

# **MODULE 03: FINANCIAL ANALYSIS**

## **Lecture Title 08: Revision Session No. 1**

**Lecturer: Antoine Portelli**

**Date: 15 February 2023**



**Undergraduate Diploma in  
Business Administration**

# Module Outline

Introduction  
to Accounting  
Concepts

Financial  
Systems

Accountancy  
Techniques &  
Ratios

Short-Term vs  
Long-Term  
Decisions

Evaluation  
Financial  
Statements

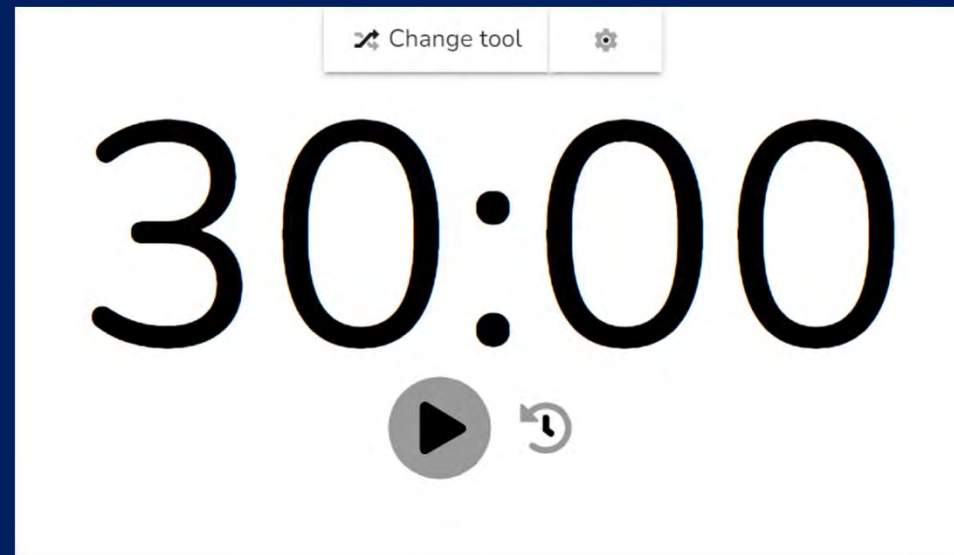
Financial  
Forecasts

Group  
Presentations  
& Assignment

Tutorials



# Self-Assessment



# Group Presentations

1	2	3	4	5
ANIL	VISHAL	DHEERAJ	ABHILASH	AJAY
ANKIT	JASPREET	GURPREET	MANEESH	LAVISH
JASKARAN	RAJAN	KARANDEEP	RAHUL	LOVISH
PRIYANKA	RAVINDER	SAHIL	ROMI	ROHAN

# Presentations

- <https://www.learnstockmarket.in/annual-reports>

## Annual Reports of Indian Companies 2021 – 2022: Full List

Reading annual reports is time consuming and considered to be boring. But what if I told you, annual reports can be a lot of fun and informative too?

Spending 10-15 minutes on the Reliance Industries **annual report**, can give you a lot of exciting information.

Mukesh Ambani – in the section titled ‘Letter to Shareholders’ – talks directly to his shareholders about Reliance getting Google and Facebook to invest in Reliance, India’s war against the Corona virus and also speaks about his future ambitions for Jio and the retail section of the company.



# Group Presentation Choices

GROUP 1 - MAHINDRA & MAHINDRA

GROUP 2 - TAJ GVK HOTELS

GROUP 3 - SBI CARDS

GROUP 4 - INDIAN HOTELS COMPANY LIMITED

GROUP 5 - BURGER KING INDIA



# Annual Reports chosen

- [..\..\05 ASSIGNMENT & PRESENTATION\Group Presentations Annual Reports\GROUP 1 - MAHINDRA & MAHINDRA.pdf](#)
- [..\..\05 ASSIGNMENT & PRESENTATION\Group Presentations Annual Reports\GROUP 2 - TAJ GVK HOTELS.pdf](#)
- [..\..\05 ASSIGNMENT & PRESENTATION\Group Presentations Annual Reports\GROUP 3 - SBI CARDS.pdf](#)
- [..\..\05 ASSIGNMENT & PRESENTATION\Group Presentations Annual Reports\GROUP 4 - INDIAN HOTELS COMPANY LIMITED.pdf](#)
- [..\..\05 ASSIGNMENT & PRESENTATION\Group Presentations Annual Reports\GROUP 5 - BURGER KING INDIA.pdf](#)



# In-Class Group Presentation

- 20 minute presentation
  - using power point
  - built together (mostly during supervised sessions)
  - delivered during last session
  - by all group members
  - questions asked by colleagues and tutor





# In-Class Group Presentation

- Effective presentations
  - choosing the right font and font size.
  - understanding the importance of simplicity.
  - when to use transitions and animations.
  - how to use the colour wheel.
  - list and understand the different types of visual aids.



# In-Class Group Presentation

- Tips
  - Adding facts and figures to a presentation increases audience retention by 20%.
  - Presentations with visual aids are 43% more persuasive than the same presentations without visuals.
  - 91% of presenters feel more confident presenting with a well designed slide deck.



# In-Class Group Presentation

- Before Starting
  - Know your stuff
  - Know your audience
  - Write it out
  - Rehearse



# In-Class Group Presentation

- Fonts
  - This is a Sans Serif font
  - This is a Serif font



# In-Class Group Presentation

- Fonts

- This is a comic font

- *This is script font*



# In-Class Group Presentation

- Keep Text to a Minimum
  - Powerpoint is there as your presentation aid **not the main source of information.**



# In-Class Group Presentation

- Keep Text to a Minimum
  - Powerpoint is there as your presentation aid **not the main source of information.**
  - If you really need to text heavy a slide, **gradually** reveal it when needed.



# In-Class Group Presentation

- Keep Text to a Minimum
  - Powerpoint is there as your presentation aid **not the main source of information.**
  - If you really need to text heavy a slide, **gradually** reveal it when needed.
  - Include **only the main speaking points** in the form of short concise bullets.





# In-Class Group Presentation

- Keep Text to a Minimum
  - Powerpoint is there as your presentation aid **not the main source of information.**
  - If you really need to text heavy a slide, **gradually** reveal it when needed.
  - Include **only the main speaking points** in the form of short concise bullets.
  - Chunks of text will **tempt you to read** from the slides rather than communicate with audience.



# In-Class Group Presentation

- Keep Text to a Minimum
  - Powerpoint is there as your presentation aid **not the main source of information.**
  - If you really need to text heavy a slide, **gradually** reveal it when needed.
  - Include **only the main speaking points** in the form of short concise bullets.
  - Chunks of text will **tempt you to read** from the slides rather than communicate with audience.
  - Otherwise, the **audience may be reading** rather than listening to you.



