



كلية المأمون الجامعة
قسم المالية والمصرفية
قراءات مالية ومصرفية
المرحلة الاولى

استاذ المادة
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Faculty of administration and Economic	كلية الادارة والاقتصاد
Financial and Banking Management	الادارة المالية والمصرفية
Accounting	المحاسبة
Economic	الاقتصاد
Management	الادارة
Reading and Management	قراءات ادارية
Financial and Banking Reading	قراءات مالية ومصرفية
Local currency	العملة المحلية
Foreign currency	العملة الاجنبية

Management Roles

ادوار الادارة

1-Interpersonal roles : this role involves human interaction.

1- ادوار شخصية : هذا الدور يتضمن التفاعل الانساني

2-Informational roles : this role involves the sharing and analyzing of information.

2- ادوار معلوماتية : هذا الدور يتضمن مشاركة وتحليل المعلومات

3-Decisional roles : this role involves decision making

3- ادوار قرارتيه : هذا الدور يتضمن صناعة القرار

Management skills

هناك خمسة مهارات ادارية

Decision making skills	مهارات صناعة القرار
Planning skills	مهارات التخطيط
Administrative skills	المهارات الادارية
Human relation skills	مهارات العلاقات الانسانية
Technical skills	المهارات الفنية

مستويات الإدارة

Levels of management

هناك ثلاث مستويات للإدارة

Top management	الإدارة العليا
Middle management	الإدارة الوسطى
Supervisory management	الإدارة الإشرافية

Sources of finance: an introduction

A business organization raises funds from many source. As already mention . these can be internal or external and long term or short term.

Basic classification of finance sources is equity or debt. Equity is perpetual source of finance for company. The funds raised through equity shares always remain with the company and the company does not have to repay it to the equity share holders In fad. equity share holders become owners of the company and arc paid dividend. On the contrary debt is lo be repaid on .a pre-specified date along with interest charge

Almost all sources of finance can be classified broadly into these two categories. Funds through debt are raised by issuing debentures or bonds or by getting loan from hank or FIs, In between equity and debt. there is hybrid security called as preference share, having the feature of both debt and equity. Preference shares arc medium term source of finance. Other long term or medium term sources of finance can be public deposits, corporate .deposits etc

These sources are external to the company. For short term sources of finance, the company can opt for overdraft facility from its account or it can avail short term loan from bank or FIs. Besides these the company has other sources like returned earnings, undistributed dividend, trade credit, advance from customers, receivable, factoring etc. The choice of source of finance depends upon many factors such as amount, duration, cost etc. The business organization would first analyze its requirement and then would take decision regarding the source .

مقدمة عن مصادر التمويل

تجمع منظمات الاعمال أموالها من مصادر عديدة، ويمكن أن تكون هذه المصادر داخلية أو خارجية وطويلة الأجل أو قصيرة الأجل التصنيف الرئيسي لمصادر التمويل هو حقوق الملكية أو الدين حقوق الملكية هي المصدر الدائم لتمويل الشركة الأموال التي يتم جمعها من خلال الأسهم تظل دائما مع الشركة ولا يتعين على الشركة سدادها إلى حملة الأسهم، ويصبح المساهمين في الأسهم هم مالكي الشركة ويحصلون على توزيعات الأرباح المدفوعة مقابل هذه الأسهم على العكس تماما، يتم سداد الدين في تاريخ محدد مسبقاً مع مصاريف الفائدة، وعلى الأغلب يتم تصنيف جميع مصادر التمويل تقريباً على نطاق واسع إلى هاتين الفئتين. يتم جمع الأموال من خلال الديون عن طريق إصدار الأوراق المالية أو سندات أو عن طريق الحصول على قرض من البنك أو المؤسسات المالية بين حقوق الملكية والديون ، وهناك ورقة مالية مختلطة تسمى الاسهم الممتازة ، لها ميزة كل من الديون وحقوق الملكية ، الاسهم الممتازة (Preference share) لها ميزات مع كل من الديون وحقوق الملكية ، ويمكن ان تكون مصادر التمويل الاخرى طويلة الاجل او متوسطة الاجل عبارة عن ودائع عامة وودائع من الشركات الاخرى ،

