

ZIMBABWE SCHOOL EXAMINATIONS COUNCIL

General Certificate of Education Ordinary Level

COMMERCE

4049/01

PAPER 1 Multiple Choice

SPECIMEN PAPER

1 hour 15 minutes

Additional materials:

Multiple Choice answer sheet

Soft clean eraser

Soft pencil (type B or HB is recommended.)

TIME 1 hour 15 minutes

INSTRUCTIONS TO CANDIDATES

Do **not** open this booklet until you are told to do so.

Write your name, Centre number and candidate number on the answer sheets in the spaces provided unless this has already been done for you.

Read very carefully the instructions on the answer sheet.

INFORMATION FOR CANDIDATES

O Level Commerce Zimsec Past Exam Papers

D Siedentop



O Level Commerce Zimsec Past Exam Papers:

Thank you extremely much for downloading **O Level Commerce Zimsec Past Exam Papers**. Maybe you have knowledge that, people have look numerous times for their favorite books considering this O Level Commerce Zimsec Past Exam Papers, but end happening in harmful downloads.

Rather than enjoying a fine PDF taking into account a cup of coffee in the afternoon, on the other hand they juggled as soon as some harmful virus inside their computer. **O Level Commerce Zimsec Past Exam Papers** is welcoming in our digital library an online admission to it is set as public in view of that you can download it instantly. Our digital library saves in multipart countries, allowing you to get the most less latency period to download any of our books past this one. Merely said, the O Level Commerce Zimsec Past Exam Papers is universally compatible behind any devices to read.

https://crm.avenza.com/book/Resources/index.jsp/Polaris_Magnum_2x4_4x4_Atv_Service_Repair_Manual_1995.pdf

Table of Contents O Level Commerce Zimsec Past Exam Papers

1. Understanding the eBook O Level Commerce Zimsec Past Exam Papers
 - The Rise of Digital Reading O Level Commerce Zimsec Past Exam Papers
 - Advantages of eBooks Over Traditional Books
2. Identifying O Level Commerce Zimsec Past Exam Papers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an O Level Commerce Zimsec Past Exam Papers
 - User-Friendly Interface
4. Exploring eBook Recommendations from O Level Commerce Zimsec Past Exam Papers
 - Personalized Recommendations
 - O Level Commerce Zimsec Past Exam Papers User Reviews and Ratings

- O Level Commerce Zimsec Past Exam Papers and Bestseller Lists
- 5. Accessing O Level Commerce Zimsec Past Exam Papers Free and Paid eBooks
 - O Level Commerce Zimsec Past Exam Papers Public Domain eBooks
 - O Level Commerce Zimsec Past Exam Papers eBook Subscription Services
 - O Level Commerce Zimsec Past Exam Papers Budget-Friendly Options
- 6. Navigating O Level Commerce Zimsec Past Exam Papers eBook Formats
 - ePub, PDF, MOBI, and More
 - O Level Commerce Zimsec Past Exam Papers Compatibility with Devices
 - O Level Commerce Zimsec Past Exam Papers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of O Level Commerce Zimsec Past Exam Papers
 - Highlighting and Note-Taking O Level Commerce Zimsec Past Exam Papers
 - Interactive Elements O Level Commerce Zimsec Past Exam Papers
- 8. Staying Engaged with O Level Commerce Zimsec Past Exam Papers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers O Level Commerce Zimsec Past Exam Papers
- 9. Balancing eBooks and Physical Books O Level Commerce Zimsec Past Exam Papers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection O Level Commerce Zimsec Past Exam Papers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine O Level Commerce Zimsec Past Exam Papers
 - Setting Reading Goals O Level Commerce Zimsec Past Exam Papers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of O Level Commerce Zimsec Past Exam Papers
 - Fact-Checking eBook Content of O Level Commerce Zimsec Past Exam Papers
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