# In-Class Group Presentation



- Keep it Simple
  - Do not fill up empty spaces with unnecessary elements.
  - This will NOT help audience in understanding what you are saying.
  - The less clutter in a slide, the more impact your visual message will have.
  - Design elements should be kept at minimum to prevent distraction, such as a simple background



# In-Class Group Presentation

- Limit Transition and Animations
  - Using lots of animations is **distracting and amateurish**.
  - It can also be **problematic and frustrating** to view presentation on different devices.
  - Use them **only for a purpose**, such as to reveal the stages of a process.
  - Use only subtle animations, such as **“Fade”, “Appear”** etc.
  - Do not use more than 3 different types of animations in one slide.



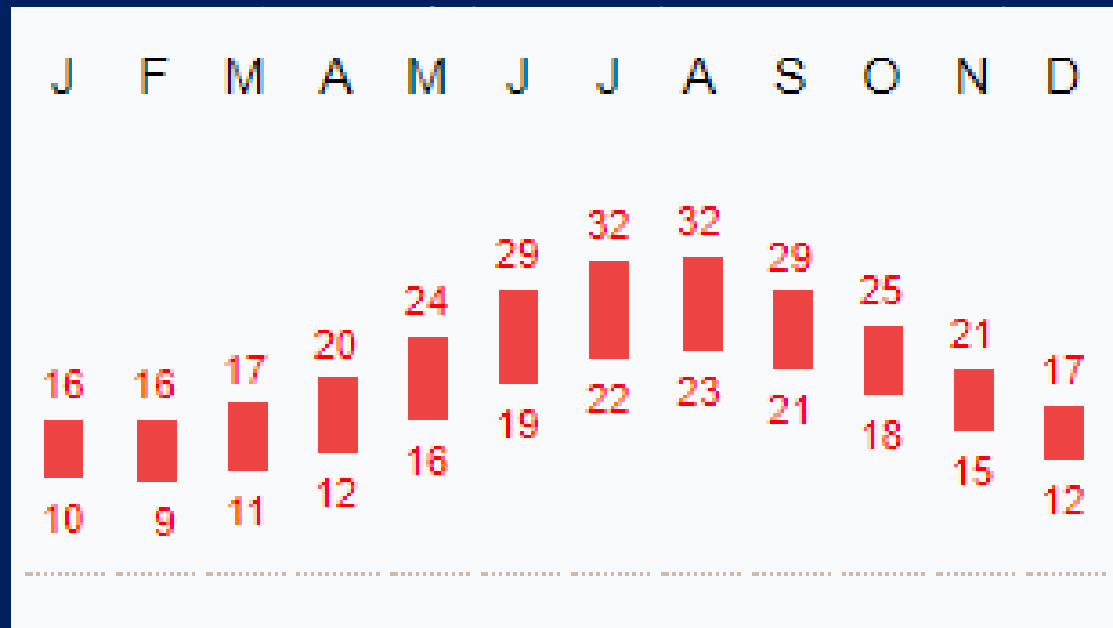
# In-Class Group Presentation

- Visual Aids
  - Pictures
  - Graphs
  - Object
  - Map
  - Video Clip



# In-Class Group Presentation

- Visual Aids



# In-Class Group Presentation

- Colours
  - Use colours it **increases people's motivation to read.**
  - Colours can also evoke emotions and can **improve understanding**  
eg : highlighting certain
  - Use the **colour wheel** to help you:  
<https://www.canva.com/colors/color-wheel>
  - Colour opposite each other are complimentary and create contrast.
  - Using complimentary colours **makes your text more readable.**
  - Avoid using too many colours in your presentation.



# In-Class Group Presentation

- Colours
  - When using the **wrong colour the text may become illegible**
  - When using the **right colour you create contrast**
  - <https://www.canva.com/colors/color-wheel>





# In-Class Group Presentation

- Use the spell checker but do not rely on it ONLY
  - Spelling mistakes show that you are not giving attention to detail



# The Rubric

	5 marks	4 marks	3 marks	2 marks	0 marks
<b>Presentation Etiquette</b>	Student presented the material in a professional manner.	Student presented the material in a mostly professional manner.	Student presented the material in a somewhat professional manner.	Not Applicable	Student did not take presentation seriously.
<b>Citations</b>	All sources (information and graphics) are accurately documented in the desired format.	All sources (information and graphics) are accurately documented, but one is not in the desired format.	All sources (information and graphics) are accurately documented, but two or more are not in the desired format.	Some sources are not accurately documented	No citations
<b>Appearance</b>	Presentation shows considerable originality and inventiveness. The content and ideas are presented in a unique and interesting way.	Presentation shows some originality and inventiveness. The content and ideas are presented in an interesting way.	Presentation shows an attempt at originality and inventiveness on most of the slides.	Presentation shows an attempt at originality and inventiveness in only a few of the slides.	Presentation is a rehash of other people's ideas and/or graphics and shows very little attempt at original thought.
<b>Sequencing of Information</b>	Information is organized in a clear, logical way. It is easy to anticipate the type of material that might be on the next slide.	Most information is organized in a clear, logical way. One slide or item of information seems out of place.	Some information is logically sequenced. An occasional slide or item of information seems out of place.	There is a haphazard plan for the organization of information.	No plan for the organization of information.
<b>Use of Graphics</b>	All graphics are attractive (size and colours) and support the theme/content of the presentation.	A few graphics are not attractive but all support the theme/content of the presentation.	All graphics are attractive but a few do not seem to support the theme/content of the presentation.	Several graphics are unattractive AND detract from the content of the presentation.	Student did not use any graphics at all.
<b>Timing</b>	The presentation was delivered within the time given.	Presentation was over or under the time given to deliver the whole presentation	The presentation was over 5 minutes longer or shorter than the allocated time.	The presentation was far too long	The presentation was far too short
<b>Preparedness</b>	Student was very well prepared and had obviously rehearsed	Student seemed very prepared but might have needed to rehearse some more.	Student was prepared but lacked rehearsing.	Student was not very prepared and lacked rehearsing.	Student was not prepared at all.
<b>Questions</b>	Student answered all questions made by the other students and tutor in a confident and correct way.	Student answered most of the questions made by the other students and tutor in a way that shows good understanding of the subject.	Student answered only some of the questions made by the other students and tutor in a way that shows lack of a good grasp of the subject.	Student failed to answer most of the questions made by the other students and tutor.	Student failed to answer any of the questions made by the other students and tutor.
	<b>46 - 60 marks</b>	<b>31 - 45 marks</b>	<b>16 - 30 marks</b>	<b>01 - 15 marks</b>	<b>0 marks</b>
<b>Content</b>	Presentation includes all material needed to gain a comfortable understanding of the topic	Presentation includes most material needed to gain a comfortable understanding of the material but is lacking one or two key elements.	Presentation is missing more than two key elements.	Presentation is lacking several key elements and has inaccuracies.	Presentation does not address the assignment question.



