

علم الاقتصاد

Definition of economics,
economics is a set of theories and intellectual models that seek to explain how to build a wealth, distribute it within societies, and understand how individuals deal with resources, and with scarcity

الاقتصاد الجزئي :

Microeconomics is a branch of economics that studies and analyzes the behavior of consumer decisions and individual companies in the market in an attempt to understand the decision-making process in companies and families.

It is concerned with the interaction between individual buyers and sellers and an analysis of the factors that influence the choices of buyers and sellers.

In particular, microeconomics focuses on supply and demand patterns, pricing and production in individual markets (such as the auto or wheat market.

الاقتصاد الكلي:

Macroeconomics :

It is a branch of economics that studies how economics works as a whole.
It does not focus on a specific industry but on the market industry as a whole. Macroeconomics is interested in studying a variety of phenomena across the economy such as inflation, price levels, rate of growth, national income, gross domestic product, changes in unemployment rates and the effects of exports and imports.

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الإنتاج

Production: is a set of processes that help to convert inputs, such as raw materials, incomplete goods, information, and ideas into outputs from which services and products are made.
Money is defined as all the papers and coins used to purchase services and goods

عوامل الإنتاج

:-Factors of Production

١. الأرض land

٢. العمل labour

٣. رأس المال capital

٤. التنظيم organization

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المحاسبة.....

Accounting: an information system that provides reports to stakeholders about the economic activities and condition of a business.

انواع المحاسبة:-

Governmental Accounting

Tax Accounting

Cost accounting

accounting administration

Auditing

الحساب:

Account: An accounting form that is used to record the increase and decreases in each financial statement item.

النظام المحاسبي:

Accounting system: the methods and procedures used by a business to collect, Classify, summarize, and report financial data for use by management and external users.

السجلات المحاسبية:-

accounting records

Accounting Records: are all documents, books and accounting entries that contribute to preparing the financial statements. Accounting records include records of assets and liabilities, all cash transactions, and entries, accounting books such as ledger, and any supporting documents such as checks, payment receipts, receivables, bills, and others

انواعها:-

١. السجل اليومي

The daily record : is the accounting entries that consist of two accounts (debtor and creditor) and are called an accounting process

٢. سجل الأستاذ:-

the ledger record, it is posted daily records of the ledger and each account separately, and it shows every process that affected it and is drawn in the form of T

العرض .. supply is defined economically as those produced goods to be sold to consumers within a specified time period by the producer .

الطلب .. Demand The term demand in economics refers to the sum of the quantity intended to be consumed by consumers for services and goods during a specific period of time in conjunction with the stability of the .impact of the factors affecting consumption

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الاحتكار

A monopoly is poison for a market economy, because it increases prices and decreases volume

أنواعه:

oligopoly
Complete monopoly
Simple monopoly

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المنافسة

competition, is a fundamental element of a market economy, comes to bear, compelling companies to keep fit and stay healthy in order to be able to deliver top performance

الاستثمار الأجنبي المباشر (عامة)

Foreign direct investment are the net inflows of investment to acquire a lasting management interest (percent or more of voting stock) in an enterprise operating in an economy other than that of the investor

Market:: is the real or virtual place where demand and supply operations are applied; It provides an interaction between sellers and buyers to provide services and sell goods for barter or money.

the forms of market which are:

- 1 / The perfect competition market.
- 2 / The Monopoly Market.
- 3 / Monopolistic competition market.
- 4 / The oligopoly market.

التضخم

Inflation is the rate of change in the prices of goods and services from its level a year ago, whether this change is due to an increase in the amount of cash in circulation, or as a result of an increase in production in excess of total demand.

المحاضرة الرابعة

Types of banks

1. Central Banks

The central bank is the basis of the banking system of any country, it is entrusted with issuing funds and maintaining the value of the official currency of the country against foreign currencies. It also controls the liquidity in the market to deal with inflation and deflation by raising interest rates or increasing the tax rate, etc.

2. Commercial banks

They are banks that depend on receiving funds from depositors, investing them, or granting them to borrowers against the interest rates determined by the central bank according to the market situation.

These others are divided into several types such as chain banks, branch banks and group banks. ”

3. Investment banks

They are the banks that finance major investment projects to stimulate the economy, and they also issue securities such as stocks and bonds of joint-stock companies. These banks can also enter as a partner in some major industrial facilities.

4. Industrial Banks

These banks take upon themselves the revitalization of the industrial side, to provide the industrial establishments with the loans they need, whether medium or long-term, and they also carry out the

feasibility studies that any new industrial establishment needs, so they help to develop the industrial activity and preserve it from deterioration.

5. Real estate banks

These banks specialize in the real estate aspect, providing the necessary loans for real estate development and establishing major real estate projects.

6. Agricultural banks

Agricultural banks are concerned with providing all the agricultural requirements needed by farmers, including loans needed to purchase pesticides, crops, etc., and also provide all the technology necessary for agriculture.

