

DETERMINANTS OF LOAN REPAYMENT OF MICROFINANCE

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What are the determinants of loan repayment? age, marital status, location, interest rates, loan size, lack of monitoring, no proper follow up, etc. 1. Borrower characteristics: These are factors specific to the borrower, which may influence his/her loan repayment.

What are the determinants of microfinance? Determinants of microfinance participation These factors can generally be classified into socio-demographic, economic, communication, and operational categories that are directly linked to credit-granting institutions.

What are the factors contributing to poor loan repayment? The result of the study shows that there are ten factors that affecting the repayment performance of the borrowers namely age, gender, business experience, religious education, total household income, total sales, distance to the lender office, the formality of business, period of loan approval and loan monitoring.

What are the factors affecting microfinance? Lack of knowledge and training among the loan beneficiaries, little involvement of the MFIs to the loan beneficiaries, improper steps taken to the loan defaulters by the Microfinance institutions are the major factors that were found to immensely affect the performance of MFIs in poverty eradication.

What are the factors of repayment? Using the factor rate provided by the lender, you can quickly calculate the cost of the borrowed funds. For example, if you borrowed \$100,000 with a factor rate of 1.5, multiply those two figures together — \$100,000 x 1.5. This gives you \$150,000, the total amount you'll need to repay.

How is the loan payment determined? The formula is: $M = P [i(1 + i)^n] / [(1 + i)^n - 1]$, where M is the monthly payment, P is the loan amount, i is the interest rate (divided by 12) and n is the number of monthly payments. To calculate monthly mortgage payments, you must know the loan amount, loan term, loan type and your credit score.

What are the 5 C's of microfinance? The 5 Cs of credit (Character, Capacity, Capital, Collateral, and Conditions) serve as essential evaluation criteria for microfinance institutions.

What are the 4 principles of microfinance? To be effective, donor funding must seek to integrate financial services for the poor into local financial markets; apply specialist expertise to the design and implementation of projects; require that financial institutions and other partners meet minimum performance standards as a condition for continued support; and ...

What is the triangle of microfinance? The research led to the concept of the "critical triangle of microfinance"—the need for any MFI to manage simultaneously the problems of outreach (reaching the poor both in terms of numbers and depth of poverty), financial sustainability (meeting operating and financial costs over the long term), and impact (having ...

What are loan payment factors? A factor rate is a percentage of the loan amount that you need to pay to repay the loan. Factor rates are expressed as decimals. For example, if you get a \$50,000 loan with a factor rate of 1.10, you need to pay 110 percent of the amount you borrowed — \$55,000 — to pay the loan off.

What is the failure to make loan payments? Default is failure to repay a loan according to the terms agreed to in the promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. You may experience serious legal consequences if you default.

What are the factors of loan delinquency?

What is the main challenge with microfinance? Microfinance portfolios tend to have shorter average maturities, and they therefore require more aggressive provisioning. Higher operating costs allowed. Since MFIs manage small loans and

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deposits, they tend to have higher operational costs than do traditional banks.

What are the determinants of the performance of microfinance institutions?

The result revealed that Loan portfolio, Portfolio at Risk, operating cost ratio, market concentration, GDP are the major determinants of financial performance.

What is the failure of microfinance? First, there is no standard for interest rates for the poor. There is no enforced system that ensures that microfinance institutions have low interest rates in place that do not create an even greater burden on the poor, creating a cycle of debt and unpaid loans.

What are the factors affecting loan repayment? The major factors that affect the loan repayment performance of borrowers were their sex, educational level, family size, borrowing experience, timelines of loan, repayment period and advisory visit.

What causes poor loan repayment? 2. Poor Financial Management: A lack of financial planning and budgeting can be detrimental, as borrowers may struggle to allocate funds for loan repayments. Uncontrolled money spending habits and disorganization can contribute to defaulting on loans.

What are the determinants of loan repayment default? Loan volume, years of farming experience, farming as a major occupation, years of formal education, household size, loan period, farm size, farm output, the value of assets, and interest paid on loan were all highly significant determinants of loan default.

What is the formula for loan repayment? The fixed loan payment formula is $P = \frac{rPV}{1 - (1 + r)^{-n}}$, where P is the annual payment, r is the annual interest rate, $P V$ is the amount left to pay, and n is the number of annual installments.