# What am I expecting .....

- Show the annual reports chosen
- Snapshot of the annual reports
- Show question
- Have sample slides on intro, history of company, ratios
- Why did you choose this company
- How is it performing – industry, multi-year ?





# Assignment Questions



# Assignment Questions

- Assignment Deadline: **2 March 2023**
- Approx. 20 hours researching and writing
- Word count: **1,200 words**
- You are expected to use the Harvard referencing style
- Presentation is VERY important
- Choose any ONE of the questions



# Assignment Questions

## Question 1:

Outline the following financial ratios, covering in detail how to calculate the ratios, their importance, use and meaning, and the limitations of each of the ratios:

- Acid-Test Ratio
- Asset Turnover Ratio
- Average Inventories Turnover Period
- Average Receivables Settlement Period
- Current Ratio
- Earnings per Share
- Gearing Ratio
- Gross Profit Margin
- Interest cover ratio
- Return on Capital Employed
- Return on Equity



# Assignment Questions

## Question 2:

Explain the principles and concepts of Financial Accounting, giving details and examples of each; their relevance; and any limitations that the application of such principles and concepts have on businesses in today's world.

## Question 3:

Identify the main internal and external users of accounting information of a business, with special emphasis on the type of information each group requires. Give detailed examples of why the users would require such information, and what limitations, if any, exist in providing such data



# Assignment

- Student's understanding of the subject
- Presentation
- Uniqueness (no plagiarism)
- Appropriate citations





# Student's understanding of the subject

**Diploma in Law (Malta): Intake October 2021**

Assessment Task: Written assignment based on chosen questions

Module: Award in The Maltese Legal System	Tuition Centre: 21 Academy Licence Number: 2018-017
Level: Award MQF Level 5	Student Name:
Date:	ID Number: <same no. submitted in student profile>
Assignment Deadline: 28 January 2021	

**Task**  
The purpose of this unit is to develop an understanding of a particular topic you will write about which forms part of the the Maltese Legal System.

**Note**  
This assessment provides students with an opportunity to put into practice the relevant provisions of the law in relation to the topic they choose to write about forming part of the Maltese Legal System.

**Note**  
You should plan to spend approximately 20 hours researching the assignment question, preparing for and writing the assignment for assessment. The nominal word count for the assignment is 1,700 words. You are expected to select the most appropriate citation method which you feel most comfortable using <http://www.citethisforme.com/>

Choose 1 question from the following:

**Question 1:**  
Discuss the importance of the Constitution in the Maltese Legal system. Refer to the main principles enshrined in it.

**Question 2:**  
What are the main sources of the Maltese legal system? Can it comfortably fit under one of the legal systems?

**Question 3:**  
Who is empowered to legislate? Describe the legislative process? How does the Constitution provide to ensure that laws are in line with the Constitution?

Pass Mark - 50%	Total Assignment Weighting - 80%
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By submitting I confirm that this assessment is my own work

Mark:	Signature: <main assessor>
Date:	Signature: <quality assurance>

- Assignment Submission Form
  - the due date
  - the word limit

## Note

You should plan to spend approximately 20 hours researching the assignment question, preparing for and writing the assignment for assessment. The nominal word count for the assignment is 1,700 words. You are expected to select the most appropriate citation method which you feel most comfortable using <http://www.citethisforme.com/>

# Student's understanding of the subject

Choose 1 question from the following:

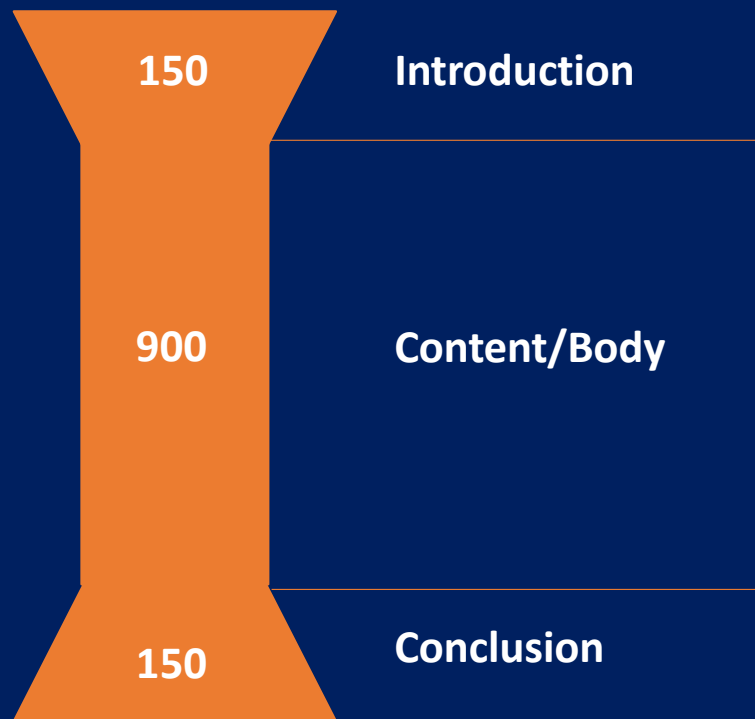
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**Question 2:**  
What are the main sources of the Maltese legal system? Can it comfortably fit under one of the legal systems?

**Question 3:**  
Who is empowered to legislate? Describe the legislative process? How does the Constitution provide to ensure that laws are in line with the Constitution?

- Assignment Submission Form
  - Choose which question to answer
  - Read it well and understand it
  - Identify keywords

# Assignment Plan



Choose 1 question from the following:

**Question 1:**

Discuss the importance of the Constitution in the Maltese Legal system. Refer to the main principles enshrined in it.

**Question 2:**

What are the main sources of the Maltese legal system? Can it comfortably fit under one of the legal systems?

