

eExam Question Bank

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<input type="checkbox"/>	Question Type	Question	A	B	C	D	Answer	Re
<input type="checkbox"/>	FBQ	<input type="text"/> __they are the producers of goods and services for both households and for themselves (the firm).	Firm					
<input type="checkbox"/>	FBQ	<input type="text"/> _they are also referred to as consumers. They receive income from wages paid by the firms, which are saved and spent on goods and services.	Household					
<input type="checkbox"/>	FBQ	<input type="text"/> __is a formal statement of a set of business goals, the reasons why these goals are believed attainable, and the plan for reaching those goals.	Business Plan					
<input type="checkbox"/>	FBQ	<input type="text"/> are raised by investors who automatically become the part owners of the company	ordinary share					
<input type="checkbox"/>	FBQ	<input type="text"/> is a process where the investing public contributes to the finance of the company	preference share					
<input type="checkbox"/>	FBQ	<input type="text"/> is a situation where two or more participating banks pool their funds together to provide lending/lease to a single borrower.	Loan/lease syndication					
<input type="checkbox"/>	FBQ	<input type="text"/> _his is a credit sale agreement by which the owner of the asset or supplier, grants the purchaser the right to take possession of the asset but ownership will not pass until all the hire purchase payment or installments have been made.	Hire purchase agreement					

<input type="checkbox"/>							
<input type="checkbox"/>	FBQ	<input type="text"/> ___ is a method of financing in which equipment or other fixed assets are loaned out by the owner (lessor) to a user (lessee) , granting the user (lessee) the exclusive right to use the asset for an agreed period, in return for the payment of rent.	Equipment leasing				
<input type="checkbox"/>	FBQ	<input type="text"/> ___ is the money borrowed from various sources, which will be paid back over a period of time, usually with interest.	short-term finance				
<input type="checkbox"/>	FBQ	<input type="text"/> is the apex regulatory authority of the financial sector in any country.	CBN	Central Bank of Nigeria			
<input type="checkbox"/>	FBQ	<input type="text"/> ___ member of the stock exchange, who acts as an intermediary between two or more parties.	stockbrokers				
<input type="checkbox"/>	FBQ	<input type="text"/> are both supplier and consumers of financial instrument or capital	Investors				
<input type="checkbox"/>	FBQ	<input type="text"/> is a market where institutions exchange financial assets through a process of intermediation	Financial Market				
<input type="checkbox"/>	FBQ	<input type="text"/> ___ is a segment of the financial market that provides medium and long term capital for development purposes.	Capital Market				
<input type="checkbox"/>	FBQ	What does the SWOT stand for in SWOT analysis? <input type="text"/>	Strengths/Weaknesses/Opportunities/Threats				
<input type="checkbox"/>	FBQ	<input type="text"/> ___ they are institutions that channel funds from lenders to borrowers or channel funds from surplus spenders to deficit spenders.	Financial intermediaries				
<input type="checkbox"/>	FBQ	<input type="text"/> ___ is the allocation of funds to your basic needs.	Finance				

<input type="checkbox"/>								
<input type="checkbox"/>	FBQ	<input type="text"/> these are financial institutions where an individual or a firm could obtain small, secured and unsecured, personal loans and business loans, usually at a higher interest rates and processing fees than banks.	Finance Houses					
<input type="checkbox"/>	FBQ	<input type="text"/> these are limited liability companied licensed by the National Pension Commission (NPC) to manage pension funds in Nigeria.	Pension Fund Administrators:					
<input type="checkbox"/>	FBQ	<input type="text"/> _to occur, the operators, instruments and institutions in the financial system must operate together, with the ultimate aim of brining about economic development in the country.	Financial intermediaries					
<input type="checkbox"/>	FBQ	<input type="text"/> _They are licensed to act as an intermediary between the Central Bank and the licensed banks in open market operation transaction and other eligible securities.	Discount Houses					
<input type="checkbox"/>	FBQ	<input type="text"/> _they take active part in the organization and management of the business, in addition to the contribution of capital.	General Partnerships:					
<input type="checkbox"/>	FBQ	<input type="text"/> _this is a business enterprise, formed by two to fifty people.	Private Limited Liability Companies					
<input type="checkbox"/>	FBQ	<input type="text"/> _this is an association of producers of a particular commodity	Producers' co-operatives					
<input type="checkbox"/>	FBQ	<input type="text"/> _they are formed with the aim of promoting saving culture among members	Credit and thrift co-operatives					
<input type="checkbox"/>	FBQ	<input type="text"/> are usually owned and managed by few individuals.	small business					

