

บรรณานุกรม

หนังสือ

จรินทร์ เทศวานิช. การเงินและการธนาคาร. พิมพ์ครั้งที่ 2. กรุงเทพมหานคร : สำนักพิมพ์ไอเคียนสโตร์, 2526

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บทความ

กิตติวัฒน์ รัตนติลก ฅ ภูเกิด. "วงแชร์ของคุณผิดกฎหมายหรือเปล่า!." วารสารธุรกิจการเงิน 3 (กรกฎาคม 2527) : 90-91.

מכאן

สถานการณ์จำลองที่สร้างขึ้น เพื่อการวิจัยนี้มีขั้นตอนการทำงานและรายละเอียด

ดังต่อไปนี้

1. ตัวแปรที่ใช้ในโปรแกรม

N	=	จำนวนวงแชร์ทั้งหมดที่เข้าร่วมลงทุน
NMEM(I)	=	จำนวนสมาชิกทั้งหมดในวงแชร์
CO(I)	=	งวด
MU(I,0)	=	จำนวนเงินที่ต้องจ่ายให้ผู้ก่อตั้งวงแชร์ตามวงเงินที่ตกลงกัน
SIGM(I,0)	=	จำนวนเงินแชร์ที่ตกลงกัน
MEAN	=	ค่ามัชฌิม เลขคณิต
SIGMA	=	ค่าความแปรปรวน
A(I,J)	=	ค่ามัชฌิม เลขคณิตแบ่งตาม อาชีพ และงวด
RS(I,J)	=	ค่าความแปรปรวนแบ่งตามอาชีพ และงวด
M1(I)	=	วันเริ่มต้นประมูล
M2(I)	=	เดือนที่เริ่มต้นประมูล
CD	=	วันที่กำลังพิจารณา
CM	=	เดือนที่กำลังพิจารณา
CY	=	ปีที่กำลังพิจารณา
DA(I)	=	จำนวนวันทั้งหมดในเดือนที่พิจารณา
NG12	=	จำนวนคนที่ต้องการประมูลแชร์ได้
P2(I)	=	pointer บอกค่าองค์ประกอบที่ 1
P3(I)	=	pointer บอกค่าความน่าเชื่อถือของผู้ก่อตั้งวงแชร์
		P3(I) = 0 หมายถึง ไม่ได้
		P3(I) = 1 หมายถึง ดี
P4(I)	=	pointer บอกอาชีพของผู้ก่อตั้งวงแชร์
P5(I)	=	pointer บอกว่าแชร์วงนี้หมดหรือยัง
		P5(I) = 0 หมายถึง ยังไม่จบ
		P5(I) = 1 หมายถึง จบแล้ว

F2(I,J)	=	องค์ประกอบที่ 1 (จำนวนสมาชิกในวงแหวน)
F3(I)	=	องค์ประกอบที่ 2 (จำนวนสมาชิกที่ต้องการประมวลให้ได้)
F4(I)	=	องค์ประกอบที่ 3 (ความเชื่อถือได้ของผู้ก่อตั้งวงแหวน)
F5(I)	=	องค์ประกอบที่ 4 (เทศกาล)
PST(I,J)	=	pointer บอกว่าสมาชิกคนี่ประมวลไปแล้วหรือยัง
		PST(I,J) = 0 หมายถึง ยังประมวลไม่ได้
		PST(I,J) = 1 หมายถึง ประมวลได้แล้ว
ST(I,J)	=	อาชีพ
B5	=	จำนวนรอบที่ต้องการให้คำนวณ
B6	=	นับจำนวนรอบที่คำนวณ
T2	=	pointer บอกว่าคิดดอกเบี้ยหรือยัง
T3	=	pointer บอกจำนวนวงแหวนทั้งหมดที่จะต้องประมวลในวันนั้น
T4	=	pointer นับจำนวนวงแหวนที่ประมวลแล้วในวันนั้น
SR	=	อัตราดอกเบี้ยเงินฝากของธนาคาร (%)
SI	=	จำนวนดอกเบี้ยเงินฝาก (บาท)
LR	=	อัตราดอกเบี้ยเงินกู้ของธนาคาร (%)
LI	=	จำนวนดอกเบี้ยเงินกู้ (บาท)
SSI	=	ผลรวมของดอกเบี้ยเงินฝาก
SLI	=	ผลรวมของดอกเบี้ยเงินกู้
S1	=	งวด (CYCLE)
S2	=	วงแหวน (GROUP)
S3	=	สมาชิกคนที่ประมวลได้ (WHO GET)
S4	=	เงินสดจ่าย (CASH PAY)
S5	=	เงินสดรับ (CASH RECEIVE)
S6	=	ดอกเบี้ยจ่าย (INTEREST PAY)
S7	=	ดอกเบี้ยรับ (INTEREST RECEIVE)
S8	=	เงินในบัญชี (ACCOUNT)
ACC	=	เงินคงเหลือ

A2	=	ดอกเบี้ยประมูลแชร์ (%)
D(I)	=	จำนวนดอกเบี้ยประมูลแชร์ (บาท)
SOI(I)	=	ผลรวมของเงินลงทุน
SUMD(I)	=	ผลรวมของดอกเบี้ยแชร์ที่ได้รับ
T(I)	=	เงินที่ได้รับ เมื่อประมูลได้
SE	=	อัตราผลตอบแทนโดยประมาณ
LO	=	อัตราดอกเบี้ยเงินกู้โดยประมาณ
C	=	อัตราดอกเบี้ยประมูลแชร์สูงสุดที่กำหนดไว้ในเงื่อนไขที่ 2
A\$	=	string บอกอาชีพ
B\$	=	string บอกสถานะของวงแชร์

2. ค่ามัชฌิม เลขคณิตและค่าความแปรปรวนของดอกเบี้ยประมูลแชร์

เนื่องจากค่ามัชฌิม เลขคณิต ค่าความแปรปรวนของดอกเบี้ยประมูลแชร์ถูกแบ่งออกตามอาชีพ และงวด ดังนั้นการกำหนดตัวแปรของค่าของมัชฌิม เลขคณิตและค่าความแปรปรวนของแต่ละอาชีพจะมีลักษณะเป็นสองมิติ คือ บอกวงเงินและบอกงวด ดังต่อไปนี้

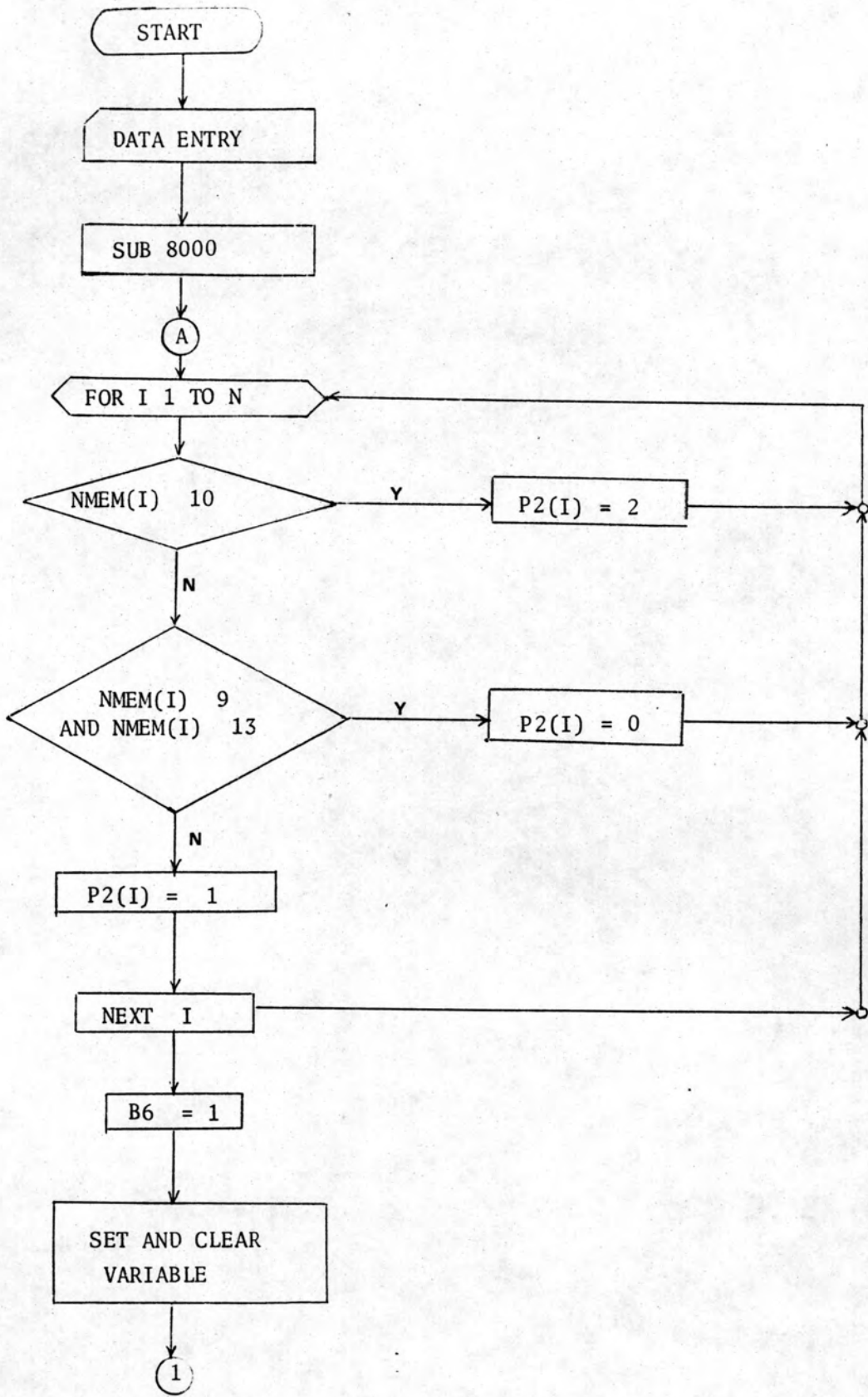
วงเงิน (บาท)	งวด	อาชีพ พ่อค้า	
		ค่ามัชฌิม เลขคณิต : A(I,J)	ค่าความแปรปรวน : RS(I,J)
10,000/10,000	1-4	A(1,0) = 11.2	RS(1,0) = 1.12
	5-8	A(1,1) = 10.12	RS(1,1) = 1.66
	9-12	A(1,2) = 8.22	RS(1,2) = 1.51
	13-16	A(1,3) = 6.88	RS(1,3) = 1.01
	17-20	A(1,4) = 5.0	RS(1,4) = 0.45

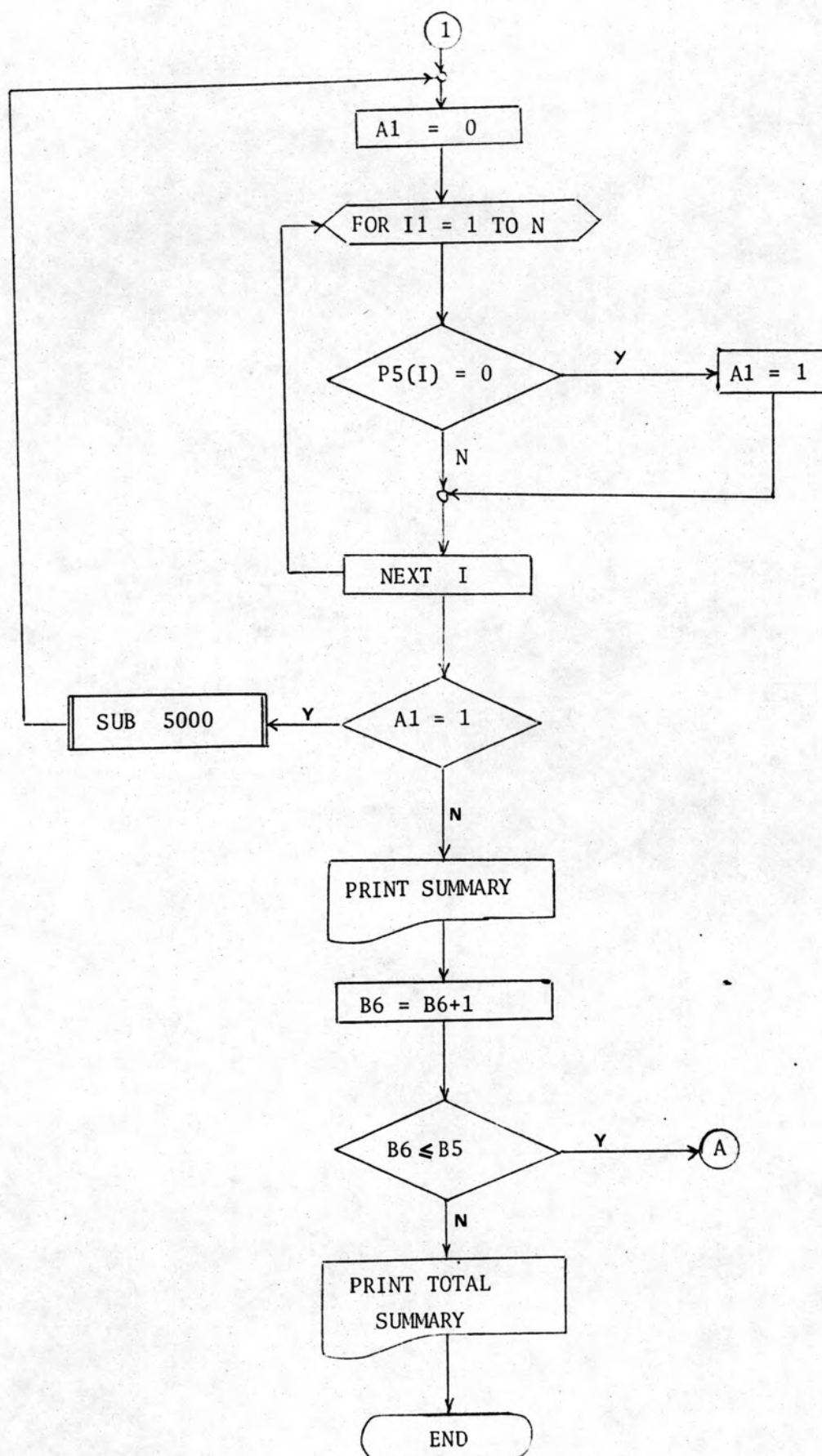
วงเงิน (บาท)	งวด	อาชีพ พ่อค้า	
		ค่ามัชฌิมเลขคณิต : A(I,J)	ค่าความแปรปรวน : RS(I,J)
20,000/10,000	1-4	A(2,0) = 11.93	RS(2,0) = 1.42
	5-8	A(2,1) = 9.85	RS(2,1) = 1.34
	9-12	A(2,2) = 8.8	RS(2,2) = 0.66
	13-16	A(2,3) = 7.07	RS(2,3) = 0.27
	17-20	A(2,4) = 5.0	RS(2,4) = 0.86
20,000/20,000	1-4	A(3,0) = 11.27	RS(3,0) = 1.83
	5-8	A(3,1) = 9.55	RS(3,1) = 1.33
	9-12	A(3,2) = 7.45	RS(3,2) = 0.76
	13-16	A(3,3) = 6.8	RS(3,3) = 0.45
	17-20	A(3,4) = 5.0	RS(3,4) = 0.43
30,000/20,000	1-4	A(4,0) = 11.8	RS(4,0) = 0.56
	5-8	A(4,1) = 10.85	RS(4,1) = 0.70
	9-12	A(4,2) = 7.45	RS(4,2) = 0.34
	13-16	A(4,3) = 6.4	RS(4,3) = 0.78
	17-20	A(4,4) = 5.0	RS(4,4) = 0.61
50,000/30,000	1-4	A(5,0) = 10.87	RS(5,0) = 0.56
	5-8	A(5,1) = 9.15	RS(5,1) = 0.65
	9-12	A(5,2) = 7.65	RS(5,2) = 0.74
	13-16	A(5,3) = 6.6	RS(5,3) = 0.72
	17-20	A(5,4) = 5.0	RS(5,4) = 0.23

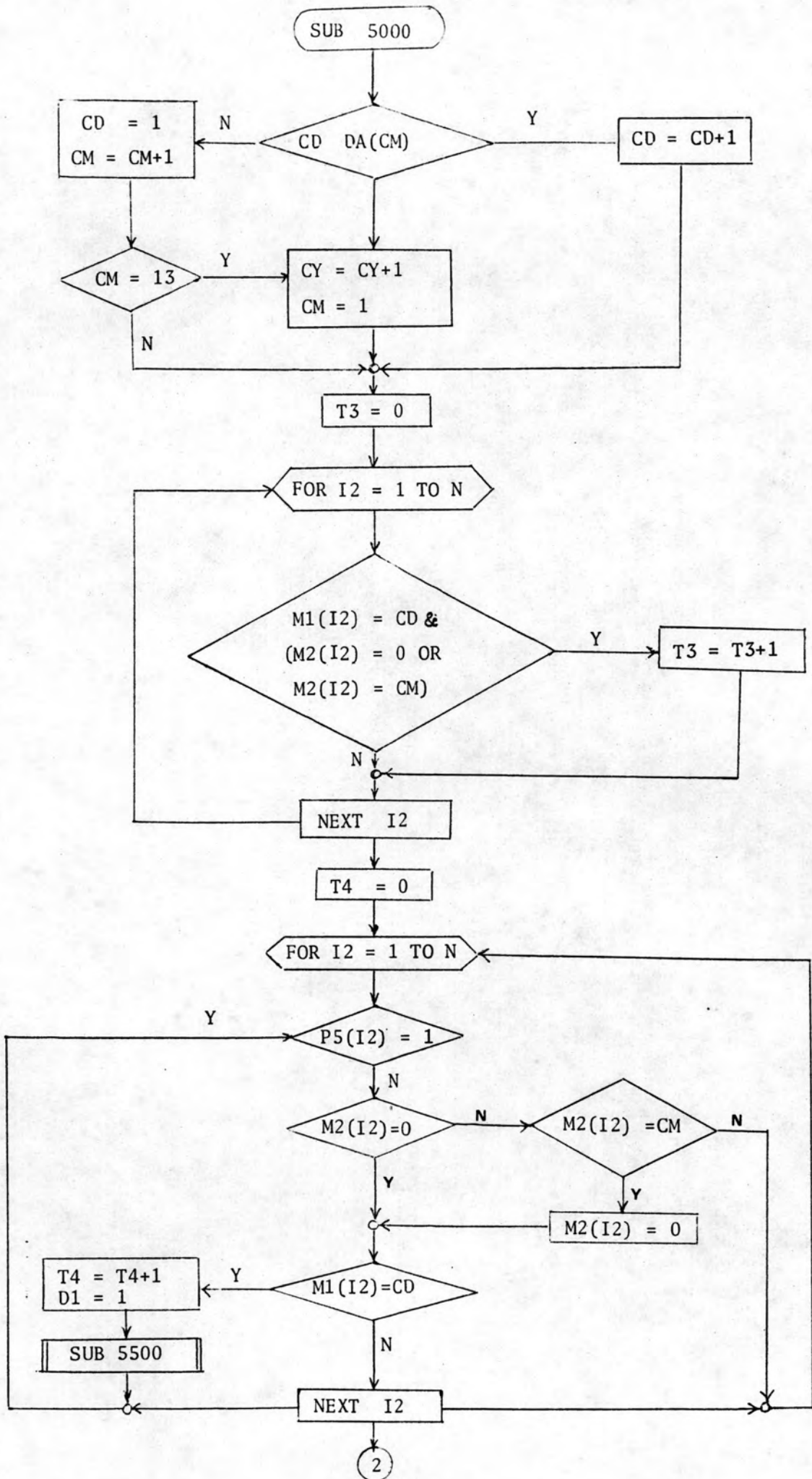
วงเงิน (บาท)	งวด	อาชีพ ข้าราชการ	
		ค่ามัธยัม เลขคณิต	ค่าความแปรปรวน
10,000/10,000	1-4	$A(6,0) = 11.4$	$RS(6,0) = 1.67$
	5-8	$A(6,1) = 10.75$	$RS(6,1) = 1.85$
	9-12	$A(6,2) = 8.10$	$RS(6,2) = 1.84$
	13-16	$A(6,3) = 7.0$	$RS(6,3) = 0.41$
	17-20	$A(6,4) = 5.0$	$RS(6,4) = 0.5$
20,000/10,000	1-4	$A(7,0) = 11.87$	$RS(7,0) = 1.37$
	5-8	$A(7,1) = 10.50$	$RS(7,1) = 0.93$
	9-12	$A(7,2) = 7.95$	$RS(7,2) = 0.67$
	13-16	$A(7,3) = 7.5$	$RS(7,3) = 0.78$
	17-20	$A(7,4) = 5.0$	$RS(7,4) = 0.48$
20,000/20,000	1-4	$A(8,0) = 11.46$	$RS(8,0) = 1.29$
	5-8	$A(8,1) = 10.05$	$RS(8,1) = 1.05$
	9-12	$A(8,2) = 8.25$	$RS(8,2) = 0.59$
	13-16	$A(8,3) = 7.6$	$RS(8,3) = 0.36$
	17-20	$A(8,4) = 5.0$	$RS(8,4) = 0.35$
30,000/20,000	1-4	$A(9,0) = 11.80$	$RS(9,0) = 0.44$
	5-8	$A(9,1) = 10.80$	$RS(9,1) = 0.53$
	9-12	$A(9,2) = 7.05$	$RS(9,2) = 0.65$
	13-16	$A(9,3) = 7.03$	$RS(9,3) = 0.57$
	17-20	$A(9,4) = 5.0$	$RS(9,4) = 0.25$
50,000/30,000	1-4	$A(10,0) = 11.67$	$RS(10,0) = 1.41$
	5-8	$A(10,1) = 10.1$	$RS(10,1) = 1.52$
	9-12	$A(10,2) = 7.95$	$RS(10,2) = 1.67$
	13-16	$A(10,3) = 7.4$	$RS(10,3) = 1.25$
	17-20	$A(10,4) = 5.0$	$RS(10,4) = 0.61$