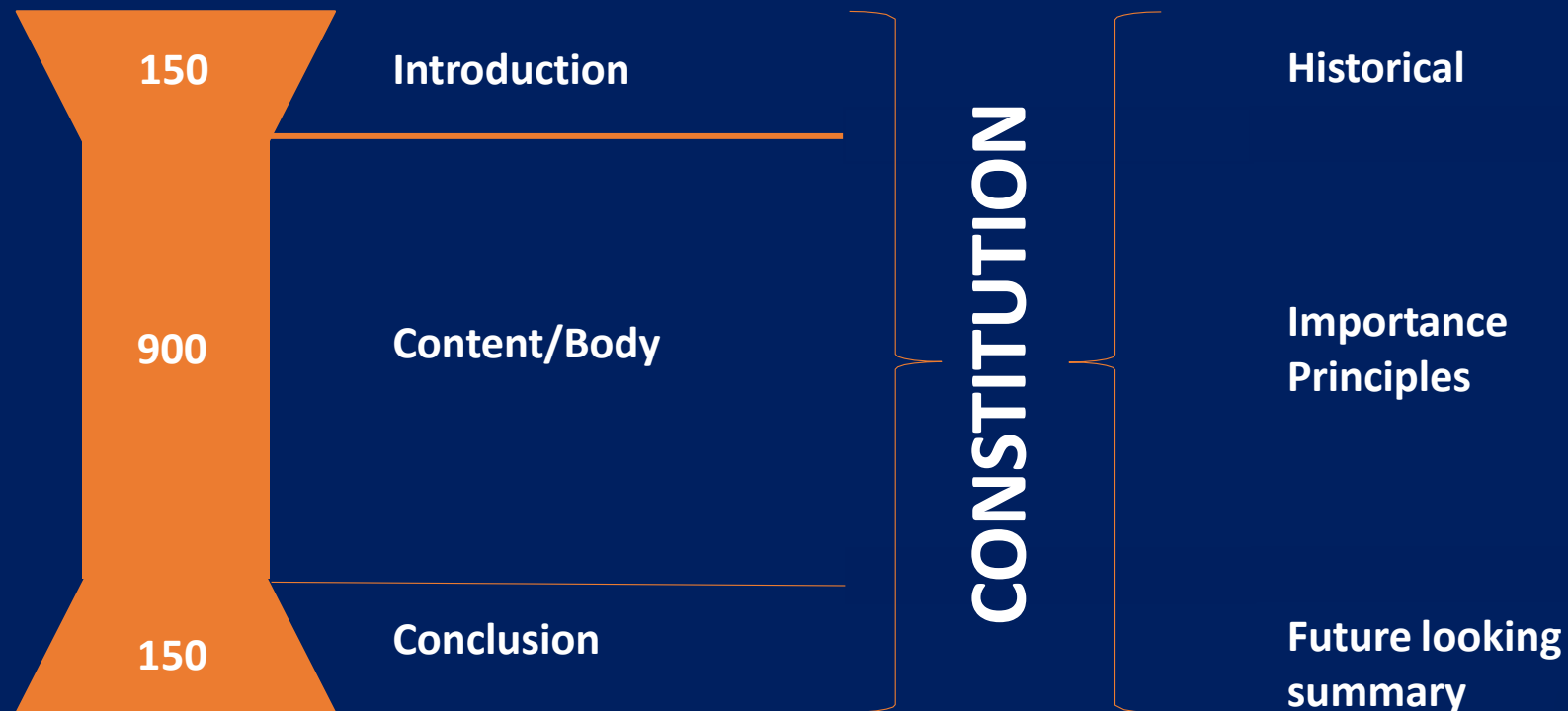
**Question 3:**

Who is empowered to legislate? Describe the legislative process? How does the Constitution provide to ensure that laws are in line with the Constitution?

# Assignment Plan



# Assignment Plan

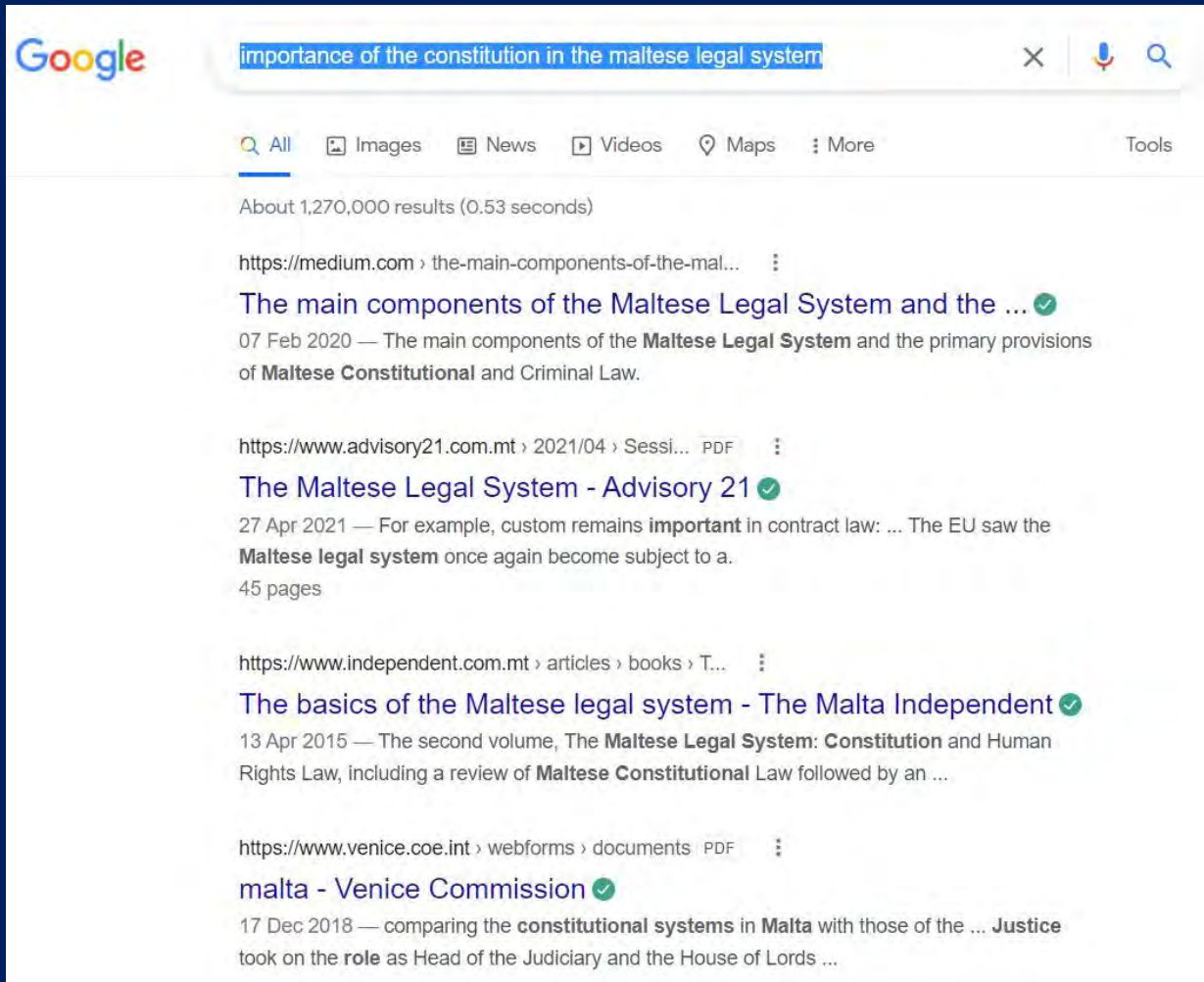


# Sources

- Lecture Notes/Slides
- Books - suggested reading lists
- Online



# Online



The screenshot shows a Google search interface. The search bar contains the text "importance of the constitution in the maltese legal system". Below the search bar, there are navigation options: "All", "Images", "News", "Videos", "Maps", and "More". The search results are displayed below, showing about 1,270,000 results in 0.53 seconds. The first result is from Medium.com, titled "The main components of the Maltese Legal System and the ...". The second result is from Advisory21.com, titled "The Maltese Legal System - Advisory 21". The third result is from The Malta Independent, titled "The basics of the Maltese legal system - The Malta Independent". The fourth result is from the Venice Commission, titled "malta - Venice Commission".

