13 Khairy invested in unit trust Alfa with an initial capital of RM10 000. For the first year, his investment recorded a profit of 8%. This profit is reinvested. He obtained a return of 12% in the second year.
Complete the following calculations.

(a) Profit in the first year

$= \text{RM}10\,000 \times \dfrac{\boxed{}}{100} = \text{RM}\boxed{}$

Total return in the first year

$= \text{RM}10\,000 + \text{RM}\boxed{}$

$= \text{RM}\boxed{}$

(b) Profit in the second year

$= \text{RM}\boxed{} \times \dfrac{\boxed{}}{100}$

$= \text{RM}\boxed{}$

Total return in the second year

$= \text{RM}\boxed{} + \text{RM}\boxed{}$

$= \text{RM}\boxed{}$

(c) Return on investment in two years

$= \dfrac{\text{RM}\boxed{} - \text{RM}10\,000}{10\,000} \times 100\%$

$= \boxed{}\,\%$

14 HOTS

Buying price of property: RM250 000 Down payment: RM20 000 Monthly payment of bank loan: RM1 700 Legal fee and duty stamp: RM12 000 Monthly rental: RM900 Yearly refurbished cost: RM500 Selling price of property (after one year): RM300 000 Loan balance: RM220 650

Circle the correct answers.

(a) Capital gain =

RM34 200	RM26 450

(b) Return on investment =

14.9%	10.6%

15 Ghani bought a single storey terrace house at the price of RM100 000 by cash as an investment. The legal fee and duty stamp imposed are RM2 000. After some time, the house was sold at the price of RM130 000.
Mark '✓' for the correct answers.

(a) Total retrun =

RM28 000 ☐ RM30 000 ☐

(b) Return on investment =

28% ☐ 30% ☐

16 Mark '✓' in the boxes to show the potential risk level for each of the following investments.

(a) Savings account

Low ☐ Medium ☐ High ☐

(b) Shares

Low ☐ Medium ☐ High ☐

(c) Unit trusts

Low ☐ Medium ☐ High ☐

(d) Properties

Low ☐ Medium ☐ High ☐

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Situation I
A sum of money RM4 500 is deposited in a fixed deposit account that pays an interest rate of 3% per annum for 1 year.

Situation II
A sum of money RM4 500 is invested in ABX share with 1 000 shares at the buying price RM4.50 per share. Investors are entitled to receive a dividend payment at 10 sen per share. All the shares are then sold at the price of RM4.80 per share in a period of 1 year.

(a) Complete the following table.

Situation	Return
I	
II	