Buying and Selling Activities

Surat An-Nisa' Ayat 29

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

"Hai orang-orang yang beriman, janganlah kamu saling memakan harta sesamamu dengan jalan yang batil, kecuali dengan jalan perniagaan yang berlaku dengan suka sama-suka di antara kamu. Dan janganlah kamu membunuh dirimu; sesungguhnya Allah adalah Maha Penyayang kepadamu.

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A. Background of buying and selling

Everybody needs goods. The goods they need are different. Please mention the things you need. You need food, you need clothes, you need shoes, you need school bags, you need pencils, erasers, books and pens, you also need toys.

How do we get the goods? Do we make them by ourselves? Certainly we do not. We buy them from other people. We can buy food in a shop. We can buy shoes and bags in a store. We can buy pencils, pens, book and erasers at the school cooperation. We can buy toys in toy shop.

We need more goods at home. We need goods for different purposes. There are goods for cooking. There are goods for drinking and eating. There are electronic devices. There are also goods for transportation and communication

Transportation tools are tools that we ride on. They can take us to another place. Can you mention some transportation tools?

Meanwhile, communication tools are communicating. We can use these tools to others. Can you mention some communication tools for communicate with tools?

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Note:

To get goods, we do an activity called buying. Buying happens when there is someone who sells the goods. The person selling goods is called a seller. So, buying and selling happen. Buying and selling can happen in a shop, a store, a canteen or a market. These are places where buying and selling transactions happen.

B. Types of Trading Activities

1. Trading activities in the environment

Buying and selling transactions take place in the environment every day. Why? Because every mother has daily needs. They buy goods in a small shop or from a peddler. Sellers and buyers have agreed in a price. If the price is agreed, they can do the transaction then Buyers and sellers happy with that. There are some examples of trading activities in the environment:

a. Shops

We can find shops in every village. There may even be five to ten small shops in the village. Based on the quantity of the goods which been sold, there are two kinds of shop. Those are big shop and small shop. Big shops usually sell many kinds of goods. They sell all everyday needs. Then small shops only sell several items. Some small shops only sell certain goods, for example snacks, dishes, etc.

b. Peddlers

Peddlers usually sell vegetables and meat. Are there peddlers who sell goods in your environment? Do they sell goods every day? How do they carry their goods? Do they carry them on their shoulders or do they carry them on carts?

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2. Trading Activities In School Environment

Trading activities also take place in the school environment. There are teachers, students, office boy, security that can be the members of buying and selling in the school. They have important roles in those activities. We will show some examples of buying and selling activities in the school.

a. Canteen

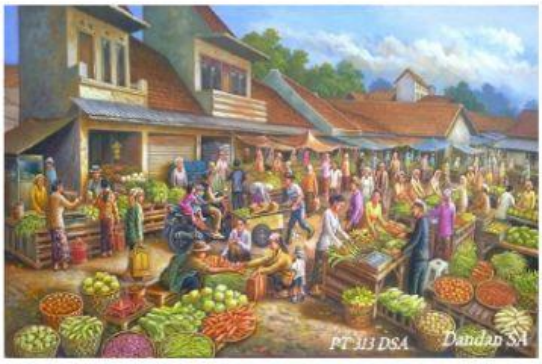
Have you ever gone to the canteen? At the break time, the students will go to the canteen for buying kinds of food or drink. There are many kinds of food which sold over there. Such as: meatball, soto ayam, bread, macaroni cheese, spaghetti, etc. Please notice the food. Are they healthy? What are the characteristics of foods which are healthy and worth to eat? The food must be wrapped in plastic. Foods which are not wrapped can be spoiled by flies. So we have to be careful.

b. School Cooperation

A school cooperative provides various goods needed by the students, teachers, or others school members. In the school cooperation we can buy many things such as: writing tools (pens, pencil, book, eraser, ruler, pencil case, sharpener, etc). Text books and workbooks are sold there too. In addition, it sells school uniforms. Who manage the school cooperation? Are they your teachers? Are they students? Or are they cooperation shopkeeper?

C. Types of Market

Have you ever gone to the market? A market is the place where sellers and buyers meet. They meet to do buying and selling activities. Both the sellers and buyers need profits. The buyers want to sell their goods in the best price. Meanwhile, the buyers want to get good goods in a lower price. Then bargaining happens. There are some characteristics of market.



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a. There are sellers
b. There are buyers
c. There are goods which are sold
d. There is buying and selling activities
e. There are place for buying and selling

There are two kinds of market; those are traditional market and modern market.