O Level Commerce Zimsec Past Exam Papers Introduction

In today's digital age, the availability of O Level Commerce Zimsec Past Exam Papers books and manuals for download has revolutionized the way we access information. Gone are the days of physically flipping through pages and carrying heavy textbooks or manuals. With just a few clicks, we can now access a wealth of knowledge from the comfort of our own homes or on the go. This article will explore the advantages of O Level Commerce Zimsec Past Exam Papers books and manuals for download, along with some popular platforms that offer these resources. One of the significant advantages of O Level Commerce Zimsec Past Exam Papers books and manuals for download is the cost-saving aspect. Traditional books and manuals can be costly, especially if you need to purchase several of them for educational or professional purposes. By accessing O Level Commerce Zimsec Past Exam Papers versions, you eliminate the need to spend money on physical copies. This not only saves you money but also reduces the environmental impact associated with book production and transportation. Furthermore, O Level Commerce Zimsec Past Exam Papers books and manuals for download are incredibly convenient. With just a computer or smartphone and an internet connection, you can access a vast library of resources on any subject imaginable. Whether you're a student looking for textbooks, a professional seeking industry-specific manuals, or someone interested in self-improvement, these digital resources provide an efficient and accessible means of acquiring knowledge. Moreover, PDF books and manuals offer a range of benefits compared to other digital formats. PDF files are designed to retain their formatting regardless of the device used to open them. This ensures that the content appears exactly as intended by the author, with no loss of formatting or missing graphics. Additionally, PDF files can be easily annotated, bookmarked, and searched for specific terms, making them highly practical for studying or referencing. When it comes to accessing O Level Commerce Zimsec Past Exam Papers books and manuals, several platforms offer an extensive collection of resources. One such platform is Project Gutenberg, a nonprofit organization that provides over 60,000 free eBooks. These books are primarily in the public domain, meaning they can be freely distributed and downloaded. Project Gutenberg offers a wide range of classic literature, making it an excellent resource for literature enthusiasts. Another popular platform for O Level Commerce Zimsec Past Exam Papers books and manuals is Open Library. Open Library is an initiative of the Internet

Archive, a non-profit organization dedicated to digitizing cultural artifacts and making them accessible to the public. Open Library hosts millions of books, including both public domain works and contemporary titles. It also allows users to borrow digital copies of certain books for a limited period, similar to a library lending system. Additionally, many universities and educational institutions have their own digital libraries that provide free access to PDF books and manuals. These libraries often offer academic texts, research papers, and technical manuals, making them invaluable resources for students and researchers. Some notable examples include MIT OpenCourseWare, which offers free access to course materials from the Massachusetts Institute of Technology, and the Digital Public Library of America, which provides a vast collection of digitized books and historical documents. In conclusion, O Level Commerce Zimsec Past Exam Papers books and manuals for download have transformed the way we access information. They provide a cost-effective and convenient means of acquiring knowledge, offering the ability to access a vast library of resources at our fingertips. With platforms like Project Gutenberg, Open Library, and various digital libraries offered by educational institutions, we have access to an ever-expanding collection of books and manuals. Whether for educational, professional, or personal purposes, these digital resources serve as valuable tools for continuous learning and self-improvement. So why not take advantage of the vast world of O Level Commerce Zimsec Past Exam Papers books and manuals for download and embark on your journey of knowledge?

FAQs About O Level Commerce Zimsec Past Exam Papers Books

1. Where can I buy O Level Commerce Zimsec Past Exam Papers books? Bookstores: Physical bookstores like Barnes & Noble, Waterstones, and independent local stores. Online Retailers: Amazon, Book Depository, and various online bookstores offer a wide range of books in physical and digital formats.
2. What are the different book formats available? Hardcover: Sturdy and durable, usually more expensive. Paperback: Cheaper, lighter, and more portable than hardcovers. E-books: Digital books available for e-readers like Kindle or software like Apple Books, Kindle, and Google Play Books.
3. How do I choose a O Level Commerce Zimsec Past Exam Papers book to read? Genres: Consider the genre you enjoy (fiction, non-fiction, mystery, sci-fi, etc.). Recommendations: Ask friends, join book clubs, or explore online reviews and recommendations. Author: If you like a particular author, you might enjoy more of their work.
4. How do I take care of O Level Commerce Zimsec Past Exam Papers books? Storage: Keep them away from direct sunlight and in a dry environment. Handling: Avoid folding pages, use bookmarks, and handle them with clean hands. Cleaning: Gently dust the covers and pages occasionally.