وتعد هذه المصادر تمويل خارجي للشركة ، اما بالنسبة لمصادر التمويل قصيرة الاجل ، يمكن للشركة اختيار تسهيلات السحب على المكشوف من حسابها او يمكنها الاستفادة من قرض قصير الاجل من البنك او المؤسسات المالية الى جانب هذه ، تمتلك الشركة مصادر اخرى مثل الارباح المحتجزة ، والارباح غير الموزعة ، والائتمان التجاري ، والسلف المقدمة من الزبائن ، والمدينين ، والعمولة ، الخ . يعتمد اختيار مصدر التمويل على العديد من العوامل مثل المبلغ والمدة والتكلفة . وان المنظمة تقوم بتحليل متطلباتها ومن ثم اختيار مصدر التمويل المناسب لها .

The

The sources of finance internal to the organization are as follows

وان مصادر التمويل الداخلي هي كالاتي

1-Retained earnings : The best source of finance for an organization is its retained earnings, Retained earnings are the part of profits which are not distributed as dividend to equity share holders. Retained earnings are the asset belonging to equity share holders, in the shape of reserve and surplus

الارباح المحتجزة : هي جزء من الارباح التي لا يتم توزيعها كأرباح على حملة الاسهم وكذلك فهي الاصل الذي ينتمي الى حملة الاسهم , في شكل احتياطي وفائض . تعد الارباح المحتجزة افضل مصدر لتمويل المنظمة .

2-Accumulated depreciation: All companies own fixed as well as current assets. The company charges depreciation on fixed asset. Depreciation is charged with the objective of funding the replacement of the fixed assets at the end of economic life of the asset

الاندثار المتراكم : تمتلك كل الشركات موجودات ثابتة واصول متداولة وتتقاضى الشركة الاندثار على الموجودات الثابتة ويتم احتساب الاندثار بهدف تمويل استبدال الاصول الثابتة في نهاية العمر الاقتصادي للموجود.

3-Advance from customer: Advance received from customer can also serve as an internal source of finance for the business organization

السلفة المقدمة من الزبون : يمكن ان تكون السلف المقدمة من الزبون بمثابة مصدر داخلي للتمويل لمؤسسة الاعمال

4-Trade credit: When a company receives goods, materials, equipment's or services without making cash payment, it is called trade credit. Trade credit is a pseudo source of internal financing as no cash is available but there is the facility to pay cash to the supplier, at a later date

الائتمان التجاري : عندما تتلقى الشركة البضائع من المواد او المعدات او الخدمات بدون دفع نقدي , يطلق عليه الائتمان التجاري , ويعد الائتمان التجاري مصدرا زائفا للتمويل الداخلي حيث لايتوفر النقد فيه ولكن هناك تسهيلات للدفع النقدي للمورد في وقت لاحق .

5-Reserves: Another important source of internal finance for the company is the reserves maintained by the company. Many types of reserves can be maintained by the company and the amount contributed to the specific reserve can be used by the company till the date of use of that reserve for the specific purpose

الاحتياطات : مصدر اخر مهم للتمويل الداخلي هو الاحتياطات التي تحتفظ بها الشركة , يمكن للشركة الاحتفاظ بالعديد من انواع الاحتياطات ويمكن للشركة استخدام المبلغ المساهم في الاحتياطي المحدد حتى تاريخ استخدام هذا الاحتياطي لغرض معين .

6-Unpaid liabilities: The organization has many liabilities, current as well as long term liabilities. All the liabilities are not payable immediately and the liability to be settled on a later date makes the founs available for another use . this way , unpaid liabilities can serve as the source of internal finance for the organization.

الالتزامات غير المدفوعة : لدى المنظمة العديد من الالتزامات الحالية وكذلك الالتزامات الطويلة الاجل وان جميع الالتزامات غير مستحقة الدفع على الفور فضلا عن ان الالتزام الذي يتم تسويته في تاريخ لاحق يجعل الاموال متاحة لاستخدام اخر وبذلك يمكن ان تكون الالتزامات غير المسددة بمثابة مصدر التمويل الداخلي للمنظمة .