1. Traditional market

Traditional markets are markets which are managed in a traditional way. Why it is traditional? We can look when they set the price. There is no price tag on the goods they sell when we buy goods in traditional market. There are some characteristics of traditional markets are as follows.

a. There are many sellers in one place
b. There are bargaining between sellers and buyers
c. Service by the seller
d. Payment in cash

Traditional markets are located throughout our region. For example in our cities, there are wholesale market, flea markets, animal markets and clothing market.

a. Flea Market

Flea market is a place of buying and selling of second hand goods. All kinds of second hand goods are sold in this market. If you have unused goods, then you can sell here. The price is quite cheap. If you buy goods in this place you should check every detail of the goods. You should choose the items that are still good.

b. Wholesale market

Wholesale market is a place to accommodate many goods from the village. For example: rice, vegetables, fruits and other crops. In the wholesale market, sellers buy goods to resell in the other place. Example Rice seller will buy the rice in the rice wholesale market if they want to resell, then Vegetables seller will buy the vegetables in vegetable wholesale market and resell in their shops or stalls.

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c. Clothing Market

Clothing market is a place for selling kinds of apparel and fabric for clothing materials. You can buy shirt and pants in this place. In addition they also can buy sarongs and fabric in this market. They will use it for themselves or resell it in another place. Usually the price of the clothes is cheaper, so this place is good for the seller if they want to resell to their customers in their shops.

2. Modern market

Modern market is market which is managed in a modern way. For example, the way to pay the goods they buy in a modern market like supermarket. These are the characteristics of modern market:

a. Every buyer can service by themselves
b. There are kinds of goods in one place
c. Payment in cash or use credit card
d. There is a price tag in every goods.

Almost in every city, we can find a supermarket. Supermarkets have a nice building. The goods arranged neatly. Many people like to visit this place. They may shop or just walk around.

A. History of Money

Buying and selling activities usually happen in our environment like around our house, school or market. In the market many goods are bought and sold. To be able to buy the goods, we need money to pay the things we buy.

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❖ **Barter**

Every human being is always trying to fulfill the necessity. A long time ago, people can fulfill their necessities like food, drink, clothing, etc from their own efforts, and finally many kinds of goods they need cannot get by their own efforts. So, they use barter to get goods. The exchange goods for other goods is called barter.

❖ **The uses of money**

People then realize that barter was not easy. It was difficult to determine the equal prices. How much rice was equal to one kilogram of fish? How many kilograms of rice were equal to the cost of haircut? How many kilograms of fish were equal to the cost of haircut?

Finally the people found a way. They agreed to determine some tools of payment. There were several tools of payment. One of them was the metal chip. Farmers exchanged the rice with the metal chips. The metal chips could be changed with fish, meat, clothes, or other people's services. Gradually, they considered that metal chip is impractical. So a new tool of payment was made, it was money.

B. The Function of Money

1. **A tool of payment**

Maybe you are very familiar with money. Every day you bring some money. You will feel sad when you don't have any money. So do adult people. Everyone needs money. Money is easy to bring anywhere. It can be spent on any goods. it can be used anywhere and anytime. These are some advantages of money.

So the main function of money is as a tool of payment. It is recognized by everyone. Farmers are glad if their rice is paid by money. Fishermen are glad if their fish is paid by money. Barbers are glad if their service is paid by money. So are tailors, doctors, shoe-repairers and sellers.

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2. **A tool of measuring prices**

   You have read about several ways of payment like barter. Barter is has difficulties to set the price. Money is good solution to solve the problem. It can be used to know the value of the goods and services. It can value the prices of rice, fish, meat, vegetables and fruits. It can also know the value of the service of barbers, doctors, etc.

3. **A tool for accumulating wealth**

   There are many people who like to accumulate wealth. One way to do is by collecting money. The collecting money can be saved at home then put under a pillow or mattress. Some of it may put in a saving box. Meanwhile, money can also be saved in a bank.

c. Types of Money

Money is something that you need very much. Every time you want to go to school, you always ask for some money. If you are not given any money, you feel sad or even angry. Some children would not go to school if they are not given money by their mothers. Do you know that there is money which is not like the money you have? According to the type, there are two kinds of money, currency and demand deposit. Type of currency is paper money and coins. Type of demand deposit is including a checks and gyro

1. **Currency**

   We know coin and paper money. Coins made of metal. Coins are strong and durable. However, in large amount, it is hard to bring it, so there is paper money. The advantage of paper is very easy to bring anywhere.

   a. **Coins**

   We will find many coins in our daily life. Coin is made of metal. On 2009 we have five coins such as 50, 100, 200, 500 and 1000 rupiah.

   b. **Paper money**

   We will also find a lot of paper money in our daily life. Can you mention the nominal value of paper money? There are 1000, 2000, 5000, 10.000, 20.000, 50.000, 100.000. There are some characteristics of paper money as follows.

   - ➔ Rectangular shape
   - ➔ There is picture and nominal value
   - ➔ There is writing of Bank Indonesia
   - ➔ Contained the signature of the Governors of Bank Indonesia and the year of issued.

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2. Demand deposits

The second type of money is a Demand deposit. Demand deposit is money which is in the form of securities. The securities have money values. Two kinds of demand deposits are check and giro. Someone who has a check can change it with the money. They just go to the bank that its name written on the check. They gives the check to the teller with his/her identity card.

Giro

Check

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