

**UNIVERSITY CENTER OF TIPAZA**  
FACULTY OF ECONOMIC SCIENCES, COMMERCIAL SCIENCES AND  
MANAGEMENT SCIENCES  
**EXAM IN ENGLISH THIRD YEAR, 6<sup>th</sup> Term 2022/2023**

الفوج :	اللقب والاسم:
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**First Part:** Answer the following statements **true (T) or false (F)** with an explanation of the erroneous sentences in briefly (**answer all questions**) **18 points**

1. **Marketing** : is the process of planning, designing, pricing, promoting and distributing ideas, goods and services in order to satisfy customer needs so make a profit.  
**True**
2. **Balance sheets:** gives a picture of its assets and liabilities at the end of a particular period usually the 12-month period of financial year. **True**
3. **A futures contract** is an agreement giving the right with an obligation, to buy or sell a security or commodity at a particular price at a particular future time, or in a period of future time. **True**
4. **An overdraft** occurs when there isn't enough money in an account to cover a transaction or withdrawal, but the bank allows the transaction anyway. **True**
5. **mergers and acquisitions (M&A)** refers to the consolidation of companies or their major business assets through financial transactions between companies, a company may purchase another company outright, merge with it to create a new company, acquire some or all of its major assets.  
**True**
6. **Temporary job** means job does not finish after a fixed period. **Permanent job** means job finished a fixed period. **False opposite**
7. **Job protection** an organization that represents the people who work in a particular industry, protects their rights and discusses their pay and working conditions with employers.  
**False .trade unions**
8. **Job flexibility** embraces the idea that employees can be productive no matter when or where they perform their work and the companies can hire and fire employees complex.  
**False . easily**
9. **Bonds** is short term lending to business; **Commercial paper** long term lending to business and the governments.  
**False opposite**
10. When people want to set up or start a company, they need money called **loan**.  
**False . capital**
11. **The four Ps of marketing** are including: product ; price ; place ; procedure.  
**False. Promotion**

- 12. Market share** represents the percentage of an industry, or a market's total sales, that is earned by a particular company over a specified time period.  
**true**
- 13. Low entry Barriers** describe the high start-up costs or other obstacles that prevent new competitors from easily entering an industry or area of business.  
**False high entry barriers**
- 14. Job non creation** refers to the process of providing new jobs, especially for people who were previously unemployed or inactive.  
**False . job creation**
- 15. Financial statements:** shows a company's revenues, expenses and profitability over a period of time; provides valuable insights into a company's operations, the efficiency of its management.  
**False .income statement**
- 16.** Even organization such as government departments, business departments and non-profit organizations are using in the activities the term of **techniques of marketing**.  
**True**
- 17. Market Orientation** is a marketing concept wherein the company focuses on identifying the customer needs and preferences and, accordingly, designs and sells products and services based on those needs and preferences with the primary objective to earn profits.  
**True**
- 18. stock market** refers to several exchanges in which shares of publicly held companies are bought and sold; Such marketplaces that operate under a defined set of regulations.  
**True**

**Second part : answer following question shortly .**

**1-explain shortly about new way of banking? 02 points**

allows you to conduct financial transactions via the Internet ; offers customers almost every service traditionally available through a local branch including deposits, transfers, and online bill payments. Virtually every banking institution has some form of online banking you can access through a computer or app.

**GOOD LUCK FOR ALL**