
May., 18, 2015	Cash deposit (no 55)	L.E. 5200
May., 25, 2015	Payment by plastic card	L.E. 7200
May., 27, 2015	Collection of bills receivable no 45	L.E. 1400
May., 30, 2016	Bank Commission and charges	L.E. 200

Required: - The bank statement of account .

Cash follows statement قائمة التدفقات النقدية

Example (2) - Prepare cash flows statement suppose:

- Cash at beginning year	النقدية أول المدة	16000
- Net profit	صافي الربح	150000
- Increase in liabilities	الزيادة في الخصوم	8000
- Decrease in liabilities	النقص في الخصوم	12000
- Increase in assets	الزيادة في الأصول	9000
- Decrease in assets	النقص في الأصول	13000
- Net cash follow provided by financing actives		10000
- Net cash follow paid for financing actives		25000

المطلوب

Cash at the beginning of the year	نقدية أول المدة		16000
+ Add: Cash flows	تدفقات داخلية		
Net profit	صافي الربح	15 0000	(+)
Increase in liabilities	الزيادة في الخصوم	8000	
Decrease in assets	النقص في الأصول	13000	
Net cash flows provided	صافي التدفقات المحصلة	10000	
- Less: cash out flows	تدفقات خارجة		
Net losses	صافي خسارة	—	181000
Decrease in liabilities	النقص في الخصوم	12000	197000
Increase in assets	الزيادة في الأصول	9000	(-)
Net cash flows paid	صافي التدفقات المدفوعة	25000	
- Cash at the end of the year	النقدية آخر المدة		50000
			147000

Exercise (10) - Prepare cash flows statement suppose:

- Cash at beginning year	النقدية أول المدة	32000
- Net profit	صافي الربح	300000
- Increase in liabilities	الزيادة في الخصوم	16000
- Decrease in liabilities	النقص في الخصوم	24000
- Increase in assets	الزيادة في الأصول	18000
- Decrease in assets	النقص في الأصول	26000
- Net cash follow provided by financing actives		20000
- Net cash follow paid for financing actives		50000

Exercise (11) - The following balance are extracted from the book
Debit balance - Net profit 300000 - increase in capital 7000 - coupons 1900 -
 Sales of furniture 4300 - loans receivable 8000 - sales of security 5000 -
 collection of bills receivable 6000 - credit interest 3000 .

Crdit balance - wages & salaries 15000 - rent 2400 - advertising 3600 -
 Purchases of investment 6000 - debit interest 6200 -
 - Balance of cash a/c at 1/1/2011 is L.E 10000 .

Required: - cash flows statement for the year ended 2011

Meeting and conferences الأتتماعات والمؤتمرات

-A meeting : is a gathering of people for special purpose.

الأتتماعات : هي عبارة عن مشاركة الأفراد لأمر خاص

1- The notice: أخطار بالأتتماع

It is an invitation to attend the meeting and must be informed of the date, the time, purpose and place of the meeting.

هي دعوة للأتتماع بين الأفراد ويجب أن تتضمن تاريخ ووقت وغرض ومكان الأتتماع

2- The agenda: جدول الأعمال

It is a list of items of business issues which are to be discussed at the meeting.

هو عبارة عن قائمة العمل التي تم نقاشها في الأتتماع

3- The minute: محضر الأتتماع

It is a record of business transacted and the resolution passed.

هو تسجيل العمل والنتائج التي تمت خلال الأتتماع

1- A Notice أخطار بالأتتماع

..... أسم الشركة.....
..... العنوان

..... التاريخ

Mr./ المرسل إليه

Director of / الوظيفة

A meeting of directors team will be held in conferences room on

..... سبب الأتتماع..... **to discuss the** **at** تاريخ الأتتماع

Vice president المدير العام

2- An Agenda جدول الأعمال

..... أسم الشركة.....
..... العنوان

..... التاريخ

AGENDA

Meeting:- conferences room

1- The Approval for the prior minute.

2- Discussing unfinished business.

3- Discussing the report offered by the director of purchases

4- Any other business.