7. Islamic banks

These banks do not adopt the principle of fixed interest like other commercial banks, as they finance the operations that the borrower needs in accordance with the provisions of Islamic Sharia, and this system has proven its effectiveness and resilience in the face of global crises.

8. Savings Banks

These banks are concerned with the low-income class, so they accept small deposits and give them benefits to encourage this saving layer. Examples of these banks are "postal banks".

المحاضرة الخامسة

Expenditure :

An outflow of money, or any form of fortune in general, to another person or group to pay for an item or service, or for a category of costs. For a tenant, rent is an expense. For students or parents, tuition is an expense. Buying food, clothing, furniture or an automobile is often referred to as an expense. An expense is a cost that is "paid" or "remitted", usually in exchange for something of value. Something that seems to cost a great deal is "expensive". Something that seems to cost little is "inexpensive". "Expenses of the table" are expenses of dining, refreshments, a feast, etc.

Expense In accounting :

It is an outflow of cash or other valuable assets from a person or company to another person or company.

This outflow of cash is generally one side of a trade for products or services that have equal or better current or future value to the buyer than to the seller. Technically, an expense is an event in which an asset is used up or a liability is incurred. In terms of the accounting equation, expenses reduce owners' equity.

Types of Expenses :

Expenses affect all financial accounting statements but exert the most impact on the income statement. They appear on the income statement under five major headings, as listed below:

1. Cost of Goods Sold (COGS):

Cost of Goods Sold is the cost of acquiring raw materials and turning them into finished products. It does not include selling and administrative costs incurred by the whole company, nor interest expense or losses on extraordinary items.

- For manufacturing firms, COGS includes direct labor, direct materials, and manufacturing overhead.
 - For a service company, it is called a cost of services rather than COGS
 - For a company that sells both goods and services, it is called cost of sales .

2. Operating Expenses – Selling/General and Admin

Operating expenses are related to selling goods and services and include sales salaries, advertising, and shop rent.

General expenses include expenses incurred while running the core line of the business and include executive salaries, R&D, travel and training, and IT expenses.

3. Financial Expenses:

These are costs incurred from borrowing or earning income from financial investments. They are expenses outside the company's core business. Examples include loan origination fees and interest on money borrowed.

4. Extraordinary Expenses :

Extraordinary expenses are costs incurred for large one-time events or transactions outside the firm's regular business activity. They include laying off employees, selling land, or disposal of a significant asset.

5. Non-Operating Expenses :

These are costs that cannot be linked back to operating revenues. Interest expense is the most common non-operating expense. Interest is the cost of borrowing money. Loans from banks usually require interest payments, but such payments don't generate any operating income. Hence, they are classified as non-operating expenses.

المحاضرة السادسة

الاوراق المالية

Securities:are traded on the exchange markets. Although the term refers to all types of financial instruments, there are differences in its legal definitions, which mostly consider equities and fixed income as securities.

Nevertheless, securities can be stocks, bonds, mutual funds, interest- bearing Treasury bills, notes, derivatives, warrants, and debentures. Furthermore, interests in oil-drilling programs are also considered securities. The legal entity that issues securities is the issuer of the security.

Securities differ in their level of inherent risk.

For example, equities are considered riskier than bonds, but also some investor wants to accept, he selects the relevant securities. Moreover, securities differ in their level of liquidity. Highly liquid securities like bonds, equities and money market instruments are traded more frequently because investors can increase their price by buying more securities and realizing a higher return on investment.

Types of Securities 1. Equity securities

Equity almost always refers to stocks and a share of ownership in a company (which is possessed by the shareholder). Equity securities usually generate regular earnings for shareholders in the form of dividends. An equity security does, however, rise and fall in value in accord with the financial markets and the company's fortunes. 2. Debt securities Debt securities differ from equity securities in an important way; they involve borrowed money and the selling of a security. They are issued by an individual, company, or government and sold to another party for a certain amount, with a promise of repayment plus interest. They include a fixed amount (that must be repaid), a specified rate of interest, and a maturity date (the date when the total amount of the security must be paid by. Bonds, bank notes (or promissory notes), and Treasury notes are all examples of debt securities. They all are agreements made between two parties for an amount to be borrowed and paid back – with interest – at a previously-established time.

3. Derivatives

Derivatives are a slightly different type of security because their value is based on an underlying asset that is then purchased and repaid, with the price, interest, and maturity date all specified at the time of the initial transaction.

The individual selling the derivative doesn't need to own the underlying asset outright. The seller can simply pay the buyer back with enough cash to purchase the underlying asset or by offering another derivative that satisfies the debt owed on the first.

A derivative often derives its value from commodities such as gas or precious metals such as gold and silver. Currencies are another underlying asset a derivative can be structured on, as well as interest rates, Treasury notes, bonds, and stocks.

Derivatives are most often traded by hedge funds to offset risk from other investments. As mentioned above, they don't require the seller to own the underlying asset and may only require a relatively small down payment, which makes them favourable because they are easier to trade.