7-Unpaid earning dividend: it is the part of profit which is paid to ... preference shareholders and equity share holders. Rate of dividend for preference shareholders is pre decided and fixed. The residual profit is distributed as dividend among equity share holders. Till the day dividend is .not actually distributed, the amounts can be used for another activity

توزيعات الارباح المدفوعة : هي جزء من الربح الذي يتم دفعه للمساهمين وهم حاملو الاسهم الممتازة وحاملو الاسهم العادية وان معدل توزيع الارباح لحملة الاسهم الممتازة محدد مسبقا وثابت ويتم توزيع الربح المتبقي كأرباح بين حاملو الاسهم العادية وان مبالغ اليوم غير الموزعة فعليا يمكن استخدامها في نشاطات اخرى .

8-Unpaid interest on debentures etc.: Any unpaid interest on :
debentures or other debt instruments can also be used by the organization
for other activities

الفوائد غير المدفوعة على الاوراق المالية وما الى ذلك : يمكن ايضا استخدام اي فائدة غير مدفوعة
على الاوراق المالية او ادوات الدين الاخرى من قبل المنظمة لانشطة اخرى .

9-Cash generated from sale of assets: During the course of business, it
may happen that the organization sells an asset not being used by it or if an
asset is being replaced by new one and the old one is sold. In such cases...
cash is generated which has no stipulated use. This cash can be used by the
organization as an internal source of finance, in case of requirement

النقد المتولد من بيع الموجودات : اثناء سير العمل قد يحدث ان تبيع المنظمة اصلا لا تستخدمه او
تقوم باستبدال موجود بموجود جديد او بيع الموجود القديم وفي حالات كهذه يتم استخدام النقد الذي
ليس له استخدام مشروط من قبل المنظمة كمصدر داخلي للتمويل في حالة الحاجة .

10-Savings in transactions: this again may be treated as a pseudo
source of internal finance, Savings in transactions can be done on account
of availing cash discounts or better bargaining position .

الادخار من المعاملات : يمكن التعامل معها على انها مصدر زائف للتمويل الداخلي ويمكن تحقيق
الادخار من المعاملات عن طريق الاستفادة من الخصومات النقدية او وضع تفاوضي افضل .

EXTERNAL FUNDING SOURCES

External sources of funding come from funds generated by other entities
.such as banks, capital market investors or business providers

External sources are all forms of increasing the company's liabilities, apart
from the increase in equity as a result of the retention of profit External
sources of business financing

تأتي مصادر التمويل الخارجية من الاموال التي تولدها وحدات اخرى مثل المصاريف او
المستثمرين في سوق رأس المال او مقدمي الاعمال . المصادر الخارجية هي جميع اشكال زيادة

التزامات الشركة بغض النظر عن الزيادة في حقوق الملكية نتيجة للاحتفاظ بالربح والمصادر الخارجية لتمويل الاعمال هي كالآتي :

EXTERNAL FUNDING SOURCES	مصادر التمويل الخارجية
1-international financial institutions the International Bank	المؤسسات المالية الدولية مثل صندوق النقد الدولي
2-loans from foreign governments and commercial banks	القروض من الدول الاجنبية والمصارف التجارية
3-source is the aid and grants that foreign countries provide to many countries of the world	المنح والمعونات التي تقدمها الدول الاجنبية الى الكثير من دول العالم
4- Bank loans	القروض المصرفية
5- Merchant credit	ائتمان التاجر
6- Donations	التبرعات
7- Leasing	الايجارات
8- The issue of debt instruments	اصدار ادوات الدين

Concept financial instrument

مفهوم الادوات المالية

1- financial instrument: It is a continuous and structured process that involves many actions such as planning, organizing, and directing

1- الادوات المالية : هي عملية مستمرة ومنظمة تتضمن العديد من الاجراءات مثل التخطيط والتنظيم والتوجيه

2- financial instrument: It is one of the important terms that have a role in influencing financial statements

2- الادوات المالية : هي احدى المصطلحات الهامة التي لها دور في التأثير في القوائم المالية .