Vice president المدير العام

Example (3)- Mr.Atef Abdou the vice president for El- Sherouk . Co ,5 Adly st., Cairo., has asked his private secretary **Mr. Tarek Mohamed** to call for the regular monthly meeting of directors team which will be held on **June, 25, 2017 at 10.30 am.,** in the **conferences room** to discuss the report offered by the director of purchases depart (Mr. Hasan Nuseer)

You are required to do: **1- A notice to Mr. Mohamed Kamel, director of sales department dated June, 12, 2017.**

1- A Notice أخطار بالاجتماع

El-Shrouk Co.,
5 Adly St., Cairo.

الشركة

June, 12, 2017

Mr. / Mohamed Kamel المرسل إليه
Director of / sales department الوظيفة

A meeting of directors team will be held in conferences room on 20/7/2017 at 10.30 am to discuss the report offered by the director of sales depart.

Vice president

Atef Abdou المدير العام

Example (4) - على نفس المثال السابق أعدي جدول الأعمال ومحضر الاجتماع إذا علمت أن .

1- An Agenda for the meeting.

2- The minute of the meeting (date of next meeting was fixed on Monday Oct., 20, 2017)

2- An Agenda جدول الأعمال

El-Shrouk Co.,
5 Adly St., Cairo.

الشركة

June, 12, 2017

AGENDA

Meeting / June, 25, 2017 - Conference room.

1- The Approval for the prior minute.

2- Discussing unfinished business.

3- Discussing the report offered by the director of purchases department.

4- Any other business.

Vice president
Atef Abdou

3- The Minute محضر الاجتماع

El-Shrouk Co.,
5 Adly st., Cairo.

الشركة

Minute of the meeting

Hold in conferences room at June, 25, 2017

Present:

Mr. Atef Abdou Chairman

Mr. Mohamed Kamel

Mr. Hasan Nuseer

Mr. Ahmed Atia

Mr. Tarek Mohamed Secretary

Mr. Ali Abd El-Aziz

Absent:

Mr. Sayed Abd El-Aziz

The minute of the last meeting has been read, adopted and

Matters Arising:

Mr. Hassan Nuseer offered a plan for purchases policy and stocking within

\The date of the next meeting:

The date of the next meetng was fixed on Monday, Oct., 25, 2010

Travel services خدمات السفر**A Trip Schedule جدول الرحلة**

Trip schedule to أسم المدينة

From: من **To:** الي

تاريخ اليوم الأول
Departure - المغادرة
Arrival - الوصول
Cheek - Hotel, مكان الحجز
تاريخ اليوم الثاني
Visiting the new branch there زيارة فرع
Dinner held at Hotel. تناول الطعام في الفندق
تاريخ اليوم الثالث
Leaving : Hotel مغادرة الفندق
Departure : مغادرة المدينة
Arrival وصول المدينة --

Example (5)- As you are a secretary, your boss is wishing you to prepare for him a **trip schedule** in **France** from **Saturday 1st Jan, 2017** to **Tuesday 4th Jan, 2017** to visit the international Exhibition there.

A Trip Schedule جدول الرحلة

Trip schedule to France

From : Saturday 1st Jan. من **To :** Tuesday 4th Jan. إلي

Saturday, 1st Jan. , 2017
- **Departure –** Cairo Airport Egypt air Flight No. : مغادرة
- **Arrival –** Paris Airport وصول
- **Cheek – in -** Hilton Hotel , حجز بالفندق
Sunday, 2nd Jan. , 2017
- **Attend the international Exhibition,** القيام بهام الرحلة
- **Lunch at the main restaurant of Exhibition** وجبة الغداء
Monday, 3rd Jan, 2017
- **Meeting for businessmen attending** المقابلة
The Exhibition at the center hall
- **Dinner held by Co., at Sheraton Hotel** وجبة العشاء
Tuesday 4th Jan. , 2017
- **Leaving:** Hilton Hotel مغادرة الفندق
- **Departure :** Airport الوصول

Example (6)-

- Your boss is planning for three days trip to Suez from Mar. 5, to Mar 7, 2017, to visit the new branch there.

