TANZANIA HEADS OF ISLAMIC SCHOOLS
FORM SIX INTER ISLAMIC MOCK EXAMINATIONS
COMMERCE 1
MARKING SCHEME

TIME: 3 HOURS **2025**

1. Setting up Advertisement.
   (a) Mission: objective of the advertising
   (b) Message to be sent: What message is to be sent?
   (c) Media: What media to be used?
   (d) Cost: How much should be incurred/spent?
   (e) Measurement: What should be the result?
   Introduction = 2marks
   Main body = 5 points x 3 = 15 marks
   Conclusion = 03 marks
   [Conclusion may focus on benefit of having that plant before advertising]

2. Possible kind of insurances policies Sophia can take.
   (a) Floating policy: Cover goods belonging to the same person but lying in different lots at different places.
   (b) Blanket policy: Covers all fixed and current assets of the insured such as furniture.
   (c) Declaration policy: Businessman declares the maximum value of stock which he expect to hold during the year.
   (d) Consequential policy: Insurer agreeing to indemnity the insured for the loss of profit caused by dislocation of business of business duet to fire
   (e) Burglary: Provide shield against theft and damage to premises arising from unauthorized entry.
   (f) Fidelity guarantee: provide shield against dishonest of employees holding position of trust.
   (g) Cash and goods in transit: Policy cover the loss of goods or cash in transit between traders premises and branches of the business
   Introduction = 1 mark [meaning of five insurances]
   Main body = 6 points @ 03 marks = 18 marks
   Conclusion = 1 mark [Advise should be provided on benefits of having insurance to business people]

3. Reasons for existence of central bank despite having many commercial banks.
   (a) Deals with issue of currency in a country
   (b) It is a banker to the government
   (c) Act as advisor to the government
   (d) Control all other financial institution in the country
   (e) Act as government agency international

(f) Lender of last resort.

Introduction - 1 mark = 1
Main body - 6 points x 3 = 18
Conclusion - 1 mark
TOTAL - 20

4. Specialized function of wholesale.
   (a) Assembling and holding of stock
   (b) Risk bearing
   (c) Breaking the bulk
   (d) Financing the product/ manufacture by promptly paying them.
   (e) Forecasting marketing trends
   (f) Research

   Introduction - 03 marks
   Main body - 5 points x 3 = 15
   Conclusion - 2 marks = 2
   20 MARKS

5. Reasons for the increase use of air transport.
   (a) Safety requirement
   (b) It is quicker than other forms
   (c) Large area covered by air than other form
   (d) Increase in international business
   (e) Low insurance cost
   (f) Few documents required
   (g) Low insurance cost

   Introduction - 1 mark [meaning of Air transport]
   Main body - 6 points x 3 = 18
   Conclusion - 1 mark
   TOTAL = 20

6. Stock exchange

   For a natural person to be disqualified
   (a) Upon death
   (b) Upon failure to pay required fees for six months
   (c) If a person become bankrupt and inform the market of his desire to lease

   For a company to be disqualified
   (a) If it is wound up
   (b) If it is under receivership
   (c) If it is deregistered
   (d) If it is declared to be unfit court order
   (e) Resign voluntarily or fails to pay requisite fees and other ancillary charges for one year without DSE justifiable reasons.
   (f) Ceases to exist for any other reasons

Introduction - **1 Mark**

Main body - **6 points – 6 points x 3 = 18 marks**

Conclusion - **1 mark**

[Relevant conclusions required]

7. Differences between direct and indirect production

DIRECT PRODUCTION	INDIRECT PRODUCTION
(a) Production is for personal use	(a) Production is for sale
(b) Production is in small scale	(b) Production is in large scale
(c) Goods are always of low quality	(c) Goods are always of a high quality
(d) There is specialization	(d) Involves high level of specialization
(e) No use of machinery/Not capital intensive	(e) Involves the use of machinery/capital intension

Introduction - **2 [meaning of production]**
Points 5 @ side = 03 marks = 15%
Conclusion – 03 marks (it should provide advice on which one is much better and why)