

SPM ENGLISH (PAPER 1) – MODUL TEST 1

Section A : Directed Writing

[35 marks]

[Time suggested: 45 minutes]

Write a letter to the Dear Rita column of a magazine asking for her advice.

Use the following points to write your letter.

- Facing SPM examination
- Family pressure
- Lack of time due to co-curricular activities
- Relationship problems with friends

When writing the **letter**, you should remember: to address your letter appropriately

- to use all the points given
- to insert other interesting points to use the correct format

Note:

*For your letter, you will receive up to **15 marks** for format and content points and up to **20 marks** for the quality of your writing.*

Spm 20english Paper 1

MANI JACK



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Railway News, Finance and Joint-stock Companies' Journal ,1869 **Sustainability Science for Strong Sustainability** Tom Dedeurwaerdere,2014-09-26 The dynamism of science has been catalytic for human prosperity in recent history Conventional perspectives of the ivory tower model of modern science are however rivalled by the failure of humanity to tackle global crises of an economic environme **Ohio Practical Farmer** ,1898 *Microfinance and Financial Inclusion* Eugenia Macchiavello,2017-07-20 Following the recent global financial crisis there is a growing interest in alternative finance and microfinance in particular as new instruments for providing financial services in a socially responsible way or as an alternative to traditional banking Nonetheless correspondingly there is also a lack of clarity about how to regulate alternative financial methods particularly in light of the financial crisis lessons on regulatory failure and shadow banking s risks This book considers microfinance from a legal and regulatory perspective Microfinance is the provision of a wide range of financial services particularly credit but also remittances savings to low income people or financially excluded people It combines a business structure with social inspiration often resorts to technological innovations to lower costs Fintech e g crowdfunding and mobile banking and merges with traditional local experiences e g financial cooperatives and Islamic finance this further complicating the regulatory picture The book describes some of the unique dimensions of microfinance and the difficulties that this can cause for regulators through a comparative analysis of selected European Union EU countries regimes The focus is in fact on the EU legal framework with some references to certain developing world experiences where relevant The book assesses the impact and validity of current financial regulation principles and rules in light of the most recent developments and trends in financial regulation in the wake of the financial crisis and compares microfinance with traditional banking The book puts forward policy recommendations for regulators and policy makers to help address the challenges and opportunities offered by microfinance **Model English Essays for SPM** MANI JACK,2018-08-07 Contoh Karangan SPM Bahasa Inggeris Kertas 1 Model English essays for SPM Good SPM English model essay SPM sample of essay Guidelines on writing English essays SPM English Essay writing SPM

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