Google

importance of the constitution in the maltese legal system

All Images News Videos Maps More Tools

About 1,270,000 results (0.53 seconds)

<https://medium.com> › the-main-components-of-the-mal...  
**The main components of the Maltese Legal System and the ...** ✓  
07 Feb 2020 — The main components of the **Maltese Legal System** and the primary provisions of **Maltese Constitutional** and Criminal Law.

<https://www.advisory21.com.mt> › 2021/04 › Sessi... PDF  
**The Maltese Legal System - Advisory 21** ✓  
27 Apr 2021 — For example, custom remains **important** in contract law: ... The EU saw the **Maltese legal system** once again become subject to a.  
45 pages


<https://www.independent.com.mt> › articles › books › T...  
**The basics of the Maltese legal system - The Malta Independent** ✓  
13 Apr 2015 — The second volume, The **Maltese Legal System: Constitution** and Human Rights Law, including a review of **Maltese Constitutional** Law followed by an ...

<https://www.venice.coe.int> › webforms › documents PDF  
**malta - Venice Commission** ✓  
17 Dec 2018 — comparing the **constitutional systems** in **Malta** with those of the ... **Justice** took on the **role** as Head of the Judiciary and the House of Lords ...



# The Rubric

**Assignments Rubric**



	5 marks	4 marks	3 marks	2 marks	0 marks	
<b>Cover Page</b>	Title, Student's Name, Teacher's Name, Course Intake month and year, Submission Date, Neatly finished-no errors	Evidence of four	Evidence of three	Evidence of two or less	No cover page	
<b>Citations</b>	All cited works, both text and visual, are done in the correct format with no errors.	Some cited works, both text and visual, are done in the correct format. Inconsistencies evident	Few cited works, both text and visual, are done in the correct format.	Not Applicable	No citations	
<b>Appearance</b>	Creative and attractive cover, clear organization, readable and neat, title page, table of contents.	Contains title page, table of contents	Poorly organized and difficult to read; lacking neatness.	No organization, missing significant criteria.	Absent structure and organization.	
<b>Support</b>	Uses evidence appropriately and effectively, providing sufficient evidence and explanation to convince.	Begins to offer reasons to support its points, perhaps using varied kinds of evidence. Begins to interpret the evidence and explain connections between evidence and main ideas. Its examples bear some relevance.	Poorly organized and difficult to read; lacking neatness.	Often uses generalizations to support its points. May use examples, but they may be obvious or not relevant. Often depends on unsupported opinion or personal experience, or assumes that evidence speaks for itself and needs no application to the point being discussed. Often has lapses in logic.	Depends on cliches or overgeneralizations for support, or offers little evidence of any kind. May be personal narrative rather than essay, or summary rather than analysis.	Uses irrelevant details or lacks supporting evidence entirely. May be unduly brief.
	<b>61 - 80 marks</b>	<b>41 - 60 marks</b>	<b>21 - 40 marks</b>	<b>01 - 20 marks</b>	<b>0 marks</b>	
<b>Content</b>	Excels in responding to the assignment question. Interesting, demonstrates sophistication of thought. Central idea is clearly communicated, worth developing; limited enough to be manageable. Assignment recognizes some complexity of the subject: may acknowledge its contradictions, qualifications, or limits and follow but their logical implications. Understands and critically evaluates its sources, appropriately limits and defines terms.	A solid assignment, responding appropriately to the question. Clearly states a central idea, but may have minor lapses in development. Begins to acknowledge the complexity of central idea and the possibility of other points of view. Shows careful reading of sources, but may not evaluate them critically. Attempts to define terms, not always successfully.	Adequate but weaker and less effective, possibly responding less well to assignment question. Presents central idea in general terms, often depending on platitudes or cliches. Usually does not acknowledge other views. Shows basic comprehension of sources, perhaps with lapses in understanding. If it defines terms, often depends on dictionary definitions.	Does not have a clear central idea or does not respond appropriately to the assignment question. May be too vague or obvious to be developed effectively. Student may misunderstand sources.	Does not respond to the assignment question, lacks a central idea, and may neglect to use sources where necessary.	





