

**CHRISTIAN SOCIAL SERVICES COMMISSION (CSSC)
NORTHERN ZONE JOINT EXAMINATIONS SYNDICATE (NZ-JES)**



FORM SIX PRE – NATIONAL EXAMINATION 2026

152/1

COMMERCE 1

Time: 3 Hours

Tuesday, 24th February 2026 a.m.

Instructions

1. This paper consists of **seven (7)** essay questions.
2. Answer a total of **five (5)** questions only. Question number **one (1)** is compulsory.
3. Each question carries **twenty (20)** marks.
4. All writing must be in **blue** or **black** ink **except** drawing which must be in pencil
5. Communication devices and any unauthorized materials are **not** allowed in the examination room.
6. Non – programmable calculators may be used.
7. Write your **examination number** on every page of your answer booklet(s)

Answer any **five (5)** questions. Question **number one (1)** is compulsory.

1. Your father insured his car against accident but he thought that the principles in utmost good faith, insurable interest and indemnity are not necessary. By providing two (2) points to each principle, describe the necessity of these three principles of insurance to your father.
2. Once a seller has supplied goods to the buyer, an invoice and delivery note should be provided. In some cases suppliers provide a pro-forma invoice. With six (6) points elaborate which circumstances may cause the pro-forma invoice to be used?
3. No exchange of other commodities in stock exchange market but only securities. Currently in January we experienced a rapid increase in price of sugar meaning that price of commodities tends to fluctuate over time due to various factors. Also expertise in stock exchange market argue that price of share is not static over different trading period. Support the expertise in stock exchange market with six (6) elaborated examples.
4. Commercial Banks act as trustees, meaning that a trustee is someone who acts on behalf of another when he or she is absent. When banks make payment or receive money on behalf of their customers, they act as trustees. Despite fact that commercial bank create believe to their customers but still some commercial Banks tend to fall. By explaining in six (6) points, what do you think are the problems faces commercial banks in Tanzania?
5. Conveying a message effectively is an art as well as a skill developed after continuous practice and experience. With the knowledge learnt in Commercial communication enumerate six (6) significances of effective communication in business.
6. Retail trade and wholesale trade can be compared to very minor point but its differences are wider. By using six (6) facts support the statement that, "Retail trade and Wholesale trade" are the contradicting concepts.
7. In the organization of a warehouse, the owner is on top of list followed by the general manager who is usually the chief executive. Elaborate six (6) duties under which the purchases department is responsible with in its organization of warehouse.