<input type="checkbox"/>							
<input type="checkbox"/>	FBQ	<input type="text"/> ___ is an embodiment of rules and regulations within various financial arrangements, institutions, agents, and the various ways through which they relate and work with each other	financial system				
<input type="checkbox"/>	FBQ	The intermediary where short-term financial instruments are traded is known as <input type="text"/>	Money market				
<input type="checkbox"/>	FBQ	The instruments traded are readily convertible into <input type="text"/>	Cash				
<input type="checkbox"/>	FBQ	A <input type="text"/> ___ holds and manages properties or assets on behalf of individuals or institutional investors.	trustee				
<input type="checkbox"/>	FBQ	<input type="text"/> are the conduct of operators in the market, as well as sales practices.	Registrars				
<input type="checkbox"/>	FBQ	<input type="text"/> are tools of trades within the financial system	Financial Instruments				
<input type="checkbox"/>	FBQ	<input type="text"/> is the apex regulatory body in the capital market. It regulates the issue of securities	Securities and Exchange Commission (SEC)				
<input type="checkbox"/>	FBQ	The origin of Securities and Exchange Commission dates back to <input type="text"/>	1962				
<input type="checkbox"/>	FBQ	A <input type="text"/> is a licensed member of the stock exchange, who acts as an intermediary between two or more parties. It is licensed to represent and trade in securities on the market, on behalf of investors for a commission, which is called the brokerage fee.	stockbroker				

<input type="checkbox"/>							
<input type="checkbox"/>	FBQ	<p>A</p> <p>_____</p> <p>_____ is a long term debt instrument, which comes in the form of a legal document that shows a promise to pay interest periodically, over a period of time and the principal at some specified date in future.</p>	Bond				
<input type="checkbox"/>	FBQ	<p>_____</p> <p>_____ involves borrowing funds from the public or from selected high net worth companies or individuals.</p>	Debt Instrument				
<input type="checkbox"/>	FBQ	<p>A</p> <p>_____</p> <p>_____ is a market which facilitates the buying and selling of shares, bonds, Debenture etc. It is a market for both old and new securities.</p>	Stock market				
<input type="checkbox"/>	FBQ	<p>Jhingan (2004:294) explained that the flow of funds into the capital market come from</p> <p>_____</p> <p>_____ who have savings to invest.</p>	individuals	customers			
<input type="checkbox"/>	FBQ	<p>_____</p> <p>_____ is a segment of the financial market that provides medium and long term capital for development purposes.</p>	Capital Market				
<input type="checkbox"/>	FBQ	<p>_____</p> <p>_____ defined as an unincorporated business owned by one person who provides the capital, runs the business and undertakes the risks and profits of the business alone.</p>	Sole Proprietorship				
<input type="checkbox"/>	FBQ	<p>_____</p> <p>_____ occupies a very important position in the life of any business both private and public.</p>	capital	money			

<input type="checkbox"/>							
<input type="checkbox"/>	FBQ	<p>These are non-bank financial institutions that provide the deposit money banks with a convenient window for liquidity management by contracting from banks, repayable at call, and providing short term market for government securities. Which are known as</p> <input type="text"/>	Discount Houses				
<input type="checkbox"/>	FBQ	<p>The term OMO stands for</p> <input type="text"/>	Open Market Operation				
<input type="checkbox"/>	FBQ	<p>These are short-term promissory notes issued by the CBN on behalf of the federal government, which are known as</p> <input type="text"/>	Treasury Bills				
<input type="checkbox"/>	FBQ	<p><input type="text"/></p> <p>is the financial ratio which divides a company's 'liquid assets' by 'current liabilities' is known by what popular term?</p>	Acid Test	Quick Ratio			
<input type="checkbox"/>	FBQ	<p><input type="text"/></p> <p>defined as the collecting, organizing, processing, presenting and analyzing marketing information, in order to define marketing problems.</p>	Marketing research				
<input type="checkbox"/>	FBQ	<p><input type="text"/></p> <p>This is based on all marketing efforts which include product designing, packaging and branding, product pricing, promotion and distribution, aimed at meeting the needs of the consumers and realizing organizational goals.</p>	consumer behaviour				
<input type="checkbox"/>	FBQ	<p><input type="text"/></p> <p>is a place or institution in which buyers and sellers of goods and services are in close contact for business transaction.</p>	market				
<input type="checkbox"/>	FBQ	<p>What does the PEST stand for in PEST analysis?</p> <input type="text"/>	Political/Economical/Social/Technological				