# The Rubric

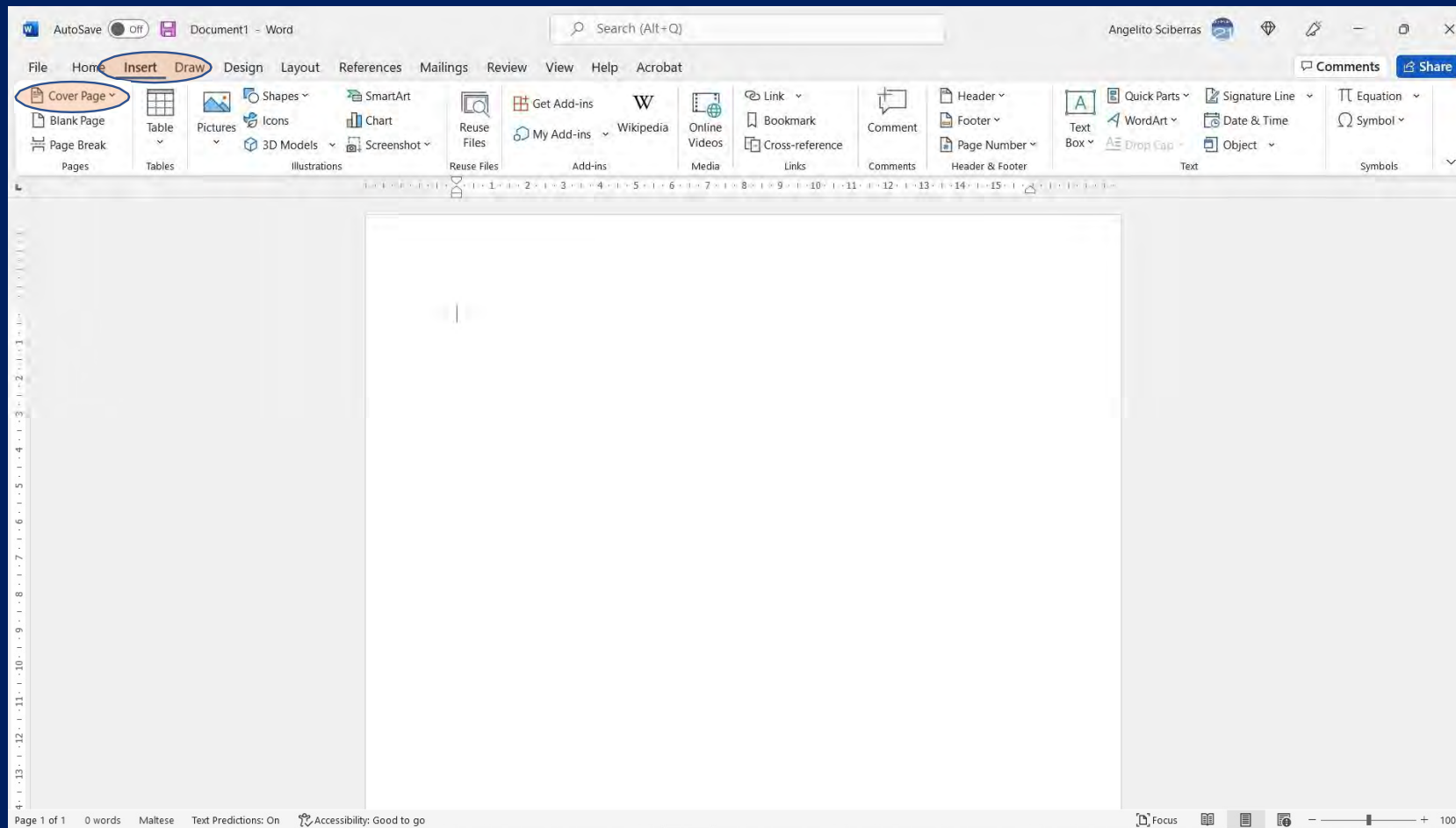


Assignments Rubric

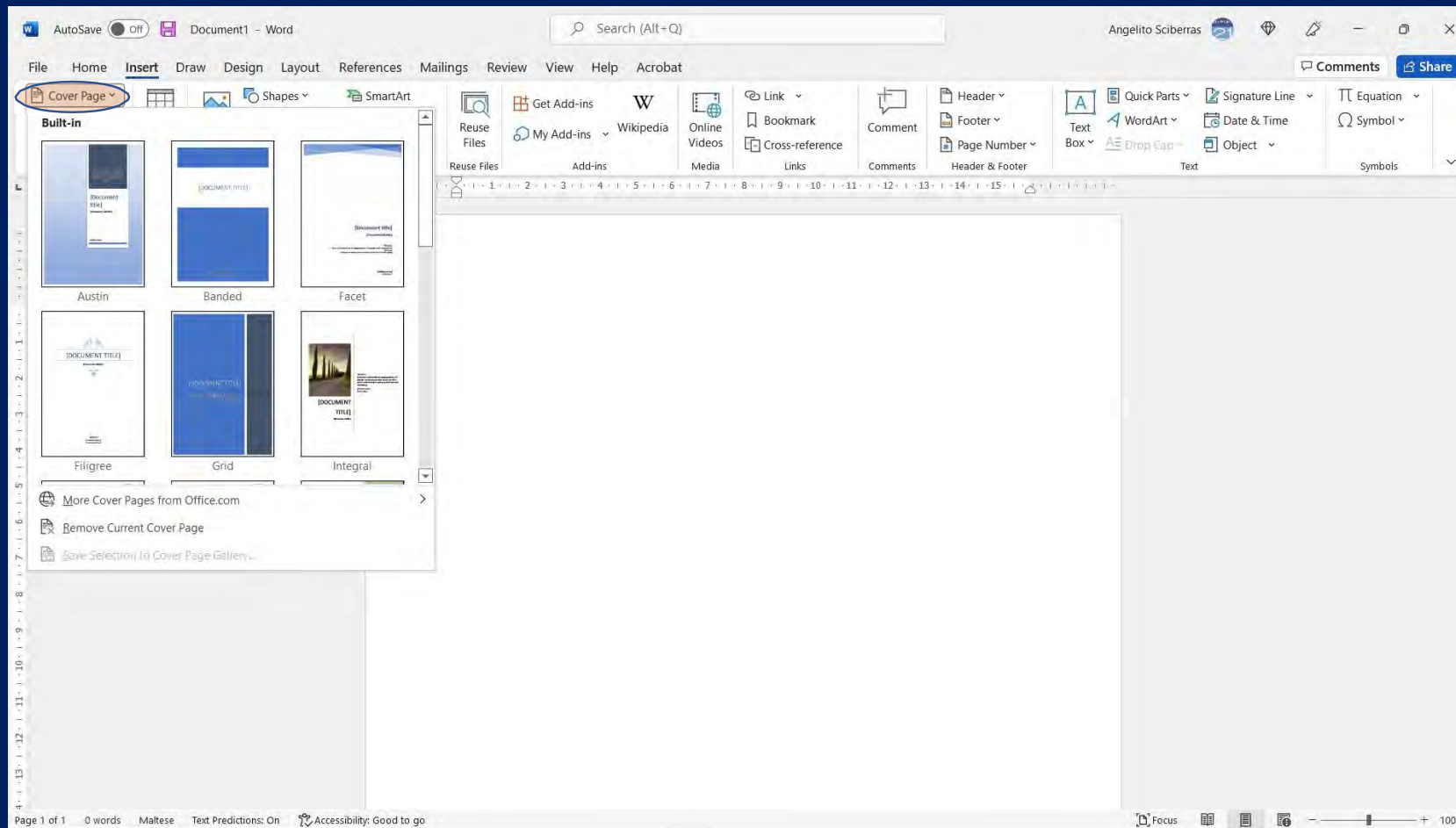
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Cover Page	Title, Student's Name, Teacher's Name, Course Intake month and year, Submission Date, Neatly finished-no errors	Evidence of four	Evidence of three	Evidence of two or less	No cover page
Citations	All cited works, both text and visual, are done in the correct format with no errors.	Some cited works, both text and visual, are done in the correct format. Inconsistencies evident	Few cited works, both text and visual, are done in the correct format.	Not Applicable	No citations
Appearance	Creative and attractive cover, clear organization, readable and neat, title page, table of contents.	Contains title page, table of contents	Poorly organized and difficult to read; lacking neatness.	No organization, missing significant criteria.	Absent structure and organization.