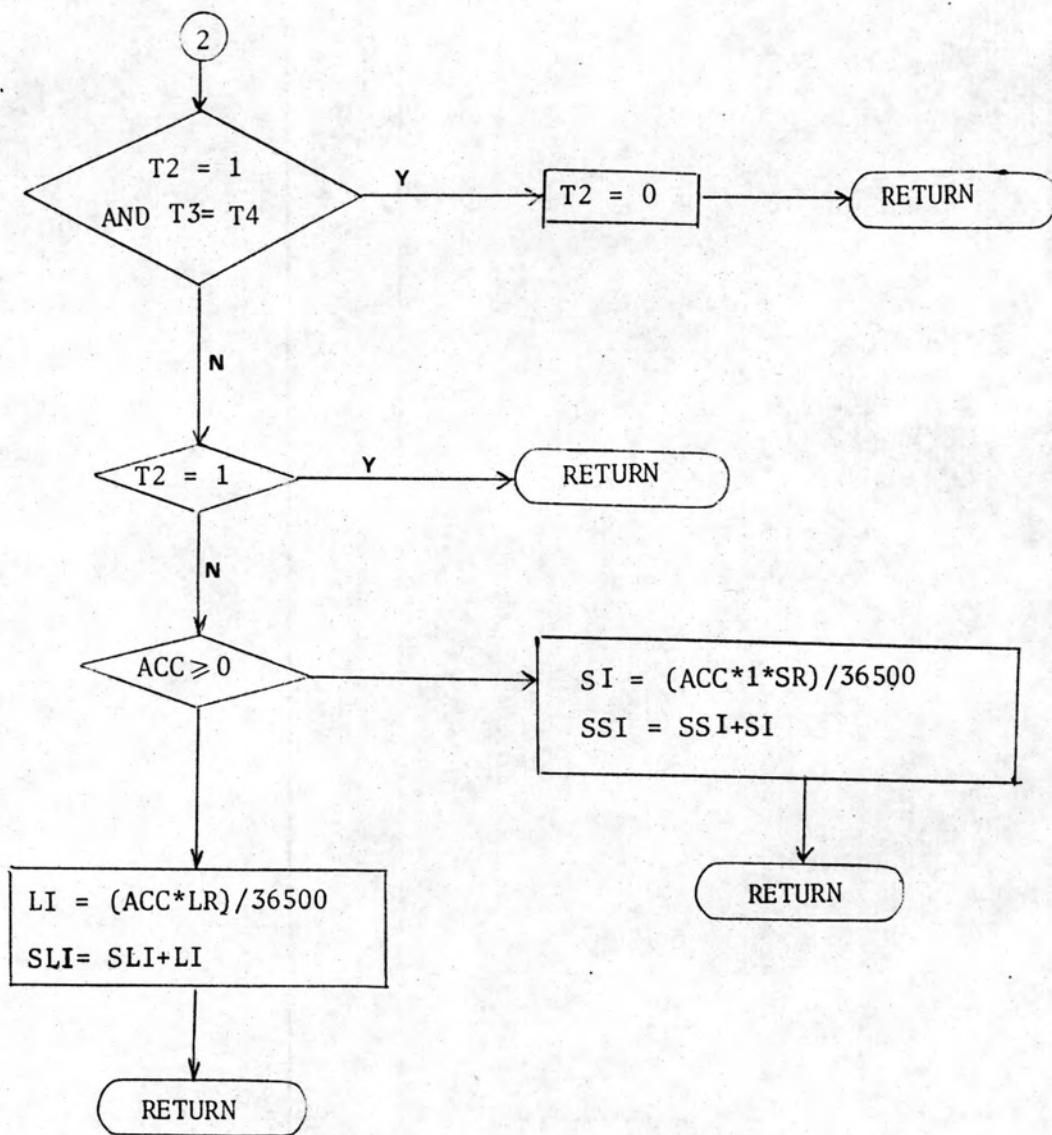
วงเงิน (บาท)	งวด	อาชีพ ลูกจ้าง	
		ค่ามัธยัม เลขคณิต	ค่าความแปรปรวน
10,000/10,000	1-4	$A(11,0) = 9.60$	$RS(11,0) = 1.87$
	5-8	$A(11,1) = 7.05$	$RS(11,1) = 1.05$
	9-12	$A(11,2) = 6.1$	$RS(11,2) = 0.81$
	13-16	$A(11,3) = 5.8$	$RS(11,3) = 0.77$
	17-20	$A(11,4) = 5.0$	$RS(11,4) = 0.56$
20,000/10,000	1-4	$A(12,0) = 9.73$	$RS(12,0) = 1.21$
	5-8	$A(12,1) = 7.45$	$RS(12,1) = 0.85$
	9-12	$A(12,2) = 6.95$	$RS(12,2) = 0.49$
	13-16	$A(12,3) = 5.35$	$RS(12,3) = 0.56$
	17-20	$A(12,4) = 5.0$	$RS(12,4) = 0.73$
20,000/20,000	1-4	$A(13,0) = 9.87$	$RS(13,0) = 1.68$
	5-8	$A(13,1) = 7.43$	$RS(13,1) = 0.73$
	9-12	$A(13,2) = 6.1$	$RS(13,2) = 0.93$
	13-16	$A(13,3) = 5.4$	$RS(13,3) = 0.58$
	17-20	$A(13,4) = 5.0$	$RS(13,4) = 0.25$
30,000/20,000	1-4	$A(14,0) = 9.93$	$RS(14,0) = 0.35$
	5-8	$A(14,1) = 7.05$	$RS(14,1) = 0.30$
	9-12	$A(14,2) = 6.6$	$RS(14,2) = 0.49$
	13-16	$A(14,3) = 5.8$	$RS(14,3) = 0.43$
	17-20	$A(14,4) = 5.0$	$RS(14,4) = 0.37$
50,000/30,000	1-4	$A(15,0) = 9.87$	$RS(15,0) = 0.93$
	5-8	$A(15,1) = 7.6$	$RS(15,1) = 0.78$
	9-12	$A(15,2) = 6.85$	$RS(15,2) = 1.67$
	13-16	$A(15,3) = 5.5$	$RS(15,3) = 0.55$
	17-20	$A(15,4) = 5.0$	$RS(15,4) = 0.42$

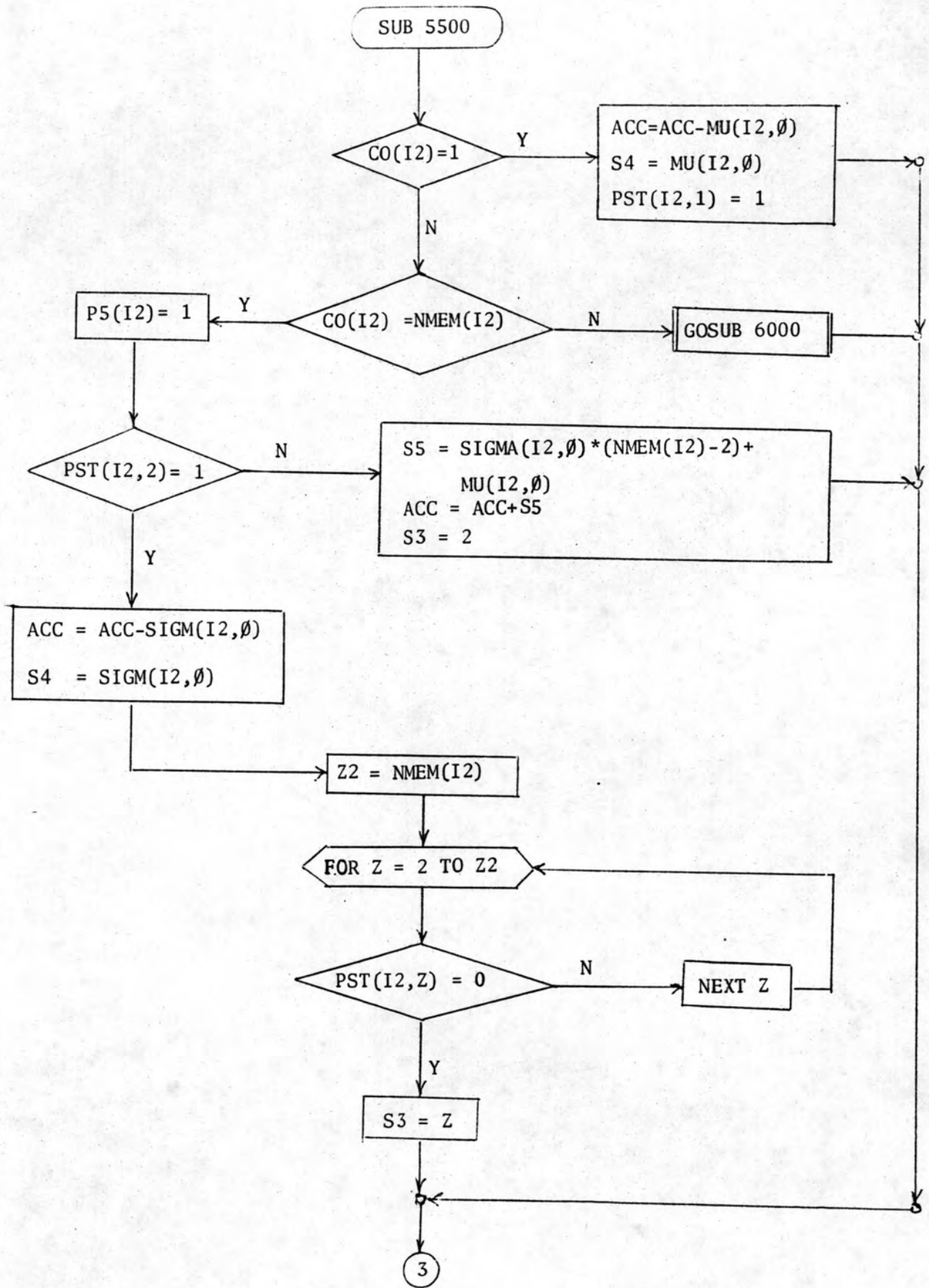
วงเงิน (บาท)	งวด	อาชีพ อื่น ๆ	
		ค่ามัชฌิม เลขคณิต	ค่าความแปรปรวน
10,000/10,000	1-4	$A(16,0) = 9.6$	$RS(16,0) = 0.96$
	5-8	$A(16,1) = 7.55$	$RS(16,1) = 0.75$
	9-12	$A(16,2) = 6.58$	$RS(16,2) = 0.67$
	13-16	$A(16,3) = 5.7$	$RS(16,3) = 0.92$
	17-20	$A(16,4) = 5.0$	$RS(16,4) = 0.56$
20,000/10,000	1-4	$A(17,0) = 9.07$	$RS(17,0) = 0.78$
	5-8	$A(17,1) = 7.56$	$RS(17,1) = 0.82$
	9-12	$A(17,2) = 6.83$	$RS(17,2) = 0.61$
	13-16	$A(17,3) = 5.7$	$RS(17,3) = 1.20$
	17-20	$A(17,4) = 5.0$	$RS(17,4) = 0.72$
20,000/20,000	1-4	$A(18,0) = 9.3$	$RS(18,0) = 0.88$
	5-8	$A(18,1) = 7.83$	$RS(18,1) = 0.47$
	9-12	$A(18,2) = 6.75$	$RS(18,2) = 0.43$
	13-16	$A(18,3) = 5.1$	$RS(18,3) = 0.42$
	17-20	$A(18,4) = 5.0$	$RS(18,4) = 0.50$
30,000/20,000	1-4	$A(19,0) = 9.27$	$RS(19,0) = 0.56$
	5-8	$A(19,1) = 7.45$	$RS(19,1) = 0.55$
	9-12	$A(19,2) = 6.6$	$RS(19,2) = 0.57$
	13-16	$A(19,3) = 5.05$	$RS(19,3) = 0.51$
	17-20	$A(19,4) = 5.0$	$RS(19,4) = 0.33$
50,000/30,000	1-4	$A(20,0) = 9.7$	$RS(20,0) = 0.78$
	5-8	$A(20,1) = 7.48$	$RS(20,1) = 1.02$
	9-12	$A(20,2) = 6.3$	$RS(20,2) = 1.26$
	13-16	$A(20,3) = 5.4$	$RS(20,3) = 0.79$
	17-20	$A(20,4) = 5.5$	$RS(20,4) = 0.25$