Prepare the trip schedule. أعدى جدول الرحلة

Trip schedule جدول الرحلة**Trip schedule to Suez**

From: March 5 من **To :** March, 7 ,2017. الي

March 5, 2017

Departure – Cairo. المغادرة

Arrival – Suez الوصول

Cheek – in Suez Hotel, مكان الحجز

March 6, 2017

-Visiting the new branch there . زيارة الفرع

- Dinner held at Canal Hotel. وجبة الغداء

March 7 , 2017

Leaving: Suez Hotel مغادرة الفندق

Departure Suez مغادرة المكان

Arrival Cairo. الوصول

Exercise (18) -You are a secretary and your boss is planning for four (4) days trip to England to attend the international Exhibition in England, from Sunday 2nd Jan, 2017 to 5th Jan. , 2017 , Wednesday .

you are required to Prepare The trip schedule

Exercise (19) - Your boss is planning for a three day trip to port-said from Jan., 1 , to Jan., 3 , 2000 and that is to visit the new branch there. You are the secretary and

you are required to Prepare The trip schedule

Exercise (20) - Your boss is planning for a three day trip to Saudi-Arabia to attend the conference of the Egyptian Exporters in the central hall of the Saudi commercial chamber in Geddah from Feb. 1, to Feb. 3, 2000. As a secretary of your boss ,

you are required to prepare, The trip schedule

Exercise (21) - As you are a secretary, your boss is wishing you to prepare : a trip schedule to London from Sunday 2nd, March to Wednesday 5th.,March to attend the international Exhibition there.

- Prepare the trip schedule.

Exercise (22) - Your boss is planning for three days trip to Suez from March. 5, to March 7, 2018 , to visit the new branch there.

Prepare the trip schedule.

Exercise (23) - Your boss is planning for a three day trip to Germany- to attend the conference of the Germany Exporters in the central hall of the Germany commercial chamber in Geddah from Mar 5, to Mar 7, 2018. As a secretary of your boss ,

you are required to prepare, The trip schedule

Letter of Application. طلب الوظيفة

1- Curriculum Vitae - [C.V] :- صحيفة الأحوال

(A) Curriculum Vitae - [C.V] : صحيفة الأحوال**(Curriculum Vitae (C.V.))****Name:** الأسم Age : العمر**Nationality :** الجنسية.....**Education :** التعليم.....**References :** المؤهل.....**Previous Experience :** الخبرة.....**Remarks :** 1-..... المهارات 2-.....

3-.....

Personal
Photo**Example (7) - you are giving the following C .V and information .****Name:** Aly Said Hashim **Age:** 22 years .**Nationality :** Egyptian**Education :** Diploma of advanced commercial school .**References :** Mr : Ahmed Hasan principle advanced commercial school.**Previous Experience :** (4 years) book keeping in Misr Travel co .**Remarks ;** Good knowledge of English , computer and book keeping**required** Rewrite the C . V from the data .**Curriculum Vitae - [C.V] : ص ٣٣٣٣ حيفة الأحوال****(Curriculum Vitae (C.V.))****Name:** Aly Said Hashim الأسم **Age:** 22 years العمر**Nationality :** Egyptian الجنسية**Education :** Diploma of advanced commercial school التعليم**References :** Mr : Ahmed Hasan principle advanced commercial schoo**Previous Experience :** (4 years) book keeping in Misr Travel co الخبرة**Remarks :** Good knowledge of 1 - English 2 - computer

3 - book keeping المهارات

Personal
Photo**Exercise (24) - you are giving the following C .V and information .****Name:** Hosam Elsherif **Age:** 24 years .**Nationality :** Egyptian**Education :** Diploma of advanced Accounting school .**References :** Mr : Ahmed Mohsen principle advanced commercial school.**Previous Experience :** (5 years) Accounting in Elnahda co .**Remarks ;** Good knowledge of English , computer and book keeping**required** Rewrite the C . V from the data .

2 - Bio-data - : صحيفة بيانات شخصية

- Is a statement showing the name of applicant, his age, academic and other qualifications, experience and references.

- صحيفة الأحوال : هي عبارة عن كشف يبين أسم وعمر وخبرة والمؤهل الدراسي للمتقدم للوظيفة .