# Cover Page



# Cover Page



# Cover Page

	5 marks
Cover Page	Title, Student's Name, Teacher's Name, Course Intake month and year, Submission Date, Neatly finished-no errors

[Document title]

[Document subtitle]

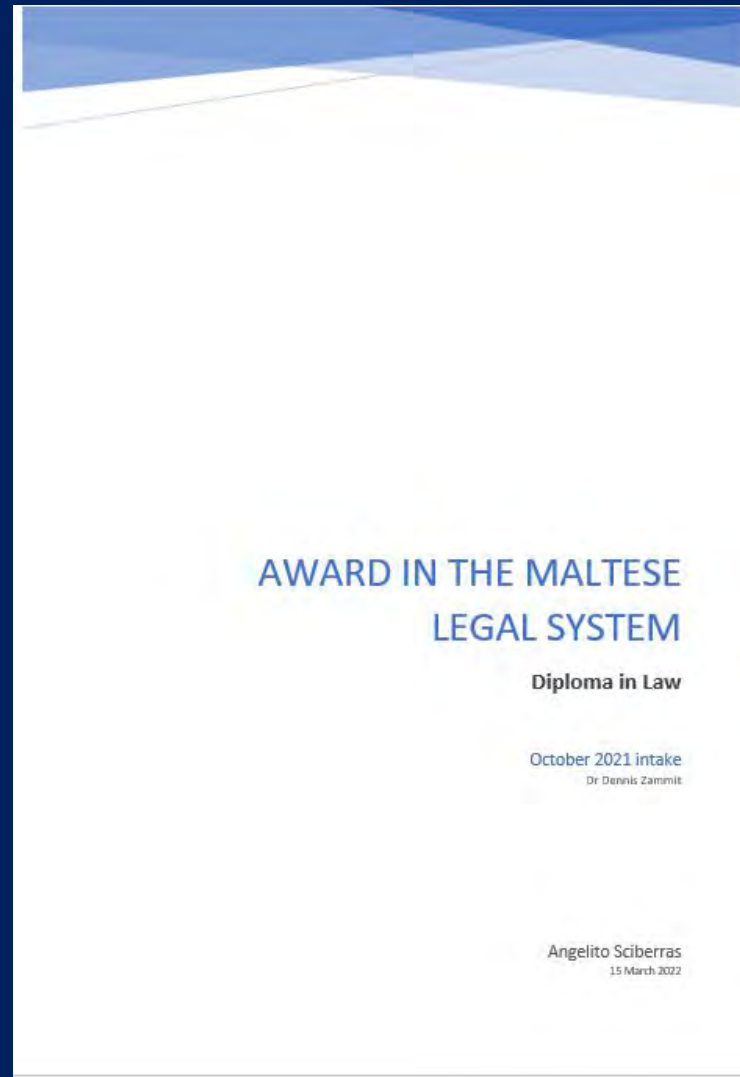
Abstract  
[Draw your reader in with an engaging abstract. It is typically a short summary of the document.  
When you're ready to add your content, just click here and start typing.]

Advisory 21  
[Email address]



# Cover Page

	5 marks
Cover Page	Title, Student's Name, Teacher's Name, Course Intake month and year, Submission Date, Neatly finished-no errors



# Referencing System

## Citations

All cited works, both text and visual, are done in the correct format with no errors.



# Referencing System

## In text

Page 1	Page 2
<p><b>The Essay</b></p> <p>After determining an essay's topic, a student will need to analyse the topic, find information, evaluate these resources and present the information in essay format (TAFE SA 2014a). Requirements for essays can vary, but will generally include an introduction, body, conclusion and reference list (TAFE SA 2013). The completed essay will then provide evidence to the assessor of the student's research and learning (Hill Campbell 2014).</p> <p>The first step is to carefully analyse the topic in order to fully understand what is and is not required from the essay (Spurr n.d.). Usually a topic will be designed to give students an opportunity to develop an argument and the essay should generally agree or disagree with the central idea (Dawson 2013). Carrodus (2002) stresses to ensure relevance; 'answer the question, the whole question and nothing but the question'.</p> <p>Next, resources on the topic should be gathered from a variety of sources such as websites, books, newspapers or journal articles (Summers &amp; Smith 2010). Lecture notes should only be referred to with the agreement of the lecturer (TAFE SA 2014b) and need only be given an in-text citation as these are considered a personal communication (TAFE SA 2013). A quick evaluation of each resource should be undertaken to establish that the information is up-to-date, relevant, and from a reputable author (Dawson 2013). The student should question whether the author's points are backed up by adequate and convincing evidence and why the author might have published this work (Hill Campbell 2014).</p> <p>After reading these resources, the student can form an educated opinion and begin to plan the flow of their essay (Jackson et al. 2000). The essay should be typed and include any specified formatting such as page numbering, appropriate headers, footers and a cover sheet (Spurr n.d.). Points made should be supported with quotes, statistics or records from the time (Carrodus 2002), which according to copyright law must all be referenced (<i>Commonwealth Amendment (Moral Rights) Act 2000</i>, Dawson 2013, p. 106). At TAFE SA the Harvard system of referencing is required (TAFE SA 2014b).</p> <p>The introduction should comprise about 10% of the essay's word count (TAFE SA 2014a) to establish an overall point and provide any background information.</p> <p>The body of the essay will contain several paragraphs, each paragraph dedicated to an argument or fact, and each subsequent paragraph building support for the point of view being suggested (Levin 2004). This section should take about 80% of the word count (TAFE SA 2013).</p> <p>The essay should end with a clear and concise statement (Dawson 2013) that sums up the argument and matches the point of view expressed in the introduction (TAFE SA 2014a).</p> <p>On completion of the draft essay, a student should proofread their work for spelling and grammar (Jackson et al. 2000) and re-read the topic to double check that the essay has not strayed from the points being assessed (Carrodus 2002).</p> <p>An appropriately formatted and well-researched essay serves not only as a tool for learning assessment, but develops ability to build an educated argument in a strong form of communication essential in many careers (Summers &amp; Smith 2010).</p>	<p><b>References</b></p> <p>Carrodus, G 2002, 'How to write a great history essay', <i>The Age</i>, 21 March 2002, viewed 16 July 2014, &lt;<a href="http://www.theage.com.au/articles/2002/03/21/1016660121034.html">http://www.theage.com.au/articles/2002/03/21/1016660121034.html</a>&gt;</p> <p><i>Copyright Amendment (Moral Rights) Act 2000</i></p> <p>Dawson, C 2013, <i>Basic study skills: a practical guide to learning for all students</i>, Constable &amp; Robinson, ProQuest Ebook Central.</p> <p>Hill Campbell, K 2014, 'Beyond the five-paragraph essay', <i>Educational Leadership</i>, April 2014, vol. 71, issue 7, pp. 60-65, MasterFILE Premier.</p> <p>Jackson, J, Mohan, T, Saunders, H &amp; Archee, R 2000, <i>Writing skills</i>, Dorling Kindersley, London.</p> <p>Levin, P 2004, <i>Write great essays: reading and essay writing for undergraduates and taught postgraduates</i>, Open University Press, Maidenhead, UK.</p> <p>Spurr, B n.d., <i>Successful essay writing for senior high school, college and university</i>, New Frontier Publishing, Epping, NSW.</p> <p>Summers, J &amp; Smith, B 2010, 'Essay writing' in <i>Communication skills handbook</i>, 3rd edn, John Wiley &amp; Sons Australia, Milton, Qld.</p> <p>TAFE SA 2013, 'Structure of an essay', <i>My information skills: how do I present it?</i>, viewed 16 July 2014, &lt;<a href="http://tafesa.libguides.com/content.php?pid=421835&amp;sid=3448787">http://tafesa.libguides.com/content.php?pid=421835&amp;sid=3448787</a>&gt;</p> <p>TAFE SA 2014a, 'Doing assignments: essay writing', <i>TAFE SA library guides</i>, viewed 15 July 2014, &lt;<a href="http://tafesa.libguides.com/content.php?pid=272677&amp;sid=2256230">http://tafesa.libguides.com/content.php?pid=272677&amp;sid=2256230</a>&gt;</p> <p>TAFE SA 2014b, <i>Essay writing: study guide</i>, TAFE SA, Adelaide.</p>

End-text citations  
in a reference list

In-text citations



# Referencing System Reference & Bibliography

**Reference List**

Laws

- Constitution of Malta, Chapter 1, Article 6.