Features of financial instruments

خصائص الادوات المالية

1- Its value changes in response to changes in the specified interest rate

1- تتغير قيمتها استجابة للتغيرات في سعر القائدة المحدد

2-Requires an initial net investment that is less than required

2- تتطلب استثمارا صافيا اوليا اقل من المطلوب

3- It is processed with a future date

3- يتم تسويقها بتاريخ مستقبلي

Financial instruments include two main types :

تضم الادوات المالية نوعين رئيسيين هما

Equity owners (Shareholders' Equity): It represents the amount of money that is returned to the .company's shareholders when all of the company's debts are paid

:Equity are divided into the following types

حقوق الملكية (حقوق المساهمين) : تمثل المبلغ المالي الذي يتم ارجاعه الى مساهمي الشركة عند سداد جميع ديون الشركة وتقسم الحقوق الى الانواع الاتية

1-Stocks or collateral 1-الاسهم -1

2-Capital 2-رأس المال

3-Returned earning 3-الارباح المحتجزة

ordinary shares that contain several components, namely:

الاسهم العادية وتضم عدة مكونات

Stocks par	الاسهم الاسمية
Stocks for an order	الاسهم للامر
Stocks for pregnant	الاسهم للحامل

The second type: Preference Stocks: Distinguished from ordinary stocks by making the shareholder carry annual fixed quarters regardless of the company's project result. Preference Stocks are divided into four types

النوع الثاني الاسهم الممتازة : وتتميز عن الاسهم العادية بأنها تجعل صاحب السهم يحمل أرباح ثابتة سنوية بغض النظر عن نتيجة مشروع الشركة وتنقسم الاسهم الممتازة الى اربعة انواع:

Pooled stocks for dividends	اسهم مجمعة للارباح
stocks to share profits	اسهم مشاركة في الارباح
Transferable stocks	اسهم قابلة للتحويل
Callable stocks	اسهم قابلة للاستدعاء

Types Of Equity value

انواع قيم حقوق الملكية

1- Book value of stocks	القيمة الدفترية للاسهم
2- The Market Value Of stocks	القيمة السوقية للاسهم

Main Features of Debt Securities :

السمات الرئيسية لسندات الدين

- 1-Issue date and issue price
 - 2- Return to maturity
 - 3- Return on capital
 - 4- Systematic effects of income from direct payments
 - 5- Means of diversification
- 1- تاريخ الاصدار وسعر الاصدار
 - 2- العائد حتى الاستحقاق
 - 3- العائد على رأس المال
 - 4- التدفق المنتظم للدخل من مدفوعات الفائدة
 - 5- وسائل التنويع

Organization:

It means building the formal organizational structure while the manager and workers are at work

التنظيم : يعني بناء الهيكل التنظيمي الرسمي حينما يكون المدير والعاملين في العمل

Steps in the organizing process :

خطوات عملية التنظيم

- 1- A clear definition of the activities
 - 2- Determining activities
 - 3- Assigning duties
 - 4- Delegating authority
 - 5- Coordinating activities
- 1- تعريف واضح للأنشطة
 - 2- تحديد الأنشطة
 - 3- تعيين الواجبات
 - 4- تفويض السلطة
 - 5- تنسيق الأنشطة

What Is a Debt Instrument

ماهي اداة الدين

A debt instrument: is a tool an entity can utilize to raise capital. It is a documented, binding obligation that provides funds to an entity in return for a promise from the entity to repay a lender or investor in accordance with terms of a control.

اداة الدين : هي اداة يمكن للكيان استخدامها لزيادة رأس المال. هو التزام موثق وملزم يوفر الاموال لكيان مقابل وعد من الكيان بسداد للمقرض او المستثمر وفقا لشروط العقد .

A debt instrument: is a paper or electronic commitment that enables the issuing party to raise funds by promising to pay the lender in accordance with the terms of the contract

اداة الدين : هي التزام ورقي او الالكتروني يمكن الطرف المصدر من جمع الاموال من خلال الوعد بالدفع للمقرض وفقا لشروط العقد .

Types and structuring of tools

انواع وهيكله الادوات

Debt is usually the best option to increase institutional capital because it comes with a fixed repayment schedule and thus less risk which allows for lower interest payments

عادة ما يكون الدين هو الخيار الافضل لزيادة رأس المال المؤسسي لأنه يأتي مع جدول زمني محدد للسداد وبالتالي مخاطر أقل مما يسمح بمدفوعات فائدة أقل .

