

eExam Question Bank

Coursecode:

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<input type="checkbox"/>	Question Type	Question	A	B	C	D	Answer	Remark
<input type="checkbox"/>	FBQ	Micro financing has been found to be a sure source of finance to the <input type="text"/>	SMEs	Small Business Enterprises				<input type="checkbox"/> eExam
<input type="checkbox"/>	FBQ	The Record Book is the heart of your <input type="text"/>	Record keeping	Record keeping				<input type="checkbox"/> eExam
<input type="checkbox"/>	FBQ	Your <input type="text"/> is the customers, people or other businesses, who want your products or services and are able and willing to pay for them.	Market	Market				<input type="checkbox"/> eExam
<input type="checkbox"/>	FBQ	Delegation of authority is the passing of <input type="text"/> _, duties and operating responsibility by the superior officer (entrepreneur) to the subordinate.	Authority	Authority				<input type="checkbox"/> eExam
<input type="checkbox"/>	FBQ	Time management requires systematic approach to managing programmes, <input type="text"/> _, activities and schedules.	Projects	Projects				<input type="checkbox"/> eExam
<input type="checkbox"/>	FBQ	<input type="text"/> is an organisation's cultural commitment to satisfying customer through the use of an integrated system of tools, techniques, and training.	Total Quality Management	TQM				<input type="checkbox"/> eExam
<input type="checkbox"/>	FBQ	<input type="text"/> __means a set of objectives or organisational conditions and practices that make employees to perceive that they are safe, relatively well satisfied and able to grow and develop as human beings.	QWL	Quality of Work Life				<input type="checkbox"/> eExam

<input type="checkbox"/>									
<input type="checkbox"/>	FBQ	A strong organisational culture founded on _____ principles and sound values is a necessary foundation for organisational success.	Ethical	Ethical					eExam
<input type="checkbox"/>	FBQ	_____ can also affect people's relationship and life style. It can also lead to irritable feeling, alienation, conflict, emotional outbursts, family problems, divorce, etc.	Stress	Stress					eExam
<input type="checkbox"/>	FBQ	_____ is very important like many other resources such as money, materials, men, machines and information.	Time	Time					eExam
<input type="checkbox"/>	FBQ	_____ can be defined as the art and science of using valuable hours prudently and effectively to achieve personal, professional and organisational objective.	Time management	Time management					eExam
<input type="checkbox"/>	FBQ	_____ is an important activity at all levels of management and for all aspects of management.	Decision making	Decision making					eExam
<input type="checkbox"/>	FBQ	An _____ is a decision-maker.	Entrepreneur	Entrepreneur					eExam
<input type="checkbox"/>	FBQ	_____ differs not only in the activity being controlled but also in the character of control used.	Control	Control					eExam
<input type="checkbox"/>	FBQ	_____ may be regarded as part of organising or separate function of management, which requires ensuring that the personnel needs are constantly and appropriately	Staffing	Staffing					eExam
<input type="checkbox"/>	FBQ	Coordination ensures that the different _____ of a business are systematically integrated.	Activities	activities					eExam

<input type="checkbox"/>								
<input type="checkbox"/>	FBQ	The work analysis is the linking of business strategy (plan) and <input type="text"/> design in order to achieve the organisational goal.	Organization	Organisation				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> are the actions that the entrepreneur and management take in order to achieve the strategic and financial objective as well as the mission of a business.	Business strategies	Business strategies				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> is the most basic of management functions.	Planning	Planning				eExam
<input type="checkbox"/>	FBQ	Successful management of <input type="text"/> may be described as the profitable use of those factors that are necessary to conduct a business successfully.	small-scale business	small-scale business				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> refers to the efficient allocation and utilization of available resources to achieve the predetermined goals of a business.	Business Management	Business Management				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> business is a difficult thing because of the divergent views people have concerning the term.	Small-Scale	Small-Scale				eExam
<input type="checkbox"/>	FBQ	The <input type="text"/> environment is very important for the performance of the business.	Political	Political				eExam
<input type="checkbox"/>	FBQ	The <input type="text"/> can be internal (micro) or external (macro) and these are inspired and maintained by the entrepreneur (a after he/she has determined 'what to do', 'how to do it' 'when to do it' and 'Where to do it'.	Environments of business	Environments of business				eExam