5. Can I borrow books without buying them? Public Libraries: Local libraries offer a wide range of books for borrowing. Book Swaps: Community book exchanges or online platforms where people exchange books.
6. How can I track my reading progress or manage my book collection? Book Tracking Apps: Goodreads, LibraryThing, and Book Catalogue are popular apps for tracking your reading progress and managing book collections. Spreadsheets: You can create your own spreadsheet to track books read, ratings, and other details.
7. What are O Level Commerce Zimsec Past Exam Papers audiobooks, and where can I find them? Audiobooks: Audio recordings of books, perfect for listening while commuting or multitasking. Platforms: Audible, LibriVox, and Google Play Books offer a wide selection of audiobooks.
8. How do I support authors or the book industry? Buy Books: Purchase books from authors or independent bookstores. Reviews: Leave reviews on platforms like Goodreads or Amazon. Promotion: Share your favorite books on social media or recommend them to friends.
9. Are there book clubs or reading communities I can join? Local Clubs: Check for local book clubs in libraries or community centers. Online Communities: Platforms like Goodreads have virtual book clubs and discussion groups.
10. Can I read O Level Commerce Zimsec Past Exam Papers books for free? Public Domain Books: Many classic books are available for free as they're in the public domain. Free E-books: Some websites offer free e-books legally, like Project Gutenberg or Open Library.

Find O Level Commerce Zimsec Past Exam Papers :

[polaris magnum 2x4 4x4 atv service repair manual 1995](#)

polaris sportsman 500 touring quadricycle 2009 service manua

polaris cadet sex games english edition

[polaris magnum 330 2004 factory service repair manual](#)

[polaroid spectra af instant camera repair](#)

[polaris dragon 800 manual](#)

polaris ranger 800 service manual repair 2013 2015 utv

polaroid bt20 manual

[polaris msx 140 pwc service repair workshop manual 2003 onwards](#)

[polaris pwc repair manual](#)

polaris slt 750 manual

polaris sportsman 500 x2 2008 service repair manual

polaris snowmobile repair manual 340

polaris express 3 repair manual

polaris sportsman 700 800 atv workshop repair manual all 2005 onwards models covered

O Level Commerce Zimsec Past Exam Papers :

module 1 direct current dc circuits vtu resource - May 11 2023

web basic electrical engineering 21ele13 21ele23 vtu notes 2021 scheme backbencher 1st year notes 2021 scheme basic electrical engineering

21ele13 basic electrical engineering syllabus for physics cycle - May 31 2022

web module i note of basic electrical engineering 2018 2020 module v note of basic electrical engineering 2018 2020 module iii note of basic electrical engineering

basic electronics engineering notes pdf vtu bee notes vtu - Mar 29 2022

web here you can download the 2021 scheme first year vtu notes and question papers of 21ele13 21ele23 basic electrical engineering university name visvesvaraya

basic electrical engineering 18ele13 23 vtu notes - Jun 12 2023

web feb 10 2022 vtu notes for all branches and all schemes updated with latest 2018 cbcs scheme vturesource question papers vtu notes basic electrical engineering

18eln14 24 basic electronics notes vtupulse - Nov 24 2021

21ele13 21ele23 basic electrical engineering vtu notes - Dec 26 2021

web 21ele13 21ele23 basic electrical engineering vtu cbcs notes and question papers 21civ14 21civ24 elements of civil engineering and mechanics vtu cbcs

introduction to electronics engineering 22esc143 243 studocu - Jan 27 2022

web jul 26 2021 basic electrical engineering 18ele13 23 for first year vtu students p cycle and c cycle notes all 5 modules download in pdf format

vtu first year notes 2022 scheme p cycle c cycle - Apr 29 2022

web ime module 1 notes 26 pages 2023 2024 100 4 2023 2024 100 4 save esc module 5 analog communication schemes modern communication system scheme

basic electrical engineering notes vtu pdf bee vtu - Jul 13 2023

web 1 module 1 direct current dc circuits contents d circuits ohm s law and kirchhoff s laws analysis of series parallel and series parallel circuits excited by independent