<input type="checkbox"/>							
<input type="checkbox"/>	FBQ	In business accounts and financial reporting, expenses which change according to scale of performance or usage or demand are known as what? <input type="text"/>	Variable Costs				
<input type="checkbox"/>	FBQ	The Ansoff matrix correlates what two aspects of business development from the 'new' and 'existing' perspectives? <input type="text"/>	product and market				
<input type="checkbox"/>	FBQ	What does the financial term ROI stand for? <input type="text"/>	Return On Investment				
<input type="checkbox"/>	FBQ	What does the business acronym IPO stand for? <input type="text"/>	Initial Public Offering				
<input type="checkbox"/>	FBQ	In marketing, name the Four P's <input type="text"/>	Product/Price/Promotion/Place				
<input type="checkbox"/>	FBQ	<input type="text"/> _is a self-help business enterprise formed by consumers and producers who have the aim of carrying on a business for the benefits of all members.	co-operative societies				
<input type="checkbox"/>	FBQ	<input type="text"/> _this is a business enterprises formed by the association of at least seven members, with no restriction on the maximum number of members.	Public limited liability companies or joint stock companies				
<input type="checkbox"/>	FBQ	<input type="text"/> this is a business enterprise, formed by two to fifty people.	Private limited liability companies				
<input type="checkbox"/>	FBQ	<input type="text"/> _are partners who are limited to the amount stated in the partnership agreement	Limited or sleeping partnerships				
<input type="checkbox"/>	FBQ	<input type="text"/> _are partners who take active part in the organisation and management of business, in addition to the contribution of capital	General Partnerships				
<input type="checkbox"/>	MCQ	Which of the following is the short-coming of a sole trading?	Easy to start	Enjoy privacy	collapse of business	Self-independent	C

<input type="checkbox"/>	MCQ	Which of the following is not a source of short-term finance?	Loans from commercial banks	Overdraft	Loans from friends	Personal savings	A
<input type="checkbox"/>	MCQ	Traditionally, market is refers to as ____	Money exchange	Contact point	People	Public place	D
<input type="checkbox"/>	MCQ	Which of the following is not a classification of market?	Consumer market	Children's market	Capital market	Labour market	B
<input type="checkbox"/>	MCQ	The essence of market is not to ____	Bring buyers and sellers together	Facilitate purchases	Facilitate negotiation	Retained ownership power	D
<input type="checkbox"/>	MCQ	Marketing research is mostly carried out by ____	Medium firms	Big firms	Small firms	Individual entrepreneurs	B
<input type="checkbox"/>	MCQ	In economic development, small businesses are saddled to provides ____	Capital	Machinery	Jobs	Health facilities	C
<input type="checkbox"/>	MCQ	Small business enterprises sustained ____	Capitalists	Colonial masters	Large enterprises and the economy	Women and children	C
<input type="checkbox"/>	MCQ	Marketing research is described as ____	Collecting data on marketing problems	Collecting data on sales force	Collecting data on personnel	Collecting data on money generated	A
<input type="checkbox"/>	MCQ	Which of the following is not a contribution from small medium enterprises to the economic development?	Served as training ground	Generate resources	Mobilization of domestic savings	Grant loans and credits	D
<input type="checkbox"/>	MCQ	____ is considered as a critical factor in the life of any business enterprise	Plant and machinery	Working capital	Capital	Personnel	C
<input type="checkbox"/>	MCQ	Which of these is not a factor that contributed to the failure of small and medium enterprises in Nigeria	Shortage of capital	High cost of borrowing	Inadequate business plan	Government interference	D
<input type="checkbox"/>	MCQ	The success of small and medium enterprises depends mainly on ____	Good leadership	Training	Economic stability	Individual desire	A
<input type="checkbox"/>	MCQ	Which of the following is not a factor that affects small and medium enterprises in Nigeria?	Illegal importation	Lower cost of borrowing	Dumping of foreign goods	Corruption	B
<input type="checkbox"/>	MCQ	Public limited liability company is a formation of ____	7 and infinite persons	7 and 1000 persons	7 and 200 persons	7 and 250 persons	A
<input type="checkbox"/>	MCQ	Private limited liability company is formed by ____	2 to 60 person	2 to 55 persons	2 to 50 persons	2 to 45 persons	D
<input type="checkbox"/>	MCQ	Before partnership agreement binds its members, they must sign ____	Articles of Association	Partnership deed of Agreement	Memorandum of Association	Company's by-laws	B