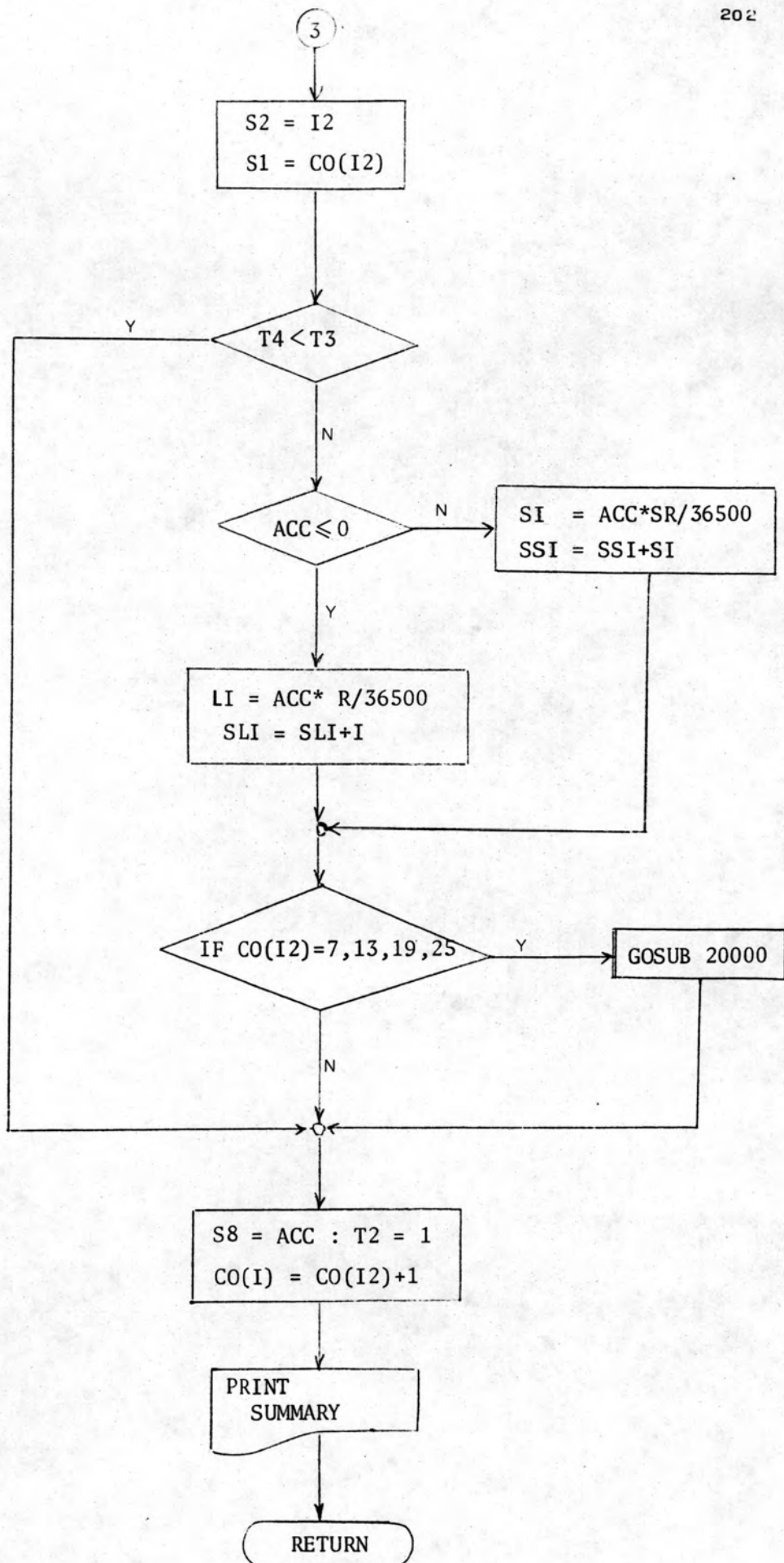


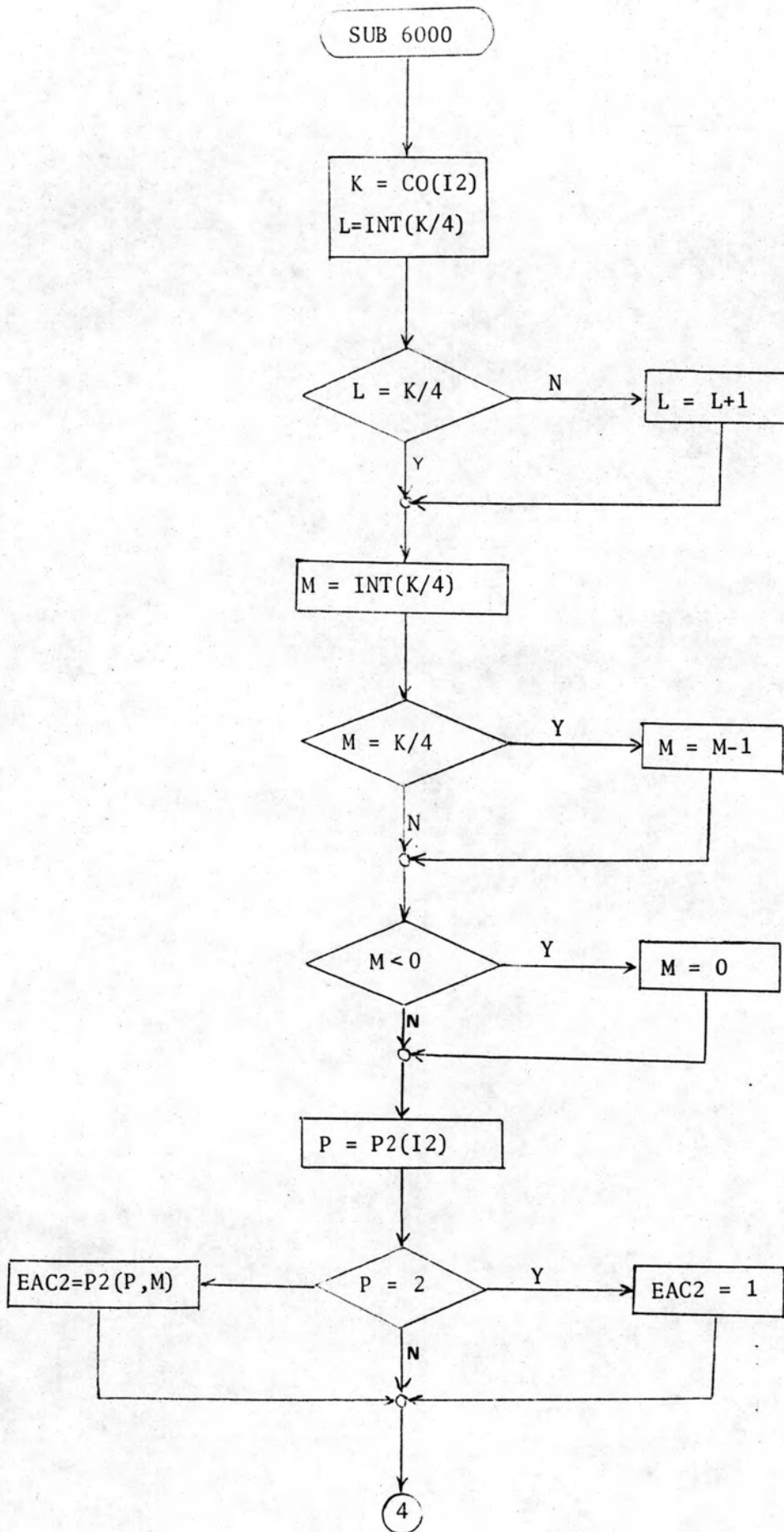


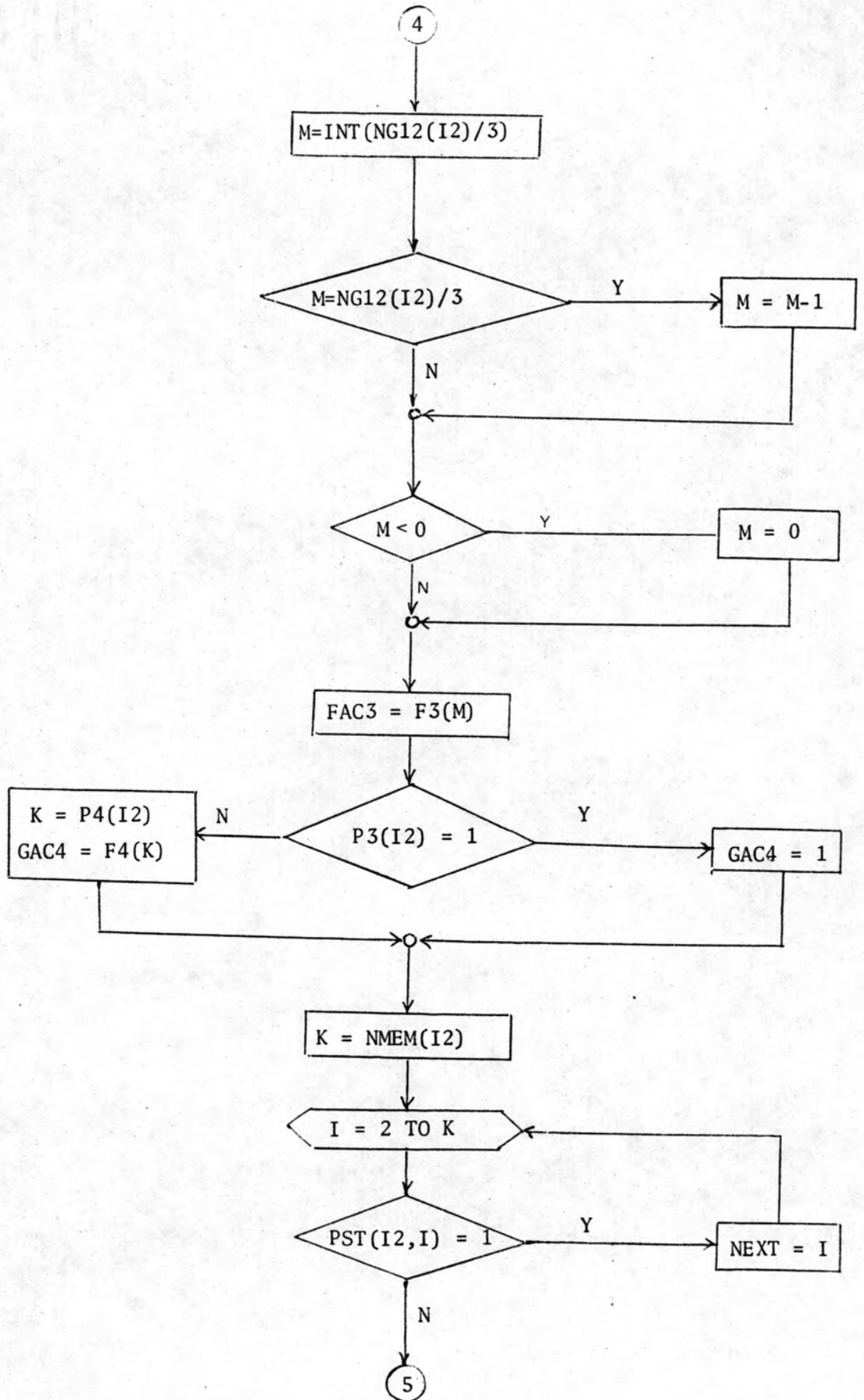


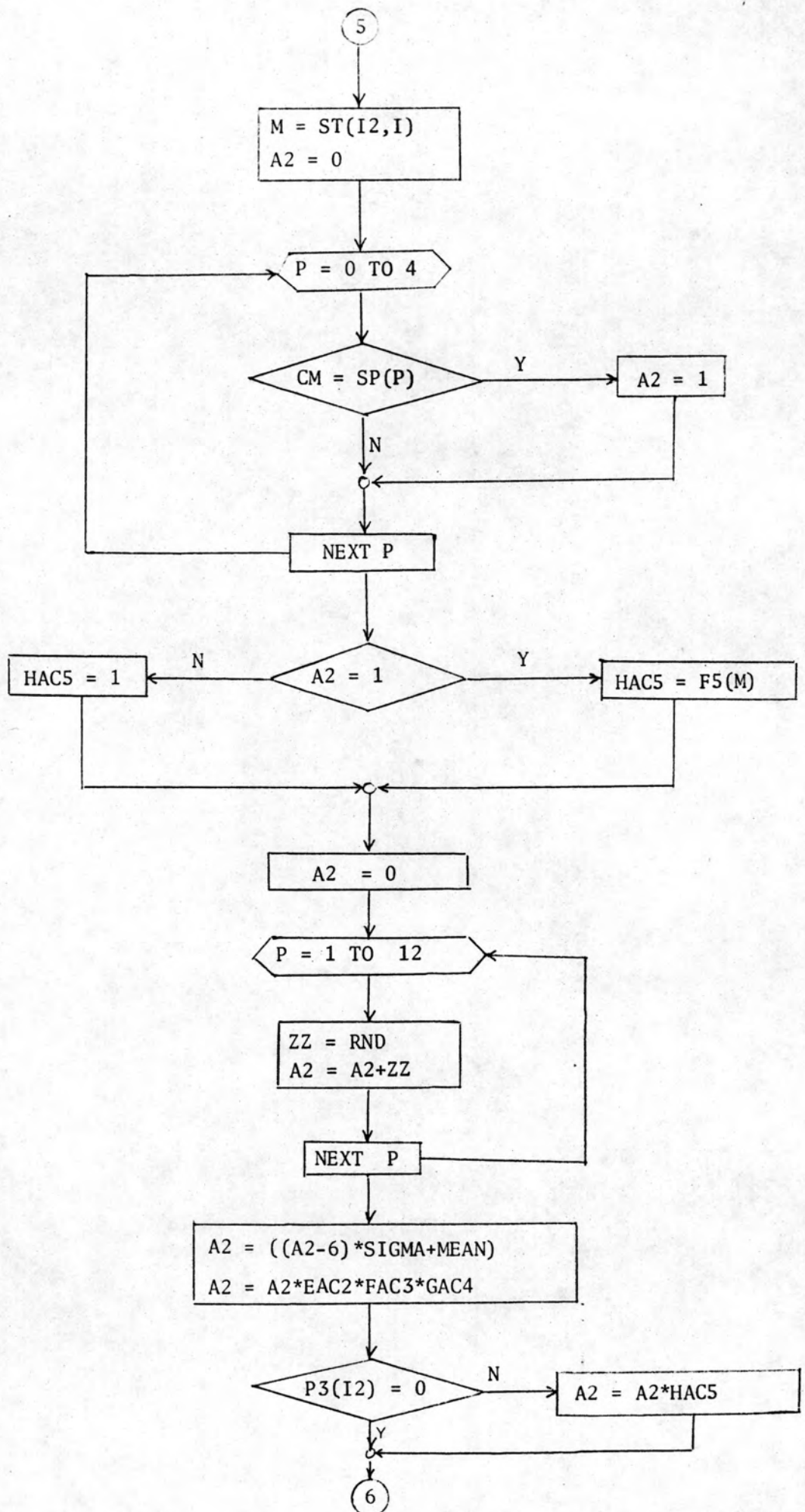


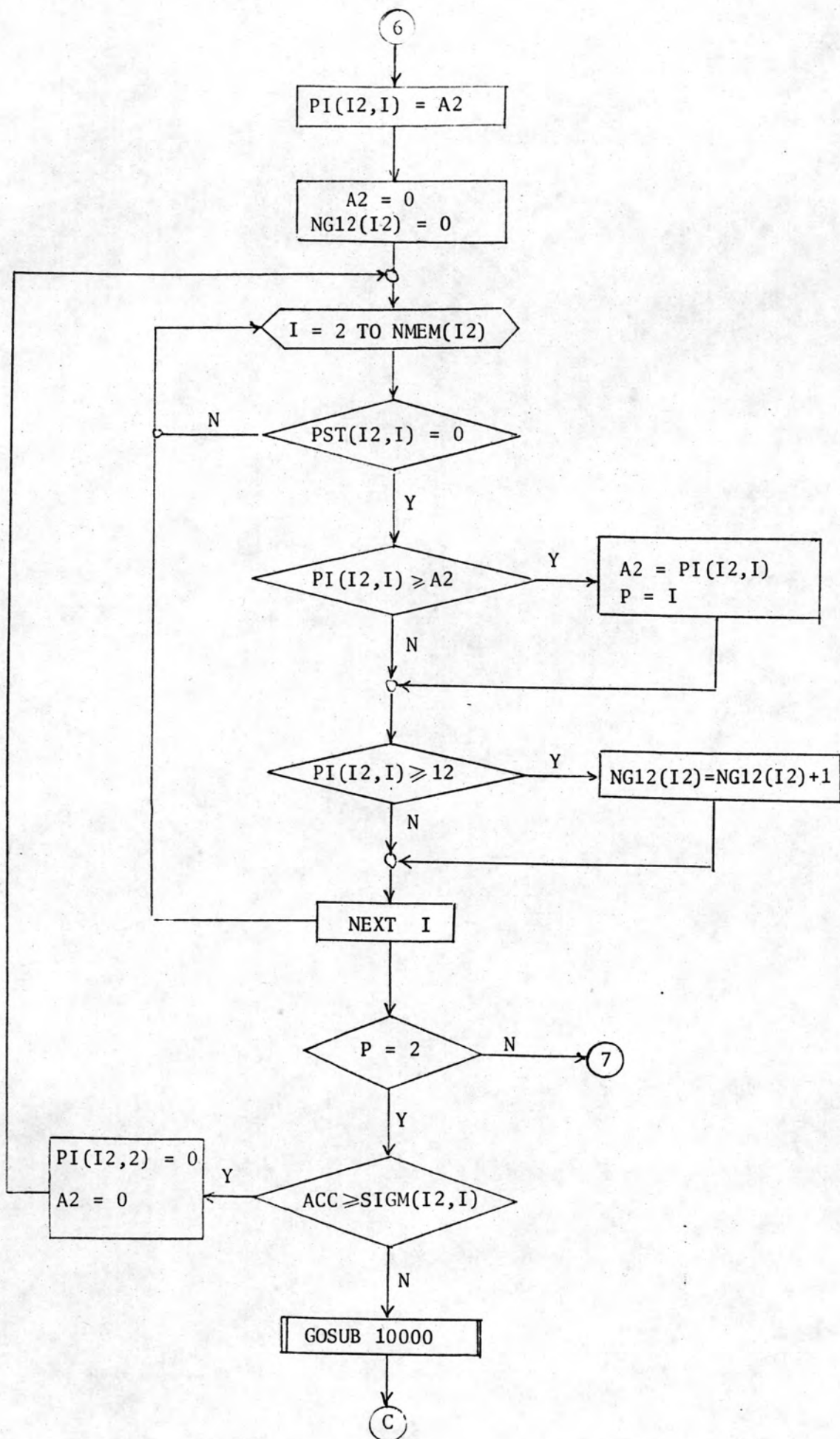


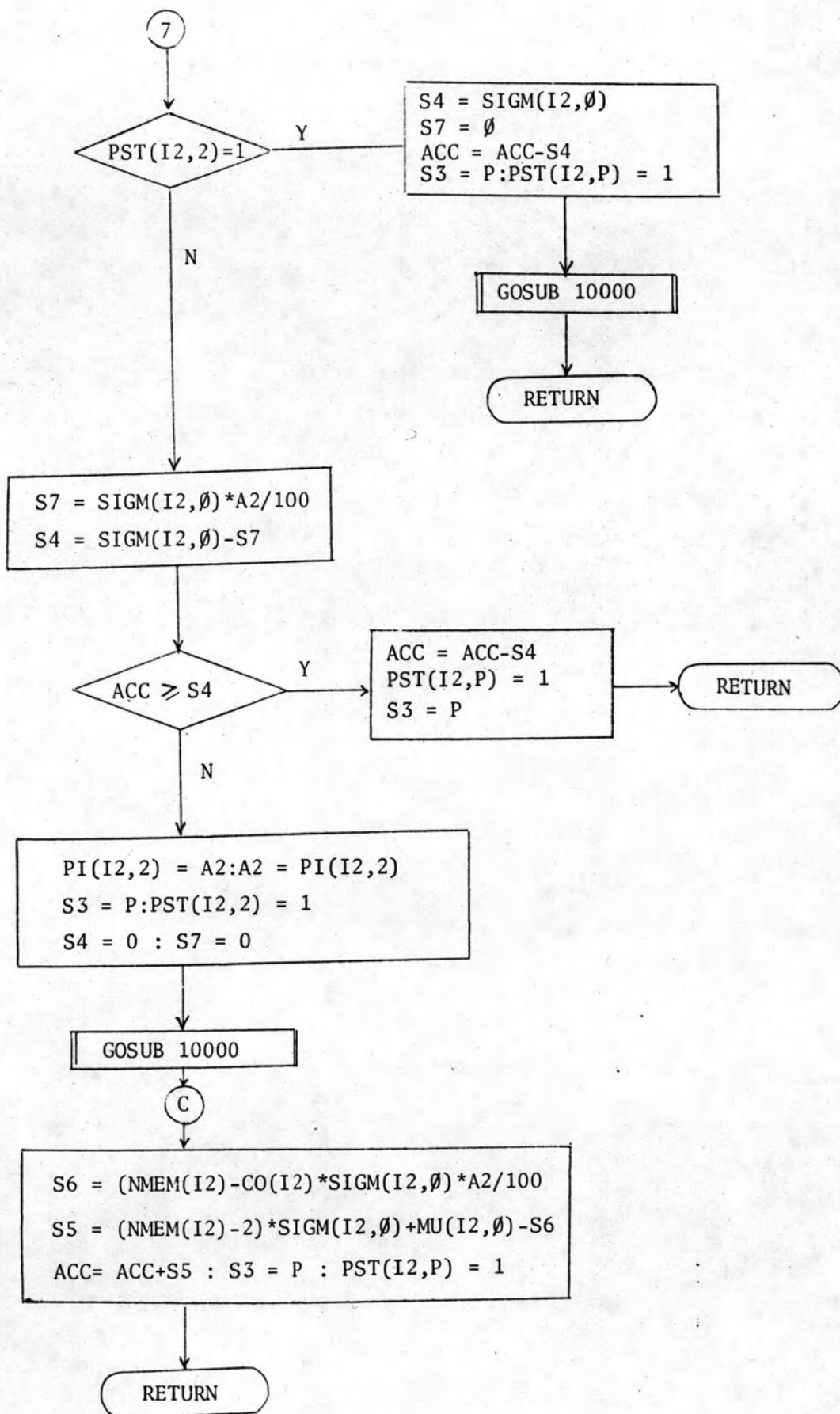


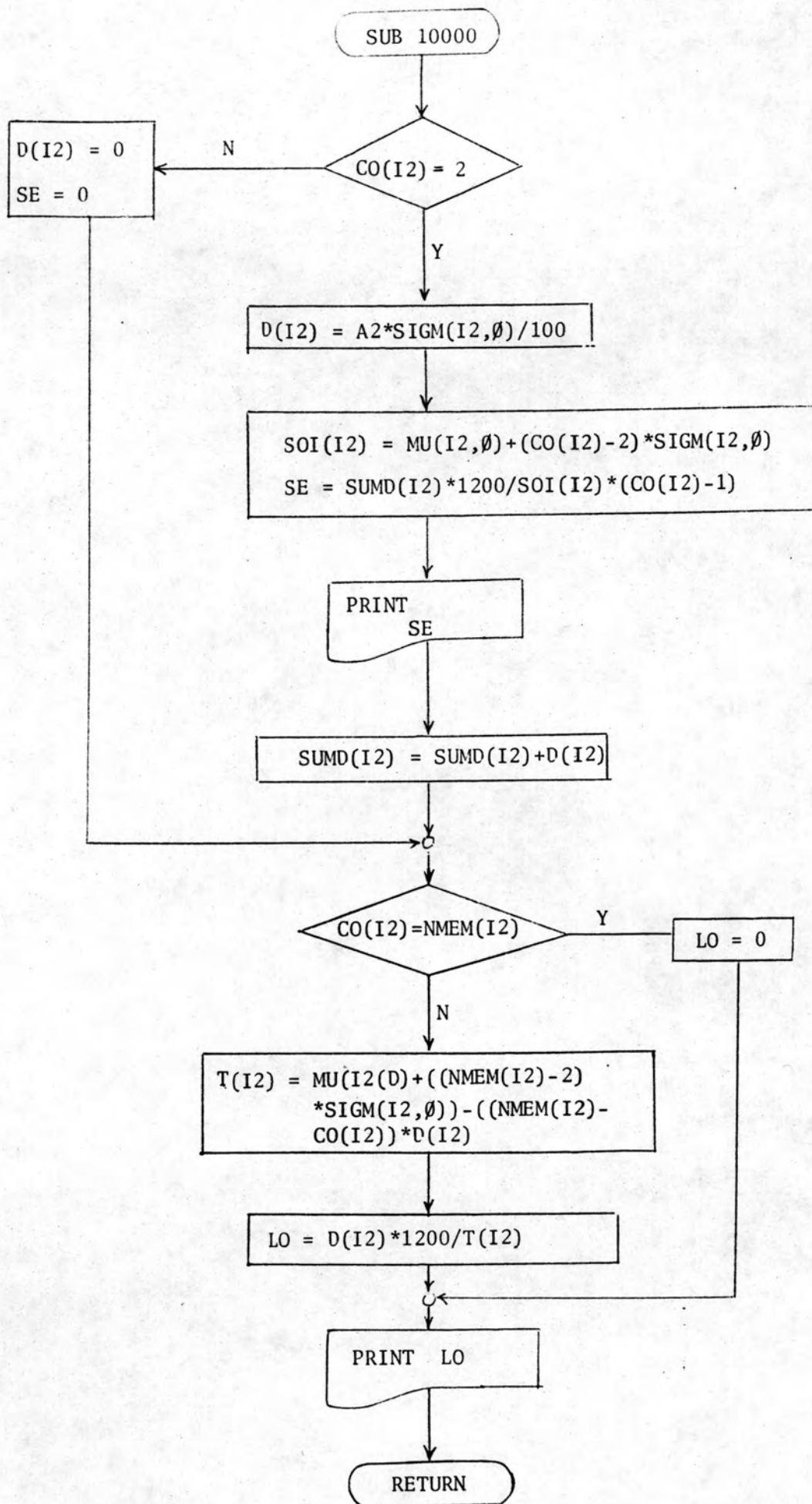


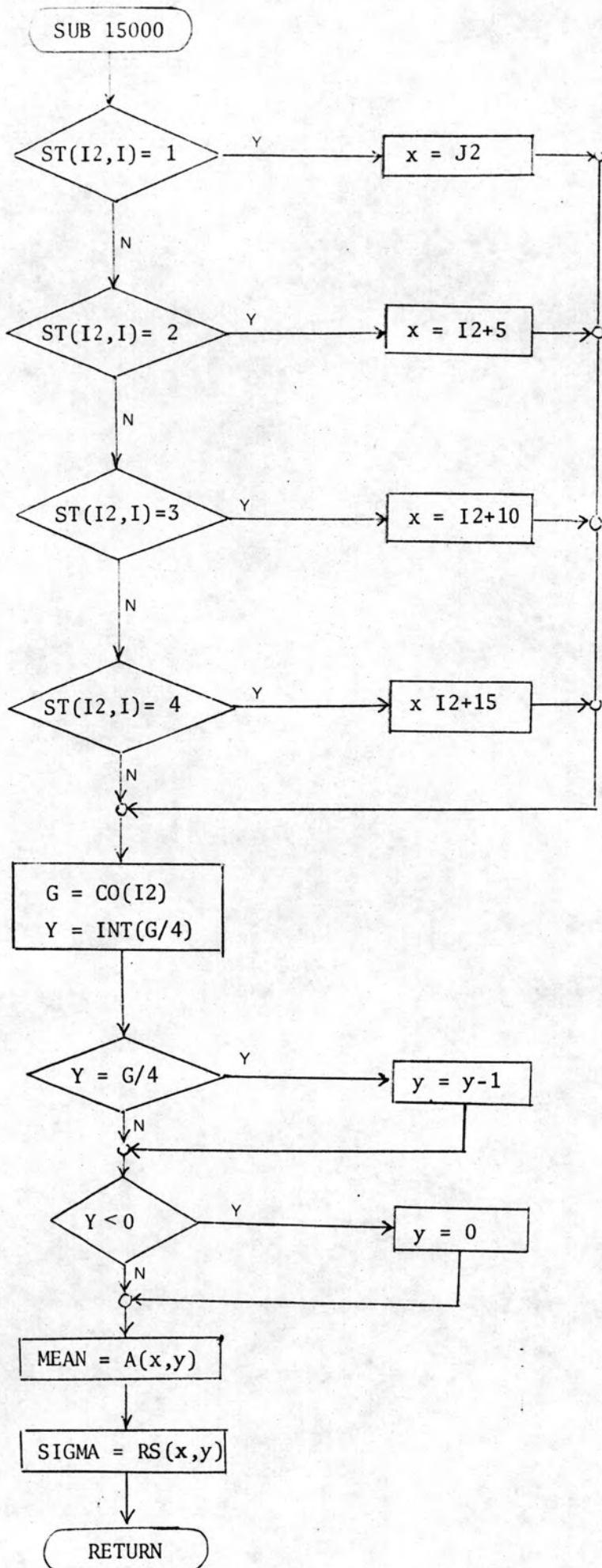












1 SIMULATION MODEL FOR SHARE INVESTMENT ANALYSIS (CONDITION 1)

3LIST1-900

```

5 PRINT CHR$(4);"PR#1"
10 PRINT TAB(5)"SIMULATION MODEL FOR SHARE INVESTMENT ANALYSIS (CON
   ION 1)"
20 PRINT TAB(5)"-----"
   -----"
25 PRINT CHR$(4);"PR#0"
500 DIM MU(10,20),SIGM(10,20),NMEM(20)
510 DIM DA(12),M1(10),M2(10),C0(20),P1(10)
520 DIM P2(10),P3(10),P4(10),P5(10),RET(10)
530 DIM ST(10,30),PST(10,30),SP(8)
540 DIM PI(10,20),NG12(10),F3(10),F4(10)
550 DIM F2(2,4),F5(4),B4(10),R1(10)
560 DIM A$(5),B$(1)
565 REM
580 REM     THIS MAIN PROGRAM
590 REM     *****
600 REM
605 PRINT CHR$(4);"PR#0"
610 FOR I = 1 TO 12: READ DA(I): NEXT
660 FOR I = 0 TO 1: FOR J = 0 TO 3
670 READ F2(I,J): NEXT J,I
680 FOR I = 0 TO 6: READ F3(I): NEXT
685 FOR I = 1 TO 4: READ F4(I): NEXT
690 FOR I = 1 TO 4: READ F5(I): NEXT
700 FOR I = 0 TO 4: READ SP(I): NEXT
710 FOR I = 1 TO 4: READ A$(I): NEXT
720 FOR I = 0 TO 1: READ B$(I): NEXT
730 HOME
740 VTAB 5
750 PRINT " ***** "
760 PRINT
770 HTAB 11: PRINT "SIMULATION MODEL"
771 HTAB 18: PRINT "FOR"
772 HTAB 7: PRINT "SHARE INVESTMENT ANALYSIS"
773 PRINT : HTAB 18: PRINT "BY"
800 HTAB 11: PRINT "WACHAREE ATTHAKORN"
810 HTAB 17: PRINT "B416385"
820 PRINT : HTAB 4
830 PRINT "FACULTY OF INDUSTRIAL ENGINEERING"
840 HTAB 9: PRINT "CHULALONGKORN UNIVERSITY"
850 PRINT
860 PRINT " ***** "
870 FOR I = 1 TO 1000: NEXT : HOME
880 VTAB 11
890 PRINT "NOW YOU ARE GOING TO CHECK INPUT DATA"
900 PRINT " "

```

JLIST901-1240

```

905 READ N
910 VTAB 15: PRINT "NUMBR OF GROUP IS ";N
915 VTAB 17
920 INPUT "NUMBER OF GROUP IS OK?";Y#
921 IF Y# = "Y" THEN 928
922 PRINT : PRINT "CHECK DATA IN LINE 30134": GOTO 915
923 END
928 HOME
930 FOR I = 1 TO N
931 READ MU(I,0),SIGM(I,0)
932 NEXT I
940 INVERSE : VTAB 10
945 FOR I = 1 TO N: HTAB 12: PRINT I: NEXT I
950 NORMAL : VTAB 8
960 PRINT "CHECK FOR AMOUNT OF SHARE "
970 VTAB 10
975 FOR I = 1 TO N
980 HTAB 14: PRINT "GROUP";I;"FOR ";MU(I,0);"/";SIGM(I,0)
990 NEXT I
991 VTAB 20
992 INPUT "AMOUNT OF SHARES ARE OK?";Y#
993 IF Y# = "Y" THEN 1000
994 PRINT : PRINT "CHECK DATA IN LINE 30135": GOTO 991
995 END
1000 HOME
1010 FOR I = 1 TO N
1020 READ NMEM(I)
1030 NEXT I
1040 INVERSE : VTAB 10
1045 FOR I = 1 TO N: HTAB 12: PRINT I: NEXT I
1050 NORMAL : VTAB 8
1060 PRINT "CHECK NUMBER OF MEMBERS"
1070 VTAB 10
1075 FOR I = 1 TO N
1080 HTAB 14: PRINT "GROUP ";I;": ";NMEM(I)
1085 NEXT I
1090 VTAB 20
1091 INPUT "NUMBER OF MEMBER IS OK?";Y#
1092 IF Y# = "Y" THEN 1100
1093 PRINT : PRINT "CHECK DATA IN LINE 30136": GOTO 1090
1100 HOME
1199 VTAB 5
1200 PRINT "CHECK DATA ON STATUS OF SHARE"
1210 PRINT
1211 PRINT "1 FOR GOOD SHARE"
1212 PRINT
1213 PRINT "0 FOR BAD SHARE": PRINT
1220 FOR I = 1 TO N
1230 READ P3(I): NEXT I
1240 INVERSE : VTAB 12

```


JLIST1241-1760

```

1241 FOR I = 1 TO N: HTAB 12: PRINT I: NEXT I
1242 NORMAL : VTAB 12: HTAB 10
1250 FOR I = 1 TO N
1260 HTAB 14: PRINT "STATUS FOR GROUP ";I;" IS ";P3(I)
1270 NEXT I
1275 VTAB 20
1280 INPUT "STATUS DATA IS OK?";Y$
1290 IF Y$ = "Y" THEN 1300
1295 PRINT : PRINT "CHECK DATA IN LINE 30137": GOTO 1275
1296 END
1300 HOME
1310 FOR I = 1 TO N
1320 READ P4(I)
1330 NEXT I
1351 PRINT "CHECK PROFESSION OF SHARE HOLDER"
1352 VTAB 10
1353 FOR I = 1 TO N
1354 J = P4(I): PRINT "PROF.OF S.HOLDER OF GR.";I;" : ";A$(J)
1355 NEXT I
1356 VTAB 20
1357 INPUT "PROF. IS OK?";Y$
1358 IF Y$ = "Y" THEN 1400
1359 PRINT : PRINT "CHECK DATA IN LINE 30138": GOTO 1356
1360 END
1400 HOME
1410 FOR I = 1 TO N
1420 READ M1(I),M2(I)
1430 NEXT I
1433 VTAB 5
1435 PRINT "CHECK START DATE/MONTH"
1440 INVERSE : VTAB 8
1450 FOR I = 1 TO N: PRINT I: NEXT I
1460 NORMAL : VTAB 8
1470 FOR I = 1 TO N
1480 HTAB 3: PRINT "START DATR/MONTH OF GROUP ";I;" : ";M1(I);"/";M2(I)
1490 NEXT I
1491 PRINT : INPUT "START DATE/MONTH IS OK?";Y$
1492 IF Y$ = "Y" THEN 1690
1493 PRINT : PRINT
1494 PRINT : PRINT "CHECK DATA IN LINE 30139": GOTO 1460
1495 END
1690 HOME : HTAB 3
1700 PRINT "CHECK PROFESSION OF MEMBERS"
1710 PRINT
1720 FOR I = 1 TO N
1730 PRINT "GROUP ";I;" NO.OF MEMBERS ";NMEM(I)
1735 PRINT
1740 FOR J = 1 TO NMEM(I)
1750 READ ST(I,J)
1760 PRINT J;" : ";A$(ST(I,J))

