



IN SEMESTER (INDIVIDUAL) ASSIGNMENT

Module Code: BUSS 23001 Module Name: Principles of Financial Investment

Level: 2 Max. Marks: 100

Instructions to Student

- Answer *all* questions.
- Deadline of submission: 02/12/2020 23:59
- The marks received on the assignment will be scaled down to the actual weightage of the assignment which is 50% marks
- Formative feedback on the complete assignment draft will be provided if the draft is submitted at least 10 days before the final submission date.
- Feedback after final evaluation will be provided by 17/12/2020

Module Learning Outcomes

The following LOs are achieved by the student by completing the assignment successfully

1. Demonstrate an understanding of the role of analytical tools to apply in financial decisions.
2. Appraise the financial investment decisions in terms of risk assessment and valuation techniques.

Assignment Objective

The aim of the assignment is to ensure that the student is demonstrating knowledge about analytical tools in financial decisions and ensure that the student is able to appraise investment decisions.

Assignment Tasks

Task A - Submit a work proposal for this assignment on or before 18/11/2020 (23:59) which must include:

- Understanding of deliverables – a detail description of deliverables.
- Timeline for completion of the given tasks.
- Mandatory to use the proposal template provided below.
- The work proposal must be submitted in a word file through the link available in Moodle.

(5 Marks)

Task B

(90 Marks)

Mr. Sultan is a High-Net-Worth-Individual based in Salalah. He hails from a traditional business family. He is preparing himself to start a new business and wishes to understand Financial markets and the nuances of financial investment. So, he has approached you to support him on the following aspects,

1. Prepare a detailed report which will help Mr. Sultan to understand about the Functions of Financial market (**FIVE functions**) and types of Financial markets including stock market. (20 marks)
2. Mr. Sultan seeks clarity from you regarding what should be the priority of the new business that he is likely to start, creating wealth or maximizing profit. Prepare a report which will help Mr. Sultan to decide. (10 marks)
3. Also write a note by differentiating between Financing decision and Investment decision that will help Mr. Sultan to recognize the importance of decision making in finance. (10 marks)
4. Prepare a note that will help Mr. Sultan comprehend about role of 'Time value of Money' in financial decision making. (10 marks)
5. Mr. Sultan has presented the following details to you about his project cash inflows and outflows and he has asked to you help in his decision making whether he should invest in this project or not. (40 marks)
 - Initial investment is OMR 200,000
 - Cash inflows are as follows,

Year 1	Year 2	Year 3	Year 4
60,000	70,000	60,000	70,000

- Cost of capital 12%
 - Mr. Sultan wants to recover the Initial investment within 3 years or less.
- A. Calculate Pay-back period. (2 marks)
 - B. Calculate Discounted Pay-back period. (3 marks)
 - C. Calculate Net Present value. (3 marks)
 - D. Calculate Profitability Index. (2 marks)
 - E. Calculate Internal Rate of return (5 marks)
 - F. Calculate Modified Internal Rate of return (5 marks)
 - G. Recommendations based on each technique. (5 marks)
 - H. Discuss about each of the technique used above by highlighting **TWO features** for **each technique** used for calculations and the discussion must be appropriately cited and referenced from relevant academic literature sources. (15 marks)

Note:

1. All steps are to be provided for the above calculations.
2. All the discussion above **MUST** be based on academic literature with appropriate citations and referencing as per CU Harvard style referencing.