B) Bio-data : صحيفة بيانات شخصية

<u>Personal Data</u>		Personal Photo
<u>Name :</u> الاسم	<u>E. mail :</u> الأيميل	
<u>Address:</u> العنوان	<u>Telephone :</u> التليفون	
<u>Age :</u> العمر	<u>Marital Status :</u> الحالة الاجتماعية	
<u>National number :</u> الرقم القومي	<u>Nationality :</u> الجنسية	
<u>Education :</u> ----- التعليم -----		
<u>Work Experience :</u> ----- الخبرة -----		
<u>References :</u> ----- المهارات -----		
<u>Signature :</u> -- التوقيع ----		

Example (S) - you are given the following pio data

- Name : Ahmed Mohsen
- Age : 23 years old
- Address : 5 Adly st cairo
- Marital status : Single
- Nationality : Egyptian
- Telephone : 01115686930
- E.mail : mohsentageldin@yahoo.com
- Education : secretarial institute Diploma 2014
- Work Experience : (5 years) Accountant in sheraton Hotel
- References : Dr . Ashraf tag Higher institute of commercial
- **required :** The prior Bio-data (c . v)

Bio-data : صحيفة بيانات شخصية

<u>Personal data</u>		Personal Photo
- <u>Name:</u> Ahmed Mohsen	الأسم	
- <u>Age :</u> 23 years old	السن	
- <u>Address :</u> 5 Adly st cairo	العنوان	
- <u>Marital status :</u> Single	الحالة الاجتماعية	
- <u>Nationality :</u> Egyptian	الجنسية	
- <u>Telephone :</u> 01115686930	التليفون	
- <u>E.mail :</u> mohsentageldin@yahoo.com	البريد الإلكتروني	
- <u>Education :</u> secretarial institute Diploma 2014	المؤهل	
- <u>References:</u> Dr . Ashraf tag Higher institute of commercial	الخبرة	
- <u>Previous Experience :</u> (5 years) Accountant in Helton Hotel		
- <u>Remarks :</u>		
-1-.....	2-.....	
-3-.....		

Exercise (25)

(دبلوم ٢٠١٥ دور أول)

Name: Magdy Mohamed Sayed **E. mail:** MMSA@Yahoo.com**Address:** 7 Nile St., **Mobile:** 01227077422**Nationality:** Egyptian. **Religion:** Muslim**Marital Status:** Single **National Number:** 29505170101544**Education:** Diploma of the Institute for Commercial Technicians. 2009.**Work Experience:** (5years) Secretary in Misr Insurance Company.**References:** Mr. Adel Sabry, The Manager of Misr Insurance Company.**Required:** Rewrite the prior C.V. by filling in the missing data**Exercise (26)**

(دبلوم ٢٠١٤ دور أول)

Name: Fouad Mohamed Hasan **Age:** 25 Years old**Address:** 5 Roxy St., Cairo **Marital Status:** Single.**Nationality:** Egyptian. **Telephone:** 0226677889**E. mail:** FouadMH@Yahoo.com.**Education:** Secretarial Institute Diploma 2005**Work Experience:** (5 years) Accountant in Helton Hotel.**References:** Dr. M. Salem, Dean, Higher Institute of commercial Studies.**Required:** Rewrite the prior Bio-data by filling in the missing data.**Exercise (27)**

(دبلوم ٢٠١٢ دور أول)

Name: Ali Said Hashem **Age:** 22 Years old.**Nationality:** Egyptian.**Education:** Diploma of advanced commercial schools.**References:** Mr. Ahmed Hasan, principal advanced schools of commerce**Previous Experience:** (4 years) Book-Keeper in Misr Travel Co.**Remarks:** Good knowledge of English, Computer and Book-Keeping.**Required:** Rewrite the prior C.V by filling in the missing data.**Exercise (26) - you are given the following Bio - data .****Name:** Hosam Mohsen Elsherif **Age:** 24 Years old**Address:** 10 Abo-Bakr st Giza **Marital Status:** Single.**Nationality:** Egyptian. **Telephone:** 01115686930**E. mail:** m_tagtag@Yahoo.com.**Education:** Secretarial Institute Diploma 2012**Work Experience:** (5 years) Accountant in sherton Hotel.**References:** Dr. M. Ahmed Elsherif, Higher Institute of commercial Studies.**Required:** Rewrite the prior Bio-data by filling in the missing data.