<input type="checkbox"/>								
<input type="checkbox"/>	MCQ	A partner who receives salary for his/her active participation in the business is refer to as _____	Sleeping partner	Chairman	General Partner	Ordinary partner	C	
<input type="checkbox"/>	MCQ	Which of the following is not a criteria for classifying small businesses?	Turnover rate	Assets value	Number of employees	Number of board of directors	D	
<input type="checkbox"/>	MCQ	Small businesses generates their capital through _____	NGOs	Internally	Internationally	Bi-lateral agreements	B	
<input type="checkbox"/>	MCQ	The main purpose of a businesss is to _____	Render services	Produce goods	Making profits	Develop manufacturing unit	C	
<input type="checkbox"/>	MCQ	The owner of small business is refer to as _____	Manager	Chief executives	Entrepreneur	Stockholder	C	
<input type="checkbox"/>	MCQ	Which of the following methods of obtaining credit facilities is easier for a sole-trader?	Leasing	Cooperative loans	Trade credit	Overdraft	D	
<input type="checkbox"/>	MCQ	The most attractive source of capital for an entrepreneur in Nigeria is _____	Cooperative loans	Loans from friends	Personal savngs	Loans from relatives	C	
<input type="checkbox"/>	MCQ	Which one among of the following is not an operator at the money market?	Finance houses	CBN	Underwriters	Bureaux De-change	C	
<input type="checkbox"/>	MCQ	Capital market concerned itself with the provision of capital on _____	Short and medium term	short term	Long term	Medium and long term	D	
<input type="checkbox"/>	MCQ	_____ is a unit of ownership in a compay	Share	Investment	Dividend	Proit	A	
<input type="checkbox"/>	MCQ	When an ownership instrument is held at will, this is refers to as _____	Ordinary shares	Debenture	Stocks	Preference Shares	A	
<input type="checkbox"/>	MCQ	Which of the following is not an operator at the capital market?	Stock brokers	Regostrars	Trustees	Bureaux De-change	D	
<input type="checkbox"/>	MCQ	cApital market performed the following functions, except one	Provision of alternative source of funds	Mobilization of savings	Print of legal currency	Capital formation	C	
<input type="checkbox"/>	MCQ	SAP ¹ was introduced by_____	Murtala	Babangida	Obasanjo	Abacha	B	
<input type="checkbox"/>	MCQ	To empowered Nigeria entrepreneurs, the National Directate of Employment (NDE) was established by _____	Shagari	Soneka	Murtala	Babangida	D	
<input type="checkbox"/>	MCQ	Which of these is not a participant in the Nigeria financialsusyem?	The government	The Central bank	Students	Household	C	
<input type="checkbox"/>	MCQ	Money market is the market where money is borrowed for _____	15 years	8 years	4 years	1 year	D	

