

BINDURA UNIVERSITY OF SCIENCE EDUCATION
FACULTY OF COMMERCE
DEPARTMENT OF INTELLIGENCE AND SECURITY STUDIES
BACHELOR OF COMMERCE HONOURS DEGREE IN FINANCIAL
INTELLIGENCE PART 2
FI203: COMMERCIAL CRIME
DURATION: 3 HOURS (100 marks)

INSTRUCTIONS TO CANDIDATES

1. Answer **question one and any three other** questions.
 2. Each question carries 25 marks.
 3. Cell phones are not allowed into the examination room.
 4. Begin each fresh answer on a new page.
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Question 1 (Compulsory)

a) Identify and justify the crime(s), if any, in the following scenarios;

i) Chinoz owed Joseph, a sole trader, \$1000. Chinoz had agreed to settle the amount by December 2022, but he failed due to financial constraints. On the 2nd of February 2023, Joseph went to Chinoz's house and took various household property, with the intention of selling it to recover his money. Chinoz then settled the debt and received his household property back. (5)

ii) Garweh works as an accounts clerk at a local hospital. On the 10th of January 2023 at around 1000hours, Garwe took \$100 from the cash box to pay for her sick wife's medical bills. He returned the money at around 1400hours on the same day. A surprise audit was conducted by the loss control department at 1600hours on the same day and all the takings for the day were accounted for. (5)

iii) The financial statements of Nero Private Limited that were presented to the Zimbabwe Revenue Authority (ZIMRA) showed that revenue amounting to \$100 000 from its subsidiary company was not included in the company's books of accounts. It was also established that an amount of \$500 for the director's personal entertainment expenses had been included in the total figure for allowable deductions. (6)

b) Explain any **three** measures for preventing embezzlement at a workplace. (9)

[Total: 25 marks]

Question 2

Distinguish the following terms as they relate to the field of commercial crime;

- i) Commission and omission (5)
- ii) Placement and integration (5)
- iii) Debit card and credit card (5)
- iv) Ponzi scheme and pyramid scheme (5)
- v) Skimming and larceny (5)

[Total: 25 marks]

Question 3

- a) Discuss any **four** *modi operandi* for tax evasion in Zimbabwe. (16)
- b) Explain any **three** challenges that impede the effective response to tax evasion in Zimbabwe. (9)

[Total: 25 marks]

Question 4

Analyse the measures that can be put in place to deal with cheque fraud. [25 marks]

Question 5

Discuss any four *modi operandi* for electronic card fraud. [25 marks]

Question 6

Evaluate the challenges of dealing with corruption in Zimbabwe. [25 marks]

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