<input type="checkbox"/>								
<input type="checkbox"/>	FBQ	The <input type="text"/> may be defined as the set of all objects, which are influenced by and/or influence the system of interest.	Environment	Environment				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> involves the harnessing of individual dreams and imaginations to produce values in form of products and services.	Entrepreneurship	Entrepreneurship				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> is the life blood of any organisation.	Cash	Cash				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> doing promotional activities Improving your own skill as a salesperson.	Publicity	Publicity				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> getting customers to buy more from you.	Sales promotion	Sales promotion				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> make customers interested in your products or services.	Advertising	Advertising				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> means informing and attracting customers to buy your product or services.	Promotion	Promotion				eExam
<input type="checkbox"/>	FBQ	Wholesale and <input type="text"/> are useful if you make a large quantity of standard, low priced products and have many customers in your area.	Retail Distribution	Retail Distribution				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> is most useful for your business if you make fairly expensive products such as furniture and have a few customers.	Direct distribution	Direct distribution				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> is where your business is.	Location	Location				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> means different ways of getting your products or services to your customers.	Distribution	Distribution				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> means the location where your business is.	Place	Place				eExam

<input type="checkbox"/>								
<input type="checkbox"/>	FBQ	A <input type="text"/> means a lower price.	Discount	Discount				eExam
<input type="checkbox"/>	FBQ	To satisfy your customers, improve your sale and make a <input type="text"/> , you need to understand the four P's of marketing.	Profit	Profit				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> is the difficult but most important part of managing a business.	Marketing	Marketing				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> is everything you do to find out who your customers are and what they need and want.	Marketing	Marketing				eExam
<input type="checkbox"/>	FBQ	Personal savings can be referred to as <input type="text"/> or the private money you put into your business.	Equity	Equity				eExam
<input type="checkbox"/>	FBQ	All business firms need to own some combinations of cash, equipment, building and other properties referred to as <input type="text"/> .	Assets	Assets				eExam
<input type="checkbox"/>	FBQ	<input type="text"/> encourages the development of the habit of savings.	Ajo	Ajo				eExam
<input type="checkbox"/>	FBQ	Fund for loan is sourced from the savings of the members who are paid little or no <input type="text"/>	Interest	Interest				eExam
<input type="checkbox"/>	FBQ	Money lenders charge as high as between <input type="text"/> , while the credit group charges between 36 and 60% per annum.	240% and 360%	240% and 360%				eExam
<input type="checkbox"/>	FBQ	Loans are granted without formal operational procedures and the cost of transaction is therefore <input type="text"/>	Reduced	Reduced				eExam

<input type="checkbox"/>									
<input type="checkbox"/>	FBQ	Often times, [] and communal norms that are applied instruments in order to check fraudulent practices.	Peer pressure	Peer pressure					eExam
<input type="checkbox"/>	FBQ	The [] is a bit different in the sense that each member collects the amount of money saved at the end of a specified period usually a year.	Safe group	Safe group					eExam
<input type="checkbox"/>	FBQ	Micro credit is a form of assistance extended to those in the informal sector that is, business men who run [] enterprises	Micro	Micro					eExam
<input type="checkbox"/>	FBQ	Safe groups are usually not registered under any statutory []	Instruments	Instruments					eExam
<input type="checkbox"/>	FBQ	In micro – financing, the interest rate paid on the savings is []	High	High					eExam
<input type="checkbox"/>	FBQ	The MFB is set up in order to make financial services available on a sustainable basis to the economically active poor, low income earners and the Micro, [] through privately owned banks.	Small and Medium Enterprises	(MSMEs)					eExam
<input type="checkbox"/>	FBQ	The introduction of CBs in [] was another step in the efforts of the government to meet the credits needs of the rural dwellers as well as the micro and medium scale enterprises.	1990						eExam
<input type="checkbox"/>	FBQ	The NACB began lending in [] —.	1973						eExam