```

JLIST1761-1906

```

1770 NEXT J
1771 VTAB 21: INPUT "PROFESSION CHECK IS OK ?";Y#
1772 IF Y# = "Y" THEN 1780
1773 PRINT : PRINT "CHECK DATA IN LINE 30140": GOTO 1771
1780 HOME : NEXT I
1790 HOME
1795 L = 30141
1796 V = 1:W = 5
1800 DIM A(40,5): DIM RS(40,5)
1801 FOR J = 1 TO 4
1804 FOR S = V TO W: FOR Y = 0 TO N - 1
1805 READ A(S,Y): NEXT Y: NEXT S
1806 FOR S = V TO W: FOR Y = 0 TO N - 1
1807 READ RS(S,Y): NEXT Y: NEXT S
1809 PRINT : PRINT "CHECK MEAN & SIGMA OF MEMBERS": PRINT
1810 PRINT TAB( 5)"PROFESSION OF MEMBERS : ";A$(J)
1811 I = 1
1812 FOR X = V TO W
1813 PRINT : PRINT TAB( 5)"AMOUNT OF SHARE : ";MU(I,0);"/";SIGM(I,0);
      BAHT"
1814 PRINT : PRINT TAB( 5)"CYCLE"; TAB( 15)"MEAN"; TAB( 25)"SIGMA"
1815 PRINT TAB( 5)"-----"; TAB( 15)"-----"; TAB( 25)"-----"
1816 F = 1:G = 4
1817 FOR Y = 0 TO N - 1
1818 PRINT : PRINT TAB( 5)F;"-";G; TAB( 15)A(X,Y); TAB( 25)RS(X,Y)
1819 F = F + 4:G = G + 4
1820 NEXT Y
1821 PRINT : INPUT "MEAN & SIGMA IS OK ?";Y#
1822 IF Y# = "Y" THEN 1824
1823 PRINT : PRINT "CHECK DATA IN LINE ";L; TAB( 29)"&"; TAB( 33)L +
      1821
1824 I = I + 1: HOME : NEXT X
1825 L = L + 2
1828 V = V + N:W = W + N
1829 HOME : NEXT J
1840 VTAB 11: HTAB 5
1850 PRINT "YOUR CAPITAL"
1855 HTAB 5: PRINT "LOAN INT. RATE"
1860 HTAB 5: PRINT "SAVING INT. RATE"
1865 HTAB 5: PRINT "CURRENT DATE(Y,Y,MM,DD)"
1870 HTAB 5: PRINT "NO. OF LOOP"
1880 VTAB 11: HTAB 30: INPUT " ";A5
1885 VTAB 12: HTAB 30: INPUT " ";LR
1890 VTAB 13: HTAB 30: INPUT " ";SR
1895 VTAB 14: HTAB 30: INPUT " ";B1,B2,B3
1898 VTAB 15: HTAB 30: INPUT " ";B5
1900 GOSUB 8000
1902 B6 = 1
1903 FOR I = 1 TO N
1904 IF NMEM(I) < 10 THEN P2(I) = 2: GOTO 1907
1905 IF NMEM(I) > 9 AND NMEM(I) < 13 THEN P2(I) = 0: GOTO 1907
1906 P2(I) = 1

```

JLIST1907-5130

```

1907 NEXT I
1908 ACC = A5
1912 PRINT : PRINT : PRINT TAB( 18)"LOOP " ; B6
1913 PRINT TAB( 18)"*****"
1919 ACC = A5:CY = B1:CM = B2:CD = B3
1920 FOR I = 1 TO N:RET(I) = 0
1930 P5(I) = 0:NG12(I) = 0:CO(I) = 1: NEXT I
1940 FOR I = 1 TO N: FOR J = 1 TO 20
1950 PI(I,J) = 0:PST(I,J) = 0: NEXT J,I
3999 DC = 1:D1 = 0:LS = 0:T2 = 0:SU = 0:T1 = - 1:HNM = 0
4170 A1 = 0
4180 FOR I1 = 1 TO N
4190 IF P5(I1) = 0 THEN A1 = 1
4200 NEXT I1
4210 IF A1 = 1 THEN GOSUB 5000: GOTO 4170
4232 GOSUB 9040
4234 PRINT CHR$( 4);"PR#1"
4240 PRINT "SUMMARY"
4250 PRINT "*****"
4260 ACC = ACC + SLI + SSI
4270 R1 = (ACC - A5) * 36500 / (A5 * DC)
4280 PRINT "ACCOUNT      = ";ACC
4290 PRINT "INVESMENT     = ";A5
4300 PRINT "BENEFIT        = ";ACC - A5
4310 PRINT "RETURN RATE = ";R1
4315 TACC = TACC + ACC:ACC = 0
4320 B6 = B6 + 1
4340 IF B6 < = B5 THEN 1903
4380 GOSUB 9040: GOSUB 8500
4390 PRINT : PRINT : PRINT
4400 PRINT TAB( 5)"END PROGRAM"
4420 END
5000 REM
5010 REM *****
5020 REM      SUBROUTINE 5000
5030 REM *****
5040 REM
5050 IF CD < DA(CM) THEN 5080
5060 GOTO 5090
5080 CD = CD + 1: GOTO 5110
5090 CD = 1:CM = CM + 1
5100 IF CM = 13 THEN CY = CY + 1:CM = 1
5110 IF D1 = 1 THEN DC = DC + 1
5111 T3 = 0
5112 FOR I2 = 1 TO N
5113 IF M1(I2) = CD AND (M2(I2) = 0 OR M2(I2) = CM) THEN T3 = T3 + 1
5114 NEXT I2
5115 T4 = 0
5120 FOR I2 = 1 TO N
5130 IF P5(I2) = 1 THEN 5180

```

JLIST5131-5806

```

5140 IF M2(I2) = 0 THEN 5170
5150 IF M2(I2) = CM THEN M2(I2) = 0: GOTO 5170
5160 GOTO 5180
5170 IF M1(I2) = CD THEN T4 = T4 + 1:D1 = 1: GOSUB 5500
5180 NEXT I2
5190 IF T2 = 1 AND T3 = T4 THEN T2 = 0:TLI = TLI + LI:LI = 0: RETURN
5200 IF T2 = 1 THEN RETURN
5210 IF ACC > = 0 THEN 5240
5220 LI = (ACC * 1 * LR) / 36500
5230 SLI = SLI + LI: RETURN
5240 SI = (ACC * 1 * SR) / 36500
5250 SSI = SSI + SI: RETURN
5400 REM
5410 REM *****
5420 REM SUBROUTINE 5500
5430 REM *****
5440 REM
5500 S1 = 0:S2 = 0:S3 = 1:S4 = 0:S5 = 0:S6 = 0:S7 = 0:S8 = 0
5520 IF CO(I2) = 1 THEN ACC = ACC - MU(I2,0):S4 = MU(I2,0):PST(I2,1)
: GOTO 5720
5530 IF CO(I2) = NMEM(I2) THEN A2 = 0:P5(I2) = 1: GOSUB 10000: GOTO 5
5540 GOSUB 6000: GOTO 5720
5550 IF PST(I2,2) = 1 THEN 5580
5560 S5 = SIGM(I2,0) * (NMEM(I2) - 2) + MU(I2,0)
5570 ACC = ACC + S5:S3 = 2: GOTO 5720
5580 ACC = ACC - SIGM(I2,0):S4 = SIGM(I2,0)
5590 Z2 = NMEM(I2)
5600 FOR Z = 2 TO Z2
5610 IF PST(I2,Z) = 0 THEN S3 = Z: GOTO 5720
5710 NEXT Z
5720 S2 = I2
5721 S1 = CO(I2)
5730 IF T4 < T3 THEN 5785
5740 IF ACC > = 0 THEN 5770
5750 LI = (ACC * 1 * LR) / (360 * 100)
5760 SLI = SLI + LI: GOTO 5773
5770 SI = (ACC * 1 * SR) / (360 * 100)
5772 SSI = SSI + SI
5773 IF CO(I2) = 7 THEN GOSUB 20000: GOTO 5785
5774 IF CO(I2) = 13 THEN GOSUB 20000: GOTO 5785
5775 IF CO(I2) = 19 THEN GOSUB 20000: GOTO 5785
5776 IF CO(I2) = 25 THEN GOSUB 20000: GOTO 5785
5779 GOTO 5785
5785 S8 = ACC:T2 = 1:CO(I2) = CO(I2) + 1
5800 S4 = INT (S4 * 100 + 0.5) / 100
5801 S5 = INT (S5 * 100 + 0.5) / 100
5802 S6 = INT (S6 * 100 + 0.5) / 100
5803 S7 = INT (S7 * 100 + 0.5) / 100
5804 S8 = INT (S8 * 100 + 0.5) / 100
5805 PRINT CHR$(4);"PR#1"
5806 IF T1 = S1 THEN 5820

```

JLIST5807-6240

```

5808 GOSUB 9040
5810 PRINT TAB( 5)"CYCLE ";S1:T1 = S1: PRINT : PRINT
5820 PRINT TAB( 5)"GROUP ";S2: TAB( 14)"DATE ";CD;"/";CM;"/";CY
5840 PRINT TAB( 5)"WHO GET ";S3
5850 IF S4 = 0 THEN 5870
5860 PRINT TAB( 5)"CASH PAY"; TAB( 27)S4
5870 IF S5 = 0 THEN 5890
5880 PRINT TAB( 5)"CASH RECEIVE"; TAB( 27)S5
5890 IF S6 = 0 THEN 5910
5900 PRINT TAB( 5)"INTEREST PAY" TAB( 27)S6
5910 IF S7 = 0 THEN 5930
5920 PRINT TAB( 5)"INTEREST RECEIVE"; TAB( 27)S7
5930 PRINT TAB( 5)"ACCOUNT"; TAB( 27)S8
5931 IF S1 = 1 THEN 5940
5934 PRINT "SHARE INT. = ";A2;" %"
5936 PRINT "SAVING INT. = ";SE;" % / YEAR"
5938 PRINT "LOAN INT. = ";LO;" % / YEAR"
5940 RETURN
6000 REM
6001 REM *****
6002 REM SUBROUTINE 6000
6003 REM *****
6004 REM
6010 K = CO(I2):L = INT (K / 4)
6020 IF L = (K / 4) THEN 6040
6030 L = L + 1
6040 M = INT (K / 4)
6050 IF M = (K / 4) THEN M = M - 1
6055 IF M < 0 THEN M = 0
6060 P = P2(I2)
6070 IF P = 2 THEN EAC2 = 1: GOTO 6090
6080 EAC2 = F2(P,M)
6090 M = INT (NG12(I2) / 3)
6100 IF M = (NG12(I2) / 3) THEN M = M - 1
6105 IF M < 0 THEN M = 0
6110 FAC3 = F3(M)
6120 IF P3(I2) = 1 THEN GAC4 = 1: GOTO 6140
6130 K = P4(I2):GAC4 = F4(K)
6140 K = NMEM(I2)
6150 FOR I = 2 TO K
6160 IF PST(I2,I) = 1 THEN 6320
6165 GOSUB 15000
6170 M = ST(I2,I):A2 = 0
6180 FOR P = 0 TO 4
6190 IF CM = SP(P) THEN A2 = 1
6200 NEXT P
6210 IF A2 = 1 THEN HAC5 = F5(M): GOTO 6230
6220 HAC5 = 1
6230 A2 = 0
6240 FOR P = 1 TO 12:ZZ = RND (ZZ):A2 = A2 + ZZ: NEXT P

```

JLIST6241-8140

```

6250 A2 = ((A2 - 6) * SIGMA) + MEAN
6255 IF A2 = 0 THEN GOTO 6230
6260 A2 = A2 * EAC2 * FAC3 * GAC4
6270 IF P3(I2) = 0 THEN 6310
6280 A2 = A2 * HAC5
6310 PI(I2,I) = A2
6320 NEXT I
6330 A2 = 0:NG12(I2) = 0
6340 FOR I = 2 TO NMEM(I2)
6350 IF PST(I2,I) = 0 THEN 6370
6360 GOTO 6390
6370 IF PI(I2,I) > = A2 THEN A2 = PI(I2,I):P = I
6380 IF PI(I2,I) > = 12 THEN NG12(I2) = NG12(I2) + 1
6390 NEXT I
6410 IF P = 2 THEN 6460
6412 IF PST(I2,2) = 1 THEN 6416
6414 GOTO 6420
6416 S4 = SIGM(I2,0):S7 = 0:ACC = ACC - S4
6417 S3 = P:PST(I2,P) = 1: GOSUB 10000
6418 RETURN
6420 S7 = SIGM(I2,0) * A2 / 100:S4 = SIGM(I2,0) - S7
6422 IF ACC > = S4 THEN 6430
6424 PI(I2,2) = A2
6426 A2 = PI(I2,2):P = 2:S3 = P:PST(I2,2) = 1: GOSUB 10000:S4 = 0:S7 =
GOTO 6470
6430 ACC = ACC - S4:PST(I2,P) = 1:S3 = P
6435 GOSUB 10000
6450 RETURN
6460 IF ACC > = SIGM(I2,0) THEN PI(I2,2) = 0:A2 = 0: GOTO 6340
6465 GOSUB 10000
6470 S6 = (NMEM(I2) - CO(I2)) * SIGM(I2,0) * A2 / 100
6480 S5 = (NMEM(I2) - 2) * SIGM(I2,0) + MU(I2,0) - S6
6490 ACC = ACC + S5:S3 = P:PST(I2,P) = 1
6500 RETURN
8000 REM
8010 REM *****
8020 REM SUBROUTINE 8000
8030 REM *****
8040 REM
8056 PRINT : PRINT : PRINT
8060 PRINT "*****"
8061 PRINT
8070 PRINT "SHARE SIMULATION MODEL"
8074 PRINT
8080 PRINT " FOR "
8081 PRINT
8085 PRINT "SHARE INVESTMENT ANALYSIS"
8089 PRINT
8090 PRINT "*****"
8100 PRINT :J = ST(1,2)
8110 PRINT "YOUR PROFESSION"; TAB( 20)A$(J)
8120 PRINT "YOUR CAPITAL"; TAB( 20)A5;" BAHT"
8130 PRINT "LOAN INT.RATE"; TAB( 20)LR;" %"
8135 PRINT "SAVING INT.RATE"; TAB( 20)SR;" %"
8140 PRINT "NUMBER OF GROUP"; TAB( 20)N

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```

8120 PRINT "NUMBER OF LOOPS"; TAB( 20)B5
8160 FOR I = 1 TO N
8170 PRINT "GROUP ";I
8180 PRINT "*****"
8190 J = P3(I)
8200 PRINT "STATUS OF SHARE HOLDER"; TAB( 25)B$(J)
8210 J = P4(I)
8220 PRINT "SHARE HOLDER PROFESSION"; TAB( 25)A$(J)
8225 PRINT "BEGIN DATE(DD,MM,YY)"; TAB( 25)M1(I);"/";M2(I);"/";B1
8227 PRINT "SHARE AMOUNT"; TAB( 25)MU(I,0);"/";SIGM(I,0)
8230 PRINT
8240 PRINT TAB( 12)"MEMBER"; TAB( 23)"PROFESSION": PRINT
8250 J = NMEM(I)
8260 FOR K = 1 TO J
8270 P = ST(I,K)
8280 PRINT TAB( 14)K; TAB( 24)A$(P)
8290 NEXT K: PRINT : PRINT : NEXT I
8320 RETURN
8325 REM
8326 REM *****
8330 REM SUB B500
8331 REM *****
8500 REM
8510 PRINT : PRINT
8515 PRINT CHR$( 4);"PR#0"
8520 PRINT TAB( 10)"TOTAL SUMMARY"
8530 PRINT TAB( 10)"*****"
8540 TTI = A5 * B5
8550 TRR = (TACC - TTI) * 36500 / (B5 * A5 * DC)
8570 PRINT TAB( 5)"TOTAL INVESTMENT = ";TTI;" BAHT"
8580 PRINT TAB( 5)"TOTAL ACCOUNT = ";TACC;" BAHT"
8585 PRINT TAB( 5)"TOTAL BENEFIT = ";TACC - TTI;" BAHT"
8590 PRINT TAB( 5)"TOTAL RETURN RATE = ";TRR;" % / YEAR"
8600 RETURN
9040 PRINT TAB( 5)"*****"
9045 RETURN
10000 REM
10001 REM *****
10002 REM SUB 10000
10003 REM *****
10004 REM
10020 IF CO(I2) = 2 THEN 10030
10024 IF CO(I2) > 2 THEN 10032
10025 D(I2) = 0:SE = 0: GOTO 10070
10030 SUMD(I2) = 0
10032 D(I2) = A2 * SIGM(I2,0) / 100
10050 SOI(I2) = MU(I2,0) + ((CO(I2) - 2) * SIGM(I2,0)) - SUMD(I2)
10057 T(I2) = MU(I2,0) + ((NMEM(I2) - 2) * SIGM(I2,0)) - ((NMEM(I2) -
12)) * D(I2))
10058 AI(I2) = (T(I2) + SOI(I2)) / 2

```

JLIST10059-30136

```

10060 SE = SUMD(I2) * 1200 / (AI(I2) * (CO(I2) - 1))
10067 SUMD(I2) = SUMD(I2) + D(I2)
10070 IF CO(I2) = NMEM(I2) THEN LO = 0: GOTO 10100
10090 LO = D(I2) * 1200 / AI(I2)
10100 RETURN
15000 REM
15001 REM *****
15002 REM SUB 15000
15003 REM *****
15004 REM
15010 IF ST(I2,I) = 1 THEN X = I2: GOTO 15050
15020 IF ST(I2,I) = 2 THEN X = I2 + 5: GOTO 15050
15030 IF ST(I2,I) = 3 THEN X = I2 + 10: GOTO 15050
15040 IF ST(I2,I) = 4 THEN X = I2 + 15
15050 G = CO(I2)
15060 Y = INT (G / 4)
15070 IF Y = G / 4 THEN Y = Y - 1
15080 IF Y < 0 THEN Y = 0
15090 MEAN = A(X,Y)
15100 SIGMA = RS(X,Y)
15110 RETURN
20000 REM
20010 REM *****
20020 REM SUB 20000
20030 REM *****
20040 FOR I = 1 TO N
20050 IF P5(I) = 0 THEN 20070
20060 NEXT I
20070 IF CD = M1(I) THEN 20090
20080 RETURN
20085 NEXT I
20090 PRINT "SLI = ";SLI
20100 PRINT "SSI = ";SSI
20110 ACC = ACC + SLI + SSI:SLI = 0:SSI = 0
20120 RETURN
30000 REM *****
30001 REM DATA
30002 REM *****
30010 DATA 31,28,31,30,31,30,31,31,30,31,30,31
30080 DATA 1,0.99,0.998,1,1,0.999,0.998,0.997
30090 DATA 1,1.005,1.01,1.015,1.02,1.025,1.03
30095 DATA 1.2,1.18,1.13,1.06
30100 DATA 1.13,1.18,1.15,1.24
30110 DATA 11,12,1,2,0
30120 DATA "MERCHANT","GOVT.OFFICER","EMPLOYEE","NOT IDENTIFY"
30130 DATA "BAD","GOOD"
30134 DATA 5
30135 DATA 10000,10000,20000,10000,20000,20000,30000,20000,50000,30000
30136 DATA 14,12,15,15,12

```


JLIST30137-30148

30137 DATA 1,1,0,0,1
 30138 DATA 1,2,1,1,2
 30139 DATA 5,1,10,1,15,1,20,1,25,1
 30140 DATA 1,1,2,4,3,2,1,2,3,2,1,2,4,3,2,1,1,2,4,3,2,3,1,2,3,2,1,1,2,3,
 4,2,3,4,2,3,2,3,4,3,2,1,1,2,3,2,1,2,3,4,3,2,1,3,4,3,2,1,1,2,3,4,3,2,1
 ,2,3,4
 30141 DATA 11.2,10.12,8.22,6.88,5,11.93,9.85,8.8,7.07,5,11.27,9.55,7.45
 ,6.8,5,11.8,10.85,7.45,6.4,5,10.87,9.15,7.65,6.6,5
 30142 DATA 1.12,1.66,1.51,1.01,0.45,1.42,1.34,0.66,0.27,0.86,1.83,1.33,
 0.76,0.45,0.43,0.56,0.7,0.34,0.78,0.61,0.56,0.65,0.74,0.72,0.23
 30143 DATA 11.4,10.75,8.1,7.5,11.87,10.5,7.95,7.5,11.46,10.05,8.25,7.6,
 5,11.8,10.8,7.95,7.03,5,11.67,10.1,7.95,7.4,5
 30144 DATA 1.67,1.85,1.84,0.41,0.5,1.37,0.93,0.67,0.78,0.48,1.29,1.05,0
 .59,0.36,0.35,0.44,0.53,0.65,0.57,0.25,1.41,1.52,1.67,1.25,0.61
 30145 DATA 9.6,7.05,6.1,5.8,5,9.73,7.45,6.95,5.35,5,9.87,7.43,6.1,5.4,5
 ,9.93,7.05,6.6,5.8,5,9.87,7.6,6.85,5.5,5
 30146 DATA 1.87,1.05,0.81,0.77,0.56,1.21,0.85,0.49,0.56,0.73,1.68,0.73,
 0.93,0.58,0.25,0.35,0.3,0.49,0.43,0.37,0.93,0.78,1.67,0.55,0.42
 30147 DATA 9.6,7.55,6.58,5.7,5,9.07,7.56,6.83,5.7,5,9.3,7.83,6.75,5.1,5
 ,9.27,7.45,6.6,5.05,5,9.7,7.48,6.3,5.4,5
 30148 DATA 0.96,0.75,0.67,0.92,0.56,0.78,0.82,0.61,1.2,0.72,0.88,0.47,0
 .43,0.42,0.50,0.56,0.55,0.57,0.51,0.33,0.78,1.02,1.26,0.79,0.25

 SHARE SIMULATION MODEL

FOR

SHARE INVESTMENT ANALYSIS

YOUR PROFESSION MERCHANT
 YOUR CAPITAL 300000 BATH
 LOAN INT.RATE 17.5 %
 SAVING INT.RATE 9 %
 NUMBER OF GROUP 5
 NUMBER OF LOOPS 1

GROUP 1

 STATUS OF SHARE HOLDER GOOD
 SHARE HOLDER PROFESSION MERCHANT
 BEGIN DATE (DD,MM,YY) 5/1/27
 SHARE AMOUNT 10000/10000

MEMBER	PROFESSION
1	MERCHANT
2	MERCHANT
3	GOVT.OFFICER
4	NOT IDENTIFY
5	EMPLOYEE
6	GOVT.OFFICER
7	MERCHANT
8	GOVT.OFFICER
9	EMPLOYEE
10	GOVT.OFFICER
11	MERCHANT
12	GOVT.OFFICER
13	NOT IDENTIFY
14	EMPLOYEE

GROUP 2

STATUS OF SHARE HOLDER GOOD
 SHARE HOLDER PROFESSION GOVT.OFFICER
 BEGIN DATE (DD,MM,YY) 10/1/27
 SHARE AMOUNT 20000/10000