<input type="checkbox"/>								
<input type="checkbox"/>	MCQ	The central bank of Nigeria is saddled with the following responsibilities, except one	Lender of last resort	Issurance of legal currency	Granting individual's loans	Maintenance of external reserves	C	
<input type="checkbox"/>	MCQ	SAP' came into existence in the year _____	1986	1985	1984	1983	A	
<input type="checkbox"/>	MCQ	The history of small business in Nigeria can be traced to _____	Nigeria civil war	Early educationalists	Local farming & trading	Aba market women riot	C	
<input type="checkbox"/>	MCQ	To achieve the objective of economic independence, the Nigeria Enterprises Promotion Decree was established in _____	1972	1973	1974	1975	A	
<input type="checkbox"/>	MCQ	The Nigeria Industrial Development Bank (IDB) was established in the year _____	1962	1963	1964	1965	C	
<input type="checkbox"/>	MCQ	The main purpose of the IDB was _____	Provide loans to educationalists	Provide loans for economic finance	Provide machinery to industrialists	Provide loans for entrepreneurs	D	
<input type="checkbox"/>	MCQ	The acronymy 'SAP' mean _____	Structural Adjustment Programme	Strategic Aid Policy	Strategy and prattice	Structural Advance Principles	A	
<input type="checkbox"/>	MCQ	Which of these is not an instrument at the money market?	commercial papers	Treasure bills	Money at call	Promisory notes	D	
<input type="checkbox"/>	MCQ	The central Bank of Nigeria (CBN) was established following the recommendations of the _____	Stock exchange Advise	Advisory committee	Aguda committee	Emott Committee	D	
<input type="checkbox"/>	MCQ	The Nigeria security and exchange commission was established in _____ to regulate investments	1965	1964	1963	1962	D	
<input type="checkbox"/>	MCQ	Which of the following is not a function of the Capital Issues Commission?	Regulatory activity	To act as a regulatory apex body	To promote investment education	To print legal currency	D	
<input type="checkbox"/>	MCQ	Which of the following is not an activity of the Capital Issues Commission?	Currency monitoring	Timing of issues	Controlling money in circulation	capital market development	C	
<input type="checkbox"/>	MCQ	To facilitate funancial activities, the Capital Issues Commissio was established in _____	1970	1971	1972	1973	D	
<input type="checkbox"/>	MCQ	In feasibility study, market study concerned itself with the following, except _____	Sales projection	Information about the market	Plant location	Competitive position	C	
<input type="checkbox"/>	MCQ	Which of the following is not considered as important of a business plan?	Allocate resources	It take decisions	Identify goals	Provides specific information	B	
<input type="checkbox"/>	MCQ	A business can be described as _____	Regulatory guidelines	Principles and practices	Decision making tool	Definition of decisions	C	

<input type="checkbox"/>	MCQ	Which of the following is not a source of medium-term finance?	Term loans	Equipment leasing	Hire purchase agreement	Preference share	D
<input type="checkbox"/>	MCQ	Micro finance scheme was established in _____ as means of providing adequate funding	2007	2006	2005	2004	C
<input type="checkbox"/>	MCQ	Long-term finance include the following except _____	Loan syndication	Bonds	Hire purchase agreement	Overdraft	C
<input type="checkbox"/>	MCQ	The major problem of small medium enterprises in Nigeria is _____	Ill-training	Insufficient funds	Corruption	Poor leadership	A
<input type="checkbox"/>	MCQ	Which of the following sources of finance for small businesses considered cheapest?	Hire purchase agreement	Bonds	Overdraft	Personal savings	D
<input type="checkbox"/>	MCQ	The CBN was established via the _____	West Aids Cost Business	West Authority Constant Behaviour	West African Currency Board	West African Cost Board	C
<input type="checkbox"/>	MCQ	The CBN is also refers to as _____	Peoples Bank	Masses Bank	Government Bank	Apex Bank of the land	D
<input type="checkbox"/>	MCQ	The period between 1892 and 1952 in Nigeria was known as the _____	Free Banking Era	Banking Era	Banking activities	Colonial Banking Era	A
<input type="checkbox"/>	MCQ	The first banking legislation in Nigeria was passed in _____	1951	1952	1953	1954	B
<input type="checkbox"/>	MCQ	In _____ a World Bank Mission visted Nigeria	1950	1951	1952	1953	D

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