18ele13 23 basic electrical engineering notes vtupulse - Aug 14 2023

web 18ele13 23 basic electrical engineering notes here you can download the vtu cbcs 2018 scheme notes study materials of 18ele13 23 basic electrical engineering notes for the first year students common to all branches 40 marks for continuous internal

vtu 1st year electrical 21ele13 23 notes in pdf - Sep 03 2022

web jan 24 2023 course outcomes at the end of the course the student will be able to 1 co1 analyse basic dc and ac electric circuits 2 co2 explain the working principles

basic electrical engineering 21ele13 21ele23 vtu notes - Mar 09 2023

web download vtu 1st first year basic electronics notes 21 and 22 scheme in the chemistry cycle in pdf format p c cycle notes of 1st and 2nd sem on the vtu updates

vtu notes vtu resource - Apr 10 2023

web vtu notes of all semester download in pdf form 2021 scheme of 1st 2nd p and c cycle 3rd 4th 5th 6th 7th and 8th semester of all branches of vtu updates

2021 scheme first year vtu cbcs notes vtupulse - Sep 22 2021

basic electrical engineering 18ele13 23 vtu notes vtu4u - Oct 24 2021

basic electrical engineering module 1 vtuloop - Oct 04 2022

web basic electrical engineering vtu notes read online for free vtu notes of 1 year basic electrical engineering

basic electrical engineering i8ele13 23 - Dec 06 2022

web jun 12 2022 download vtu 1st first year ele notes 21ele13 23 in the physics cycle in pdf format p c cycle notes of 1st and 2nd sem on the vtu updates website vtu

vtu 1st year basic electronics notes in pdf - Jan 07 2023

web jul 27 2021 basic electrical engineering module 1 download 1395 file size 2 91 mb file count 1 create date july 27 2021 last updated july 27 2021 click the below button

basic electrical engineering 18ele13 vtu studocu - Aug 02 2022

web vtu notes vtu first year notes 2022 scheme p cycle c cycle download first year notes p cycle c cycle p cycle engineering physics vtu notes for 1st sem 2022 23

basic electronics 18eln14 24 vtu notes backbencher - Nov 05 2022

web studying basic electrical engineering 18ele13 at visvesvaraya technological university on studocu you will find 78 lecture notes 31 practice materials 10

vtu notes of all semesters in pdf vtu updates - Feb 08 2023

web basic electronics 18eln14 24 vtu notes backbencher first year notes basic electronics semester i ii course code 18eln14 24 cie marks 40 see marks 60

bee module 5 very good notes vtu notes studocu - Feb 25 2022

web here you can download the vtu cbcs 2018 scheme notes study materials of 18eln14 24 basic electronics for the first year students common to all branches

basic electrical engineering vtu notes pdf scribd - Jul 01 2022

web basic electronics engineering notes pdf vtu bee notes vtu vtu notes 10 215 views non paid internship experience letter internship certification provided here

robbins basic pathology 10th edition elsevier - Aug 14 2023

web mar 8 2017 description part of the trusted robbins and cotran family robbins basic pathology provides a readable well illustrated and concise overview of the principles of human pathology that s ideal for today s busy students

robbins cotran pathologic basis of disease 10th ed 2 - Jan 27 2022

web ebook isbn 9780323609937 readable and highly illustrated robbins and cotran pathologic basis of disease 10th edition presents an in depth state of the art overview of human diseases and their cellular and molecular basis

robbins basic pathology pdf free download latest edition - Feb 25 2022

web jan 8 2023 robbins basic pathology pdf is one of the finest books after harsh mohan for pathology during the second year of mbbs we have provided the latest editions below through google drive links and free for download or reading update 10th edition as well as robbins and cotran pathological basis south asia edition are now available

robbins basic pathology vinay kumar abul k abbas nelson - May 31 2022

web may 24 2007 robbins basic pathology has helped countless students master the core concepts in pathology this 8th edition continues that tradition providing outstanding user friendly coverage of the

robbins basic pathology 9780323353175 us elsevier health - Apr 10 2023

web robbins basic pathology 10th edition editors vinay kumar abul k abbas jon c aster part of the trusted robbins and cotran family robbins basic pathology provides a readable well illustrated and concise overview of the principles of human pathology that s ideal for today s busy students

