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ENOKNT - CARTER JOYCE

Islamic banking is based on principles of Islamic financial laws. Interest is prohibited by Islamic law hence operations of Islamic banking are different from conventional banking although both types of banking fulfill the same needs of customers. In financing customers' needs Islamic banks use either asset based financing or profit and loss sharing modes of financing. Islamic banking was started in last quarter of 20th century to cater the needs of Muslims around the world although it is not limited to Muslims only. It has shown marvelous growth and expansion worldwide. This book is written with a clear focus on learning of Islamic banking by accounting, business and finance students/professionals. Resources available on the subject have so far focused on legal side and very negligible work is available on financial front for a common user. This book is written in financial perspective and author has focused upon financial impacts, generated by application of Islamic financial laws. However a summary of Islamic commercial laws of each chapter has been provided. Author has adopted balance sheet method to inculcate the knowledge; hence, understanding of elementary balance sheet is pre-requisite to get maximum out of this book. A special section in each chapter is developed for concept building through illustrations. To test the concept essay questions, true/false statements, multiple choice questions and sufficient number of exercises in addition to mini cases are included at chapters end. This book is useful for MBA/BBA students as a three credit hour course as well as practitioners of Islamic banking. It is also useful for accounting & finance professionals, trainers in Islamic banking, regulators, investors, corporate managers and general public interested in understanding Islamic finance. For Comments please send message at hanifacma@gmail.com.

This book links educational policies and practices in Pakistan with the socio-economic stratification in Pakistani society. It gives new facts about the economic realities of educational institution linking them with the values and ideas of their students and faculty towards militarism, religious minorities and gender issues.

Overview: This new book covers all the necessary tasks for gaining knowledge of collision repair and refinishing as outlined by NATEF. In-depth coverage includes structural and non-structural analysis and damage repair, welding, painting and refinishing, paint chemistry, sacrificial coatings for corrosion resistance, and more. The logical progression of topics and easy-to-understand style help convey the professional knowledge and technical know-how that readers need to employ on the job.

On the eve of 31 December 2019, as the world celebrated the start of a new decade, the province of Wuhan alerted the World Health Organization of several 'flu-like' cases. Less than a week later, a

novel coronavirus, was identified. In February, the disease it caused was named COVID-19. Even now, as the global infection rate crosses 1,00,000 and the death toll surpasses 3000, we are yet to understand the threat posed by this new coronavirus. There is no vaccination to prevent it, and no antiviral to cure the sick. While high numbers are being reported daily, agencies may still be unaware of many cases. The symptoms of Coronavirus are dangerously similar to that of the common flu: fever, coughing, breathlessness, tiredness, headache and muscle pain. But in India, that has such a high population density, we will have to do more than just stick to Namaste to greet each other. It seems that a crippling pandemic is inevitable. While some of us may find it easier to resign ourselves to fate, what we need most right now is credible and comprehensive information from professionals that can help us understand what the Coronavirus is, and how we can prepare and protect ourselves against it. This is the first book that addresses the history, evolution, facts and myths around the pandemic. The Coronavirus is a timely must-read for everyone keen on understanding its impact and fallout.

To know that you are loved by God is one of the greatest gifts of faith.

The Digital Data-Driven Economy online conference took place at the end of June 2021. It has left strong impressions not only among us but also among our students and other participants. Although the atmosphere was friendly, we managed to maintain the professional level of the large-format conference. The themes for this year were digitization and data science, how they intertwine in fields such as economics, technology business, banking, and marketing. We welcomed a total of 11 speakers from 6 countries. The engaging atmosphere prevailed throughout the Digital Data-Driven Economy conference. There were a total of 30 attendees from 16 countries. We have welcomed real experts in the field of data science and the digital economy on our campus. Conference topics:- How technological changes affect human behavior- Comparative analysis of integrated marketing communication- A synergy of Big Data, Cloud Computing, and Digital Technologies- Big Data for small and medium-sized enterprises- The effect of technological changes on women's entrepreneurial behavior- How synergy of economics skills and educational methodology help transforming through the communication crisis and beyond- The Impact of COVID 19 on Vietnam's economy- COVID 19 and impact on online delivery

A look at the history of the Berlin Wall, which divided the city of Berlin into communist and capitalist sections for 28 years.