MEMBER	PROFESSION
1	GOVT.OFFICER

2	MERCHANT
3	MERCHANT
4	GOVT.OFFICER
5	NOT IDENTIFY
6	EMPLOYEE
7	GOVT.OFFICER
8	EMPLOYEE
9	MERCHANT
10	GOVT.OFFICER
11	EMPLOYEE
12	GOVT.OFFICER

GROUP 3

STATUS OF SHARE HOLDER	BAD
SHARE HOLDER PROFESSION	MERCHANT
BEGIN DATE (DD,MM,YY)	15/1/27
SHARE AMOUNT	20000/20000

MEMBER	PROFESSION
1	MERCHANT
2	MERCHANT
3	GOVT.OFFICER
4	EMPLOYEE
5	NOT IDENTIFY
6	GOVT.OFFICER
7	EMPLOYEE
8	NOT IDENTIFY
9	GOVT.OFFICER
10	EMPLOYEE
11	GOVT.OFFICER
12	EMPLOYEE
13	NOT IDENTIFY
14	EMPLOYEE
15	GOVT.OFFICER

GROUP 4

STATUS OF SHARE HOLDER	BAD
SHARE HOLDER PROFESSION	MERCHANT
BEGIN DATE (DD,MM,YY)	20/1/27
SHARE AMOUNT	30000/20000

MEMBER	PROFESSION
1	MERCHANT
2	MERCHANT
3	GOVT.OFFICER
4	EMPLOYEE

5	GOVT.OFFICER
6	MERCHANT
7	GOVT.OFFICER
8	EMPLOYEE
9	NOT IDENTIFY
10	EMPLOYEE
11	GOVT.OFFICER
12	MERCHANT
13	EMPLOYEE
14	NOT IDENTIFY
15	EMPLOYEE

GROUP 5

STATUS OF SHARE HOLDER	GOOD
SHARE HOLDER PROFESSION	GOVT.OFFICER
BEGIN DATE (DD,MM,YY)	25/1/27
SHARE AMOUNT	50000/30000

MEMBER	PROFESSION
1	GOVT.OFFICER
2	MERCHANT
3	MERCHANT
4	GOVT.OFFICER
5	EMPLOYEE
6	NOT IDENTIFY
7	EMPLOYEE
8	GOVT.OFFICER
9	MERCHANT
10	GOVT.OFFICER
11	EMPLOYEE
12	NOT IDENTIFY

CYCLE 1

GROUP 1 DATE 5/1/27
 WHO GET 1
 CASH PAY 10000
 ACCOUNT 290000
 GROUP 2 DATE 10/1/27
 WHO GET 1
 CASH PAY 20000
 ACCOUNT 270000
 GROUP 3 DATE 15/1/27
 WHO GET 1
 CASH PAY 20000
 ACCOUNT 250000
 GROUP 4 DATE 20/1/27
 WHO GET 1
 CASH PAY 30000
 ACCOUNT 220000
 GROUP 5 DATE 25/1/27
 WHO GET 1
 CASH PAY 50000
 ACCOUNT 170000

CYCLE 2

GROUP 1 DATE 5/2/27
 WHO GET 10
 CASH PAY 8334.52
 INTEREST RECEIVE 1665.48
 ACCOUNT 161665.48
 SHARE INT. = 16.6548347 %
 SAVING INT. = 0 % / YEAR
 LOAN INT. = 33.3057288 % / YEAR
 GROUP 2 DATE 10/2/27
 WHO GET 7
 CASH PAY 8455.63
 INTEREST RECEIVE 1544.37
 ACCOUNT 153209.86
 SHARE INT. = 15.4437223 %
 SAVING INT. = 0 % / YEAR
 LOAN INT. = 29.7575796 % / YEAR
 GROUP 3 DATE 15/2/27
 WHO GET 4
 CASH PAY 16896.09
 INTEREST RECEIVE 3103.91
 ACCOUNT 136313.77
 SHARE INT. = 15.5195497 %
 SAVING INT. = 0 % / YEAR
 LOAN INT. = 28.6901894 % / YEAR

GROUP 4 DATE 20/2/27
 WHO GET 11
 CASH PAY 17033.5
 INTEREST RECEIVE 2966.5
 ACCOUNT 119280.27

SHARE INT. = 14.8324992 %
 SAVING INT. = 0 % / YEAR
 LOAN INT. = 25.2974466 % / YEAR

GROUP 5 DATE 25/2/27
 WHO GET 4
 CASH PAY 24906.52
 INTEREST RECEIVE 5093.48
 ACCOUNT 94373.75

SHARE INT. = 16.9782825 %
 SAVING INT. = 0 % / YEAR
 LOAN INT. = 35.0202915 % / YEAR

 CYCLE 3

GROUP 1 DATE 5/3/27
 WHO GET 8
 CASH PAY 8764.53
 INTEREST RECEIVE 1235.47
 ACCOUNT 85609.22

SHARE INT. = 12.3547162 %
 SAVING INT. = 14.832388 % / YEAR
 LOAN INT. = 22.0056154 % / YEAR

GROUP 2 DATE 10/3/27
 WHO GET 9
 CASH PAY 8674.45
 INTEREST RECEIVE 1325.55
 ACCOUNT 76934.77

SHARE INT. = 13.2554579 %
 SAVING INT. = 13.5743414 % / YEAR
 LOAN INT. = 23.3019096 % / YEAR

GROUP 3 DATE 15/3/27
 WHO GET 9
 CASH PAY 16971.32
 INTEREST RECEIVE 3028.68
 ACCOUNT 59963.44

SHARE INT. = 15.1433774 %
 SAVING INT. = 13.2762987 % / YEAR
 LOAN INT. = 25.9089993 % / YEAR

GROUP 4 DATE 20/3/27
 WHO GET 3
 CASH PAY 17051.96
 INTEREST RECEIVE 2948.04
 ACCOUNT 42911.49

SHARE INT. = 14.7402118 %
 SAVING INT. = 11.8008198 % / YEAR
 LOAN INT. = 23.4547908 % / YEAR

GROUP 5 DATE 25/3/27
 WHO GET 3
 CASH PAY 26539.42
 INTEREST RECEIVE 3460.58
 ACCOUNT 16372.06
 SHARE INT. = 11.5352649 %
 SAVING INT. = 15.5225557 % / YEAR
 LOAN INT. = 21.0924506 % / YEAR

 CYCLE 4

GROUP 1 DATE 5/4/27
 WHO GET 11
 CASH PAY 8767.53
 INTEREST RECEIVE 1232.47
 ACCOUNT 7604.54
 SHARE INT. = 12.3247426 %
 SAVING INT. = 16.0302211 % / YEAR
 LOAN INT. = 20.4313762 % / YEAR
 GROUP 2 DATE 10/4/27
 WHO GET 2
 CASH RECEIVE 109627.26
 INTEREST PAY 10372.74
 ACCOUNT 117231.8
 SHARE INT. = 12.9659216 %
 SAVING INT. = 15.6444259 % / YEAR
 LOAN INT. = 21.2038532 % / YEAR

GROUP 3 DATE 15/4/27
 WHO GET 3
 CASH PAY 16756.54
 INTEREST RECEIVE 3243.46
 ACCOUNT 100475.26
 SHARE INT. = 16.2172925 %
 SAVING INT. = 16.4528612 % / YEAR
 LOAN INT. = 26.1052243 % / YEAR

GROUP 4 DATE 20/4/27
 WHO GET 5
 CASH PAY 17071.36
 INTEREST RECEIVE 2928.64
 ACCOUNT 83403.9
 SHARE INT. = 14.6431797 %
 SAVING INT. = 14.7004286 % / YEAR
 LOAN INT. = 21.8371273 % / YEAR

GROUP 5 DATE 25/4/27
 WHO GET 8
 CASH PAY 26147.55
 INTEREST RECEIVE 3852.45
 ACCOUNT 57256.35
 SHARE INT. = 12.8415025 %
 SAVING INT. = 16.269194 % / YEAR
 LOAN INT. = 21.9812245 % / YEAR

 CYCLE 5

GROUP 1 DATE 5/5/27
 WHO GET 3
 CASH PAY 8691.57
 INTEREST RECEIVE 1308.43
 ACCOUNT 48564.78
 SHARE INT. = 13.0843403 %
 SAVING INT. = 16.0947947 % / YEAR
 LOAN INT. = 20.3791818 % / YEAR
 GROUP 2 DATE 10/5/27
 WHO GET 10
 CASH PAY 10000
 ACCOUNT 38564.78
 SHARE INT. = 11.4421225 %
 SAVING INT. = 15.8398345 % / YEAR
 LOAN INT. = 17.3998209 % / YEAR
 GROUP 3 DATE 15/5/27
 WHO GET 6
 CASH PAY 17286.94
 INTEREST RECEIVE 2713.06
 ACCOUNT 21277.84
 SHARE INT. = 13.5653162 %
 SAVING INT. = 17.3902395 % / YEAR
 LOAN INT. = 20.1282415 % / YEAR
 GROUP 4 DATE 20/5/27
 WHO GET 12
 CASH PAY 17046.09
 INTEREST RECEIVE 2953.91
 ACCOUNT 4231.75
 SHARE INT. = 14.7695369 %
 SAVING INT. = 15.5317073 % / YEAR
 LOAN INT. = 20.7523694 % / YEAR
 GROUP 5 DATE 25/5/27
 WHO GET 2
 CASH RECEIVE 330251.46
 INTEREST PAY 19748.54
 ACCOUNT 334483.21
 SHARE INT. = 9.4040679 %
 SAVING INT. = 16.2585808 % / YEAR
 LOAN INT. = 14.7886943 % / YEAR

CYCLE 6

GROUP 1 DATE 5/6/27
 WHO GET 6
 CASH PAY 8916.04
 INTEREST RECEIVE 1083.96
 ACCOUNT 325567.17
 SHARE INT. = 10.8395903 %
 SAVING INT. = 15.7462782 % / YEAR
 LOAN INT. = 15.6824227 % / YEAR
 GROUP 2 DATE 10/6/27
 WHO GET 12
 CASH PAY 10000
 ACCOUNT 315567.17
 SHARE INT. = 10.9734933 %
 SAVING INT. = 15.1639988 % / YEAR
 LOAN INT. = 15.6666104 % / YEAR
 GROUP 3 DATE 15/6/27
 WHO GET 15
 CASH PAY 17330.3
 INTEREST RECEIVE 2669.7
 ACCOUNT 298236.87
 SHARE INT. = 13.3484874 %
 SAVING INT. = 16.8742306 % / YEAR
 LOAN INT. = 18.6321001 % / YEAR
 GROUP 4 DATE 20/6/27
 WHO GET 7
 CASH PAY 17390.26
 INTEREST RECEIVE 2609.74
 ACCOUNT 280846.6
 SHARE INT. = 13.0486912 %
 SAVING INT. = 15.5260871 % / YEAR
 LOAN INT. = 17.1733192 % / YEAR
 GROUP 5 DATE 25/6/27
 WHO GET 10
 CASH PAY 30000
 ACCOUNT 250846.6
 SHARE INT. = 11.7421533 %
 SAVING INT. = 15.1132403 % / YEAR
 LOAN INT. = 17.4807988 % / YEAR

SLI = 0
 SSI = 6980.44424

 CYCLE 7

GROUP 1 DATE 5/7/27
 WHO GET 12
 CASH PAY 8897.6
 INTEREST RECEIVE 1102.4
 ACCOUNT 248929.45
 SHARE INT. = 11.0240173 %
 SAVING INT. = 14.8518895 % / YEAR
 LOAN INT. = 15.0535037 % / YEAR
 GROUP 2 DATE 10/7/27
 WHO GET 3
 CASH PAY 10000
 ACCOUNT 238929.45
 SHARE INT. = 10.0778816 %
 SAVING INT. = 14.3555632 % / YEAR
 LOAN INT. = 13.5460717 % / YEAR
 GROUP 3 DATE 15/7/27
 WHO GET 11
 CASH PAY 17468.63
 INTEREST RECEIVE 2531.37
 ACCOUNT 221460.82
 SHARE INT. = 12.656843 %
 SAVING INT. = 16.1744647 % / YEAR
 LOAN INT. = 16.6450602 % / YEAR
 GROUP 4 DATE 20/7/27
 WHO GET 6
 CASH PAY 17415.72
 INTEREST RECEIVE 2584.28
 ACCOUNT 204045.1
 SHARE INT. = 12.9213912 %
 SAVING INT. = 14.9712803 % / YEAR
 LOAN INT. = 16.1131785 % / YEAR
 GROUP 5 DATE 25/7/27
 WHO GET 9
 CASH PAY 30000
 ACCOUNT 174045.1
 SHARE INT. = 10.4434262 %
 SAVING INT. = 14.5468936 % / YEAR
 LOAN INT. = 14.5839667 % / YEAR

CYCLE 8

GROUP 1 DATE 5/8/27

WHO GET 7

CASH PAY 8830.18
INTEREST RECEIVE 1169.82
ACCOUNT 165214.92

SHARE INT. = 11.6982083 %
SAVING INT. = 14.1103367 % / YEAR
LOAN INT. = 15.1471638 % / YEAR

GROUP 2 DATE 10/8/27

WHO GET 4

CASH PAY 10000
ACCOUNT 155214.92

SHARE INT. = 10.5625086 %
SAVING INT. = 13.4985782 % / YEAR
LOAN INT. = 13.458344 % / YEAR

GROUP 3 DATE 15/8/27

WHO GET 7

CASH PAY 17900.42
INTEREST RECEIVE 2099.58
ACCOUNT 137314.5

SHARE INT. = 10.4978931 %
SAVING INT. = 15.2780005 % / YEAR
LOAN INT. = 12.9866566 % / YEAR

GROUP 4 DATE 20/8/27

WHO GET 14

CASH PAY 18065.15
INTEREST RECEIVE 1934.85
ACCOUNT 119249.35

SHARE INT. = 9.67427495 %
SAVING INT. = 14.2271547 % / YEAR
LOAN INT. = 11.3407812 % / YEAR

GROUP 5 DATE 25/8/27

WHO GET 6

CASH PAY 30000
ACCOUNT 89249.35

SHARE INT. = 8.25715374 %
SAVING INT. = 13.6861977 % / YEAR
LOAN INT. = 10.8446988 % / YEAR

CYCLE 9

GROUP 1 DATE 5/9/27

WHO GET 4

CASH PAY 9272.72
INTEREST RECEIVE 727.28
ACCOUNT 79976.63

SHARE INT. = 7.27276237 %
SAVING INT. = 13.3596833 % / YEAR
LOAN INT. = 8.83485384 % / YEAR

GROUP 2 DATE 10/9/27

WHO GET 8

CASH PAY 10000
ACCOUNT 69976.63

SHARE INT. = 7.45952127 %
SAVING INT. = 12.7534388 % / YEAR
LOAN INT. = 8.98331482 % / YEAR

GROUP 3 DATE 15/9/27

WHO GET 10

CASH PAY 18259.98
INTEREST RECEIVE 1740.02
ACCOUNT 51716.64

SHARE INT. = 8.70007513 %
SAVING INT. = 14.1817376 % / YEAR
LOAN INT. = 10.1812284 % / YEAR

GROUP 4 DATE 20/9/27

WHO GET 4

CASH PAY 18301.92
INTEREST RECEIVE 1698.08
ACCOUNT 33414.72

SHARE INT. = 8.49040012 %
SAVING INT. = 13.1770186 % / YEAR
LOAN INT. = 9.45817731 % / YEAR

GROUP 5 DATE 25/9/27

WHO GET 5

CASH PAY 30000
ACCOUNT 3414.72

SHARE INT. = 9.42173725 %
SAVING INT. = 12.6622914 % / YEAR
LOAN INT. = 11.7535037 % / YEAR

CYCLE 10

GROUP 1 DATE 5/10/27

WHO GET 2

CASH RECEIVE 127026.17
INTEREST PAY 2973.83
ACCOUNT 130440.89

SHARE INT. = 7.4345763 %
SAVING INT. = 12.2413266 % / YEAR
LOAN INT. = 8.59899286 % / YEAR

GROUP 2 DATE 10/10/27

WHO GET 5

CASH PAY 10000
ACCOUNT 120440.89

SHARE INT. = 7.02204411 %
SAVING INT. = 11.7402766 % / YEAR
LOAN INT. = 8.04905188 % / YEAR

GROUP 3 DATE 15/10/27

WHO GET 13

CASH PAY	18286.32
INTEREST RECEIVE	1713.68
ACCOUNT	102154.57

SHARE INT. = 8.56837646 %
 SAVING INT. = 13.0945392 % / YEAR
 LOAN INT. = 9.55798967 % / YEAR

GROUP 4 DATE 20/10/27

WHO GET 13

CASH PAY	18241.58
INTEREST RECEIVE	1758.42
ACCOUNT	83912.98

SHARE INT. = 8.79207538 %
 SAVING INT. = 12.2058142 % / YEAR
 LOAN INT. = 9.366061 % / YEAR

GROUP 5 DATE 25/10/27

WHO GET 12

CASH PAY	30000
ACCOUNT	53912.98

SHARE INT. = 9.03045041 %
 SAVING INT. = 11.9360403 % / YEAR
 LOAN INT. = 10.7046123 % / YEAR

CYCLE 11

GROUP 1 DATE 5/11/27

WHO GET 13

CASH PAY	10000
ACCOUNT	43912.98

SHARE INT. = 8.18820668 %
 SAVING INT. = 11.3428128 % / YEAR
 LOAN INT. = 9.04462908 % / YEAR

GROUP 2 DATE 10/11/27

WHO GET 6

CASH PAY	10000
ACCOUNT	33912.98

SHARE INT. = 7.91656832 %
 SAVING INT. = 10.857244 % / YEAR
 LOAN INT. = 8.66429417 % / YEAR

GROUP 3 DATE 15/11/27

WHO GET 5

CASH PAY	18372.07
INTEREST RECEIVE	1627.93
ACCOUNT	15540.92

SHARE INT. = 8.13966828 %
 SAVING INT. = 12.1657364 % / YEAR
 LOAN INT. = 8.66988939 % / YEAR

GROUP 4 DATE 20/11/27
 WHO GET 2
 CASH RECEIVE 282197.19
 INTEREST PAY 7802.81
 ACCOUNT 297738.11

SHARE INT. = 9.75350881 %
 SAVING INT. = 11.4338441 % / YEAR
 LOAN INT. = 9.96495814 % / YEAR

GROUP 5 DATE 25/11/27
 WHO GET 7
 CASH PAY 30000
 ACCOUNT 267738.11

SHARE INT. = 8.97180761 %
 SAVING INT. = 11.2565939 % / YEAR
 LOAN INT. = 10.1342601 % / YEAR

 CYCLE 12

GROUP 1 DATE 5/12/27
 WHO GET 5
 CASH PAY 10000
 ACCOUNT 257738.11

SHARE INT. = 6.72448609 %
 SAVING INT. = 10.6303079 % / YEAR
 LOAN INT. = 7.09185907 % / YEAR

GROUP 2 DATE 10/12/27
 WHO GET 11
 CASH PAY 10000
 ACCOUNT 247738.11

SHARE INT. = 0 %
 SAVING INT. = 10.1930599 % / YEAR
 LOAN INT. = 0 % / YEAR

GROUP 3 DATE 15/12/27
 WHO GET 12
 CASH PAY 18176.52
 INTEREST RECEIVE 1823.48
 ACCOUNT 229561.59

SHARE INT. = 9.11741281 %
 SAVING INT. = 11.3586138 % / YEAR
 LOAN INT. = 9.31024789 % / YEAR

GROUP 4 DATE 20/12/27
 WHO GET 9
 CASH PAY 20000
 ACCOUNT 209561.59

SHARE INT. = 9.49500583 %
 SAVING INT. = 10.8354664 % / YEAR
 LOAN INT. = 9.30180269 % / YEAR

GROUP 5 DATE 25/12/27
 WHO GET 11
 CASH PAY 30000
 ACCOUNT 179561.59
 SHARE INT. = 0 %
 SAVING INT. = 10.6531689 % / YEAR
 LOAN INT. = 0 % / YEAR
 SLI = 0
 SSI = 6323.48677

 CYCLE 13

GROUP 1 DATE 5/1/28
 WHO GET 14
 CASH PAY 10000
 ACCOUNT 175885.08
 SHARE INT. = 7.25527667 %
 SAVING INT. = 9.90259699 % / YEAR
 LOAN INT. = 7.33120275 % / YEAR

GROUP 3 DATE 15/1/28
 WHO GET 14
 CASH PAY 18510.81
 INTEREST RECEIVE 1489.19
 ACCOUNT 157374.27

SHARE INT. = 7.44597399 %
 SAVING INT. = 10.7167006 % / YEAR
 LOAN INT. = 7.28321312 % / YEAR

GROUP 4 DATE 20/1/28
 WHO GET 15
 CASH PAY 20000
 ACCOUNT 137374.27
 SHARE INT. = 7.48047572 %
 SAVING INT. = 10.2714978 % / YEAR
 LOAN INT. = 7.02975624 % / YEAR

 CYCLE 14

GROUP 1 DATE 5/2/28
 WHO GET 9
 CASH PAY 10000
 ACCOUNT 127374.27
 SHARE INT. = 0 %
 SAVING INT. = 9.31270726 % / YEAR
 LOAN INT. = 0 % / YEAR

GROUP 3 DATE 15/2/28
 WHO GET 8
 CASH PAY 18868.62
 INTEREST RECEIVE 1131.38
 ACCOUNT 108505.65
 SHARE INT. = 5.656905 %
 SAVING INT. = 10.0362328 % / YEAR
 LOAN INT. = 5.31284758 % / YEAR
 GROUP 4 DATE 20/2/28
 WHO GET 10
 CASH PAY 20000
 ACCOUNT 88505.65
 SHARE INT. = 6.44218418 %
 SAVING INT. = 9.64072023 % / YEAR
 LOAN INT. = 5.82362634 % / YEAR

 CYCLE 15

GROUP 3 DATE 15/3/28
 WHO GET 2
 CASH RECEIVE 280000
 ACCOUNT 368505.65
 SHARE INT. = 0 %
 SAVING INT. = 9.33360127 % / YEAR
 LOAN INT. = 0 % / YEAR
 GROUP 4 DATE 20/3/28
 WHO GET 8
 CASH PAY 20000
 ACCOUNT 348505.65
 SHARE INT. = 0 %
 SAVING INT. = 9.0280215 % / YEAR
 LOAN INT. = 0 % / YEAR

 SUMMARY

 ACCOUNT = 351126.582
 INVESMENT = 300000
 BENEFIT = 51126.582
 RETURN RATE = 14.1372746

J SIMULATION MODEL FOR SHARE INVESTMENT ANALYSIS(CONDITION 2)