robbins basic pathology 10th international edition - Jul 13 2023

web robbins basic pathology international edition 10th edition part of the trusted robbins and cotran family robbins basic pathology provides a readable well illustrated and concise overview of the principles of human pathology that s ideal for today s busy students this thoroughly revised edition continues with a strong emphasis on

robbins basic pathology e book elsevier elibrary - Jan 07 2023

web description part of the trusted robbins and cotran family robbins basic pathology provides a readable well illustrated and concise overview of the principles of human pathology that s ideal for today s busy students

robbins temel patoloji 10 baskı guneskitabevi com - Jun 12 2023

web robbins patoloji ailesinin en önemli kitabı olan robbins temel patoloji günümüzün meşgul öğrencileri için ideal olan insan patolojisi ilkeleri hakkında kolay okunabilir iyi resimlendirilmiş ve özlü bir genel bakış sunar bu tamamı güncellenmiş yeni baskı patogenez ve hastalığın klinik özelliklerine güçlü bir vurgu yapmaktadır

robbins basic pathology 10th international edition - Nov 05 2022

web robbins basic pathology 10th international edition part of the trusted robbins and cotran family robbins basic pathology provides a readable well illustrated and concise overview of the principles of human pathology that s ideal for today s busy students

robbins basic pathology 10th edition 9780323353175 elsevier - Feb 08 2023

web mar 28 2017 part of the trusted robbins and cotran family robbins basic pathology provides a readable well illustrated and concise overview of the principles of human pathology that s ideal for today s busy students

robbins basic pathology student consult robbins pathology - Mar 09 2023

web part of the trusted robbins and cotran family robbins basic pathology provides a readable well illustrated and concise overview of the principles of human pathology that s ideal for today s busy students

pdf robbins basic pathology 10th edition academia edu - Sep 15 2023

web robbins basic pathology 10th edition robbins basic pathology 10th edition sakeena batool see full pdf download pdf see full pdf download pdf related papers acute inflammation sarudi ajam sidiq

robbins kumar basic pathology edition 11 elsevier - May 11 2023

web robbins kumar basic pathology edition 11 edited by vinay kumar mbbs md frcpath abul k abbas mbbs jon c aster md phd and andrea t deyrup m d ph d publication date 15 dec 2022 digital format immediate access print format allow 10 14 days for delivery request description about the author table of contents book details

robbins cotran pathologic basis of disease 10th edition - Aug 02 2022

web may 11 2020 readable and highly illustrated robbins and cotran pathologic basis of disease 10th edition presents an in depth state of the art overview of human diseases and their cellular and molecular basis this best selling text delivers the

latest most essential pathology knowledge in a readable interesting manner ensuring optimal understanding

book spotlight robbins basic pathology elsevier health - Oct 04 2022

web robbins basic pathology is a lighter manageable version of robbins and cotran pathologic basis of disease by the same editor team commonly known among med students as big robbins

robbins basic pathology google books - Mar 29 2022

web part of the trusted robbins and cotran family robbins basic pathology provides a readable well illustrated and concise overview of the principles of human pathology that s ideal for today s

robbins basic pathology e book google books - Apr 29 2022

web may 1 2012 robbins basic pathology delivers the pathology knowledge you need the way you need it from the name you can trust this medical textbook s unbeatable author team helps you efficiently master the core concepts you need to know for your courses and usml exams get a rich understanding of all essential pathology concepts with expert

robbins kumar basic pathology 9780323790185 us - Dec 06 2022

web edited by jens waschke and friedrich paulsen jul 2023 21 99 add to cart readable well illustrated and concise robbins and kumar s basic pathology 11th edition offers today s busy students a rich understanding of all essential pathology concepts from trusted names in the field this updated edition thoroughly covers key pathologic

robbins basic pathology robbins basic pathology e book - Jul 01 2022

web mar 8 2017 part of the trusted robbins and cotranfamily robbins basic pathologyprovides a readable well illustrated and concise overview of the principles of human pathology that s ideal for today s