The financial statements القوائم المالية

The main financial statements of a firm are: تنقسم القوائم المالية إلى

1-income statement قائمة الدخل المركز المالي 2-financial position statement

Income statement قائمة الدخل الخدمية

Service Revenues	أي إيرادات (إيرادات الخدمات)		XXX
Less (-) Expenses	(-) المصروفات		
Salaries & Wages	المرتبات	XX	
Rent الإيجار / Bad debts ديون معدومة		XX	
Full expenses	مصروفات متنوعة	XX	(-)
Maintenance expenses	نفقات الصيانة	XX	
General expenses	مصاريف عامة	XX	
Carriage out	مصاريف نقل	XX	
Light & water	نور ومياه	XX	
Advertisement	إعلانات	XX	
Fire insurance	تأمين حريق	XX	
Debit interest	فائدة مدينة	XX	
Net income	صافي الربح		XXX

Income statement قائمة الدخل الصناعية

sales	المبيعات	XXX	
(-) sales return	(-) مردودات مبيعات	(XX)	
(-) sales discount	(-) خصم مسموح به	(XX)	
Net sales	= صافي المبيعات		XXX
Less (-) cost of goods sold	= تكلفة المبيعات	XX	
1- Beginning inventory	1 - بضاعة أول المدة	XX	(-)
2- Purchases	2 - المشتريات		
(-)purchases discount	- خصم علي المشتريات	- (XX)	
(-)Purchases return & allowances	- مردودات مشتريات	- (XX)	
(+) carriage in and commission	نقل مشتريات وعمولة	+ XX	
3 - Less (-) Ending inventory	(-) بضاعة آخر المدة	(XX)	(xxx)
Gross profit	= مجمل الربح		XXXX
(-) operating expenses	- المصاريف		
General expenses	مصاريف عامة	XX	
Carriage out	مصاريف نقل	XX	
Wages مرتبات / Rent	أيجار	XX	(-)
Light & water	نور ومياه	XX	
Bad debts	ديون معدومة	XX	
Advertisement	إعلانات	XX	(xxx)
Add (+) other revenue	إيرادات أخرى	XX	
Coupons and Credit Interest	كوبونات و فائدة دائنة	XX	
Rent received	إيراد عقار		XXX
Net income	صافي الربح		XXXX

قائمة حقوق الملكية owner's Equity statement

Beginning Capital	رأس المال في ١/١		XXX
(+) Net income	(+) صافي الربح		XXX
(-) Drawings	(-) المسحوبات		XXX
Ending capital (Net Equity)	= رأس المال في ١٢/٣١		XXX

قائمة المركز المالي Financial position statement

<u>Assets</u>	<u>الأصول</u>		
<u>Fixed Assets</u>	<u>أصول ثابتة</u>		
Lands & Buildings	أراضي و مباني	XXX	
Furniture	أثاث	XXX	
Cars	سيارات	XXX	
Machines	آلات ومعدات	XXX	
<u>Current Assets</u>	<u>أصول متداولة</u>		XXXX
Inventory (ending)	بضاعة آخر المدة	XXX	
Debtors / Account receivable	مدينون	XXX	
Bills receivable	أوراق قيص	XXX	
Securities	أوراق مالية	XXX	
Cash at bank	البنك	XXX	(+)
Cash at hand	النقدية (الخزينة)	XXX	
Total assets			XXXXX
<u>Liabilities & owner's equity</u>	<u>الخصوم وحقوق الملكية</u>		XXXXX
<u>Capital</u>	<u>رأس المال</u>	XXX	
(+) Net income	(+) صافي الربح	XXX	
(-) Drawings	(-) المسحوبات	XXX	XXXX
<u>Current liabilities</u>	<u>خصوم متداولة</u>		
Creditors / Account payable	دائنون	XXX	(+)
Bills payable	أوراق دفع	XXX	
Loans	قروض	XXX	XXXX
Total of liabilities and OE.			XXXXX

Example (9) - (service firm) منشآت خدمية

- The following balances are extracted from the books of Ahmed Ali for cars services as at 31/12/2017 (Sums in L.E.)

Debit balances : أرصدة مدينة

Cash 62500 - Bills receivable 7000 - Wages 26000 - bad debit 5500 - rent 4000 - Debtors 5000 - Equipment 14000 - Truck 80000.