<input type="checkbox"/>								
<input type="checkbox"/>	FBQ	The PBN was established in _____ as an economic strategy for sustainable growth as an aftermath of the increased poverty level that arose as a result of the Structural Adjustment Programme (SAP).	1986					eExam
<input type="checkbox"/>	FBQ	The _____ was established in August 12, 1997 by the late General Sani Abacha Administration.	FEAP	Family Economic Advancement Programme				eExam
<input type="checkbox"/>	FBQ	FIIRO was established in _____ with the aim of quickening the pace of industrial development.	1956					eExam
<input type="checkbox"/>	FBQ	_____ is the property pledged as a guarantee for the repayment of a loan.	Collateral	Collateral				eExam
<input type="checkbox"/>	FBQ	An _____ is a sole trader.	Entrepreneur	Entrepreneur				eExam
<input type="checkbox"/>	FBQ	In many developing countries, Nigeria inclusive, women constitute a major percentage of micro entrepreneurs in the _____ sector.	Informal	Informal				eExam
<input type="checkbox"/>	MCQ	Causes of failure of small scale business are the following EXCEPT _____	Poor management	Immorality	Inequity	Discipline	D	eExam
<input type="checkbox"/>	MCQ	Total Quality Management (TQM) is an organisation's _____ commitment to satisfying customer through the use of an integrated system of tools, techniques, and training.	Practices	Cultural	Ethnic	Race	B	eExam
<input type="checkbox"/>	MCQ	The main components of Quality of Work Life include:	Reduction in job stress	Democracy in work place	Pension rights	All of the above	D	eExam
<input type="checkbox"/>	MCQ	Quality of Work Life means a set of objectives or organisational conditions and practices that make _____ to perceive that they are safe, relatively well satisfied and able to grow and develop as human beings.	Stakeholders	Workers	Employers	Employees	D	eExam

<input type="checkbox"/>								
<input type="checkbox"/>	MCQ	_____ is the act of engaging in good, right, and moral business practices.	Business ethics	Business Management	Business deed	None of the above	A	eExam
<input type="checkbox"/>	MCQ	The main causes of stress are under the following headings EXCEPT _____	Personal sources	Organizational factors	Company factors	Environmental factors	C	eExam
<input type="checkbox"/>	MCQ	The symptoms of time mismanagement are EXCEPT _____	Sleepless night	Poor quality of output	High productivity	Self doubt, pressure and tension on the job	C	eExam
<input type="checkbox"/>	MCQ	The causes of time management are EXCEPT _____	Excessive meetings	Ability to say 'no'	Procrastination	Excessive socialising	B	eExam
<input type="checkbox"/>	MCQ	The benefits of time management are the following EXCEPT _____	Efficiency of work	Elimination of productivity bottlenecks	Increase job satisfaction	Undevelopment of employees	D	eExam
<input type="checkbox"/>	MCQ	_____ is a state of physical or mental tension resulting from factors that affect the body's equilibrium or the body's reaction to either pleasant or complement simulation.	Stress	Time	Distraction	None of the above	A	eExam
<input type="checkbox"/>	MCQ	_____ can be defined as the art and science of using valuable hours prudently and effectively to achieve personal, professional and organisational objective.	Management	Time management	Information management	Stress Management	B	eExam
<input type="checkbox"/>	MCQ	The main components of the process include _____	Clearly defined	Understood	Acceptable	All of the above	D	eExam
<input type="checkbox"/>	MCQ	Planning Process involves:	Determining objectives	Examining the environment and forecasting changes	Developing methods (policies and strategies) that will be used to achieve the objectives.	All of the above	D	eExam
<input type="checkbox"/>	MCQ	_____ refers to the efficient allocation and utilization of available resources to achieve the predetermined goals of a business.	Marketing	Business Management	Business	Market	B	eExam
<input type="checkbox"/>	MCQ	The Role of SMEs in the Nigeria Economy are the following except _____	Facilitate the development of a broader base indigenous entrepreneurial culture for the country and a higher valueadded to domestic industrial production	Moderate rural-urban migration.	Mobilize and utilize domestic savings.	They stimulate rural development.	D	eExam