robbins pathology elsevier - Sep 03 2022

web robbins pathology get the pathology knowledge you need the way you need it from the name you can trust robbins and cotran pathology has helped countless students master the core concepts in pathology solutions scopus sciencedirect mendeley evolve knovel reaxys clinicalkey researchers submit your paper find books journals

the master key to riches hill napoleon 1883 1970 - Aug 15 2023

web jun 25 2009 the master key to riches is the blueprint that napoleon hill placed in the hands of those who would teach and perfect his success methods now revised and

the master key to riches hill napoleon - Dec 27 2021

the master key to riches summary by napoleon hill - Nov 06 2022

web jun 18 2012 the master key to riches kindle edition by hill napoleon download it once and read it on your kindle device pc phones or tablets use features like

the master key to riches by napoleon hill 9780449213506 - Mar 30 2022

web the master key to riches will unlock the doors to the solution of all your problems that will help you convert all of your past failures show pjc media ep the master key to

the master key to riches napoleon hill - May 12 2023

web mar 6 2012 discover how to open your mind to success and wealth written by the author of the self help classic think and grow rich this easy to read guide to personal

the master key to riches revised 1965 by - Oct 05 2022

web 10 days from delivery replacement the master key to riches a powerful formula for self improvement shows you how to harness the powers of your will and mind so that you

the master key to riches by napoleon hill 9781585427093 - Oct 25 2021

master key to riches the secret to making your fortune ebook - Jan 28 2022

the master key to riches napoleon hill amazon in books - Jun 01 2022

web the master key to riches a powerful formula for self improvement shows you how to harness the powers of your will and mind so that you can achieve mental happiness

the master key to riches by napoleon hill ebook scribd - Aug 03 2022

web buy the master key to riches unlock the secrets to personal achievement dover empower your life illustrated by hill napoleon isbn 9780486474731 from

the master key to riches the world famous - Apr 11 2023

web the master key to riches is the blueprint that napoleon hill placed in the hands of those who would teach and perfect his success methods now revised and updated for the

the master key to riches kindle edition by hill napoleon self - Jul 02 2022

web dr hill refers to the 12 riches in life where financial security occupies the 12th place using a plain and conversational style napoleon hill explains clearly the most important of the

the master key to riches hill napoleon amazon in books - Aug 23 2021

pjc media the master key to riches by napolean hill on apple - Sep 23 2021

the master key to riches an official publication of the - Nov 25 2021

[the master key to riches napoleon hill foundation](#) - Jun 13 2023

web oct 12 1986 the master key to riches the world famous philosophy of personal achievement based on the andrew carnegie formula for money making hill

[the master key to riches by napoleon hill google play](#) - Feb 09 2023

web jun 25 2009 the master key to riches is the blueprint that napoleon hill placed in the hands of those who would teach and perfect his success methods now revised and

[napoleon hill wikipedia](#) - Apr 30 2022

web the master key to riches is the blueprint that napoleon hill placed in the hands of those who would teach and perfect his success methods now revised and updated for the

[the master key to riches napoleon hill google books](#) - Mar 10 2023

web after the ideas introduced in think and grow rich napoleon hill details the necessary steps that anyone can follow to achieve riches in life that are not only financial dr hill

the master key to riches the inner secrets to the - Dec 07 2022

web first published in 1945 the master key to riches is a guide to personal and financial success by famed american self help author napoleon hill famous for his widely read

[the master key to riches napoleon hill google books](#) - Jul 14 2023

web the master key to riches a powerful formula for self improvement shows you how to harness the powers of your will and mind so that you can achieve mental happiness

the master key to riches unlock the secrets to personal - Feb 26 2022

web first published in 1945 the master key to riches is a guide to personal and financial success by famed american self help author napoleon hill famous for his widely read

[napoleon hill s master key complete series official video](#) - Sep 04 2022

web based on the andrew carnegie formula for money making the master key to riches describes in step by step detail today s greatest practical philosophy of success this

[the master key to riches unlock the secrets to](#) - Jan 08 2023

web dec 27 2019 authorized by the napoleon hill foundation these rare audio recordings were provided to us under license for exclusive distribution on youtube financial