Rules & Regulations:

- A minimum of **TEN** academic literature sources are expected to be provided in this assignment.
- All resources should be cited using CU Harvard style.
- The final assignment must have a Title page, Table of Contents, References/ bibliography using CU Harvard Style and page numbers.
- Title Page must have Assignment Name, Module name, Session, your name, ID, and the name of the faculty.
- Softcopy in word format is to be submitted through Turnitin link on Moodle.
- Viva will be conducted after the assignment submission as per the dates informed earlier.
- **Proposal template:**

Name:		ID:
Assignment Deliverables		
Tasks	Understanding of the deliverables (What are you asked to do in the task?)	Plan of Completion - timeline (How are you going to complete the task?)
<i>Question 1</i>		
<i>Question 2</i>		
<i>Question 3</i>		
<i>Question 4</i>		
<i>Question 5</i>		
CU Harvard Referencing: (provide one example of in-text citation and Reference – 1. textbook, 2. website and 3. research article)		

- Break up of tasks and word limit are as follows,

Task	Q. No.	Particulars	Max. marks	Word range
Task A		Proposal	5	200 - 250
Task B	1	Financial markets – functions (5 functions) and types	20	500 – 550
	2	Wealth maximization and Profit maximization.	10	200 – 250
	3	Differentiate between Financing decision and Investment decision	10	200 – 250
	4	Role of 'Time value of Money' in financial decision making.	10	200 – 250
	5 A	Calculate Pay-back period.	2	NA
	5 B	Calculate Discounted Pay-back period.	3	NA
	5 C	Calculate Net Present value.	3	NA
	5 D	Calculate Profitability Index.	2	NA
	5 E	Calculate Internal Rate of return	5	NA
	5 F	Calculate Modified Internal Rate of return	5	NA
	5 G	Recommendations based on each technique.	5	100 – 150
5 H	Discuss about each of the technique used above by highlighting TWO features for each technique used for calculations and the discussion must be appropriately cited and referenced from relevant academic literature sources.	15	300 – 350	
Formatting, Referencing, cover page and table of contents			5	NA
Total marks			100	

Guidelines:

- Assignment must be computer typed.
 - Font - Times New Roman
 - Font – Style - Regular
 - Font - Size - 12
 - Heading should be with Font Size 14, Bold, Capital and Underline.
- Marks awarded in the assessment is provisional till it is approved by the Exam Board
- Each student has to do the assignment individually / Students have to do the assignment collaboratively and each student should write a brief reflection on their contribution and learnings from group work.
- You can refer books in E-Library or use internet resource. But you should not cut and paste material from internet nor provide photocopied material from books. The assignment answers should be in your own words after understanding the matter from the above resources.