:And the types of debt instruments include the following

انواع ادوات الدين تتضمن الاتي

- 1- Bonds السندات -1
- 2- Debt bonds سندات الدين -2
- 3- Certificates الشهادات -3
- 4- Real estate loans القروض العقارية -4
- 5- Lease contracts عقود الايجار -5

Debt often includes :

1- Loan: When you borrow money from companies

2- Bonds: You can also lend money to companies via bonds and get interest on a fixed date

الدين غالبا يشمل

1- القرض : عندما تقترض الاموال من الشركات

2- السندات : يمكن كذلك اقراض الاموال الى الشركات عبر السندات والحصول على فوائد في تاريخ ثابت.

Some of the most popular debt securities instruments include:

تتضمن بعض ادوات سندات الدين الاكثر شيوعا مايلي :

- | | |
|----------------------|----------------------------|
| 1- US Treasury bonds | 1- سندات الخزانة الامريكية |
| 2- Municipal bonds | 2- سندات بلدية |
| 3- Corporate bonds | 3- سندات الشركات |

Equity Instruments :

ادوات حقوق الملكية

Equity instruments: it is the international covenants and state constitutions that no individual has the right to deprive any person of his property except officially or legally

ادوات حق الملكية : هي المواثيق الدولية و دساتير الدول بأنه لا يحق حرمان اي فرد من ممتلكاته الا بشكل رسمي او قانوني

Forms of equity instruments

اشكال ادوات الملكية هي :

1- Private or individual

1- الخاصة او الفردية :ومن

Examples are: real estate ownership, patent ownership ملكية الامثلة عليها ملكية العقارات , ملكية

براءات الاختراع

2- Public or governmental (such as parks, streets, sidewalks, libraries, and government buildings)

2- العامة او الحكومية : مثل (المتنزهات , الشوارع , الارصفة , والمكتبات والابنية)

Types of equity instruments:

- 1- Private
- 2- Public
- 3- Common
- 4- Open

Characteristics of equity instruments :

خصائص ادوات حقوق الملكية

1- Flexibility: It expresses the extent of power or authority the owner possesses

المرونة : تعبر عن مدى السلطة او الصلاحية التي يتمتع بها المالك

2- Safety: It means the extent and size of the security that the property owner feels

الامان : يقصد به مدى وحجم الامان الذي يشعر به صاحب العقار

3- Duration: The duration depends on the length of ownership

المدة : المدة التي تعتمد على طول الملكية

4- Ability to make equity instruments common

القدرة على جعل ادوات حق الملكية مشتركة

Financial and banking terms:

مصطلحات مالية ومصرفية

1- Shareholders' equity

1- حقوق المساهمين

2- Statements of financial position

2- بيانات المركز المالي

3- Expenses and revenues

3- النفقات والايرادات

تمويل الاعمال: (Business finance)

رأس المال Capital	الشركة Company	الربح Profit
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1- profit: Divide the profit into

-dividend of profits

مقسوم الارباح

- The fax

الضريبة

-Retained earnings

الارباح المحتجزة

2- company: There are companies

الشركة : توجد في الشركات

-Expenses

النفقات

-Revenues

الايرادات

3- capital : The share capital consists of

راس المال : يقسم راس المال

-Share capital

- راس مال الاسهم

- Debt

- الدين

The concept and Types of financial institutions :

مفهوم المؤسسات المالية وانواعها

Financial institutions: are intermediary institutions that provide financial services and handle financial transactions for their clients

المؤسسات المالية : هي مؤسسات وسيطة تقدم خدمات مالية وتعالج المعاملات المالية لعملائها

Financial institutions: are the organizations whose mission is to collect funds

المؤسسات المالية هي المنظمات التي تتمثل مهمتها في تجميع الاموال

Objectives of financial institutions

اهداف المؤسسات المالية

1- Liabilities and assets management

1- ادارة الخصوم والاصول

2- Capital management

2- ادارة راس المال

3- Control over expenditures

3- مراقبة النفقات

4- Marketing policy

4- سياسة التسويق

Banks: it consists :

انواع المؤسسات المالية

1- Banks : it consists

- Investment banks

- Real estate banks

- Islamic banks

2- Investment funds

3-Insurance companies: it is an institution that provides insurance services to those .who request it, and it also obtains funds from the insured and them

4- Exchange companies

5- Other financial institutions

1- البنوك وتتكون

بنوك الاستثمار

البنوك العقارية

البنوك الإسلامية

2- صناديق الاستثمار.

