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DAPHNE POWERS

Commercial Loan Practices & Operations International Institute for Democracy and Electoral Assistance (International IDEA)

Seminar paper from the year 2013 in the subject Business economics - Investment and Finance, grade: A, (Atlantic International University) (Business and Economics), course: Accounting and finance, language: English, abstract: The purpose of this write up is the discussion of how short-term funding can be used to aid business profitability. In order to achieve this objective, various sources of short term funding will be evaluated with a view to underscore the relative advantages and disadvantages. I will also recommend factors to consider before using short term funding. The key purpose of any business venture is return. This can come in various forms such as profit maximization; maximization of contribution, shareholders wealth maximisation among others. These strategic objectives usually come in sizes depending on the nature of the business or organisation. Lofty as strategic decisions may be, the importance of having adequate and efficient funding to support it cannot be over-emphasised. It has been shown again and again that one of the main reasons why business fails is the miss-matched of funding. Experience has shown that when you use your working capital (a form of short-term fund) to finance a capital project, the ability to run the business as a going -concern into a foreseeable future becomes shaky due to cash-flow problems. Funding a business that requires a short-term funding with a long-term financing is a sure way to exist the market arena in an unceremoniously. It is therefore critical to have a right mix of fiancé to boost productivity and enhance competitive advantage.

English in the European Context Berrett-Koehler Publishers

For over 2,000 years, banks have served to facilitate the exchange of money and to provide a variety of economic and financial services. During the most recent financial collapse and subsequent recession, beginning in 2008, banks have been vilified as perpetrators of the crisis, the public distrust compounded by massive public bailouts. Nevertheless, another form of banking has also emerged, with a focus on promoting economic sustainability, investing in community, providing opportunity for the disadvantaged, and supporting social, environmental, and ethical agendas. Social Banking and Social Finance traces the emergence of the "bank with a conscience" and proposes a new approach to banking in the wake of the economic crisis. Featuring innovations and initiatives in banking from Europe, Canada, and the United States, Roland Benedikter presents an alternative to traditional banking practices that are focused exclusively on profit maximization. He argues that social banking is not about changing the system, but about improving some of its core features by putting into use the "triple bottom line" principle of profit-people-planet. Important lessons can be learned by the success of social banks that may be useful for the greater task of improving the global financial system and avoiding economic crises in the future.

Social Banking and Social Finance Cornerstone Targeting

Explores globalization, its opportunities for individual empowerment, its achievements at lifting

millions out of poverty, and its drawbacks--environmental, social, and political.

ECKM2014-Proceedings of the 15th European conference on Knowledge Management Springer Nature

What are some of the connections that bind us to the stars? How have these connections been established? And how have people all around the world and throughout time reacted to the night sky, the sun and moon, in their poetry, mythology, rituals, and temples? This book explores the influence of the sky on both ancient and modern civilization, by providing a clear overview of the many ways in which humans have used the stars as an ordering principle in their cultures, and which today still inspire us intellectually, emotionally, and spiritually. The book explores constellation lore from around the world, celestial alignments of monuments and temples, both from ancient and modern civilizations, and the role the sky has played in the cultures of the Greek, Egyptian, Babylonian, Native American, Chinese, Mayan, Aztec, and Inca. Models of the universe from each of these cultures are described clearly, and each culture's explanation of the stars, planets, and other celestial objects are described. The roots of astronomy and astrology are presented with original imagery and reproductions of ancient manuscripts that portray the structure of the physical universe as conceived by a diverse array of human cultures over the centuries. Our own scientific Big Bang cosmology and the origin of stars and elements are discussed in a philosophical context, to explore how we as modern people learn about the Universe, and incorporate the findings of science into our world views. A concluding chapter provides a summary of modern science's effort to unlock the celestial secrets from the sky and from past civilizations, and what these answers mean for us today.

Federal Estate & Gift Taxes Springer

An important outcome of the Fourth World Internet Conference, this book provides a comprehensive account of the status quo and trends in global Internet development. Covering network infrastructure, information technology, digital economy, e-governance, cyber security, and international cyberspace governance, it presents the Global Internet Development Index System to assess the Internet development of various major countries and emerging economies.

Common Knowledge? Penguin

Our world has become more complicated, and the notion of growth at any cost has led to constant economic uncertainty, a permanently stressed-out workforce, and everyday stories of government and corporate corruption. John K. White argues that a better knowledge of basic systems is needed to understand the world we live in, and one place to start is with counting and mathematics. Without an understanding of mathematics, we make poor personal financial choices, and we can't make the important decisions about government bailouts, oil supplies, or global warming. *Do the Math!* uses creative examples—borrowing liberally from the anecdotal and the academic, from literature and the newspaper, and from the stock market and the casino—to provide a thought-provoking guide to better understanding the world around us.