Assessment Evaluation Criteria

Classification And % Range <to be given as per requirement>	Reflection and critical analysis.	Knowledge and Understanding/ Application of Theory	Evidence of Reading	Referencing and Bibliography	Presentation, Grammar and Spelling
Outstanding 91-100	Highly competent analytical skills and reflective practice, demonstrating personal learning and growth, insight into required professional values and principles and professional development planning.	Extensive knowledge and depth of understanding of principles and concepts and /or outstanding application of theory in practice.	Evidence of reading an extensive range of educational literature/research and where applicable workplace strategies, policies and procedures.	Accurate referencing and bibliography correctly using appropriate referencing style	Excellent presentation, logically structured, using correct grammar and spelling, excellent cross-referencing and links to supporting evidence
Excellent 81--90	Strong analytical skills and reflective practice used, demonstrating personal learning and growth, insight into required professional values, principles and competencies and professional development planning.	Excellent knowledge and understanding of principles and concepts and /or excellent knowledge and understanding of the application of theory in practice	Evidence of reading a wide range of educational literature/research and where applicable, workplace strategies, policies and procedures.	Appropriate referencing and bibliography correctly using appropriate referencing style	Good presentation, competently structured, using correct grammar and spelling, clear and easy to use links to supporting evidence
Very Good Quality 71-80	Good use of analytical skills and reflective practice demonstrating personal learning and growth, insight into required professional values, principles and competencies and professional development planning.	Good knowledge or key principles and concepts and/or good knowledge of the application of theory in practice	Evidence of reading a good range of educational literature/research and where applicable workplace strategies, policies and procedures.	Generally well referenced with correct use of the appropriate referencing style	Reasonable presentation, completely structured, acceptable grammar and spelling, acceptable links to supporting evidence
Good (Acceptable) 61-70	Acceptable use of analytical skills and reflective practice demonstrating personal learning and growth, insight into required professional values, principles and competencies and professional development planning.	Acceptable knowledge of key principles and concepts and/or knowledge of the application of theory in practice	Evidence of reading an appropriate range of educational literature/research and where applicable, relevant workplace policies and procedures	Adequate referencing. Generally accurate use of appropriate referencing style	Adequate presentation and structure, acceptable grammar and spelling, adequate links to supporting evidence
Adequate/ Satisfactory 51-60	Adequate use of analytical skills and reflective practice demonstrating personal learning and growth, insight into required professional values, principles and competencies and professional development planning.	Adequate knowledge of key principles and concepts and/or satisfactory evidence of the application of theory in practice.	Evidence of minimal reading of educational literature/research and where applicable relevant workplace policies and procedures	Adequate referencing. Appropriate referencing style used but may contain some inaccuracies.	Weak presentation , satisfactory structure, grammar and spelling, links to supporting evidence
Weak /Poor (all learning outcomes not adequately met) 0-50	Little use of analytical skills and reflective practice demonstrating personal learning and growth, insight into required competencies and/or professional development planning. Professional values and principles not reflected in the submission. and/or Insufficient/no use of analytical skills and reflective practice demonstrating personal learning and growth, insight into required competencies and professional development planning	Little evidence of knowledge of key principles or concepts and/or little evidence of the application of theory in practice and/or No evidence of knowledge of key principles or concepts and/or no evidence of application of theory in practice	Little or no evidence of reading outside of the course textbook and/or reference to relevant work place policies and procedures and/or No evidence of reading outside of the course textbook and/or reference to relevant workplace policies and procedures	Little or no referencing, incorrect style, or very inaccurate use of appropriate referencing style	Poor presentation, grammar and spelling, links to supporting evidence and/or Unacceptable presentation, grammar and spelling, structure is very poor, links to supporting evidence

Important Policies to be followed

1. Student Academic Integrity Policy*:

- MEC upholds the spirit of academic integrity in all forms of academic work and any form of violation of academic integrity shall invite severe penalty. Any benefit obtained by indulging in the act of violation of academic integrity shall be cancelled.
- MEC also reserves the right to notify the appropriate law enforcement authorities of any unlawful activity and to cooperate thereafter in any investigation of such activity.
- Faculty can conduct a viva to investigate and ascertain that the work submitted is student's own work as per the guidelines for the same. **A student can be given a maximum of 2 chances to attend the viva in such cases. It is expected that the student attends the viva during the first chance itself unless due to extenuating circumstances. If the student does not attend the viva in spite of being given 2 chances and fails to submit valid reasons, he/she will be awarded a fail in the module and this shall be counted as a case of academic integrity violation.**

All cases of violation of academic integrity on the part of the student shall fall under any of the below mentioned categories:

1. Plagiarism
2. Malpractice
3. Ghost Writing
4. Collusion
5. Other cases

If the student fails a module and has a proven case of academic integrity violation in this module, the student is required to re-register the module. This is applicable to first and second offence of academic integrity violation of plagiarism type

1.1. First Offence of Academic Integrity Violation:

1.1.1. Plagiarism

- a. If a student is caught first time in an act of academic integrity violation during his/her course of study in any assignment other than project work and if the type of violation is plagiarism, then the student will be allowed to re-submit the assignment once as per the period allowed for re submission However, a penalty

of deduction of 25% of the marks obtained for the resubmitted work will be imposed.