3- شركات التأمين: وهي مؤسسة تقدم خدمات التأمين لمن يطلبها وتحصل على أموال

من المؤمن عليهم ومنهم.

4-شركات الصرافة.

ه المؤسسات المالية الأخرى.

QUESTIONS

1-Numerate Management Roles

- 1 .Interpersonal roles
- 2.Informational roles
3. Decisional roles

2- What is interpersonal roles

this role involves human interaction

3- What is Informational roles.

this role involves the sharing and analyzing of information.

4- What is decisional roles

this role involves decision making

5- Numerate Management skills

- 1-Decision making skills
- 2- Planning skills
- 3- Administrative skills
- 4-Human relation skills
- 5- Technical skills

6-Numerate Levels of management

- 1- Top management
- 2- Middle management
- 3- Supervisory management

7-How the business organization collect their funder?

Business organization raise their money through tow ways : equity and debt.

8- Describe the sources of funding for business organizations ? A business organization raises funds from many source. these can be internal or external and long term or short term

9 -What is Basic classification of finance sources

Basic classification of finance sources is equity or debt. Equity is perpetual source of finance for company. The funds raised through equity shares always remain with the company and the company does not have to repay it to the equity share holders In fad. equity share holders become owners of the company and arc paid dividend. On the contrary debt is lo be repaid on a pre-specified date along with interest charge

10- How can business organizations raise money through debt?

Funds through debt are raised by issuing debentures or bonds or by getting loan from hank or FIs.

11- What is preference share?

Preference shares arc medium term source of finance.it is hybrid security called as preference share, having the feature of both debt and equity.

12- What are the short term sources of finance for business organizations?

the company can opt for overdraft facility from its account or it can ,avail short term loan from bank or FIs.

13- What does the choice of financing source depend on?

The choice of source of finance depends upon many factors such as amount, duration, cost etc.

14-Numerate and define the internal source of finance

1-Retained earnings : The best source of finance for an organization is its retained earnings, Retained earnings are the part of profits which are not distributed as dividend to equity share holders. Retained earnings are the asset belonging to equity share holders, in the shape of reserve and surplus

2-Accumulated depreciation: All companies own fixed as well as current assets. The company charges depreciation on fixed asset. Depreciation is charged with the objective of funding the replacement of the fixed assets at the end of economic life of the asset

3-Advance from customer: Advance received from customer can also serve as an internal source of finance for the business organization

4-Trade credit: When a company receives goods, materials, equipment's or services without making cash payment, it is called trade credit. Trade credit is a pseudo source of internal financing as no cash is available but there is the facility to pay cash to the supplier, at a later date

5-Reserves: Another important source of internal finance for the company is the reserves maintained by the company. Many types of reserves can be maintained by the company and the amount contributed to the specific reserve can be used by the company till the date of use of that reserve for the specific purpose

6-Unpaid liabilities: The organization has many liabilities, current as well as long term liabilities. All the liabilities are not payable immediately and the liability to be settled on a later date makes the funds available for another use. This way, unpaid liabilities can serve as the source of internal finance for the organization.

7-Unpaid earning dividend: it is the part of profit which is paid to ... preference shareholders and equity share holders. Rate of dividend for

preference shareholders is pre decided and fixed. The residual profit is distributed as dividend among equity share holders. Till the day dividend is .not actually distributed, the amounts can be used for another activity

8-Unpaid interest on debentures etc.: Any unpaid interest on debentures : or other debt instruments can also be used by the organization for other activities

9-Cash generated from sale of assets: During the course of business, it may happen that the organization sells an asset not being used by it or if an asset is being replaced by new one and the old one is sold. In such cases... cash is generated which has no stipulated use. This cash can be used by the organization as an internal source of finance, in case of requirement

10-Savings in transactions: this again may be treated as a pseudo source of internal finance, Savings in transactions can be done on account of availing cash discounts or better bargaining position .