Searcher Xulon Press

This book constitutes the thoroughly refereed post-conference proceedings of the 21st International

Conference on Financial Cryptography and Data Security, FC 2017, held in Sliema, Malta, in April 2017. The 30 revised full papers and 5 short papers were carefully selected and reviewed from 132 submissions. The papers are grouped in the following topical sections: Privacy and Identity Management; Privacy and Data Processing; Cryptographic Primitives and APIs; Vulnerabilities and Exploits; Blockchain Technology; Security of Internet Protocols; Blind signatures; Searching and Processing Private Data; Secure Channel Protocols; and Privacy in Data Storage and Retrieval.

The Ascent of Money Ballantine Books

“A riveting account that reaches beyond the market landscape to say something universal about risk and triumph, about hubris and failure.”—The New York Times NAMED ONE OF THE BEST BOOKS OF THE YEAR BY BUSINESSWEEK In this business classic—now with a new Afterword in which the author draws parallels to the recent financial crisis—Roger Lowenstein captures the gripping roller-coaster ride of Long-Term Capital Management. Drawing on confidential internal memos and interviews with dozens of key players, Lowenstein explains not just how the fund made and lost its money but also how the personalities of Long-Term’s partners, the arrogance of their mathematical certainties, and the culture of Wall Street itself contributed to both their rise and their fall. When it was founded in 1993, Long-Term was hailed as the most impressive hedge fund in history. But after four years in which the firm dazzled Wall Street as a \$100 billion moneymaking juggernaut, it suddenly suffered catastrophic losses that jeopardized not only the biggest banks on Wall Street but the stability of the financial system itself. The dramatic story of Long-Term’s fall is now a chilling harbinger of the crisis that would strike all of Wall Street, from Lehman Brothers to AIG, a decade later. In his new Afterword, Lowenstein shows that LTCM’s implosion should be seen not as a one-off drama but as a template for market meltdowns in an age of instability—and as a wake-up call that Wall Street and government alike tragically ignored. Praise for *When Genius Failed* “[Roger] Lowenstein has written a squalid and fascinating tale of world-class greed and, above all, hubris.”—BusinessWeek “Compelling . . . The fund was long cloaked in secrecy, making the story of its rise . . . and its ultimate destruction that much more fascinating.”—The Washington Post “Story-telling journalism at its best.”—The Economist

The New Microfinance Handbook Simon and Schuster

This book brings together papers presented at the 2020 International Conference on Communications, Signal Processing, and Systems, which provides a venue to disseminate the latest developments and to discuss the interactions and links between these multidisciplinary fields. Spanning topics ranging from communications, signal processing and systems, this book is aimed at undergraduate and graduate students in Electrical Engineering, Computer Science and Mathematics, researchers and engineers from academia and industry as well as government employees (such as NSF, DOD and DOE).

Allegheny County's Hundred Years Albert Ball

The *New Microfinance Handbook* provides a detailed overview of client financial service needs, the various providers and financial products and services that meet those needs, and the supporting functions that allow the financial market system to provide better, more appropriate financial services to the poor sustainably.

Business Information Systems Currency

This book constitutes the refereed proceedings of the 8th International Conference on E-Democracy, E-Democracy 2019, held in Athens, Greece, in December 2019. The 15 revised full papers presented were carefully selected from 27 submissions. The papers are organized in topical sections on privacy and data protection; e-government; e-voting and forensics; online social networks and "fake news".

Mystery Babylon the Great-er London Penguin

Argues that post-crisis Wall Street continues to be controlled by large banks and explains how a small, diverse group of Wall Street men have banded together to reform the financial markets.

World Empire and the Return of Jesus Christ Bloomsbury Publishing

More than ever, professional English is now cruising towards an enormous challenge in the European university context due to the extremely significant moment we are living in the European Higher Education Area (EHEA). The European convergence process is demanding immediate reflections, serious analyses, and profound reforms in specialized language teaching that lead to reach Bologna standards by 2010. This book aims to present an overview of professional English in the current academic landscape in Europe. It intends to shed light on a range of issues, both theoretical and practical, related to ESP, focusing on discourse analysis, corpus analysis, information and communication technologies, methodological approaches, curriculum design, and empirical research into language learning in broad terms. Because teachers need to be researchers and inquirers, this overview thus makes a contribution to the professional English field with the purpose of highlighting several important questions in the entire ESP academic mainstream. Scholars from different European universities explore specialized languages and document ESP teaching methodologies at university levels from a multidimensional perspective.