- b. Period of re-submission: The student will have to re-submit the work within one week (5 working days) from the date he or she is advised to re-submit.
- c. Re-submission of the work beyond the allowed period of resubmission will not be accepted and the assessment will be awarded a zero mark.
- d. If the re-submitted work (within the allowed period of resubmission) is also found to be plagiarized, then that assessment component will be awarded a zero mark. It shall also contribute to the total count of academic integrity violation for that student.
- e. If plagiarism is detected in UG Project work (Project 1, Project Planning and Project Design and Implementation), the above clauses do not apply, and the work will be summarily rejected. In these cases the student will be awarded a fail (F) grade and is required to reregister the module.

1.1.2. Malpractice / Ghostwriting / Collusion

If a student is caught first time in an act academic integrity violation during his/her course of study for an assessment component irrespective of coursework or end semester and if the type of violation is Malpractice/Ghostwriting/Collusion, then the student shall fail the module.

1.2. Second Offence of Academic Integrity Violation:

1.2.1. Plagiarism

- a. If any student is caught second time in an act of academic integrity violation during his/her course of study and if the type of violation is plagiarism, then the student will not be allowed to resubmit the work, and s/he will directly be awarded zero for the work in which plagiarism is detected.
- b. The student shall also receive a warning of suspension in such cases.

1.2.2. Malpractice/Ghostwriting/Collusion

- a. If a student is caught a second time in an act academic integrity violation for an assessment component irrespective of coursework or end semester and if the type of violation is Malpractice/Ghostwriting/Collusion, then the student shall fail the module.
- b. The student shall also receive a warning of suspension in such cases.

1.3. Third Offence of Academic Integrity Violation:

- a. If a student is caught a third time in an act of academic integrity violation for an assessment component irrespective of coursework or end semester then the student shall fail the module and also shall be suspended for one semester from the College, once the academic integrity violation case is confirmed by Institutional Assessment Review Committee.
- b. The student shall be suspended for the immediate subsequent semester and can register for modules only after having served the suspension period fully. This is also applicable for semesters offered in block mode.
- c. During the suspension period, the student shall have to mandatorily complete a course on academic integrity/writing before s/he can register for any modules.
- d. During the period of suspension, the student shall be allowed to attempt supplementary examinations if s/he is eligible for the same. S/he shall also be allowed access to all college facilities permitted for a regular student except for registering the modules.

1.4. Fourth Offence of Academic Integrity Violation:

- a. If a student is caught a fourth time in an act of academic integrity violation for an assessment component irrespective of coursework or end semester, the student shall fail the module and also shall be expelled from the College, once the case is confirmed by Institutional Assessment Review Committee.
- b. The student shall be expelled from the college and all access to the college facilities and premises shall cease to exist. The documents shall be released only after getting the NOC (No Objection Certificate) from Registration Office.
- c. `On termination, the student shall not be refunded any fees paid for the academic semester in which academic integrity violation was observed.

1.5. Other cases

If a student commits an act of academic integrity violation as per the definition of “other cases” mentioned in the previous section or of a different nature, student’s case shall be forwarded to an Institutional Assessment Review Committee, Chaired by the Associate Dean, Academic Affairs. The committee shall investigate the case by means of a viva and/or a hearing of the parties concerned if required and shall take appropriate decision. The penalty that can be granted to a proven case of academic integrity violation which falls in this category of “other cases” can be a warning/component zero/ module fail/suspension/expulsion depending on the nature and gravity of the offence.

1.6. Types/Variations of cases of Plagiarism and associated actions

Type 1: In case plagiarism is detected in any component or part submission (submitted at different times) of one assessment (assignment), the deduction in marks will be applicable for the whole assessment (assignment), even if only the component or part submission alone needs to be resubmitted.

Type 2: In case plagiarism is detected in a group assessment, all students of the group will be considered as having committed an act of plagiarism irrespective of whether plagiarism is on account of the act of all or a few or only one member. The policy will then be applied to all students.

If some students in the group are eligible to re-submit (first offence) and others are not eligible, only eligible students will be allowed to re-submit within a period of one week and the penalty will be applied as per the policy for each student according to his / her history of violations.