15-Numerate the external source of funding

1-international financial institutions the International Bank
2-loans from foreign governments and commercial banks
3-source is the aid and grants that foreign countries provide to many countries of the world
4- Bank loans
5- Merchant credit
6- Donations
7- Leasing
8- The issue of debt instruments

16-what is Concept financial instrument

1- financial instrument: It is a continuous and structured process that involves many actions such as planning, organizing, and directing

2- financial instrument: It is one of the important terms that have a role in influencing financial statements

17-what are Features of financial instruments

- 1- Its value changes in response to changes in the specified interest rate
- 2-Requires an initial net investment that is less than required
- 3-It is processed with a future date

18-what are the types of Financial instruments

- 1- Equity woner's (Shareholders' Equity)
- 2- Preference Stocks

19-define equity owners and numerate the types

Equity owners (Shareholders' Equity): It represents the amount of money that is returned to the .company's shareholders when all of the company's debts are paid

:Equity are divided into the following types

- 1-Stocks or collateral
- 2-Capital
- 3-Returned earning

20-what is the preference stocks

Preference Stocks: Distinguished from ordinary stocks by making the shareholder carry annual fixed quarters regardless of the company's project result. Preference Stocks are divided into four types

21-Numerate the type of preference stock

Pooled stocks for dividends
stocks to share profits
Transferable stocks
Callable stocks

22-what is Types Of Equity value

1- Book value of stocks
2- The Market Value Of stocks

23-what are the Main Features of Debt Securities

- 1-Issue date and issue price
- 2- Return to maturity
- 3- Return on capital
- 4- Systematic effects of income from direct payments
- 5- Means of diversification

24- define the organization

It means building the formal organizational structure while the manager and workers are at work

25-what are the steps in organization process

- 1- A clear definition of the activities
- 2- Determining activities
- 3- Assigning duties
- 4- Delegating authority
- 5- Coordinating activities

26-what is debt instrument

A debt instrument: is a tool an entity can utilize to raise capital. It is a documented, binding obligation that provides funds to an entity in return for a promise from the entity to repay a lender or investor in accordance with terms of a control.

27-what are the types of debt instruments

- 1- Bonds
- 2- Debt bonds
- 3- Certificates
- 4- Real estate loans
- 5 Lease contracts

28-what does the debt include

- 1- Loan
- 2-Bonds

29-what do the most popular debt securities instruments include

- 1- US Treasury bonds
- 2- Municipal bonds
- 3- Corporate bonds

30-define the equity instrument

Equity instruments: it is the international covenants and state constitutions that no individual has the right to deprive any person of his property except officially or legally

31-what are the Forms of equity instruments

- 1- Private or individual

Examples are: real estate ownership, patent ownership

2- Public or governmental

such as parks, streets, sidewalks, libraries, and government buildings)

32-numeratetypes of equity instruments:

1- Private

2- Public

3- Common

4- Open

33-whar are the characteristics of equity instrument

1- Flexibility: It expresses the extent of power or authority the owner possesses

2- Safety: It means the extent and size of the security that the property owner feels

3- Duration: The duration depends on the length of ownership

4- Ability to make equity instruments common

34-fill in blank

Dividend of profits to the fax and retained earning

In company there are expenses and revenues

Capital divided to share capital and debt

35-what is The concept and Types of financial institutions

Financial institutions: are intermediary institutions that provide financial services and handle financial transactions for their clients

Financial institutions: are the organizations whose mission is to collect funds

1-bank:it consist

-Investment banks

- Real estate banks

- Islamic banks

2- Investment funds

3-Insurance companies

4- Exchange companies

5- Other financial institutions

36-define Insurance companies

it is an institution that provides insurance services to those who request it, and it also obtains funds from the insured and them

37-What are the Objectives of financial institutions

- 1- Liabilities and assets management
- 2- Capital management
- 3- Control over expenditures
- 4-Marketing policy