<input type="checkbox"/>								
<input type="checkbox"/>	MCQ	_____ is an industry whose total projects; costs of land and working capital is above N50 million but does not exceed N200 million and a labour size of not more than 300 workers.	Medium Scale Industry	Small Scale Industry	Cottage/ Micro industry	Small and MediumEnterprises (SMEs)'	A	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	_____ is an industry whose total project cost, (excluding land and working capital) is above N1.5million but does not exceed N50million and a labour size of not more than 100 employees.	Medium Scale Industry	Small Scale Industry	Cottage/ Micro industry	Small and MediumEnterprises (SMEs)'	B	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	_____ is an industry whose total project cost, (excluding cost of land and working capital) is not more than N1.5million and labour size of not more than 10 employees.	Medium Scale Industry	Small Scale Industry	Cottage/ Micro industry	Small and MediumEnterprises (SMEs)'	C	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	FEM means _____	Foreign Exchange Market	First Exchange Market	Forex Earned Market	Foreign Earned market	A	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	What is the full meaning of SAP?	Structure Adjustment Programme	Structural Adjustment Programme	Structural Adjust Programme	Structural Adjustment Program	B	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	_____ may be stronger as a result of merging and acquisition, product changes and process changes.	Agro-allied	Competition	Production	All of the above	B	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	The _____ environment comprises of the structure of the population, regional location of target population, changes in class structures, new values and attitude to work, type of authority, leisure and changes in labour as well its mobility etc	Social	Political	Competitive	Technological	A	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	The more _____ developed a community is, the better it is for businesses to spring up.	Social	Political	Competitive	Technological	D	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	The _____ environment is very important for the performance of the business.	Social	Political	Competitive	None of the above	B	<input type="button" value="eExam"/>

<input type="checkbox"/>								
<input type="checkbox"/>	MCQ	_____ involves the creation of values, the process of starting of growing a new profit-making business, the process of providing a new product or service, and the intentional creation of value through organization by an individual contributor or small group of partners	Entrepreneurship	Capitalists	Socialist	Business owner	A	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	The following are ways of advertising products without a lot of money EXCEPT _____.	Sign board	Hand bills	Business cards	Radio	D	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	The following are the useful ways to do advertising EXCEPT _____.	Business cards	Posters and hand outs	Signs boards	All of the above	D	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	_____ is getting customers to buy more from you.	Advertising	Sales Promotion	Promotion	Publicity	B	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	_____ make customers interested in your products or services.	Advertising	Sales Promotion	Promotion	Publicity	A	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	Before the distribution Channel is changed, think about _____.	Products	Customers	Competitors	Business	C	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	_____ means different ways of getting your products or services to your customers.	Location	Price	Place	Distribution	D	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	_____ means the location where your business is.	Price	Place	Distribution	Manufacturer	B	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	_____ is important for retailers and service operators who need to be where their customers are.	Price	Location	Distribution	Manufacturer	B	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	_____ means informing and attracting customers to buy your product or services.	Advertising	Sales Promotion	Promotion	Publicity	C	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	Marketing can be done through _____	Publishing	Radio	Television	All of the above	D	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	Your market is the customers, people or other businesses, who want your products or services and are able and willing to _____ for them.	Search	Look	Pay	None of the above	C	<input type="button" value="eExam"/>
<input type="checkbox"/>	MCQ	_____ is everything you do to find out who your Customers are and what they need and want.	Marketing	Promoting	Pricing	Placing	A	<input type="button" value="eExam"/>

<input type="checkbox"/>								
<input type="checkbox"/>	MCQ	You can use the records to know your _____	Income and expenses	The profit or loss you are making	Your monthly payroll (wage and salaries)	All of the above	D	eExam
<input type="checkbox"/>	MCQ	The main requirements for a good record keeping are EXCEPT:	It must be accurate	It must be precise	It must be consistent	It must be reliable	B	eExam
<input type="checkbox"/>	MCQ	Record Keeping means you have to write down	how much money your business receives	how much money your business Spends	All of the above	None of the above	C	eExam
<input type="checkbox"/>	MCQ	NIGERIA EXPORT-IMPORT BANK (NEXIM) was established:	To encourage self employment among young school leavers (unemployed graduates and unemployed people).	To attract new enterprises into business;	To reduce the youth restiveness in the urban cities and oil-producing areas of the country.	None of the above	B	eExam
<input type="checkbox"/>	MCQ	The National Directorate Of Employment (NDE) is set up to perform the following functions EXCEPT:	Development of business for the big companies	Creation of enabling environment and opportunities for beneficiaries and those wishing to start their businesses	Reorientation of graduates/school leavers to be self-employed	Organization of pre-loan courses for prospective loanees	A	eExam
<input type="checkbox"/>	MCQ	_____ scheme was instituted by the National Poverty Eradication Programme (NAPEP).	Multi Partner Matching Funds Scheme (MPMF)	Local Development Desk (LDD)	Local Development Plans (LDPs)	Structural Adjustment Programme (SAP)	A	eExam
<input type="checkbox"/>	MCQ	A _____ is a statement or plan of action put in place in order to achieve specific objective.	Budget	Plan	Policy	Finance	C	eExam
<input type="checkbox"/>	MCQ	The full meaning of ACOSCA is _____	Africa Cooperative Safe and Credit Association	Africa Cooperate Savings and Credit Association	Africa Cooperative Savings and Credit Association	Africa Cooperate Safe and Credit Association	C	eExam
<input type="checkbox"/>	MCQ	NACCUN is an offshoot of the Nigerian Cooperative League established in _____ as the apex for Cooperative Thrift and Credit Societies and Unions in Nigeria.	1969	1970	1971	1972	B	eExam
<input type="checkbox"/>	MCQ	The full meaning of NACCUN is _____	The National Association of Cooperative Credit Unions of Nigeria	The National Association of Cooperative Cent Unions of Nigeria	The Nigeria Association of Cooperative Credit Unions of Nigeria	The Nigeria Association of Cooperative Cent Unions of Nigeria	A	eExam
<input type="checkbox"/>	MCQ	Cooperative bank in Nigeria was registered in _____ as a central financing society.	1955	1953	1954	1952	B	eExam