This book on well test analysis, and the use of advanced interpretation models is volume 3 in the series Handbook of Petroleum Exploration and Production. The chapters in the book are: Principles of

Transient Testing, Analysis Methods, Wellbore Conditions, Effect of Reservoir Heterogeneities on Well Responses, Effect of Reservoir Boundaries on Well Responses, Multiple Well Testing, Application to Gas Reservoirs, Application to Multiphase Reservoirs, Special Tests, Practical Aspects of Well Test Interpretation.

This book, *Introduction to Islamic Banking and Finance: An Economic Analysis*, covers the basic principles of Islamic economics and finance. It discusses both the theory of Islamic economics and finance as well as the applications in the design of instruments of finance as well as Islamic financial institutions. The book enables its readers to gain an understanding of the structures and operations of Islamic banking, Islamic capital market investments, risk management, and taxation for Islamic banking contracts. The book sets forth the following objectives:

Competing in a Service Economy is a hands-on guide to creating services, with illustrative examples from service-oriented companies including Disney, Ericsson, IKEA, National Association of Convenience Stores, Ritz Carlton, Scandinavian Airline Systems, Sterling Pulp Chemicals, and Telia Mobile. This practical resource for executives, general managers, and managers in marketing, operations, and human resources reveals how to gain a competitive advantage by creating and implementing a strategic plan that will ultimately improve their organization's services. Written by the authors of the best-selling book *Improving Customer Satisfaction, Loyalty, and Profit*, this important new book will help business professionals to think and plan strategically to dramatically improve services, service development, and service innovation within their organizations.

"The Beijing-Islamabad axis plays a central role in Asia's geopolitics, from India's rise to the prospects for a post-American Afghanistan, from the threat of nuclear terrorism to the continent's new map of mines, ports and pipelines. China is Pakistan's great economic hope and its most trusted military partner; Pakistan is the battleground for China's encounters with Islamic militancy and the heart of its efforts to counter-balance the emerging US-India partnership. For decades, each country has been the other's only 'all-weather' friend. Yet the relationship is still little understood. The wildest claims about it are widely believed, while many of its most dramatic developments are hidden from the public eye. This book sets out the recent history of Sino-Pakistani ties and their ramifications for the West, for India, for Afghanistan, and for Asia as a whole. It tells the stories behind some of its most sensitive aspects, including Beijing's support for Pakistan's nuclear program, China's dealings with the Taliban, and the Chinese military's planning for crises in Pakistan. It describes a relationship increasingly shaped by Pakistan's internal strife, and the dilemmas China faces between the need for regional stability and the imperative for strategic competition with India and the USA."--Amazon.com.

A study text designed for part 1 of the 2001 ACCA professional examinations in accountancy. From a range of study materials developed according to three key values in professional exam publishing. The texts combine focus on the exam, clear format and useful learning tools and take full account of topics in the ACCA's syllabus. It is designed to be self-contained, covering the whole syllabus, and is revised in response to syllabus and legislative changes.

The X-Ray Technician I Passbook(R) prepares you for your test by allowing you to take practice exams in the subjects you need to study. It provides hundreds of questions and answers in the areas

that will likely be covered on your upcoming exam, including but not limited to: anatomy and positioning electrical and x-ray physics; x-ray practices and procedures; and other related areas.

This book constitutes the refereed proceedings of the 4th Mediterranean Conference on Pattern Recognition and Artificial Intelligence, MedPRAI 2020, held in Hammamet, Tunisia, in December 2020. Due to the COVID-19 pandemic the conference was held online. The 24 revised papers presented were thoroughly reviewed and selected from 72 submissions. The papers are covering the topics of recent advancements in different areas of pattern recognition and artificial intelligence, such as statistical, structural and syntactic pattern recognition, machine learning, data mining, neural networks, computer vision, multimedia systems, information retrieval, etc.

