1. Public enterprises continue to operate in Cameroon despite a series of problems associated with their operations.

   a. Examine FIVE reasons for the continuous existence of public enterprises in Cameroon **(10marks)**

   b. Discuss FIVE problems associated with public enterprises in Cameroon **(10marks)**

2. The small-scale retail business suffers from certain disadvantages relative to their modern large-scale counterparts.

   a. Examine FIVE of these disadvantages **(10marks)**

   b. Define direct dealing and discuss FOUR reasons of direct dealings **(10marks)**

3. Foreign trade transactions are usually backed by documents.

   a. Discuss FOUR types of such documents with respect to their importance in foreign trade **(10marks)**

   b. How can free trade be restricted? Embargoes quotas tariffs subsidies **(10marks)**

4. Insurance businesses do exist to assist other businesses in their transactions because risks are unavoidable.

   a. Explain FIVE reasons why insurers reject providing cover against certain risks **(10marks)**

   b. Discuss FIVE reasons for self-insurance **(10marks)**

5. Micro-financial institutions (MFIs) are more agile and responsive to the needs of their customers whereas commercial banks offer more standardized services.

   a. Discuss FIVE differences between Micro-financial institutions and Commercial Banks **(10marks)**

   b. Examine FIVE factors that enhance the growth of Micro-financial institutions (MFIs) in Cameroon **(10marks)**

6. Bonds and shares are usually traded in the capital market. The forces of demand and supply

   a. Examine FIVE factors that determine their prices in this market. **(10marks)**

   b. State and explain FIVE causes of exchange rate fluctuation between counties **(10marks)**

END