Cloud Atlas CCH

The Web is evolving from a place where a prodigious amount of text and images are stored to a place where educational and other needs are serviced. The Web is becoming increasingly automated with functions that previously required human action undertaken automatically moving learners and other users more quickly to useful support. More and more such services interoperate with each other through computer programs and agents. This is the territory of semantic Web services and Web 3.0. Just as shop bots and auction bots abound in handling a particular task on the Web currently, in higher education of the future such related bots and agents will interact with the heterogeneous information that is the stuff of higher education. The scale of such agent-based mediation and linked data will grow over time. Increasingly, intelligent agents and bots will undertake tasks on behalf of their faculty, administrator, and student owners. Collaborations among faculty and students around the world will be increasingly supported by semantic social networks capable of providing crucial functions. Students can be engaged in participating in the design and development of semantic Web applications in such areas as structuring and representing knowledge. The increasing availability of interactive educational tools and collaborative community-resources, such as wikis, can be the foundation for deploying semantically marked-up and social-connected educational spaces where students construct their own learning pathways in explorations of knowledge and creating new content integration. This volume will share visions and partial realizations of the impact of the semantic Web and associated Web 3.0 features on higher education. This volume will provide accounts of cutting-edge pedagogic applications of the semantic

Web with its extremely extensive use of interconnecting information technologies.

The Power of Stars Springer

Perkins, a former chief economist at a Boston strategic-consulting firm, confesses he was an "economic hit man" for 10 years, helping U.S. intelligence agencies and multinationals cajole and blackmail foreign leaders into serving U.S. foreign policy and awarding lucrative contracts to American business.

Do the Math! Random House Trade Paperbacks

President Donald J. Trump lays out his professional and personal worldview in this classic work—a firsthand account of the rise of America's foremost deal-maker. "I like thinking big. I always have. To me it's very simple: If you're going to be thinking anyway, you might as well think big."—Donald J. Trump Here is Trump in action—how he runs his organization and how he runs his life—as he meets the people he needs to meet, chats with family and friends, clashes with enemies, and challenges conventional thinking. But even a maverick plays by rules, and Trump has formulated time-tested guidelines for success. He isolates the common elements in his greatest accomplishments; he shatters myths; he names names, spells out the zeros, and fully reveals the deal-maker's art. And throughout, Trump talks—really talks—about how he does it. Trump: The Art of the Deal is an unguarded look at the mind of a brilliant entrepreneur—the ultimate read for anyone interested in the man behind the spotlight. Praise for Trump: The Art of the Deal "Trump makes one believe for a moment in the American dream again."—The New York Times "Donald Trump is a deal maker. He is a deal maker the way lions are carnivores and water is wet."—Chicago Tribune "Fascinating . . . wholly absorbing . . . conveys Trump's larger-than-life demeanor so vibrantly that the reader's attention is instantly and fully claimed."—Boston Herald "A chatty, generous, chutzpa-filled autobiography."—New York Post

Trump: The Art of the Deal Academic Conferences and Publishing International

What are the grand dynamics that drive the accumulation and distribution of capital? Questions about the long-term evolution of inequality, the concentration of wealth, and the prospects for economic growth lie at the heart of political economy. But satisfactory answers have been hard to find for lack of adequate data and clear guiding theories. In this work the author analyzes a unique collection of data from twenty countries, ranging as far back as the eighteenth century, to uncover key economic and social patterns. His findings transform debate and set the agenda for the next generation of thought about wealth and inequality. He shows that modern economic growth and the diffusion of knowledge have allowed us to avoid inequalities on the apocalyptic scale predicted by Karl Marx. But we have not modified the deep structures of capital and inequality as much as we thought in the optimistic decades following World War II. The main driver of inequality—the tendency of returns on capital to exceed the rate of economic growth—today threatens to generate extreme inequalities that stir discontent and undermine democratic values if political action is not taken. But economic trends are not acts of God. Political action has curbed dangerous inequalities in the past, the author says, and may do so again. This original work reorients our understanding of economic history and confronts us with sobering lessons for today.