What are the four C's of lending? Standards may differ from lender to lender, but there are four core components — the four C's — that lenders will evaluate in determining whether they will make a loan: capacity, capital, collateral and credit.

How does loan repayment work? Typically, it consists of periodic payments toward the principal—the original amount borrowed—and interest, a fee for the “privilege” of being lent the money. Some loans even allow you to repay the full amount at any time, though there might be early repayment fees.

What are the four factors that are important to determining a mortgage payment? There are four components to a mortgage payment. Principal, interest, taxes and insurance.

What 3 factors determines the cost of a loan? Three major factors that determine your monthly car loan payment are your loan amount, the interest rate and the loan term. There are steps you can take — like making a down payment, improving your credit or choosing a different loan term — that can help reduce the amount you pay each month.

What are the determinants of debt? Interest rate and inflation are significant determinants of debt in fixed effect estimation. Tax rate and GDP are insignificant across both estimation techniques and both proxies of debt.

What are the 3 main factors of a loan?

Unbreak My Heart: A Memoir by Toni Braxton

Toni Braxton, the legendary R&B singer, has penned a raw and intimate memoir titled "Unbreak My Heart." The book chronicles her tumultuous personal and professional journey, offering a candid glimpse into her struggles with heartbreak, addiction, and triumph.

1. What is the main theme of "Unbreak My Heart"?

The memoir explores the complexities of love, loss, and resilience. Braxton shares her experiences with abusive relationships, drug addiction, and the loss of loved ones. Through her story, she hopes to inspire readers to find strength and healing in the face of adversity.

2. How does Braxton's music influence the memoir?

Braxton's music has always been a reflection of her personal experiences, and "Unbreak My Heart" is no exception. The book is interwoven with her iconic songs, which serve as a powerful soundtrack to her journey.

3. What are some of the challenges Braxton has faced in her life?

Braxton has faced numerous challenges throughout her life, including financial hardships, health issues, and romantic struggles. She candidly discusses her battle with Lupus, her addiction to painkillers, and her experiences with domestic violence.

4. How has Braxton overcome her struggles?

Despite the adversity she has faced, Braxton has emerged as a survivor. Through therapy, self-care, and the support of loved ones, she has found ways to heal from her wounds and rebuild her life.

5. What is the message of hope in "Unbreak My Heart"?

"Unbreak My Heart" is not only a story of pain but also one of redemption. Braxton's memoir serves as a reminder that even in the darkest of times, hope can prevail. She encourages readers to find their own strength and to believe that they can overcome any obstacle.

What documents are needed to file for divorce in NC?

Do divorce papers have to be served in NC? Your spouse must be served with the divorce paperwork no matter where he or she lives, though rules about how to serve your spouse depend on the state or country where your spouse lives.

How do I get divorce records in NC? Divorce certificates may also be obtained from the Clerk of Court in the county where the divorce is filed. The only authorized vendor for state-issued, certified North Carolina birth certificates is VitalChek .

Does it matter who files for divorce in NC? Generally, there are no benefits to filing first in a divorce case. North Carolina is a no-fault state, and this means that the only requirement in order to get divorced in North Carolina is to be living separate and apart for one year, with the intent to stay apart.

Can you get a divorce in NC without going to court? If you and your spouse can agree on how you'll deal with the legal, financial, and practical details involved in ending your marriage, you can save money and time by getting an uncontested divorce in North Carolina.

What is the first step in divorce in NC? The divorce process in North Carolina is broken down into the following general steps: Filing of a complaint for absolute divorce. Divorce papers are served on the spouse. After 30 days from service, the moving party requests a court date.

Can a spouse refuse divorce in NC? Absolutely. In North Carolina, you can file for a no-fault divorce once you and your spouse have lived separately for one year and one day prior to filing. You do not need your spouse's consent. Though they must be served with the appropriate paperwork, you will not need their signatures or cooperation.

How much does it cost to file for divorce in NC? Filing Fees and Other Divorce Costs As of 2023, the filing fees for an absolute divorce in North Carolina total \$225 (\$150 to file a complaint in district court and an additional \$75 absolute divorce fee). You'll have to pay \$30 more to have a sheriff serve the divorce papers on your spouse.