Credit balances : أرصدة دائنة

Capital 120000 - Bills payable 3000 - creditors 4000 - Service revenue 77000.

Required : 1 - The income statement as at Dec., 31, 2017. قائمة الدخل

2 - The financial position statement as at Dec., 31, 2017. قائمة المركز المالي

قائمة الدخل Income statement

Service revenue	أجمالي الإيرادات		77000
<u>Less (-) Expenses</u>	<u>(-) المصروفات</u>		(-)
Wages	المرتبات	26000	
Rent	الإيجار	4000	
Bad debit	ديون معدومة	5500	35500
<u>Net income</u>			<u>41500</u>

قائمة المركز المالي Financial position statement

<u>Assets</u>	<u>الأصول</u>		
Cash	الخزينة	62500	
Bills receivable	أوراق قبض	7000	
Debtors	مدينون	5000	
Equipment	معدات	14000	
Truck	سيارات	80000	
<u>Total assets</u>			<u>168500</u>
<u>Liabilities and owner's equity</u>	<u>الخصوم</u>		
Bills payable	أوراق دفع	3000	
Creditors	دائنون	4000	
<u>owner's equity</u>	<u>حقوق الملكية</u>		7000
Beginning capital	رأس المال	120000	
+ Net income	صافي الربح	41500	161500
<u>Total of liability</u>			<u>168500</u>

Example (10)- (Industrial firm) (دبلوم ٢٠١٦ دور أول) منشآت صناعية

- The following balances are extracted from the books of Mohamed Stores as at 31/12/2015 (Sums in L.E.)

Debit balances : أرصدة مدينة

Beginning inventory 8400 - net purchases 38600 - sales discount 500 - sales returns 1000 - salaries & wages 1200 - debit invest 800 - General expenses 1400

Credit balances : أرصدة دائنة

Sales 70000 - coupons 1200 - credit interest 700 -

Additional data:

1 - Inventory was valued - L.E. 5000

Required :

1 - The income statement as at Dec., 31, 2015. قائمة الدخل

2 - The owners' equity statement as at 31/12/2015 قائمة حقوق الملكية

if you know :

Capital 80000 - Drawing 5000

قائمة الدخل Income statement

sales	المبيعات	70000	
(-) sales return	مردودات مبيعات	(1000)	
(-) sales discount	خصم مسموح به	(500)	
Net sales	صافي المبيعات		68500
Less (-) cost of goods sold	= - تكلفة المبيعات		
1- Beginning inventory	١- بضاعة أول المدة	8400	(-)
2- net Purchases	٢- صافي المشتريات	38600	
3 - Less (-) Ending inventory	(-) بضاعة آخر المدة	(5000)	47000
Gross profit	= مجمل الربح		21500
(-) operating expenses	- المصاريف		
salaries & wages	مرتبات وأجور	1200	(-)
debit invest	فائدة مدينة	800	
General expenses	مصروفات عمومية	1400	(3400)
Light & water - Bad debts -			
Add (+) other revenue	إيرادات أخرى		18100
Coupons	كوبونات		(+)
and Credit Interest	فائدة دائنة	1200	
Net income	صافي الربح	700	1900
			20000

قائمة حقوق الملكية owner's Equity statement

Beginning Capital	رأس المال في ١/١	80000
(+) Net income	(+) صافي الربح	20000
(-) Drawings	(-) المسحوبات	(5000)
Ending capital (Net Equity)	= رأس المال في ١٢/٢١	95000

Exercise (27) - The following balances are extracted from the books of Amr Gamal at 2017

Sales 130000 - sales return and allowances 7000 - coupons 12000 - sales discount 1000 - beginning inventory 16000 - Net purchases 77000 - Administrative Expenses 15000 - selling expenses 9000 - Income taxes 9000 - Debit interest 2000 - credit interest 3000 - Rent received 4000 .

If you know that : Merchandise inventory (31/12/2017) 14000.

Make out : - Income statement as at 31/12/2017

Exercise (28) ((دبلوم ٢٠١٦ دور ثان))

- The following balances are extracted from the books of Moneer Stores as at 31/12/2017 (Sums in L.E.)

