

Summary and analysis of cbdc loan

Business



The paper " Summary And Analysis Of CBDC Loan" is an excellent example of a business essay.

CBDC provides lenders with a total comparative analysis of their lending program on a quarterly, monthly or yearly basis. The CBDC analyst reviews all the facts of the lending portfolio and compares the lending program to the market as a whole. They offer various types of loans which include; youth loan, general commercial, innovation loan, first-time entrepreneur loan.

For any youth to qualify for any loan, he/she must be above 18 to 34 years.

The youth loan can be up to \$ 20, 000 per eligible borrower loan has competitive interests' rates and repayments terms and can be utilized for the purchase of startup, fixed assets and the working capital. The first time loans target entrepreneurs who are a new business or even purchasing an existing one in the rural area (Reen, 2005). The CBDC first time loan can provide up to \$ 150, 000 per eligible borrower, and this includes partnership, sole proprietorship and the limited companies (Reen, 2005). The loan is a repayable loan with competitive repayments terms and rates. The financing can be done in terms of a term loan, demand loan or equity investment.

Various categories of the CBDC loans carry different rates depending on the loan which the borrower is wishing to borrow. The mode of repayment also varies depending on the amount borrowed. They also have loans which they can lend to non-profit making organization which is referred to as a social enterprise loan. The CBDC also have innovation loans, which focus to uplift the upcoming innovators. The loan can be used to purchase licenses, software and other equipment's which will enhance the business. Lastly, they offer general business loans which its purpose is to uplift any existing

business. The repayment period can be from one to ten years, and all loans are secured to make sure the borrowers repay the loan.