How long does an absolute divorce take in NC? The divorce judgment will be signed at the hearing. The entire process usually takes 90 days. Immediate filing for divorce is not a requirement in North Carolina, and you may want to remain married while being separated due to beneficial reasons such as social security and health insurance.

Can you fast track a divorce in North Carolina? Fast divorce without being separated first is not possible in the state of North Carolina. In order to qualify for a divorce, you and your spouse must live separately for at least one year prior to filing and you or your spouse must be a North Carolina resident for at least six months.

How do you find out if you are divorced in NC? For copies of birth, death, marriage, or divorce certificates, please contact the county register of deeds office or N.C. Vital Records.

How long does it take to get a marriage certificate in North Carolina?

Who has to leave the house in a separation in NC? North Carolina has a unique law known as divorce from bed and board. What does that mean? In these cases, this legal separation occurs when one spouse is at fault for the dissolution of the

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marriage. With that, the other spouse can request the court to order the other spouse to leave the marital home.

Do you have to live separately to get a divorce in NC? For either marital party to apply for divorce, North Carolina law says they both must have lived separate and on their own for one year, and either one or both must have been residing within the state for a period of at least six months.

Is it better to be the one who filed for divorce? If you file for divorce first, you will have the opportunity to present your case first in court. That means you and your attorney will be the ones who dictate the flow of the court proceedings and the presentation of evidence. This can give you a strategic advantage and help you set the tone for the proceedings.

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How long do you have to be separated to file for divorce in NC? How do we get divorced? One spouse or the other must have resided in North Carolina for at least six months and the parties must have been separated for at least one year with the separation intended to be permanent. When those two requirements have been met, either party may file for an absolute divorce.

Do both spouses have to agree to the divorce in NC? In North Carolina, you can file for a no-fault divorce once you and your spouse have lived separately for one year and one day prior to filing. You do not need your spouse's consent. Though they must be served with the appropriate paperwork, you will not need their signatures or cooperation.

How long does an absolute divorce take in NC? The divorce judgment will be signed at the hearing. The entire process usually takes 90 days. Immediate filing for divorce is not a requirement in North Carolina, and you may want to remain married while being separated due to beneficial reasons such as social security and health insurance.

Soal Vektor dan Pembahasan dengan Kunci Jawaban

Paragraf 1 Vektor merupakan besaran yang memiliki nilai dan arah. Vektor dapat dinyatakan dalam bentuk besaran dan sudut yang dimilikinya. Dalam matematika, vektor biasanya direpresentasikan dengan huruf berpanah, misalnya **a**, **b**, atau **c**.

Paragraf 2 Soal vektor umumnya melibatkan perhitungan besaran dan sudut vektor. Berikut adalah beberapa contoh soal vektor yang sering muncul:

- Tentukan besar vektor yang memiliki komponen (3, 4).
- Tentukan sudut antara dua vektor **a** dan **b**.
- Hitung resultan dari dua vektor **a** dan **b**.

Paragraf 3 Pembahasan:

- Untuk menentukan besar vektor, gunakan rumus Pythagoras: $|v| = \sqrt{x^2 + y^2}$.
- Untuk menentukan sudut antara dua vektor, gunakan rumus kosinus: $\cos \theta = \frac{a \cdot b}{(|a| |b|)}$.
- Untuk menghitung resultan dari dua vektor, gunakan rumus penjumlahan vektor: $r = a + b$.

Paragraf 4 Kunci Jawaban:

- **Soal 1:** Besar vektor adalah $\sqrt{3^2 + 4^2} = 5$.
- **Soal 2:** Sudut antara dua vektor adalah $\cos \theta = \frac{a \cdot b}{(|a| |b|)} = \frac{(3 \ 4 + 4 \ (-5))}{(\sqrt{3^2 + 4^2}) \sqrt{4^2 + (-5)^2}} = -0,684$ atau sekitar 135 derajat.
- **Soal 3:** Resultan dari dua vektor adalah $r = a + b = (3, 4) + (4, -5) = (7, -1)$.

Paragraf 5 Soal vektor merupakan bagian penting dalam matematika yang memiliki berbagai aplikasi dalam fisika, teknik, dan banyak bidang lainnya. Dengan memahami konsep vektor dan cara menyelesaikan soalnya, kita dapat menerapkannya dalam memecahkan berbagai masalah nyata.

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