<input type="checkbox"/>								
<input type="checkbox"/>	MCQ	Disadvantages of Cooperative Society are the following EXCEPT:	Embezzlement of the funds leads to loss of contribution of the members; thus further impoverishing the poor	Favoritism, tribalism make the officials to give loan to those that do not deserve it and side track those that are qualified.	Undemocratic practices to the extent that some members are cheated and the principles of Cooperation are not followed.	It leads to increase in Gross National Product	D	eExam
<input type="checkbox"/>	MCQ	A Cooperative bank is a central cooperative _____ in the business of financing.	one	Unit	Group	scope	B	eExam
<input type="checkbox"/>	MCQ	The Cooperative movement was introduced to Nigeria in _____ by the colonial officials.	1921	1925	1926	1924	C	eExam
<input type="checkbox"/>	MCQ	The following are the advantages of partnership EXCEPT:	The sole owner will lose his right to make decisions	The scope of the business would be larger	More funds than would have been provided by the sole owner would be available for business use.	The expertise of the partner in terms of advice, skill, and knowledge would be available to the business	A	eExam
<input type="checkbox"/>	MCQ	A businessman can source for fund by going into _____ with a person who is interested in investing in his business, or from Cooperative Association or from Non-governmental Organisations.	Non-governmental	Cooperative	partnership	Ownership	C	eExam
<input type="checkbox"/>	MCQ	_____ is a medium term finance where the buyer is given an asset after he has paid a deposit; the balance is paid on installment at agreed date and amounts.	Hire Purchase Finance	Cash From The Business	Assets	Owner's Equity	A	eExam
<input type="checkbox"/>	MCQ	Disadvantages of Owner's Equity are the following EXCEPT:	He may not be able to start the business as quick as he would have wanted	The business becomes less risky	The business would not be expanded as fast as possible because of lack of fund	The business would be too small because of lack of fund for a large time	B	eExam
<input type="checkbox"/>	MCQ	_____ can be referred to as equity or the private money you put into your business.	Group savings	Cooperative savings	Personal savings	Colleague savings	C	eExam
<input type="checkbox"/>	MCQ	Limitation of Traditional Micro Finance Practice are the following EXCEPT:	Lack of Proper Record Keeping	Limited Number of Membership	Unlimited Number of Membership	Absence of Legal Recognition	C	eExam
<input type="checkbox"/>	MCQ	Advantages of 'Ajo' are the following EXCEPT:	Encourages savings	The collector sometimes runs away with the contributors' money	It is a ready source of monthly income for the contributors	It is a source of money for sudden or unexpected expenses	B	eExam

<input type="checkbox"/>								
<input type="checkbox"/>	MCQ	The following are the benefits of Micro credit EXCEPT:	It provides capital requirement for small and medium enterprises development	It creates new consumers and markets for business of all sizes because it creates increased wealth for low income individuals	It is the source of capital for local private sector development.	It is the source of capital for local public sector development.	D	eExam
<input type="checkbox"/>	MCQ	_____ is the means of providing the economically active poor and low income households with financial services such as credit.	Micro credit	Central bank of Nigeria	Macro finance	Commercial banks	A	eExam

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