Brand Protection in the Online World Xlibris Corporation

Lords of Finance Penguin

Confessions of an Economic Hit Man Macmillan

Brilliant and engagingly written, *Why Nations Fail* answers the question that has stumped the experts for centuries: Why are some nations rich and others poor, divided by wealth and poverty, health and sickness, food and famine? Is it culture, the weather, geography? Perhaps ignorance of what the right policies are? Simply, no. None of these factors is either definitive or destiny. Otherwise, how to explain why Botswana has become one of the fastest growing countries in the world, while other African nations, such as Zimbabwe, the Congo, and Sierra Leone, are mired in poverty and violence? Daron Acemoglu and James Robinson conclusively show that it is man-made political and economic institutions that underlie economic success (or lack of it). Korea, to take just one of their fascinating examples, is a remarkably homogeneous nation, yet the people of North Korea are among the poorest on earth while their brothers and sisters in South Korea are among the richest. The south forged a society that created incentives, rewarded innovation, and allowed everyone to participate in economic opportunities. The economic success thus spurred was sustained because the government became accountable and responsive to citizens and the great mass of people. Sadly, the people of the north have endured decades of famine, political repression, and very different economic institutions—with no end in sight. The differences between the Koreas is due to the politics that created these completely different institutional trajectories. Based on fifteen years of original research Acemoglu and Robinson marshal extraordinary historical evidence from the Roman Empire, the Mayan city-states, medieval Venice, the Soviet Union, Latin America, England, Europe, the United States, and Africa to build a new theory of political economy with great relevance for the big questions of today, including: - China has built an authoritarian growth machine. Will it continue to grow at such high speed and overwhelm the West? - Are America's best days behind it? Are we moving from a virtuous circle in which efforts by elites to aggrandize power are resisted to a vicious one that enriches and empowers a small minority? - What is the most effective way to help move billions of people from the rut of poverty to prosperity? More philanthropy from the wealthy nations of the West? Or learning the hard-won lessons of Acemoglu and Robinson's breakthrough ideas on the interplay between inclusive political and economic institutions? *Why Nations Fail* will change the way you look at—and understand—the world.

The World Is Flat [Further Updated and Expanded; Release 3.0] Springer Science & Business Media

By the New York Times bestselling author of *The Bone Clocks* | Shortlisted for the Man Booker Prize A postmodern visionary and one of the leading voices in twenty-first-century fiction, David Mitchell combines flat-out adventure, a Nabokovian love of puzzles, a keen eye for character, and a taste for mind-bending, philosophical and scientific speculation in the tradition of Umberto Eco, Haruki Murakami, and Philip K. Dick. The result is brilliantly original fiction as profound as it is playful. In this groundbreaking novel, an influential favorite among a new generation of writers, Mitchell explores with daring artistry fundamental questions of reality and identity. *Cloud Atlas* begins in 1850 with Adam Ewing, an American notary voyaging from the Chatham Isles to his home in California. Along the way, Ewing is befriended by a physician, Dr. Goose, who begins to treat him for a rare species of brain parasite. . . . Abruptly, the action jumps to Belgium in 1931, where Robert Frobisher, a disinherited bisexual composer, contrives his way into the household of an infirm maestro who has a beguiling wife and a nubile daughter. . . . From there we jump to the West Coast in the 1970s and a

troubled reporter named Luisa Rey, who stumbles upon a web of corporate greed and murder that threatens to claim her life. . . . And onward, with dazzling virtuosity, to an inglorious present-day England; to a Korean superstate of the near future where neocapitalism has run amok; and, finally, to a postapocalyptic Iron Age Hawaii in the last days of history. But the story doesn't end even there. The narrative then boomerangs back through centuries and space, returning by the same route, in reverse, to its starting point. Along the way, Mitchell reveals how his disparate characters connect, how their fates intertwine, and how their souls drift across time like clouds across the sky. As wild as a videogame, as mysterious as a Zen koan, *Cloud Atlas* is an unforgettable tour de force that, like its incomparable author, has transcended its cult classic status to become a worldwide phenomenon. Praise for *Cloud Atlas* “[David] Mitchell is, clearly, a genius. He writes as though at the helm of some perpetual dream machine, can evidently do anything, and his ambition is written in

magma across this novel's every page.”—The New York Times Book Review “One of those how-the-holy-hell-did-he-do-it? modern classics that no doubt is—and should be—read by any student of contemporary literature.”—Dave Eggers “Wildly entertaining . . . a head rush, both action-packed and chillingly ruminative.”—People “The novel as series of nested dolls or Chinese boxes, a puzzle-book, and yet—not just dazzling, amusing, or clever but heartbreaking and passionate, too. I've never read anything quite like it, and I'm grateful to have lived, for a while, in all its many worlds.”—Michael Chabon “*Cloud Atlas* ought to make [Mitchell] famous on both sides of the Atlantic as a writer whose fearlessness is matched by his talent.”—The Washington Post Book World “Thrilling . . . One of the biggest joys in *Cloud Atlas* is watching Mitchell sashay from genre to genre without a hitch in his dance step.”—Boston Sunday Globe “Grand and elaborate . . . [Mitchell] creates a world and language at once foreign and strange, yet strikingly familiar and intimate.”—Los Angeles Times

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