JLIST1-900

```

5 PRINT CHR$(4);"PR#1"
10 PRINT TAB(5)"SIMULATION MODEL FOR SHARE INVESTMENT ANALYSIS(CONDITION 2)"
15 PRINT TAB(5)"-----"
-----"
500 DIM MU(10,20),SIGM(10,20),NMEM(20)
510 DIM DA(12),M1(10),M2(10),C0(20),P1(10)
520 DIM F2(10),P3(10),P4(10),P5(10),RET(10)
530 DIM ST(10,20),PST(10,20),SP(8)
540 DIM PI(10,20),NG12(10),F3(10),F4(10)
550 DIM F2(2,4),F5(4),B4(10),R1(10)
560 DIM A$(4),B$(1)
565 REM
580 REM THIS MAIN PROGRAM
590 REM *****
600 REM
605 PRINT CHR$(4);"PR#0"
610 FOR I = 1 TO 12: READ DA(I): NEXT
660 FOR I = 0 TO 1: FOR J = 0 TO 3
670 READ F2(I,J): NEXT J,I
680 FOR I = 0 TO 6: READ F3(I): NEXT
685 FOR I = 1 TO 4: READ F4(I): NEXT
690 FOR I = 1 TO 4: READ F5(I): NEXT
700 FOR I = 0 TO 4: READ SP(I): NEXT
710 FOR I = 1 TO 4: READ A$(I): NEXT
720 FOR I = 0 TO 1: READ B$(I): NEXT
730 HOME
740 VTAB 5
750 PRINT " ***** "
760 PRINT
770 HTAB 11: PRINT "SIMULATION MODEL"
771 HTAB 18: PRINT "FOR"
772 HTAB 7: PRINT "SHARE INVESTMENT ANALYSIS"
773 PRINT : HTAB 18: PRINT "BY"
800 HTAB 11: PRINT "WACHAREE ATTHAKORN"
810 HTAB 17: PRINT "B416385"
820 PRINT : HTAB 4
830 PRINT "FACULTY OF INDUSTRIAL ENGINEERING"
840 HTAB 9: PRINT "CHULALONGKORN UNIVERSITY"
850 PRINT
860 PRINT " ***** "
870 FOR I = 1 TO 1000: NEXT : HOME
880 VTAB 11
890 PRINT "NOW YOU ARE GOING TO CHECK INPUT DATA"
900 PRINT " "

```

JLIST901-1240

```

905 READ N
910 VTAB 15: PRINT "NUMBR OF GROUP IS ";N
915 VTAB 17
920 INPUT "NUMBER OF GROUP IS OK?";Y$
921 IF Y$ = "Y" THEN 928
922 PRINT : PRINT "CHECK DATA IN LINE 30134": GOTO 915
923 END
928 HOME
930 FOR I = 1 TO N
931 READ MU(I,0),SIGM(I,0)
932 NEXT I
940 INVERSE : VTAB 10
945 FOR I = 1 TO N: HTAB 12: PRINT I: NEXT I
950 NORMAL : VTAB 8
960 PRINT "CHECK FOR AMOUNT OF SHARE "
970 VTAB 10
975 FOR I = 1 TO N
980 HTAB 14: PRINT "GROUP";I;"FOR ";MU(I,0);"/";SIGM(I,0)
990 NEXT I
991 VTAB 20
992 INPUT "AMOUNT OF SHARES ARE OK?";Y$
993 IF Y$ = "Y" THEN 1000
994 PRINT : PRINT "CHECK DATA IN LINE 30135": GOTO 991
995 END
1000 HOME
1010 FOR I = 1 TO N
1020 READ NMEM(I)
1030 NEXT I
1040 INVERSE : VTAB 10
1045 FOR I = 1 TO N: HTAB 12: PRINT I: NEXT I
1050 NORMAL : VTAB 8
1060 PRINT "CHECK NUMBER OF MEMBERS"
1070 VTAB 10
1075 FOR I = 1 TO N
1080 HTAB 14: PRINT "GROUP ";I;": ";NMEM(I)
1085 NEXT I
1090 VTAB 20
1091 INPUT "NUMBER OF MEMBER IS OK?";Y$
1092 IF Y$ = "Y" THEN 1100
1093 PRINT : PRINT "CHECK DATA IN LINE 30136": GOTO 1090
1100 HOME
1199 VTAB 5
1200 PRINT "CHECK DATA ON STATUS OF SHARE"
1210 PRINT
1211 PRINT "1 FOR GOOD SHARE"
1212 PRINT
1213 PRINT "0 FOR BAD SHARE": PRINT
1220 FOR I = 1 TO N
1230 READ P3(I): NEXT I
1240 INVERSE : VTAB 12

```

JLIST1241-1760

```

1241 FOR I = 1 TO N: HTAB 12: PRINT I: NEXT I
1242 NORMAL : VTAB 12: HTAB 10
1250 FOR I = 1 TO N
1260 HTAB 14: PRINT "STATUS FOR GROUP ";I;" IS ";P3(I)
1270 NEXT I
1275 VTAB 20
1280 INPUT "STATUS DATA IS OK?";Y$
1290 IF Y$ = "Y" THEN 1300
1295 PRINT : PRINT "CHECK DATA IN LINE 30137": GOTO 1275
1296 END
1300 HOME
1310 FOR I = 1 TO N
1320 READ P4(I)
1330 NEXT I
1351 PRINT "CHECK PROFESSION OF SHARE HOLDER"
1352 VTAB 10
1353 FOR I = 1 TO N
1354 J = P4(I): PRINT "PROF.OF S.HOLDER OF GR.";I;" : ";A$(J)
1355 NEXT I
1356 VTAB 20
1357 INPUT "PROF. IS OK?";Y$
1358 IF Y$ = "Y" THEN 1400
1359 PRINT : PRINT "CHECK DATA IN LINE 30138": GOTO 1356
1360 END
1400 HOME
1410 FOR I = 1 TO N
1420 READ M1(I),M2(I)
1430 NEXT I
1433 VTAB 5
1435 PRINT "CHECK START DATE/MONTH"
1440 INVERSE : VTAB 8
1450 FOR I = 1 TO N: PRINT I: NEXT I
1460 NORMAL : VTAB 8
1470 FOR I = 1 TO N
1480 HTAB 3: PRINT "START DATR/MONTH OF GROUP ";I;": ";M1(I);"/";M2(I)
1490 NEXT I
1491 PRINT : PRINT : INPUT "START DATE/MONTH IS OK?";Y$
1492 IF Y$ = "Y" THEN 1690
1493 PRINT : PRINT
1494 PRINT : PRINT "CHECK DATA IN LINE 30139": GOTO 1460
1495 END
1690 HOME : HTAB 3
1700 PRINT "CHECK PROFESSION OF MEMBERS"
1710 PRINT
1720 FOR I = 1 TO N
1730 PRINT "GROUP ";I;" NO.OF MEMBERS ";NMEM(I)
1735 PRINT
1740 FOR J = 1 TO NMEM(I)
1750 READ ST(I,J)
1760 PRINT J;": ";A$(ST(I,J))

```

JLIST1761-1906

```

1770 NEXT J
1771 VTAB 21: INPUT "PROFESSION CHECK IS OK ?";Y#
1772 IF Y# = "Y" THEN 1780
1773 PRINT : PRINT "CHECK DATA IN LINE 30140": GOTO 1771
1774 END
1780 HOME : NEXT I
1790 HOME
1795 L = 30141
1796 V = 1:W = 5
1800 DIM A(40,5): DIM RS(40,5)
1801 FOR J = 1 TO 4
1804 FOR S = V TO W: FOR Y = 0 TO N - 1
1805 READ A(S,Y): NEXT Y: NEXT S
1806 FOR S = V TO W: FOR Y = 0 TO N - 1
1807 READ RS(S,Y): NEXT Y: NEXT S
1809 PRINT : PRINT "CHECK MEAN & SIGMA OF MEMBERS": PRINT
1810 PRINT TAB( 5)"PROFESSION OF MEMBER : ";A$(J)
1811 I = 1
1812 FOR X = V TO W
1813 PRINT : PRINT TAB( 5)"AMOUNT OF SHARE : ";MU(I,0);"/";SIGM(I,0);"
      BAHT"
1814 PRINT : PRINT TAB( 5)"CYCLE"; TAB( 15)"MEAN"; TAB( 25)"SIGMA"
1815 PRINT TAB( 5)"-----"; TAB( 15)"-----"; TAB( 25)"-----"
1816 F = 1:G = 4
1817 FOR Y = 0 TO N - 1
1818 PRINT : PRINT TAB( 5)F;"-";G; TAB( 15)A(X,Y); TAB( 25)RS(X,Y)
1819 F = F + 4:G = G + 4
1820 NEXT Y
1821 PRINT : INPUT "MEAN & SIGMA IS OK ?";Y#
1822 IF Y# = "Y" THEN 1824
1823 PRINT : PRINT "CHECK DATA IN LINE ";L; TAB( 28)"&"; TAB( 33)L + 1: G
      1821
1824 I = I + 1: HOME : NEXT X
1825 L = L + 2
1828 V = V + N:W = W + N
1829 HOME : NEXT J
1840 VTAB 11: HTAB 5
1850 PRINT "YOUR CAPITAL"
1855 HTAB 5: PRINT "LOAN INT. RATE"
1860 HTAB 5: PRINT "SAVING INT. RATE"
1865 HTAB 5: PRINT "CURRENT DATE(Y,Y,MM,DD)"
1870 HTAB 5: PRINT "NO. OF LOOP"
1880 VTAB 11: HTAB 30: INPUT " ";A5
1885 VTAB 12: HTAB 30: INPUT " ";LR
1890 VTAB 13: HTAB 30: INPUT " ";SR
1895 VTAB 14: HTAB 30: INPUT " ";B1,B2,B3
1898 VTAB 15: HTAB 30: INPUT " ";B5
1900 GOSUB 8000
1902 B6 = 1
1903 FOR I = 1 TO N
1904 IF NMEM(I) < 10 THEN P2(I) = 2: GOTO 1907
1905 IF NMEM(I) > 9 AND NMEM(I) < 13 THEN P2(I) = 0: GOTO 1907
1906 P2(I) = 1

```

JLIST1907-5130

```

1907 NEXT I
1908 ACC = A5
1912 PRINT : PRINT : PRINT TAB( 18)"LOOP " ; B6
1913 PRINT TAB( 18)"*****"
1919 ACC = A5:CY = B1:CM = B2:CD = B3
1920 FOR I = 1 TO N:RET(I) = 0
1930 P5(I) = 0:NG12(I) = 0:CO(I) = 1: NEXT I
1940 FOR I = 1 TO N: FOR J = 1 TO 20
1950 PI(I,J) = 0:PST(I,J) = 0: NEXT J,I
3999 DC = 1:D1 = 0:LS = 0:T2 = 0:SU = 0:T1 = - 1:HNM = 0
4170 A1 = 0
4180 FOR I1 = 1 TO N
4190 IF P5(I1) = 0 THEN A1 = 1
4200 NEXT I1
4210 IF A1 = 1 THEN GOSUB 5000: GOTO 4170
4220 GOSUB 9040
4230 PRINT
4234 PRINT CHR$( 4);"PR#1"
4240 PRINT "SUMMARY"
4250 PRINT "*****"
4260 ACC = ACC + SLI + SSI
4270 R1 = (ACC - A5) * 36500 / (A5 * DC)
4280 PRINT "ACCOUNT      = ";ACC;" BATH"
4290 PRINT "INVESTMENT   = ";A5;" BATH"
4300 PRINT "BENEFIT      = ";ACC - A5;" BATH"
4305 PRINT "TIME OF INV. = ";DC;" DAYS"
4310 PRINT "RETURN RATE = ";R1;" % / YEAR"
4315 TACC = TACC + ACC:ACC = 0
4320 B6 = B6 + 1
4340 IF B6 < = B5 THEN 4375
4350 GOTO 4380
4375 GOTO 1903
4380 GOSUB 9040: GOSUB 8500
4390 PRINT : PRINT : PRINT
4400 PRINT TAB( 5)"END PROGRAM"
4420 END
5000 REM
5010 REM *****
5020 REM SUBROUTINE 5000
5030 REM *****
5040 REM
5045 M = CM
5050 IF CD < DA(M) THEN 5080
5060 GOTO 5090
5080 CD = CD + 1: GOTO 5110
5090 CD = 1:CM = CM + 1
5100 IF CM = 13 THEN CY = CY + 1:CM = 1
5110 IF D1 = 1 THEN DC = DC + 1
5111 T3 = 0
5112 FOR I2 = 1 TO N
5113 IF M1(I2) = CD AND (M2(I2) = 0 OR M2(I2) = CM) THEN T3 = T3 + 1
5114 NEXT I2
5115 T4 = 0
5120 FOR I2 = 1 TO N
5130 IF P5(I2) = 1 THEN 5180

```

JLIST5131-5806

```

5140 IF M2(I2) = 0 THEN 5170
5150 IF M2(I2) = CM THEN M2(I2) = 0: GOTO 5170
5160 GOTO 5180
5170 IF M1(I2) = CD THEN T4 = T4 + 1:D1 = 1: GOSUB 5500
5180 NEXT I2
5190 IF T2 = 1 AND T3 = T4 THEN T2 = 0:T1 = T1 + LI:LI = 0: RETURN
5200 IF T2 = 1 THEN RETURN
5210 IF ACC > = 0 THEN 5240
5220 LI = (ACC * 1 * LR) / 36500
5230 SLI = SLI + LI: GOTO 5270
5240 SI = (ACC * 1 * SR) / 36500
5250 SSI = SSI + SI
5270 IF A1 = 0 THEN 4260
5280 RETURN
5400 REM
5410 REM *****
5420 REM SUBROUTINE 5500
5430 REM *****
5440 REM
5500 S1 = 0:S2 = 0:S3 = 1:S4 = 0:S5 = 0:S6 = 0:S7 = 0:S8 = 0
5520 IF CO(I2) = 1 THEN ACC = ACC - MU(I2,0):S4 = MU(I2,0): GOTO 5720
5530 IF CO(I2) = NMEM(I2) THEN A2 = 0:P5(I2) = 1: GOSUB 10000: GOTO 5550

5540 GOSUB 6000: GOTO 5720
5550 IF PST(I2,2) = 1 THEN 5580
5560 S5 = SIGMA(I2,0) * (NMEM(I2) - 2) + MU(I2,0)
5570 ACC = ACC + S5:S3 = 2: GOTO 5720
5580 ACC = ACC - SIGM(I2,0):S4 = SIGM(I2,0)
5590 Z2 = NMEM(I2)
5600 FOR Z = 2 TO Z2
5610 IF PST(I2,Z) = 0 THEN S3 = Z: GOTO 5720
5710 NEXT Z
5720 S1 = CO(I2):S2 = I2
5730 IF T4 < T3 THEN 5785
5740 IF ACC > = 0 THEN 5770
5750 LI = (ACC * 1 * LR) / (360 * 100)
5760 SLI = SLI + LI: GOTO 5773
5770 SI = (ACC * 1 * SR) / (360 * 100)
5772 SSI = SSI + SI
5773 IF CO(I2) = 7 THEN GOSUB 20000: GOTO 5785
5774 IF CO(I2) = 13 THEN GOSUB 20000: GOTO 5785
5775 IF CO(I2) = 19 THEN GOSUB 20000: GOTO 5785
5776 IF CO(I2) = 25 THEN GOSUB 20000: GOTO 5785
5779 GOTO 5785
5785 S8 = ACC:T2 = 1:CO(I2) = CO(I2) + 1
5800 S4 = INT (S4 * 100 + 0.5) / 100
5801 S5 = INT (S5 * 100 + 0.5) / 100
5802 S6 = INT (S6 * 100 + 0.5) / 100
5803 S7 = INT (S7 * 100 + 0.5) / 100
5804 S8 = INT (S8 * 100 + 0.5) / 100
5805 PRINT CHR$(4);"PR#1"
5806 IF T1 = S1 THEN 5820

```

JLIST5807-6240

```

5808 GOSUB 9040
5810 PRINT TAB( 5)"CYCLE ";S1:T1 = S1: PRINT : PRINT
5815 PRINT
5820 PRINT TAB( 5)"GROUP ";S2; TAB( 14)"DATE ";CD;"/";CM;"/";CY
5840 PRINT TAB( 5)"WHO GET ";S3
5850 IF S4 = 0 THEN 5870
5860 PRINT TAB( 5)"CASH PAY"; TAB( 27)S4
5870 IF S5 = 0 THEN 5890
5880 PRINT TAB( 5)"CASH RECEIVE"; TAB( 27)S5
5890 IF S6 = 0 THEN 5910
5900 PRINT TAB( 5)"INTEREST PAY" TAB( 27)S6
5910 IF S7 = 0 THEN 5930
5920 PRINT TAB( 5)"INTEREST RECEIVE"; TAB( 27)S7
5930 PRINT TAB( 5)"ACCOUNT"; TAB( 27)S8
5931 IF S1 = 1 THEN 5940
5932 PRINT "SHARE INT. = ";A2;" %"
5934 PRINT "SAVING INT.= ";SE;" % / YEAR"
5936 PRINT "LOAN INT. = ";LO;" % / YEAR"
5940 RETURN
6000 REM
6001 REM *****
6002 REM SUBROUTINE 6000
6003 REM *****
6004 REM
6010 K = CO(I2):L = INT (K / 4)
6020 IF L = (K / 4) THEN 6040
6030 L = L + 1
6040 M = INT (K / 4)
6050 IF M = (K / 4) THEN M = M - 1
6055 IF M < 0 THEN M = 0
6060 P = P2(I2)
6070 IF P = 2 THEN EAC2 = 1: GOTO 6090
6080 EAC2 = F2(P,M)
6090 M = INT (NG12(I2) / 3)
6100 IF M = (NG12(I2) / 3) THEN M = M - 1
6105 IF M < 0 THEN M = 0
6110 FAC3 = F3(M)
6120 IF P3(I2) = 1 THEN GAC4 = 1: GOTO 6140
6130 K = P4(I2):GAC4 = F4(K)
6140 K = NMEM(I2)
6150 FOR I = 2 TO K
6160 IF PST(I2,I) = 1 THEN 6320
6165 GOSUB 15000
6170 M = ST(I2,I):A2 = 0
6180 FOR P = 0 TO 4
6190 IF CM = SP(P) THEN A2 = 1
6200 NEXT P
6210 IF A2 = 1 THEN HAC5 = F5(M): GOTO 6230
6220 HAC5 = 1
6230 A2 = 0
6240 FOR P = 1 TO 12:ZZ = RND (ZZ):A2 = A2 + ZZ: NEXT P

```

JLIST6241-8140

```

6250 A2 = ((A2 - 6) * SIGMA) + MEAN
6255 IF A2 = 0 THEN GOTO 6230
6260 A2 = A2 * EAC2 * FAC3 * GAC4
6270 IF P3(I2) = 0 THEN 6310
6280 A2 = A2 * HAC5
6310 PI(I2,I) = A2
6313 PRINT CHR# (4);"PR#0"
6320 NEXT I
6330 A2 = 0:NG12(I2) = 0
6340 FOR I = 2 TO NMEM(I2)
6350 IF PST(I2,I) = 0 THEN 6370
6360 GOTO 6390
6370 IF PI(I2,I) > = A2 THEN A2 = PI(I2,I):P = I
6380 IF PI(I2,I) > = 12 THEN NG12(I2) = NG12(I2) + 1
6390 NEXT I
6410 IF P = 2 THEN 6460
6412 IF PST(I2,2) = 1 THEN 6416
6414 GOTO 6420
6416 S4 = SIGM(I2,0):S7 = 0:ACC = ACC - S4
6417 S3 = P:PST(I2,P) = 1: GOSUB 10000
6418 RETURN
6420 S7 = SIGM(I2,0) * A2 / 100:S4 = SIGM(I2,0) - S7
6422 IF ACC > = S4 THEN 6430
6423 GOSUB 25000: IF A2 > C THEN 6430
6424 PI(I2,2) = A2
6426 A2 = PI(I2,2):P = 2:S3 = P:PST(I2,2) = 1: GOSUB 10000:S4 = 0:S7 = 0:
GOTO 6470
6430 ACC = ACC - S4:PST(I2,P) = 1:S3 = P
6435 GOSUB 10000
6450 RETURN
6460 IF ACC > = SIGM(I2,0) THEN PI(I2,2) = 0:A2 = 0: GOTO 6340
6462 GOSUB 25000
6465 IF A2 > C THEN PI(I2,2) = 0:A2 = 0: GOTO 6340
6466 GOTO 6426
6470 S6 = (NMEM(I2) - CO(I2)) * SIGM(I2,0) * A2 / 100
6480 S5 = (NMEM(I2) - 2) * SIGM(I2,0) + MU(I2,0) - S6
6490 ACC = ACC + S5:S3 = P:PST(I2,P) = 1
6500 RETURN
8000 REM
8010 REM *****
8020 REM SUBROUTINE 8000
8030 REM *****
8040 REM
8056 PRINT : PRINT : PRINT
8060 PRINT "*****"
8061 PRINT
8070 PRINT "SHARE SIMULATION MODEL"
8074 PRINT
8075 PRINT " FOR "
8076 PRINT
8080 PRINT "SHARE INVESTMENT ANALYSIS"
8089 PRINT
8090 PRINT "*****"
8100 PRINT :J = ST(1,2)
8110 PRINT "YOUR PROFESSION"; TAB( 20)A#(J)
8120 PRINT "YOUR CAPITAL"; TAB( 20)A5;" BATH"
8130 PRINT "LOAN INT.RATE"; TAB( 20)LR;" %"
8135 PRINT "SAVING INT.RATE"; TAB( 20)SR;" %"

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JLIST6241-8090

```

6250 A2 = ((A2 - 6) * SIGMA) + MEAN
6255 IF A2 = 0 THEN GOTO 6230
6260 A2 = A2 * EAC2 * FAC3 * GAC4
6270 IF P3(I2) = 0 THEN 6310
6280 A2 = A2 * HAC5
6310 PI(I2,I) = A2
6313 PRINT CHR$(4);"PR#0"
6320 NEXT I
6330 A2 = 0:NG12(I2) = 0
6340 FOR I = 2 TO NMEM(I2)
6350 IF PST(I2,I) = 0 THEN 6370
6360 GOTO 6390
6370 IF PI(I2,I) > = A2 THEN A2 = PI(I2,I):P = I
6380 IF PI(I2,I) > = 12 THEN NG12(I2) = NG12(I2) + 1
6390 NEXT I
6410 IF P = 2 THEN 6460
6412 IF PST(I2,2) = 1 THEN 6416
6414 GOTO 6420
6416 S4 = SIGM(I2,0):S7 = 0:ACC = ACC - S4
6417 S3 = P:PST(I2,P) = 1:GOSUB 10000
6418 RETURN
6420 S7 = SIGM(I2,0) * A2 / 100:S4 = SIGM(I2,0) - S7
6422 IF ACC > = S4 THEN 6430
6423 GOSUB 25000: IF A2 > C THEN 6430
6424 PI(I2,2) = A2
6426 A2 = PI(I2,2):P = 2:S3 = P:PST(I2,2) = 1:GOSUB 10000:S4 = 0:S7 = 0:
GOTO 6470
6430 ACC = ACC - S4:PST(I2,P) = 1:S3 = P
6435 GOSUB 10000
6450 RETURN
6460 IF ACC > = SIGM(I2,0) THEN PI(I2,2) = 0:A2 = 0:GOTO 6340
6462 GOSUB 25000
6465 IF A2 > C THEN PI(I2,2) = 0:A2 = 0:GOTO 6340
6466 GOTO 6426
6470 S6 = (NMEM(I2) - CO(I2)) * SIGM(I2,0) * A2 / 100
6480 S5 = (NMEM(I2) - 2) * SIGM(I2,0) + MU(I2,0) - S6
6490 ACC = ACC + S5:S3 = P:PST(I2,P) = 1
6500 RETURN
8000 REM
8010 REM *****
8020 REM SUBROUTINE 8000
8030 REM *****
8040 REM
8056 PRINT : PRINT : PRINT
8060 PRINT "*****"
8061 PRINT
8070 PRINT "SHARE SIMULATION MODEL"
8074 PRINT
8075 PRINT " FOR "
8076 PRINT
8080 PRINT "SHARE INVESTMENT ANALYSIS"
8089 PRINT
8090 PRINT "*****"

