**University of Annaba TIME: 1 HOURE**

**FBI Speciality**

**FULL NAME**

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**FINAL TERM EXAMINATION IN ENGLISH**

**Part 01**

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| **What is a key characteristic of a decentralized organizational structure?** a. Strict hierarchy b. Limited employee input c. Military-style command d. Distributed decision-making power  **Which structure groups employees based on similar skill sets and tasks?** a. Divisional structure b. Functional structure c. Matrix structure d. Hybrid structure  **What potential challenge does a matrix structure face?** a. Lack of innovation b. Conflicts between functions and product lines c. Too simple organization d. Limited communication  **What is a key advantage of a hybrid structure**? a. Simplified decision-making b. Reduced operational costs c. Resource utilization while maintaining specialization d. Elimination of departmental boundaries  **What distinguishes credit unions from traditional banks?** a. They offer higher interest rates on loans b. They are regulated by central banks c. They operate as member-owned, not-for-profit cooperatives | **What is a unique characteristic of industrial banks?** a. They cannot be owned by non-bank holding companies b. They offer unlimited checking services c. They primarily deal with international trade d. They sell investment shares but don't offer checking accounts  **What is a potential disadvantage of debt financing?** a. Loss of voting rights b. Increased tax obligations c. Dilution of ownership d. Need for regular income to service debt  **Which form of financing involves exchanging ownership stakes for investment?** a. Bond issuance b. Bank loans c. Equity capital d. Debentures  **What type of debt financing is typically used for day-to-day operations like paying wages and buying inventory?** a. Long-term debt b. Credit card loans c. Family loans d. Short-term debt |

2/ **Say whether the following statements are true or false :**

**-** According To The Accrual Principle, Transactions Be Recorded Only When Cash Is Received  
- The Consistency Principle Requires That, All Financial Statements Must Be Identical  
- The Primary Purpose Of The Conservatism Principle Is To Maximize Reported Profits  
- The Cost Principle, Also Known As Historical Cost Principle, States That Assets Must Be Recorded At Market Value  
- The Matching Principle Requires Is Expenses And Revenues Be Reported Simultaneously  
 **part 02**

1/ The three main sources are:

* Retained earnings: Profits from operations used for reinvestment or dividends
* Debt capital: Borrowed money through banks or public debt securities
* Equity capital: Funding obtained by selling ownership stakes to investors

2/ Short-term debt financing:

* Used for working capital, daily operations, wages, inventory
* Repayment within one year  
  \*\*\*\*Long-term debt financing:
* Used for major assets (buildings, equipment)
* Repayment up to 10 years

3/ Advantages:

* Preserves company ownership
* Tax-deductible interest  
  Disadvantages:
* Requires regular payment commitments
* Gives investors ownership rights