Debit balances : - Building 40200 - Cars 24000 - Furniture 10800 - Cash 12000 - Bank 15000 - Debtors 6000 - Bill receivable 3600 - Ending inventory 8400 - Drawing 1200

Credit balances : - Capita 75000 - Bill payable 2400 - Creditors 1800 - Loans 18000 - Net income 24000

Required : 1- The financial position statement as at Dec. 2015

Exercise (29)**((دبلوم ٢٠١٥ دور ثان))**

- The following balances are extracted from the books of Elserag Stores as at 31/12/2014 (Sums in L.E.)

Debit balances : أرصدة مدينة

Beginning inventory 8500 - net purchases 31500 - salaries 5400 - General expenses 2500 - Selling expenses 1800 - Drawing 2000

Credit balances : أرصدة دائنة

Net Sales 55000 - coupons 1300 - credit interest 1400 - Capital 88000

Additional data: - Inventory was valued - L.E. 6000

Required : 1 - The income statement as at Dec., 31, 2014.

2 - The owners equity statement as at 31/12/2014

Exercise (30) -the following balances are extracted from the ledger of Atef Abdou stores : (sums in L.E.)

720 beginning inventory - 20300 purchases - 30000 sales - 500 sales returns & allowances - 600 purchases returns & allowances - 360 general expenses - 300 sundry expenses - 400 debit interest - 900 rent received - 720 salaries & wages - 120 sales discount - 230 purchases discount. -- 8100 Ending inventory .

Make out : The income statement

Exercise (31) The balances extracted from Mansoura .

Debit debit balances :

- Cost of goods sold 100 000 - furniture 15000 - debtors 15000 - buildings 150 000 - bank 22000 - Bad debts - Bills Receivable 15000 - General Expenses 3000 - Drawings 10000 - Securities 25000 - Carriage out 5000 - Wages 2000 - Cash 10000

Credit Balances:

- Net Sales 200000 - Capital 114000 - Creditors 5000 - Coupons 6000 - Bills Payable 10000 -Credit Interest 2000 - Loans 50 000 - Ending Inventory Was Valued 5000

Required:

1) Make out income statement as at 31/12/2016

2) The Financial Position as at Dec. 31/2016

Exercise (32)**((دبلوم ٢٠١٥ دور أول))**

The following balances are extracted from the books of Misr transport Service . as at end of 31/12/2014 (Sums in L.E.)

- Debit balances:

- Salaries 17600 -Rent 4000 - Trucks 50000 - Cash 28000 - Bank 10000 - Bills Receivable 5000 - Account Receivable 7000 - Sundry expenses 5400 -

- Credit balances :

- Service Revenue 42000- Bills payable 12000 - Accounts payable 8000 - Capital 65000 .

Make out:

1 - Income statement as at 31/12/2014 .

2- Financial position statement as at 31/12/2014

Exercise (33)

((ديلوم ٢٠١٤ دور أول))

- The following balances are extracted from the books of Elfaggala Stores as at 31/12/2013 (Sums in L.E.)

Debit balances :

- Cars 16000 - Furniture 7200 - Building 20000 - Equipment 6800 -
Cash 8000 - Bank 10000 - Debtors 4000 - Bill receivable 2400 -
Ending inventory 5600 - Drawing 800 .

Credit balances :

- Capita 50000 - Loans 12000 - Creditors 1200 - Bill payable 2400 -
Net income 16000

Required :

- 1 - Owners Equity statement 31/12/2013
- 2- The financial position statement as at Dec. 2013

Exercise (34)

((ديلوم ٢٠١٤ دور ثان))

- The following balances are extracted from the books of El-Eman Stores as at 31/12/2013 (Sums in L.E.)

Debit debit balances :

- Cost of goods sold 19200 - Wages 1800 - General Expenses 1250 -
furniture 8000 - Cash 25000 - Bills Receivable 6600 - debtors 4000
- Drawing 1750 .

Credit Balances:

- Net Sales 25000 - Coupons 1370 - Creditors 4250 -
Credit Interest 380 -Bills Payable 5000 -Capital 40000 .

Additional data: 1 - Inventory was valued - L.E. 9000

Required:

- 1) The income statement as at 31/12/2013
- 2) The Financial Position as at Dec. 31/2013

Exercise (35)

The following balances are extracted from the books of Menat Allah stores as at end of 2016 (Sums in L.E.)