Type 3: Combination of Type 1 and Type 2: In case plagiarism is detected in any component or part submission (submitted at different times) of a group assessment (assignment), the deduction in marks will be applicable for the whole assessment (assignment), even if only the component or part submission alone needs to be resubmitted. All students of the group would be considered as having committed an act of plagiarism irrespective of whether plagiarism is on account of the act of all or a few or only one member. The policy will then be applied to all the students of the group.

If some students in the group are eligible to re-submit (first offence) and others are not eligible, only eligible students will be allowed to re-submit within a period of one week and the penalty will be applied as per the policy for each student according to his / her history of violation.

Type 4: Variation of Type 1 and Type 2: In cases where the assessment consists of components or part submissions that could be a group assessment component (e.g. group assignment) and an individual assessment component (e.g. individual reflection), the following will be applicable:

- a. If plagiarism is detected in the group assessment component, all students of the group will be considered as having committed an act of plagiarism, irrespective of whether plagiarism is on account of the act of all or a few or only one member. The policy will then be applied to all students of the group. In such cases the group assessment component will be resubmitted.

If some students in the group are eligible to re-submit (first offence) and others are not eligible, only eligible students will be allowed to re-submit within a period of one week and the penalty will be applied for each student according to his / her history of violation.

- b. If plagiarism is detected in the individual assessment component, the individual assessment component will be resubmitted - if the student is eligible for resubmission-. The policy will then be applied to that student alone.
- c. In both cases (a) and/or (b), the deduction in marks will be applicable for the whole assessment (assignment).

1.7. Types/Variation of Cases of Multiple Offences

If student is caught with multiple violations of same or different nature in different modules of the same semester, they will be considered as one offence and student will be penalized for each violation according to the type of the offence.

If student is caught with multiple violations of same or different nature in the same module of the same semester, then they will be considered as different offences and each will

contribute to the overall count of AIV. The student then shall be penalized for each violation according to the count and type of each offence.

** For further details Refer to MEC Student Academic Integrity Policy in Student Handbook.*

2. Late Submission Regulations:

It is the students' responsibility to check all relevant timelines related to assessments.

As per the Assessment Policy at MEC, late submissions are allowed for one week (5 working days) for all UG modules with a penalty. In such cases, a deduction of 5% of the marks obtained for the submitted work shall be imposed for each working day following the last date of submission till the date of actual submission. Assessment documents submitted beyond a period of one week (5 working days) after the last date of submission will not be accepted and will be awarded a zero for that assessment. In cases where the submission has been delayed due to extenuating circumstances, the student may be permitted to submit the work without imposing the late submission policy stated above.

The extended period of submission will be one week from the original last date of submission. In such cases, the student is expected to submit the supporting certificates on or before the original last date of submission of the assessment and the decision of extension rests with faculty responsible for the assessment. The late submission policy shall be applied if the student fails to submit the work within one week of the original last date of submission.

Students may contact their teachers for clarification on specific details of the submission time if required.

3. Research Ethics and Biosafety Policy

To protect and respect the rights, dignity, health, safety, and privacy of research subjects involved including the welfare of animals and the integrity of environment, all student projects are expected to be undertaken as per the MEC Research Ethics and Biosafety Policy. Accordingly the following shall apply.

- Research and other enterprise activities shall be conducted by maintaining the high ethical standards consistent with national and international standards and conventions.
- Any research at MEC that is categorized as high-risk research shall be subject to review and approval by the Research Ethics and Biosafety Committee.
- Research activities involving collection of human or animal tissues and manipulation of microbial, animal or plant cells shall be subject to review and approval by the Research Ethics and Biosafety Committee.

- Participants involved in research must be informed about the purpose of research and intended uses of research findings. Written consent must be obtained from people involved prior to the commencement of research.
- Data obtained from participants must be treated with high confidence and should be used only for the intended purpose of research.