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1. The following are supporting institutional arrangements necessary for successful operations of microfinance banks (MFBs) except  $\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|$ .

Certification Programme for Staff and Management of MFBs to provide adequate knowledge on microfinance practice

Establishment rating agencies to provide institutional assessment of MFBs and other institutions

--->> Capitalization MFBs

Creation of Apex Association of the MFBs to ensure compliance with standards and best practices

2.  $\tilde{A}\phi \hat{a}, \neg \hat{A} \mid \tilde{A}\phi \hat{a}, \neg \hat{A} \mid \tilde{A}\phi \hat{a}, \neg \hat{A} \mid \tilde{A}\phi \hat{a}, \neg \hat{A} \mid$ . is not a basis for grouping together the activities of a business organization into manageable divisions or departments

function

--->> cost

geography

process

3. Which of the following is a feature of a poorly specified business objective

flexible

measurable

attainable

--->> none of the options

4. Which of the following is not among the demerits of cooperative associations?

--->> High rate of unemployment

Undemocratic practices

Favoritism and tribalism are major considerations in the appraisal of loan applications

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5. The following arguments are often advanced in support of partnership form of business except  $\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|$ .

More funds are available for business use

--->> The partners enjoy reduced tax rate

The scope of the business would be larger

The expertise of the partners in terms of advice, skill, and knowledge would be available to the business

6. Standing plans that guide actions and decisions in an organization are known as  $\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|$ 

--->> policies

strategies

objectives

planning

7.  $\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|...$ is not a core mandate the Nigeria Export-Import (NEXIM) Bank

Encouraging exporters to diversify their export markets without fear or risk inherent in dealing with new buyers

Attracting new enterprises into export business

--->> Advertising the shares of export firms in the stock market

Encouraging exporters to extend credit terms to the buyers in order to enhance their competitiveness in the international markets

8.  $\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|...$ is not among the main features of a good record keeping

Accuracy

--->> Durability

Consistency

Reliability

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organization?

--->> Timeliness

keeping track of business activities so as to be able to detect when the business is sick

ability to render necessary financial information

keeping track of sales, debts and the costs

10.  $\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|\tilde{A}\phi\hat{a},\neg\hat{A}|.$  is not a justification for the formation of cooperative associations

Elimination of middle men who exploit buyers as well as money lenders who charge high interest

To de-emphasize profit maximization and thereby reduce cost of service delivery to members

Meeting the needs of the members

--->> Revenue generation for the government

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