Books

- Barbara Goodwin, *Using political ideas* (Published 1987, Chichester, UK: John Wiley and Sons)
- David J. Attard, *The Maltese legal system Vol II*, (Published 2015, Maltesa Books Ltd)
- Mark Debono, *Systems of Knowledge, An Interdisciplinary Approach*, (Published 2017, Miller Distributors Ltd)
- Richard L. Langworth, *Churchill by himself: The definitive collection of quotations*, (Published 2008, London: Ebury Press)
- Robert A. Heinlein, *Time enough for love*, (Published 1973, New York: G P. Putnam's Sons Edition)

Online Journals

- Kenneth P. Nuger, *U.S. Law and Society* (Published 2020, San Jose State University) <<https://www.sjsu.edu/people/ken.nuger/courses/pol120/Ch-3-Principles-of-Democracy.pdf>> accessed on 6 November 2021.
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PUBLIC

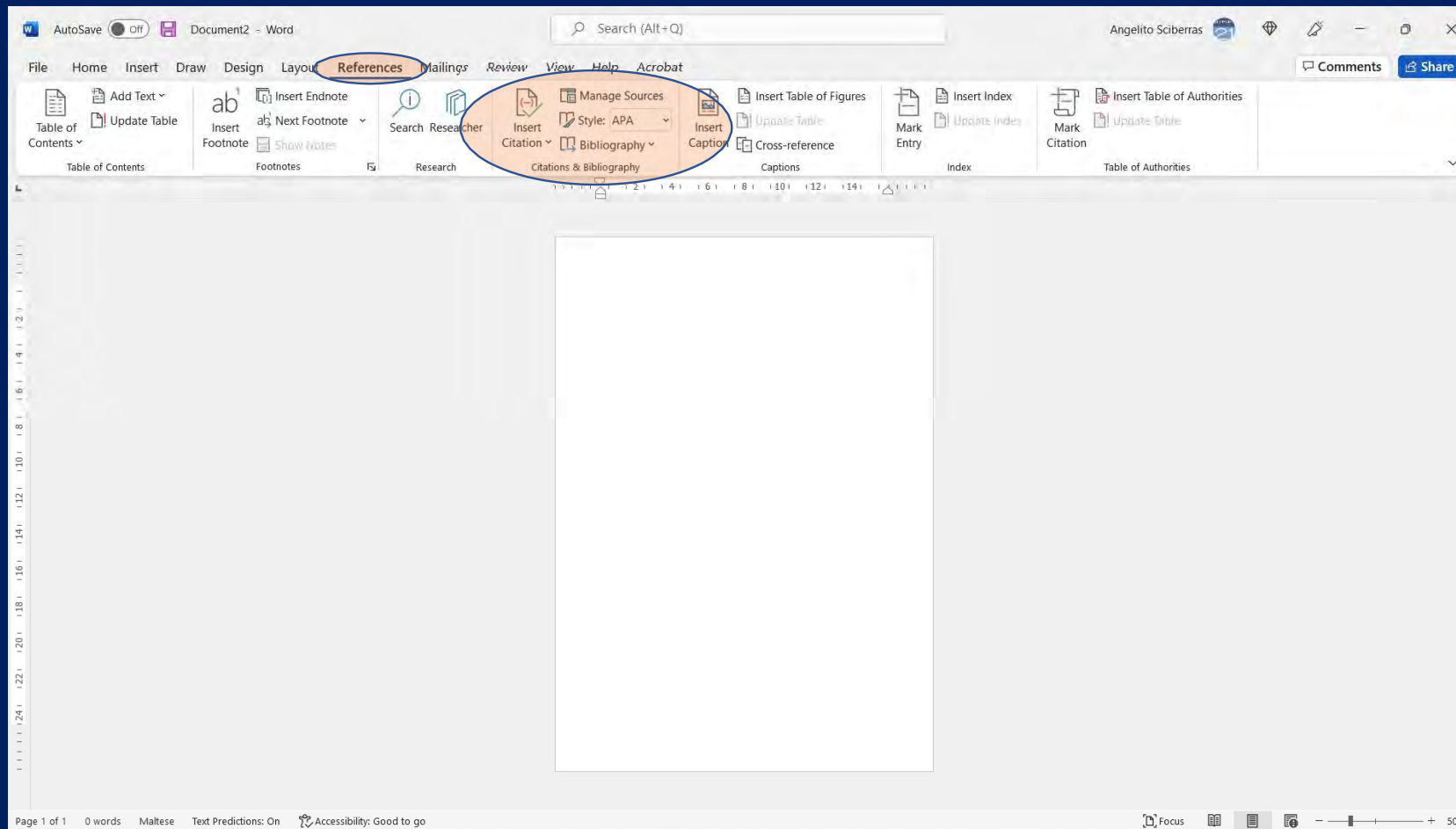




# Harvard Referencing



# Referencing System



# Referencing System

The screenshot displays the Cite This For Me website. The browser's address bar at the top shows the URL 'citethisforme.com', which is circled in blue. Below the address bar, there are navigation tabs for 'Citations' and 'Papers', and a user profile section for 'angelito.sciberras@gmail.com'. The main content area is titled 'Create Harvard, APA & MLA citations' and features two prominent buttons: 'Create citations' and 'Check your paper'. The page is decorated with several promotional banners for Shutterstock videos, including one for 'Dive into video that rises above' and another for 'Get 5 fresh hot videos in 4K & HD monthly'. A 'Plagiarism can hide in plain sight' banner is also visible on the right side of the page.



# Referencing System

[citethisforme.com](http://citethisforme.com)



# Cover Page

## Appearance

Creative and attractive cover, clear organization, readable and neat, title page, table of contents.

## Font

Times New Roman

## Font Size

Text - 12pt

Titles - 14pt

## Line Spacing

1.5

## Justified

## Page Numbering



# Table of Contents

## Appearance

Creative and attractive cover, clear organization, readable and neat, title page, table of contents.

The Maltese Legal System

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# Report

**Headings and subheadings:** Reports are typically broken up into sections, divided by headings and subheadings, to facilitate browsing and scanning.

Use numbering

1. Heading
  - 1.1 Sub Heading
    - 1.1.1 Sub Sub Heading