Debit balances : أرصدة مدينة

- Cash 6640 - cars 220000 - Rent 2500 - Salaries 11880 -
Account Receivable 19860 -Maintenance expenses 1890 -
Fuel expenses 2150 - Drawings 2000.

Credit balances : أرصدة دائنة

- Capital 60000 - Notes payable 180000 - Revenues 24770 -
- Accounts payable 2510.

Make out:

- 1 - Income statement as at 31/12/2016 .
- 2- Financial position statement as at 31/12/2016

Exercise (36) - You have the following information :**- Collection in cash:**

Cash money from debtors 890500 – sales of securities 4000 – sales of fixed assets 3000 – Loans received 10000 – coupons 500 – increasing of Capital 8000 -.

- Payment in cash:

Wages 772500 – debit interest 12500 – Taxes on income 25000 – purchases of securities 8000 – purchases of fixed assets 17000 – Loans 29000 – distribution profit 32000 .
 - Balance of cash as at 31/12/2008 : 10000
 - Balance of cash as at 31/12/2008 : 30000

Required :

- قائمة التدفقات النقدية . Cash flow statement as at 31/12/2009 .

The Final accounts and Balance sheet**الحسابات الختامية الميزانية العمومية**

The final accounting of a firm are:

تنقسم الحسابات الختامية والميزانية إلى

1 - The trading account:

حساب المتاجرة

2 - The profit and loss account: (P. & L. a/c)

حساب الأرباح والخسائر

3 - The balance sheet

الميزانية العمومية

Example (11)- الحسابات الختامية والميزانية

- The following is the trial balance of Aly stores as at 31/12/2017.

Debit balances:

- Furniture 4000 / Cars 14000 / Stock at first 2000 / Cash 11500 / Purchases 8000 / Purchases allowances 200 / Debtors 1500 / Sales allowances 600 / Rent 1800 / Water & Lighting expenses 200 / Wages 3600 / Returns inwards 400 / Carriage in 500 / Bank 17800 / Carriage out 700 / Discount allowed 900 / Drawings 1000 /

Credit balances :

- Capital 33000 / Sales 30000 / Commission received 600 / Returns outwards 900 / Creditors 2500 / Discount received 1300

Additional data:-

Stock at end was valued at 4000 as the price cost.

Required :

- 1- the Trading a/c and P. & L. a/c. for 31/12/2017
- 2- the balance sheet as at 31/12/2017.

DR.		Trading a/c ح / المتاجرة		CR.	
Stock at first	بضاعة أول المدة	2000	Sales	المبيعات	30000
Purchases	المشتريات	8000	Purchases outwards		900
Returns inwards	مردودات مبيعات	400	Purchases allowances	مردودات المشتريات	200
Sales allowances	مسموحات مبيعات	600	Discount received	مسموحات المشتريات	1300
Carriage inwards	نقل مشتريات	500	Discount received	خصم مكتسب	1300
Discount allowed	خصم مسموح به	900	Stock at end	بضاعة آخر المدة	4000
Gross profit (P.& L. a/c.)	مجمّل الربح	24000			
		36400			36400

DR.		Profit & Loss a/c ح / أ. خ		CR.	
Rent a/c	الايجار	1800	Trading a/c		24000
Water & Lighting	نور ومياه	200	(Gross profit)	مجمّل الربح	24000
Wages a/c	مرتبات	3600	Commission received	أفوائد دائنة	600
Carriage out a/c	نقل مبيعات	700			
Capital a/c. (Net profit)	صافي الربح	18300			
		24600			24600

Liabilities		Balance sheet الميزانية العمومية		Assets	
Capital	33000		Fixed assets		
Drawings	(1000)		Furniture	أثاث	4000
Net profit	18300		Cars	سيارات	14000
		50300			18000
liabilities			Current Assets		
Creditors	2500		Stock at end	بضاعة آخر المدة	4000
		2500	Debtors	مدينون	1500
			Bank	بنك	17800
			Cash	خزينة	11500
		52800			34800
					52800

لا إله إلا الله ... محمد رسول الله
لا إله إلا أنت سبحانك ... إني كنت من الظالمين