Computer sciences, mathematics

This book presents peer-reviewed articles from the 6th International Conference on Wireless Technologies, Embedded and Intelligent Systems (WITS 2020), held at Fez, Morocco. It presents original research results, new ideas and practical lessons learnt that touch on all aspects of wireless technologies, embedded and intelligent systems. WITS is an international conference that serves researchers, scholars, professionals, students and academicians looking to foster both working relationships and gain access to the latest research results. Topics covered include Telecoms & Wireless Networking Electronics & Multimedia Embedded & Intelligent Systems Renewable Energies.

The aim of this book is to stimulate research on the topic of the Social Internet of Things, and explore how Internet of Things architectures, tools, and services can be conceptualized and developed so as to reveal, amplify and inspire the capacities of people, including the socialization or collaborations that happen through or around smart objects and smart environments. From new ways of negotiating privacy, to the consequences of increased automation, the Internet of Things poses new challenges and opens up new questions that often go beyond the technology itself, and rather focus on how the technology will become embedded in our future communities, families, practices, and environment, and how these will change in turn.

Local Government (Wales) Act 2015, written by HM Government describes about the elected councils of these areas are responsible for the provision of all local government services, including education, social work, environmental protection, and most highways.

"This is the first ever compilation of leading articles in the field of Islamic accounting from the path defining contribution of Abdel-Majd in 1981 to the most important articles by Rifaat Ahmed Abdel Karim, founder of AAOIFI and former Secretary General of the IFSB. The collection is an essential purchase for all university libraries with Islamic finance collections as well as business schools where financial reporting is considered from different cultural perspectives. The editors are to be congratulated on their efforts.'

Learn statistical reasoning and problem solving from a master! Chris Spatz uses a wealth of examples from the social and behavioral sciences, education, nursing/allied health, and business fields, as well as examples from everyday life to help you grasp statistics and succeed in the course. Praised for his clear explanations, Spatz shows you how to start with a data set, identify the questions it can answer, determine appropriate statistical procedures, carry them out, and then, using plain English, tell the story the data reveal. You'll be on the way to statistical understanding before you know it!

Book jacket.

This book is the result of a decade teaching of Islamic finance course to business graduates (Bachelor and Master classes). This book is written with a clear focus on learning of Islamic banking & finance by accounting, banking, business and finance students/professionals. This book is divided into five parts. Part-1 presents an update on Islamic finance, why and how Islamic banking started; What is current status; Meaning and prohibition of Riba (Interest & Usury) as reported in revealed books (Bible and Qur'an); business models under Islamic financial services industry; principles of Islamic financial system, similarities and differences with conventional finance industry, and challenges being faced by the nascent industry. Part two is about asset-backed financing provided by IFIs. It includes trading (selling) modes of financing including Murabaha (ch.2), Salam, and Istisna'a; it also includes rental-based financing product-Ijarah financing. Chapter 2,3,4,5 include sales and rental-based financing. Part three of the book deals with profit and loss sharing modes of financing including Musharakah, diminishing Musharakah and Mudarabah. A special section is devoted to discussing the causes of lesser application of Musharakah in operations of IFIs, in addition to Shari'ah rulings and financial impact. Chapter seven is about Diminishing Musharakah; a form of gradually declining partnership between an IFI and clients; generally used to finance real estates. Under diminishing Musharakah, the basic Shari'ah rulings, Islamic house financing, comparative study of conventional and Islamic mortgages and installment calculation under different assumptions for house financing are presented. Chapter eight is about Mudarabah. Chapter nine presents various types of deposits collected by IFIs and profit-sharing mechanism. Concepts of daily product and weight-age based profit systems are elaborated. Part four of the book presents special topics in Islamic Finance. In this part areas of liquidity management, Islamic insurance, currency system, substance & form, and challenges to Islamic finance industry are elaborated. Under Islamic capital market (liquidity management) two dedicated chapters have been included; each for equities and sukuk. Chapter 12 elaborates briefly the concept of Islamic insurance covering multiple areas including Shari'ah guidelines, takaful (insurance) models, and role of insurance company, in addition to illustrative financial calculations. Chapter-13 addresses the issue of preference for 'legal form over economic substance' by critically evaluating the selected Islamic finance contracts Last chapter identifies the challenges [potentially hurdles in sustainability, growth and expansion of the industry]. The fifth edition is the outcome of encouraging response by the academic community to earlier editions. In this edition, due attention has been given to present material in a reader-friendly mode in addition to a thorough review of content, exercises and figures. Title of the book changed by adding prefix of 'fundamentals' to reflect the nature of work (as text book). In this edition, the chapter on Islamic finance: an update is revised thoroughly; and by insertion of specific contents including principles and business models of Islamic financial system, in addition to brief presentation of challenges. Besides, Islamic capital market is re-written by including an evaluation of methodologies used in creation of Shari'ah universes of stocks. Also, a new chapter included to present the application of 'form over substance' principle to industry practices. Updated figures on the global volume of assets, application of financial products; regional shares, etc. are also part of this edition. Also, more examples included in the text to make the concept clear. An increased number of multiple-choice questions and mini cases are also forming part of the updated edition. I welcome readers' Feedback.