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```

8100 PRINT :J = ST(1,2)
8110 PRINT "YOUR PROFESSION"; TAB( 20)A$(J)
8120 PRINT "YOUR CAPITAL"; TAB( 20)A5;" BATH"
8130 PRINT "LOAN INT.RATE"; TAB( 20)LR;" %"
8135 PRINT "SAVING INT.RATE"; TAB( 20)SR;" %"
8150 PRINT "NUMBER OF LOOPS"; TAB( 20)B5
8160 FOR I = 1 TO N
8170 PRINT "GROUP ";I
8180 PRINT "*****"
8190 J = P3(I)
8200 PRINT "STATUS OF SHARE HOLDER"; TAB( 25)B$(J)
8210 J = P4(I)
8220 PRINT "SHARE HOLDER PROFESSION"; TAB( 25)A$(J)
8225 PRINT "BEGIN DATE(DD,MM,YY)"; TAB( 25)M1(I);"/";M2(I);"/";B1
8227 PRINT "SHARE AMOUNT"; TAB( 25)MU(I,0);"/";SIGM(I,0)
8230 PRINT
8240 PRINT TAB( 12)"MEMBER"; TAB( 23)"PROFESSION": PRINT
8250 J = NMEM(I)
8260 FOR K = 1 TO J
8270 P = ST(I,K)
8280 PRINT TAB( 14)K; TAB( 24)A$(P)
8290 NEXT K: PRINT : PRINT : NEXT I
8310 PRINT CHR$( 4);"PR#0"
8320 RETURN
8325 REM
8326 REM *****
8330 REM SUB 8500
8331 REM *****
8500 REM
8510 PRINT : PRINT
8520 PRINT TAB( 10)"TOTAL SUMMARY"
8530 PRINT TAB( 10)"*****"
8540 TTI = A5 * B5
8550 TRR = (TACC - TTI) * 36500 / (B5 * A5 * DC)
8570 PRINT TAB( 5)"TOTAL INVESTMENT = ";TTI;" BAHT"
8580 PRINT TAB( 5)"TOTAL ACCOUNT = ";TACC;" BAHT"
8585 PRINT TAB( 5)"TOTAL BENEFIT = ";TACC - TTI;" BAHT"
8590 PRINT TAB( 5)"TOTAL RETURN RATE = ";TRR;" % / YEAR"
8600 RETURN
9040 PRINT TAB( 5)"*****"
9045 RETURN
10000 REM
10001 REM *****
10002 REM SUB 10000
10003 REM *****
10004 REM
10020 IF CO(I2) = 2 THEN 10030
10024 IF CO(I2) > 2 THEN 10032
10025 D(I2) = 0:SE = 0: GOTO 10070
10030 SUMD(I2) = 0

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JLIST10031-25060

```

10032 D(I2) = A2 * SIGM(I2,0) / 100
10050 SOI(I2) = MU(I2,0) + ((CO(I2) - 2) * SIGM(I2,0)) - SUMD(I2)
10057 T(I2) = MU(I2,0) + ((NMEM(I2) - 2) * SIGM(I2,0)) - ((NMEM(I2) - CO(
    I2)) * D(I2))
10058 AI(I2) = (T(I2) + SOI(I2)) / 2
10060 SE = SUMD(I2) * 1200 / (AI(I2) * (CO(I2) - 1))
10067 SUMD(I2) = SUMD(I2) + D(I2)
10070 IF CO(I2) = NMEM(I2) THEN LO = 0: GOTO 10100
10090 LO = D(I2) * 1200 / AI(I2)
10100 RETURN
15000 REM
15001 REM *****
15002 REM SUB 15000
15003 REM *****
15004 REM
15010 IF ST(I2,I) = 1 THEN X = I2: GOTO 15050
15020 IF ST(I2,I) = 2 THEN X = I2 + 5: GOTO 15050
15030 IF ST(I2,I) = 3 THEN X = I2 + 10: GOTO 15050
15040 IF ST(I2,I) = 4 THEN X = I2 + 15
15050 G = CO(I2)
15060 Y = INT (G / 4)
15070 IF Y = G / 4 THEN Y = Y - 1
15080 IF Y < 0 THEN Y = 0
15090 MEAN = A(X,Y)
15100 SIGMA = RS(X,Y)
15110 RETURN
20000 REM
20010 REM *****
20020 REM SUB 20000
20030 REM *****
20040 FOR I = 1 TO N
20050 IF P5(I) = 0 THEN 20070
20060 NEXT I
20070 IF CD = M1(I) THEN 20090
20080 RETURN
20085 NEXT I
20090 PRINT "SLI = ";SLI
20100 PRINT "SSI = ";SSI
20110 ACC = ACC + SLI + SSI:SLI = 0:SSI = 0
20120 RETURN
25000 REM *****
25005 REM SUB 25000
25006 REM *****
25007 REM
25010 IF CO(I2) < = 1 THEN C = 0: RETURN
25020 IF CO(I2) = 2 THEN C = 12: RETURN
25030 IF CO(I2) = 3 THEN C = 11: RETURN
25040 IF CO(I2) = 4 THEN C = 11: RETURN
25050 IF CO(I2) = 5 THEN C = 10: RETURN
25060 IF CO(I2) = 6 THEN C = 10: RETURN

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JLIST25061-30148

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25070 IF CO(I2) = 7 THEN C = 9: RETURN
25080 IF CO(I2) = 8 THEN C = 9: RETURN
25090 IF CO(I2) = 9 THEN C = 8: RETURN
25100 IF CO(I2) = 10 THEN C = 8: RETURN
25110 IF CO(I2) = 11 THEN C = 7: RETURN
25120 IF CO(I2) = 12 THEN C = 7: RETURN
25130 IF CO(I2) = 13 THEN C = 6: RETURN
25140 IF CO(I2) = 14 THEN C = 6: RETURN
25150 IF CO(I2) > = 15 THEN C = 5: RETURN
30000 REM *****
30001 REM DATA
30002 REM *****
30010 DATA 31,28,31,30,31,30,31,31,30,31,30,31
30080 DATA 1,0.999,0.998,1,1,0.999,0.998,0.997
30090 DATA 1,1.005,1.01,1.015,1.02,1.025,1.03
30095 DATA 1.2,1.18,1.13,1.06
30100 DATA 1.13,1.18,1.15,1.24
30110 DATA 11,12,1,2,0
30120 DATA "MERCHANT","GOVT.OFFICER","EMPLOYEE","NOT IDENTIFY"
30130 DATA "BAD","GOOD"
30134 DATA 5
30135 DATA 10000,10000,20000,10000,20000,20000,30000,20000,50000,30000
30136 DATA 14,12,15,15,12
30137 DATA 1,1,1,1,1
30138 DATA 1,1,2,3,4
30139 DATA 5,1,10,1,15,1,20,1,25,1
30140 DATA 1,1,2,3,4,3,2,1,2,3,4,3,2,1,1,1,2,3,4,3,2,1,2,3,4,3,2,1,3,4,
3,2,2,1,2,3,2,3,2,1,4,3,1,2,3,4,3,2,1,2,3,4,3,4,3,4,4,1,2,3,1,2,3,4,
,2,3,4
30141 DATA 11.2,10.12,8.22,6.88,5,11.93,9.85,8.8,7.07,5,11.27,9.55,7.45
,6.8,5,11.8,10.85,7.45,6.4,5,10.87,9.15,7.65,6.6,5
30142 DATA 1.12,1.66,1.51,1.01,0.45,1.42,1.34,0.66,0.27,0.86,1.83,1.33
0.76,0.45,0.43,0.56,0.7,0.34,0.78,0.61,0.56,0.65,0.74,0.72,0.23
30143 DATA 11.4,10.75,8.1,7.5,11.87,10.5,7.95,7.5,11.46,10.05,8.25,7.6
5,11.8,10.8,7.95,7.03,5,11.67,10.1,7.95,7.4,5
30144 DATA 1.67,1.85,1.84,0.41,0.5,1.37,0.93,0.67,0.78,0.48,1.29,1.05,
.59,0.36,0.35,0.44,0.53,0.65,0.57,0.25,1.41,1.52,1.67,1.25,0.61
30145 DATA 9.6,7.05,6.1,5.8,5,9.73,7.45,6.95,5.35,5,9.87,7.43,6.1,5.4,
,9.93,7.05,6.6,5.8,5,9.87,7.6,6.85,5.5,5
30146 DATA 1.87,1.05,0.81,0.77,0.56,1.21,0.85,0.49,0.56,0.73,1.68,0.73
0.93,0.58,0.25,0.35,0.3,0.49,0.43,0.37,0.93,0.78,1.67,0.55,0.42
30147 DATA 9.6,7.55,6.58,5.7,5,9.07,7.56,6.83,5.7,5,9.3,7.83,6.75,5.1,
,9.27,7.45,6.6,5.05,5,9.7,7.48,6.3,5.4,5
30148 DATA 0.96,0.75,0.67,0.92,0.56,0.78,0.82,0.61,1.2,0.72,0.88,0.47,
.43,0.42,0.5,0.56,0.55,0.57,0.51,0.33,0.78,1.02,1.26,0.79,0.25

```

SHARE SIMULATION MODEL

FOR

SHARE INVESTMENT ANALYSIS

YOUR PROFESSION MERCHANT
 YOUR CAPITAL 300000 BATH
 LOAN INT.RATE 17.5 %
 SAVING INT.RATE 9 %
 NUMBER OF GROUP 5
 NUMBER OF LOOPS 3
 GROUP 1

STATUS OF SHARE HOLDER GOOD
 SHARE HOLDER PROFESSION MERCHANT
 BEGIN DATE (DD,MM,YY) 5/1/27
 SHARE AMOUNT 10000/10000

MEMBER	PROFESSION
1	MERCHANT
2	MERCHANT
3	GOVT.OFFICER
4	EMPLOYEE
5	NOT IDENTIFY
6	EMPLOYEE
7	GOVT.OFFICER
8	MERCHANT
9	GOVT.OFFICER
10	EMPLOYEE
11	NOT IDENTIFY
12	EMPLOYEE
13	GOVT.OFFICER
14	MERCHANT

GROUP 2

STATUS OF SHARE HOLDER GOOD
 SHARE HOLDER PROFESSION MERCHANT
 BEGIN DATE (DD,MM,YY) 10/1/27
 SHARE AMOUNT 20000/10000

MEMBER	PROFESSION
1	MERCHANT
2	MERCHANT
3	GOVT.OFFICER
4	EMPLOYEE
5	NOT IDENTIFY

6	EMPLOYEE
7	GOVT.OFFICER
8	MERCHANT
9	GOVT.OFFICER
10	EMPLOYEE
11	NOT IDENTIFY
12	EMPLOYEE

GROUP 3

STATUS OF SHARE HOLDER	GOOD
SHARE HOLDER PROFESSION	GOVT.OFFICER
BEGIN DATE (DD,MM,YY)	15/1/27
SHARE AMOUNT	20000/20000

MEMBER	PROFESSION
1	GOVT.OFFICER
2	MERCHANT
3	EMPLOYEE
4	NOT IDENTIFY
5	EMPLOYEE
6	GOVT.OFFICER
7	GOVT.OFFICER
8	MERCHANT
9	GOVT.OFFICER
10	EMPLOYEE
11	GOVT.OFFICER
12	EMPLOYEE
13	GOVT.OFFICER
14	MERCHANT
15	NOT IDENTIFY

GROUP 4

STATUS OF SHARE HOLDER	GOOD
SHARE HOLDER PROFESSION	EMPLOYEE
BEGIN DATE (DD,MM,YY)	20/1/27
SHARE AMOUNT	30000/20000

MEMBER	PROFESSION
1	EMPLOYEE
2	MERCHANT
3	GOVT.OFFICER
4	EMPLOYEE

5	NOT IDENTIFY
6	EMPLOYEE
7	GOVT.OFFICER
8	MERCHANT
9	GOVT.OFFICER
10	EMPLOYEE
11	NOT IDENTIFY
12	EMPLOYEE
13	NOT IDENTIFY
14	EMPLOYEE
15	NOT IDENTIFY

GROUP 5

STATUS OF SHARE HOLDER	GOOD
SHARE HOLDER PROFESSION	NOT IDENTIFY
BEGIN DATE (DD,MM,YY)	25/1/27
SHARE AMOUNT	50000/30000

MEMBER	PROFESSION
1	NOT IDENTIFY
2	MERCHANT
3	GOVT.OFFICER
4	EMPLOYEE
5	MERCHANT
6	GOVT.OFFICER
7	EMPLOYEE
8	NOT IDENTIFY
9	MERCHANT
10	GOVT.OFFICER
11	EMPLOYEE
12	NOT IDENTIFY

CYCLE 1

GROUP 1 DATE 5/1/27
 WHO GET 1
 CASH PAY 10000
 ACCOUNT 290000
 GROUP 2 DATE 10/1/27
 WHO GET 1
 CASH PAY 20000
 ACCOUNT 270000
 GROUP 3 DATE 15/1/27
 WHO GET 1
 CASH PAY 20000
 ACCOUNT 250000
 GROUP 4 DATE 20/1/27
 WHO GET 1
 CASH PAY 30000
 ACCOUNT 220000
 GROUP 5 DATE 25/1/27
 WHO GET 1
 CASH PAY 50000
 ACCOUNT 170000

 CYCLE 2

GROUP 1 DATE 5/2/27
 WHO GET 13
 CASH PAY 8343.92
 INTEREST RECEIVE 1656.08
 ACCOUNT 161656.08
 SHARE INT. = 16.5607561 %
 SAVING INT. = 0 % / YEAR
 LOAN INT. = 33.0864702 % / YEAR
 GROUP 2 DATE 10/2/27
 WHO GET 8
 CASH PAY 8345.41
 INTEREST RECEIVE 1654.59
 ACCOUNT 153310.66
 SHARE INT. = 16.5458725 %
 SAVING INT. = 0 % / YEAR
 LOAN INT. = 32.1658699 % / YEAR
 GROUP 3 DATE 15/2/27
 WHO GET 7
 CASH PAY 16733.03
 INTEREST RECEIVE 3266.97
 ACCOUNT 136577.63
 SHARE INT. = 16.3348413 %
 SAVING INT. = 0 % / YEAR
 LOAN INT. = 30.4459352 % / YEAR

GROUP 4 DATE 20/2/27
 WHO GET 3
 CASH PAY 17067.01
 INTEREST RECEIVE 2932.99
 ACCOUNT 119510.62
 SHARE INT. = 14.6649654 %
 SAVING INT. = 0 % / YEAR
 LOAN INT. = 24.9730592 % / YEAR
 GROUP 5 DATE 25/2/27
 WHO GET 6
 CASH PAY 25065.88
 INTEREST RECEIVE 4934.12
 ACCOUNT 94444.74
 SHARE INT. = 16.4470604 %
 SAVING INT. = 0 % / YEAR
 LOAN INT. = 33.7703855 % / YEAR

 CYCLE 3

GROUP 1 DATE 5/3/27
 WHO GET 14
 CASH PAY 8689.2
 INTEREST RECEIVE 1310.8
 ACCOUNT 85755.54
 SHARE INT. = 13.1079576 %
 SAVING INT. = 14.8388142 % / YEAR
 LOAN INT. = 23.4900564 % / YEAR
 GROUP 2 DATE 10/3/27
 WHO GET 7
 CASH PAY 8766.12
 INTEREST RECEIVE 1233.88
 ACCOUNT 76989.42
 SHARE INT. = 12.3387866 %
 SAVING INT. = 14.4673375 % / YEAR
 LOAN INT. = 21.577513 % / YEAR
 GROUP 3 DATE 15/3/27
 WHO GET 6
 CASH PAY 17108.98
 INTEREST RECEIVE 2891.02
 ACCOUNT 59880.43
 SHARE INT. = 14.4550843 %
 SAVING INT. = 13.8999801 % / YEAR
 LOAN INT. = 24.6008369 % / YEAR
 GROUP 4 DATE 20/3/27
 WHO GET 9
 CASH PAY 17425.27
 INTEREST RECEIVE 2574.73
 ACCOUNT 42455.16
 SHARE INT. = 12.8736299 %
 SAVING INT. = 11.4955362 % / YEAR
 LOAN INT. = 20.1826972 % / YEAR

GROUP 5 DATE 25/3/27
 WHO GET 10
 CASH PAY 26073.47
 INTEREST RECEIVE 3926.53
 ACCOUNT 16381.69
 SHARE INT. = 13.0884348 %
 SAVING INT. = 15.1925325 % / YEAR
 LOAN INT. = 24.1801837 % / YEAR

 CYCLE 4

GROUP 1 DATE 5/4/27
 WHO GET 3
 CASH PAY 8733.57
 INTEREST RECEIVE 1266.43
 ACCOUNT 7648.12
 SHARE INT. = 12.6642832 %
 SAVING INT. = 16.4405076 % / YEAR
 LOAN INT. = 21.0532123 % / YEAR

GROUP 2 DATE 10/4/27
 WHO GET 12
 CASH PAY 8821.36
 INTEREST RECEIVE 1178.64
 ACCOUNT -1173.24
 SHARE INT. = 11.7864172 %
 SAVING INT. = 15.6469066 % / YEAR
 LOAN INT. = 19.1542129 % / YEAR

GROUP 3 DATE 15/4/27
 WHO GET 14
 CASH PAY 17154.23
 INTEREST RECEIVE 2845.77
 ACCOUNT -18327.47
 SHARE INT. = 14.2288726 %
 SAVING INT. = 16.2835083 % / YEAR
 LOAN INT. = 22.5751729 % / YEAR

GROUP 4 DATE 20/4/27
 WHO GET 8
 CASH PAY 17519.95
 INTEREST RECEIVE 2480.05
 ACCOUNT -35847.42
 SHARE INT. = 12.4002477 %
 SAVING INT. = 13.4658228 % / YEAR
 LOAN INT. = 18.19042 % / YEAR

GROUP 5 DATE 25/4/27
 WHO GET 3
 CASH PAY 25801.95
 INTEREST RECEIVE 4198.05
 ACCOUNT -61649.37
 SHARE INT. = 13.9934909 %
 SAVING INT. = 16.9762529 % / YEAR
 LOAN INT. = 24.1293102 % / YEAR

 CYCLE 5

GROUP 1 DATE 5/5/27
 WHO GET 9
 CASH PAY 8735.54
 INTEREST RECEIVE 1264.46
 ACCOUNT -70384.91
 SHARE INT. = 12.6445795 %
 SAVING INT. = 16.4520765 % / YEAR
 LOAN INT. = 19.6564955 % / YEAR
 GROUP 2 DATE 10/5/27
 WHO GET 3
 CASH PAY 8973.82
 INTEREST RECEIVE 1026.18
 ACCOUNT -79358.73
 SHARE INT. = 10.2618155 %
 SAVING INT. = 15.371782 % / YEAR
 LOAN INT. = 15.5139627 % / YEAR
 GROUP 3 DATE 15/5/27
 WHO GET 9
 CASH PAY 17865.58
 INTEREST RECEIVE 2134.42
 ACCOUNT -97224.31
 SHARE INT. = 10.6720959 %
 SAVING INT. = 16.3877513 % / YEAR
 LOAN INT. = 15.5394334 % / YEAR
 GROUP 4 DATE 20/5/27
 WHO GET 7
 CASH PAY 17849.74
 INTEREST RECEIVE 2150.26
 ACCOUNT -115074.05
 SHARE INT. = 10.7512851 %
 SAVING INT. = 13.6734068 % / YEAR
 LOAN INT. = 14.72318 % / YEAR
 GROUP 5 DATE 25/5/27
 WHO GET 2
 CASH RECEIVE 330309.42
 INTEREST PAY 19690.58
 ACCOUNT 215235.37
 SHARE INT. = 9.37646482 %
 SAVING INT. = 17.1354949 % / YEAR
 LOAN INT. = 14.7644482 % / YEAR

CYCLE 6

GROUP 1 DATE 5/6/27
WHO GET 8
CASH PAY 8984.74
INTEREST RECEIVE 1015.26
ACCOUNT 206250.63
SHARE INT. = 10.1526325 %
SAVING INT. = 15.8608096 % / YEAR
LOAN INT. = 14.6449681 % / YEAR

GROUP 2 DATE 10/6/27
WHO GET 9
CASH PAY 8876.92
INTEREST RECEIVE 1123.08
ACCOUNT 197373.71
SHARE INT. = 11.2307769 %
SAVING INT. = 14.5376959 % / YEAR
LOAN INT. = 16.0279158 % / YEAR

GROUP 3 DATE 15/6/27
WHO GET 11
CASH PAY 17574.83
INTEREST RECEIVE 2425.17
ACCOUNT 179798.88
SHARE INT. = 12.1258453 %
SAVING INT. = 15.4057119 % / YEAR
LOAN INT. = 16.7717974 % / YEAR

GROUP 4 DATE 20/6/27
WHO GET 13
CASH PAY 18419.43
INTEREST RECEIVE 1580.57
ACCOUNT 161379.45
SHARE INT. = 7.9028262 %
SAVING INT. = 12.954671 % / YEAR
LOAN INT. = 10.0984666 % / YEAR

GROUP 5 DATE 25/6/27
WHO GET 7
CASH PAY 30000
ACCOUNT 131379.45
SHARE INT. = 9.45969242 %
SAVING INT. = 15.6402598 % / YEAR
LOAN INT. = 13.9826847 % / YEAR

CYCLE 7

GROUP 1 DATE 5/7/27
WHO GET 7
CASH PAY 8295.53
INTEREST RECEIVE 1704.47
ACCOUNT 126876.32
SHARE INT. = 17.0446732 %
SAVING INT. = 15.1857865 % / YEAR
LOAN INT. = 23.8448584 % / YEAR

GROUP 2 DATE 10/7/27
 WHO GET 4
 CASH PAY 9194.77
 INTEREST RECEIVE 805.23
 ACCOUNT 117681.55
 SHARE INT. = 8.05227406 %
 SAVING INT. = 13.8327847 % / YEAR
 LOAN INT. = 10.7508494 % / YEAR
 GROUP 3 DATE 15/7/27
 WHO GET 13
 CASH PAY 17976.23
 INTEREST RECEIVE 2023.77
 ACCOUNT 99705.31
 SHARE INT. = 10.1188259 %
 SAVING INT. = 14.6533153 % / YEAR
 LOAN INT. = 13.1183847 % / YEAR
 GROUP 4 DATE 20/7/27
 WHO GET 5
 CASH PAY 18440.71
 INTEREST RECEIVE 1559.29
 ACCOUNT 81264.6
 SHARE INT. = 7.79643155 %
 SAVING INT. = 11.8427288 % / YEAR
 LOAN INT. = 9.45482527 % / YEAR
 GROUP 5 DATE 25/7/27
 WHO GET 9
 CASH PAY 30000
 ACCOUNT 51264.6
 SHARE INT. = 9.84274015 %
 SAVING INT. = 14.4887424 % / YEAR
 LOAN INT. = 13.7200608 % / YEAR