Economics can be a difficult subject for non-economists to grasp. This text provides an accessible explanation of the subject for those working in the shipping industry, and will also be of interest for those studying for the Institute of Chartered Shipbrokers qualification.

Richard Denny is famous for his powers of communication, whether he's training hundreds of sales-people, getting his message across in his best-selling books or delivering charismatic speeches. Communicate to Win is full of sound, practical advice on every aspect of business and personal communication, such as how to: help people to like you, understand what motivates people, use the telephone effectively; excel at one-to-one conversation, develop your emotional intelligence, master a good writing style and give a great public presentation. Whatever your professional or personal goals in life, Communicate to Win will help you to get your message across or make a first-rate presentation - and the better you can communicate, the more you will achieve.

This book features drawings, photo collages and rough sketches made by the author during the course of his travels. The drawings usually feature buildings and architecture, quickly sketched to capture the spirit of the place and the moment.

Most people learn best through experience, which is why new managers often feel ill-equipped to resolve the frustrations, setbacks, conflicts, and concerns of the people on their team. The Management Training Tool Kit includes all the essential tools to help you face even the most advanced leadership challenges and avoid embarrassing blunders. Psychology professor Alan Clardy supplies thirty-five real-life case studies that explore the important lessons learned by other experienced professionals, including how to troubleshoot plummeting morale, interpersonal conflict, decreased productivity, disruptive employees, sexual harassment claims, and more. With probing discussion questions that help pinpoint core issues, practical solutions that can be used to resolve problems, role-playing analysis exercises that bring the case studies to life, and an inventory to help you assess your unique management style, you'll gain the skills needed to guide your team through trials and on to success. New managers tossed to the front lines with absolutely no experience are bound to make some mistakes. But The Management Training Tool Kit will help leaders adeptly overcome any obstacle.

Today's business is technology-driven. Information technology plays a key role in today's business environment. A great number of businesses, small and large, rely on computers and software to provide accurate information for effective management of their business and to perform successfully. Readers will learn how to use information technology in work environment. They will learn how to use common business software such as word processing, spreadsheet, database, presentation, and Web browser software, and learn the current issues related to the impact of information technology on businesses. This book is suitable for undergraduate students, professionals, and anyone willing to build a solid foundation of the information technology skills needed at the workplace.

Becker's F4 Corporate & Business Law (Russia) Revision Essentials Handbook is an A5 size Handbook designed as a 'quick-glance' revision tool. It includes: ACCA syllabus aim and main capabilities, core topics checklist, summary of essential facts and theory, further reading, relevant articles, comprehensive analysis of past examinations, examiners' feedback for the last exams session and exam techniques.

The purpose of this activity is to provide a forum for researchers, developers and practitioners from both academia and industry to meet and share cutting edge advancements in the field of Digital Futures and Transformative Technologies

Clinical Biochemistry covers the core biochemistry that biomedical science students need to know, placing it in the context of human disease. Throughout the text, the theory is continually related to laboratory practice through the use of examples and case studies.