 CYCLE 8

GROUP 1 DATE 5/8/27
 WHO GET 4
 CASH PAY 9125.87
 INTEREST RECEIVE 874.13
 ACCOUNT 42138.73
 SHARE INT. = 8.74134642 %
 SAVING INT. = 15.1037805 % / YEAR
 LOAN INT. = 11.246644 % / YEAR
 GROUP 2 DATE 10/8/27
 WHO GET 5
 CASH PAY 9224.45
 INTEREST RECEIVE 775.55
 ACCOUNT 32914.28
 SHARE INT. = 7.75545068 %
 SAVING INT. = 12.6788056 % / YEAR
 LOAN INT. = 9.8027447 % / YEAR

GROUP 3 DATE 15/8/27
 WHO GET 8
 CASH PAY 17706.3
 INTEREST RECEIVE 2293.7
 ACCOUNT 15207.98
 SHARE INT. = 11.4684966 %
 SAVING INT. = 13.7609291 % / YEAR
 LOAN INT. = 14.1747889 % / YEAR
 GROUP 4 DATE 20/8/27
 WHO GET 2
 CASH RECEIVE 278347.1
 INTEREST PAY 11652.9
 ACCOUNT 293555.08
 SHARE INT. = 8.32349908 %
 SAVING INT. = 10.9678453 % / YEAR
 LOAN INT. = 9.62557407 % / YEAR
 GROUP 5 DATE 25/8/27
 WHO GET 5
 CASH PAY 30000
 ACCOUNT 263555.08
 SHARE INT. = 9.91175287 %
 SAVING INT. = 13.5917001 % / YEAR
 LOAN INT. = 13.0598345 % / YEAR

 CYCLE 9

GROUP 1 DATE 5/9/27
 WHO GET 11
 CASH PAY 9254.51
 INTEREST RECEIVE 745.49
 ACCOUNT 254300.57
 SHARE INT. = 7.45487681 %
 SAVING INT. = 13.8324063 % / YEAR
 LOAN INT. = 9.07374944 % / YEAR
 GROUP 2 DATE 10/9/27
 WHO GET 6
 CASH PAY 9257.6
 INTEREST RECEIVE 742.4
 ACCOUNT 245042.96
 SHARE INT. = 7.42397645 %
 SAVING INT. = 11.6971321 % / YEAR
 LOAN INT. = 8.90985572 % / YEAR
 GROUP 3 DATE 15/9/27
 WHO GET 4
 CASH PAY 18593.25
 INTEREST RECEIVE 1406.75
 ACCOUNT 226449.71
 SHARE INT. = 7.03373081 %
 SAVING INT. = 12.9671737 % / YEAR
 LOAN INT. = 8.16138396 % / YEAR

GROUP 4 DATE 20/9/27
 WHO GET 11
 CASH PAY 20000
 ACCOUNT 206449.71
 SHARE INT. = 6.88867976 %
 SAVING INT. = 10.2629702 % / YEAR
 LOAN INT. = 7.57013361 % / YEAR
 GROUP 5 DATE 25/9/27
 WHO GET 4
 CASH PAY 30000
 ACCOUNT 176449.71
 SHARE INT. = 8.09884561 %
 SAVING INT. = 12.7851323 % / YEAR
 LOAN INT. = 10.0872159 % / YEAR

 CYCLE 10

GROUP 1 DATE 5/10/27
 WHO GET 10
 CASH PAY 9311.44
 INTEREST RECEIVE 688.56
 ACCOUNT 167138.27
 SHARE INT. = 6.88555645 %
 SAVING INT. = 12.6476367 % / YEAR
 LOAN INT. = 7.96752408 % / YEAR
 GROUP 2 DATE 10/10/27
 WHO GET 10
 CASH PAY 9341.98
 INTEREST RECEIVE 658.02
 ACCOUNT 157796.29
 SHARE INT. = 6.58024405 %
 SAVING INT. = 10.8364044 % / YEAR
 LOAN INT. = 7.51511088 % / YEAR
 GROUP 3 DATE 15/10/27
 WHO GET 12
 CASH PAY 18507.71
 INTEREST RECEIVE 1492.29
 ACCOUNT 139288.58
 SHARE INT. = 7.46146408 %
 SAVING INT. = 11.871523 % / YEAR
 LOAN INT. = 8.26657745 % / YEAR
 GROUP 4 DATE 20/10/27
 WHO GET 15
 CASH PAY 20000
 ACCOUNT 119288.58
 SHARE INT. = 7.66147153 %
 SAVING INT. = 9.54366143 % / YEAR
 LOAN INT. = 8.06438473 % / YEAR

GROUP 5 DATE 25/10/27
 WHO GET 8
 CASH PAY 30000
 ACCOUNT 89288.58
 SHARE INT. = 7.12730352 %
 SAVING INT. = 11.8580183 % / YEAR
 LOAN INT. = 8.43110238 % / YEAR

 CYCLE 11

GROUP 1 DATE 5/11/27
 WHO GET 5
 CASH PAY 9252.21
 INTEREST RECEIVE 747.79
 ACCOUNT 80036.37
 SHARE INT. = 7.4779092 %
 SAVING INT. = 11.6289127 % / YEAR
 LOAN INT. = 8.26170542 % / YEAR

GROUP 2 DATE 10/11/27
 WHO GET 11
 CASH PAY 9131.86
 INTEREST RECEIVE 868.14
 ACCOUNT 70904.51
 SHARE INT. = 8.68137273 %
 SAVING INT. = 10.0367006 % / YEAR
 LOAN INT. = 9.47341748 % / YEAR

GROUP 3 DATE 15/11/27
 WHO GET 5
 CASH PAY 18200.59
 INTEREST RECEIVE 1799.41
 ACCOUNT 52703.92
 SHARE INT. = 8.9970392 %
 SAVING INT. = 11.0329998 % / YEAR
 LOAN INT. = 9.55390197 % / YEAR

GROUP 4 DATE 20/11/27
 WHO GET 6
 CASH PAY 20000
 ACCOUNT 32703.92
 SHARE INT. = 7.83229158 %
 SAVING INT. = 9.00355489 % / YEAR
 LOAN INT. = 7.90007489 % / YEAR

GROUP 5 DATE 25/11/27
 WHO GET 11
 CASH PAY 30000
 ACCOUNT 2703.92
 SHARE INT. = 9.10951513 %
 SAVING INT. = 10.9846395 % / YEAR
 LOAN INT. = 10.2793089 % / YEAR

CYCLE 12

GROUP 1 DATE 5/12/27
 WHO GET 6
 CASH PAY 9269.75
 INTEREST RECEIVE 730.25
 ACCOUNT -6565.83
 SHARE INT. = 7.30247058 %
 SAVING INT. = 10.8228368 % / YEAR
 LOAN INT. = 7.71163554 % / YEAR
 GROUP 2 DATE 10/12/27
 WHO GET 2
 CASH RECEIVE 120000
 ACCOUNT 113434.17
 SHARE INT. = 0 %
 SAVING INT. = 9.55121713 % / YEAR
 LOAN INT. = 0 % / YEAR
 GROUP 3 DATE 15/12/27
 WHO GET 10
 CASH PAY 18217.44
 INTEREST RECEIVE 1782.56
 ACCOUNT 95216.73
 SHARE INT. = 8.91281172 %
 SAVING INT. = 10.4356387 % / YEAR
 LOAN INT. = 9.06247368 % / YEAR
 GROUP 4 DATE 20/12/27
 WHO GET 14
 CASH PAY 20000
 ACCOUNT 75216.73
 SHARE INT. = 7.37430546 %
 SAVING INT. = 8.53941913 % / YEAR
 LOAN INT. = 7.13417578 % / YEAR
 GROUP 5 DATE 25/12/27
 WHO GET 12
 CASH PAY 30000
 ACCOUNT 45216.73
 SHARE INT. = 0 %
 SAVING INT. = 10.4301227 % / YEAR
 LOAN INT. = 0 % / YEAR

CYCLE 13

GROUP 1 DATE 5/1/28
 WHO GET 12
 CASH PAY 9352.69
 INTEREST RECEIVE 647.31
 ACCOUNT 41005.79
 SHARE INT. = 6.4731007 %
 SAVING INT. = 10.1148139 % / YEAR
 LOAN INT. = 6.5454005 % / YEAR

GROUP 3 DATE 15/1/28
 WHO GET 3
 CASH PAY 18648.09
 INTEREST RECEIVE 1351.91
 ACCOUNT 22357.7
 SHARE INT. = 6.75954998 %
 SAVING INT. = 9.88440798 % / YEAR
 LOAN INT. = 6.58218267 % / YEAR
 GROUP 4 DATE 20/1/28
 WHO GET 4
 CASH PAY 20000
 ACCOUNT 2357.7
 SHARE INT. = 8.23665468 %
 SAVING INT. = 8.1013821 % / YEAR
 LOAN INT. = 7.6648057 % / YEAR

 CYCLE 14

GROUP 1 DATE 5/2/28
 WHO GET 2
 CASH RECEIVE 130000
 ACCOUNT 132357.7
 SHARE INT. = 0 %
 SAVING INT. = 9.44241534 % / YEAR
 LOAN INT. = 0 % / YEAR
 GROUP 3 DATE 15/2/28
 WHO GET 15
 CASH PAY 18850.53
 INTEREST RECEIVE 1149.47
 ACCOUNT 113507.17
 SHARE INT. = 5.74736589 %
 SAVING INT. = 9.25123764 % / YEAR
 LOAN INT. = 5.37621868 % / YEAR
 GROUP 4 DATE 20/2/28
 WHO GET 12
 CASH PAY 20000
 ACCOUNT 93507.17
 SHARE INT. = 6.75207504 %
 SAVING INT. = 7.7623546 % / YEAR
 LOAN INT. = 6.04541257 % / YEAR

 CYCLE 15

GROUP 3 DATE 15/3/28
 WHO GET 2
 CASH RECEIVE 280000
 ACCOUNT 373507.17
 SHARE INT. = 0 %
 SAVING INT. = 8.63778461 % / YEAR
 LOAN INT. = 0 % / YEAR

GROUP 4 DATE 20/3/28
WHO GET 10
CASH PAY 30000
ACCOUNT 353507.17
SHARE INT. = 0 %
SAVING INT. = 7.36495949 % / YEAR
LOAN INT. = 0 % / YEAR

SUMMARY

ACCOUNT = 355183.029 BATH
INVESTMENT = 300000 BATH
BENEFIT = 55183.0291 BATH
TIME OF INV. = 440 DAYS
RETURN RATE = 15.2589436 % / YEAR

แบบสอบถาม

ลักษณะและสิ่งที่มีอิทธิพลต่อการ เล่นแชร์

คำชี้แจง แบบสอบถามนี้เป็นส่วนหนึ่งในการศึกษาและวิจัย เรื่อง "สถานการณ์จำลองสำหรับการวิเคราะห์การลงทุนในธุรกิจเงินแชร์" ของนิสิตปริญญาโท ภาควิชาวิศวกรรมอุตสาหกรรม คณะวิศวกรรมศาสตร์ จุฬาลงกรณ์มหาวิทยาลัย

คำแนะนำในการตอบแบบสอบถาม

โปรดกาเครื่องหมาย ✓ ภายในช่อง หน้าคำตอบที่ท่านเลือกเพียงข้อเดียว (แต่อาจมีบางข้อที่อนุญาตให้เลือกตอบได้มากกว่า 1 ข้อ โดยจะระบุไว้ท้ายคำถามในข้อนั้น ๆ)

1. เพศ ชาย หญิง

2. อายุของท่านคือ

- น้อยกว่า 25 ปี
 ระหว่าง 25-35 ปี
 ระหว่าง 36-45 ปี
 ระหว่าง 46-55 ปี
 มากกว่า 55 ปี

3. ท่านมีอาชีพ

- รับราชการ
 ลูกจ้าง
 พ่อค้า (โปรดระบุ)
 อื่น ๆ (โปรดระบุ)

4. ท่านออมทรัพย์โดยวิธี (เลือกได้มากกว่า 1 ข้อ)

- เก็บไว้เฉย ๆ
- ฝากธนาคาร
- ฝากกับบริษัท เงินทุนและหลักทรัพย์
- ซื้อพันธบัตรรัฐบาล
- ซื้อหุ้นบริษัทต่าง ๆ
- ร่วมเล่นแชร์กับบริษัท เงินแชร์
- ร่วมเล่นแชร์ชาวบ้านกับบุคคลที่ไว้ใจได้
- อื่น ๆ (โปรดระบุ

5. ในกรณีที่เกิดปัญหาทางด้านเงินทอง ท่านแก้ไขปัญหาโดย (เลือกตอบได้มากกว่า 1 ข้อ)

- กู้จากธนาคาร
- กู้จากบริษัท เงินทุน
- กู้จากบุคคลธรรมดา
- กู้จากบริษัท เงินแชร์ที่เล่นอยู่
- จำนำสิ่งของกับโรงจำนำ
- อื่น ๆ (โปรดระบุ

6. เหตุผลที่ท่านเล่นแชร์ คือ (เลือกตอบได้มากกว่า 1 ข้อ)

- คิดว่า เป็นหนทางหนึ่งในการออมทรัพย์
- การ เล่นแชร์อาจให้ดอก เบี้ยมากกว่าการฝากเงินกับธนาคาร
- ถูกเพื่อน,ญาติพี่น้อง หรือคนรู้จักขอร้อง
- เป็นหนทางที่จะได้ เงินก้อนใหญ่มาหมุนเวียนในธุรกิจ
- เป็นหนทางที่จะได้คบค้าสมาคมกับบุคคลอาชีพเดียวกัน หรือใกล้เคียงกัน
- เป็นหนทางที่จะได้คบค้าสมาคมกับบุคคลหลายอาชีพ
- เพื่อช่วย เหลือหัวหน้าวงแชร์
- อื่น ๆ (โปรดระบุ

7. ท่านเล่นแชร์กับใคร

- บริษัทเงินแชร์
 บุคคลธรรมดา (แชร์ชาวบ้าน)
 ทั้ง 2 อย่าง

8. ท่านเล่นแชร์กี่มือ ?

- 1 มือ
 2-3 มือ
 4-5 มือ
 อื่น ๆ (โปรดระบุ

9. แชร์ที่ท่านเล่นมีวงเงิน/มือ เท่าใด (เลือกตอบได้มากกว่า 1 ข้อ)

- 1,000 บาท 20,000 บาท
 2,000 บาท 30,000 บาท
 10,000 บาท 50,000 บาท
 อื่น ๆ (โปรดระบุ

10. ท่านเล่นแชร์ประเภทใด ? (เลือกตอบได้มากกว่า 1 ข้อ)

- แชร์ดอกหัก แชร์เท่าทวีคูณ
 แชร์ดอกตาม อื่น ๆ (โปรดระบุ

11. จำนวนสมาชิกในวงแชร์ที่ท่านเล่นมีกี่คน (เลือกตอบได้มากกว่า 1 ข้อ)

- น้อยกว่า 10 คน 14-16 คน
 10-12 คน 16-18 คน
 12-14 คน อื่น ๆ (โปรดระบุ

12. แชร์ที่ท่านเล่นแต่ละงวดห่างกันนานเท่าใด (เลือกตอบได้มากกว่า 1 ข้อ)

- 1 อาทิตย์ 1 เดือน
 2 อาทิตย์ อื่น ๆ (โปรดระบุ.....)

13. ท่านชอบเปียให้ได้ ณ งวดที่เท่าใด

- | | |
|------------------------------------|--|
| <input type="radio"/> งวดที่ 2-4 | <input type="radio"/> งวดที่ 16 ขึ้นไป |
| <input type="radio"/> งวดที่ 5-8 | <input type="radio"/> รोजนกระทั่ง เป็นมือสุดท้าย |
| <input type="radio"/> งวดที่ 9-12 | <input type="radio"/> แล้วแต่สถานการณ์ |
| <input type="radio"/> งวดที่ 13-16 | <input type="radio"/> อื่น ๆ (โปรดระบุ |

14. สิ่งที่ทำให้ท่านตัดสินใจที่จะเปียให้ได้คือ (เลือกตอบได้มากกว่า 1 ข้อ)

- ต้องการเงิน
- จำนวนสมาชิกที่ต้องการเปียได้มีน้อยคน
- เสถียรภาพทางการเงินของหัวหน้าวงแชร์ไม่เป็นที่น่าไว้วางใจ
- เสถียรภาพทางการเงินของสมาชิกบางคนไม่เป็นที่น่าไว้วางใจ
- มีความคิดว่าถ้าเปียที่งวดนี้ ด้วยดอกเบียเท่านี้ จะได้อัตราผลตอบแทนสูงสุด
- อื่น ๆ (โปรดระบุ

15. แชร์ที่ท่านเคยเปียได้ ท่านให้ดอกเบียเท่าใด (เลือกตอบได้มากกว่า 1 ข้อ)

ก) แชร์มีมูลค่า 1,000 บาท

- | | |
|--------------------------------------|---------------------------------------|
| <input type="radio"/> ต่ำกว่า 50 บาท | <input type="radio"/> 50 - 60 บาท |
| <input type="radio"/> 60 - 70 บาท | <input type="radio"/> 70 - 80 บาท |
| <input type="radio"/> 90 - 100 บาท | <input type="radio"/> 100 - 110 บาท |
| <input type="radio"/> 120 - 130 บาท | <input type="radio"/> 130 - 140 บาท |
| <input type="radio"/> 150 - 160 บาท | <input type="radio"/> 160 - 170 บาท |
| <input type="radio"/> 170 - 180 บาท | <input type="radio"/> มากกว่า 180 บาท |

ข) แชร์มีมูลค่า 2,000 บาท

- | | |
|---------------------------------------|-------------------------------------|
| <input type="radio"/> ต่ำกว่า 100 บาท | <input type="radio"/> 100 - 120 บาท |
| <input type="radio"/> 120 - 140 บาท | <input type="radio"/> 140 - 160 บาท |
| <input type="radio"/> 160 - 180 บาท | <input type="radio"/> 180 - 200 บาท |
| <input type="radio"/> 200 - 220 บาท | <input type="radio"/> 220 - 240 บาท |
| <input type="radio"/> 240 - 260 บาท | <input type="radio"/> 260 - 280 บาท |

- 280 - 300 บาท
- 320 - 340 บาท
- มากกว่า 360 บาท

- 300 - 320 บาท
- 340 - 360 บาท

ค) แשרมีอิสระ 10,000 บาท

- ต่ำกว่า 500 บาท
- 600 - 700 บาท
- 800 - 900 บาท
- 1,000 - 1,100 บาท
- 1,200 - 1,300 บาท
- 1,400 - 1,500 บาท
- 1,600 - 1,700 บาท
- มากกว่า 1,800 บาท

- 500 - 600 บาท
- 700 - 800 บาท
- 900 - 1,000 บาท
- 1,100 - 1,200 บาท
- 1,300 - 1,400 บาท
- 1,500 - 1,600 บาท
- 1,700 - 1,800 บาท

ง) แשרมีอิสระ 20,000 บาท

- ต่ำกว่า 1,000 บาท
- 1,200 - 1,400 บาท
- 1,600 - 1,800 บาท
- 2,000 - 2,200 บาท
- 2,400 - 2,600 บาท
- 2,800 - 3,000 บาท
- 3,200 - 3,400 บาท
- มากกว่า 3,600 บาท

- 1,000 - 1,200 บาท
- 1,400 - 1,600 บาท
- 1,800 - 2,000 บาท
- 2,200 - 2,400 บาท
- 2,600 - 2,800 บาท
- 3,000 - 3,200 บาท
- 3,400 - 3,600 บาท

จ) แשרมีอิสระ 30,000 บาท

- ต่ำกว่า 1,500 บาท
- 1,800 - 2,100 บาท
- 2,400 - 2,700 บาท
- 3,000 - 3,300 บาท
- 3,600 - 3,900 บาท

- 1,500 - 1,800 บาท
- 2,100 - 2,400 บาท
- 2,700 - 3,000 บาท
- 3,300 - 3,600 บาท
- 3,900 - 4,200 บาท

- | | |
|---|---|
| <input type="radio"/> 4,200 - 4,500 บาท | <input type="radio"/> 4,500 - 4,800 บาท |
| <input type="radio"/> 4,800 - 5,100 บาท | <input type="radio"/> 5,100 - 5,400 บาท |
| <input type="radio"/> มากกว่า 5,400 บาท | |

ฉ) แשרมือละ 50,000 บาท

- | | |
|---|---|
| <input type="radio"/> ต่ำกว่า 2,500 บาท | <input type="radio"/> 2,500 - 3,000 บาท |
| <input type="radio"/> 3,000 - 3,500 บาท | <input type="radio"/> 3,500 - 4,000 บาท |
| <input type="radio"/> 4,000 - 4,500 บาท | <input type="radio"/> 4,500 - 5,000 บาท |
| <input type="radio"/> 5,000 - 5,500 บาท | <input type="radio"/> 5,500 - 6,000 บาท |
| <input type="radio"/> 6,000 - 6,500 บาท | <input type="radio"/> 6,500 - 7,000 บาท |
| <input type="radio"/> 7,000 - 7,500 บาท | <input type="radio"/> 7,500 - 8,000 บาท |
| <input type="radio"/> 8,000 - 8,500 บาท | <input type="radio"/> 8,500 - 9,000 บาท |
| <input type="radio"/> มากกว่า 9,000 บาท | |

ช) อื่น ๆ (โปรดระบุว่า แשרมือละ เบี้ยด้วยดอกเบีย

16. ท่านได้กำไรจากการเล่นแשרหรือไม่ ?

- | | |
|------------------------------|------------------------------|
| <input type="radio"/> ได้ | <input type="radio"/> ไม่รู้ |
| <input type="radio"/> ไม่ได้ | <input type="radio"/> ไม่แน่ |

17. ท่านคิดว่าดอกเบียที่ท่านตอบในข้อ 15 มีลักษณะ

- | | |
|-------------------------------|-------------------------------|
| <input type="radio"/> ต่ำมาก | <input type="radio"/> ต่ำ |
| <input type="radio"/> ปานกลาง | <input type="radio"/> ไม่ทราบ |
| <input type="radio"/> สูงมาก | <input type="radio"/> สูง |

18. สิ่งที่ท่านคิดว่ามีอิทธิพลต่อความสูงหรือต่ำของดอกเบียแשרคือ (เลือกตอบได้มากกว่า 1 ข้อ)

- ความเชื่อถือได้ของหัวหน้าวงแשר
- ความเชื่อถือได้ของสมาชิกในวงแשר
- สถานะทางการเงินของสมาชิกที่ต้องการเบียได้
- วัตถุประสงค์ในการเล่นแשרของสมาชิก

- ดอกเบี้ยเงินกู้ของธนาคาร
- ฤดูกาล เช่น ฤดูฝน, ฤดูร้อน เป็นต้น
- เทศกาล เช่น ปีใหม่, ครุชจีน เป็นต้น
- ภาวะทางการเงินในตลาด
- อาชีพของสมาชิกวงแชร์
- จำนวนสมาชิกในวงแชร์
- จำนวนสมาชิกที่ต้องการ เบี้ยแชร์ให้ได้
- งวดที่จะประมูล
- ดอกเบี้ยที่ประมูลในงวดก่อน ๆ
- วงเงินแชร์
- อื่น ๆ (โปรดระบุ

ประวัติผู้เขียน

นางสาว วัชร อัครถากร เกิดเมื่อวันที่ 21 ตุลาคม พ.ศ. 2502 ที่อำเภอเมือง
จังหวัดร้อยเอ็ด ได้รับปริญญาวิศวกรรมศาสตรบัณฑิต จากคณะวิศวกรรมศาสตร์ มหาวิทยาลัย
ขอนแก่น เมื่อปีการศึกษา 2524

