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Financial Inclusion at the Bottom of the Pyramid Carol Realini ,Karl Mehta,2015 As incredible as it may seem in this hyper-connected, technologically advanced era, half the planet's population exist as Financial nomads-those who nourish and shelter themselves without using traditional banking services. While the wealthy live at the top of a metaphorical pyramid, taking financial security and banking services for granted, there are billions of people who struggle at the pyramid's base in an exhausting state of financial exclusion and insecurity. Times are changing rapidly, but despite global uncertainty, technology has the capacity to reach and equip people in all walks of life. Advances in communications have reconfigured the ease with which we interact with our money-and these advances can provide innovative financial services to the unbanked and underserved around the world. Financial inclusion for all is indeed within our reach, and with this conviction, authors Karl Mehta and Carol Realini propose a vision for a better world and a blueprint to get there....

Bankers' Directory of the United States and Canada ,1917 HTC Vivid Survival Guide: Step-by-Step User Guide for Droid Vivid: Getting Started, Downloading FREE eBooks, Using eMail, Photos and Videos, and Surfing the Web Toly K,2012-09 The HTC Vivid is a 4G Android smartphone, and one of the first to receive the Android 4.0 Ice Cream Sandwich update. The Ice Cream Sandwich operating system opens up new possibilities and improves the performance of the Vivid. The HTC Vivid Survival Guide organizes the wealth of knowledge about the HTC Vivid into one place, where it can be easily accessed and navigated for quick reference. This guide comes with a multitude of screenshots, which complement the step-by-step instructions and help you to realize the HTC Vivid's full potential. The HTC Vivid Survival Guide provides useful information, such as tips and tricks, hidden features, and troubleshooting advice. You will also learn how to download FREE games and FREE eBooks, and how to personalize your phone with custom ringtones and wallpapers. Whereas the official HTC Vivid manual is stagnant, this guide goes above and beyond by discussing recent known issues and solutions that may be currently available. This information is constantly revised for a complete, up-to-date manual. This HTC Vivid guide includes, but is not limited to: Getting Started: - Button Layout - Navigating the Screens - Making Calls - Using the Speakerphone During a Voice Call - Staring a Conference Call - Managing Your Contacts - Adding a New Contact - Adding a Favorite Contact (Speed Dial) - Managing Text Messages - Adding Texted Phone Numbers to Contacts - Copying, Cutting, and Pasting Text - Using Swype - Sending Picture and Video Messages - Using the Web Browser - Managing Open Browser Windows - Managing Photos and Videos - Taking Pictures - Capturing Videos - Using the Gmail Application - Changing Gmail Options - Managing Applications - Sharing an Application - Using the Android Market to Download Applications - Reading User Reviews - Deleting an Application Advanced Topics: -Reading eBooks - Downloading thousands of free eBooks - Adjusting the Settings - Turning Vibration On and Off -Setting Alert Sounds - Changing the Wallpaper - Setting a Face Lock - Changing Keyboard Settings - Changing Security Settings - Turning Bluetooth On and Off - Turning Wi-Fi On and Off - Turning Airplane Mode On and Off -Turning Camera Effects On or Off - Tips and Tricks - Maximizing Battery Life - Resetting Your HTC Vivid - Using your own MP3's as ringtones - Opening an incognito window in the Web browser - Troubleshooting - List of Droid-

iPad Mini Survival Guide Toly K,2012-11-04 The iPad Mini Survival Guide organizes the wealth of knowledge about the seven-inch iPad into one place, where it can be easily accessed and navigated for quick reference. This guide comes with countless screenshots, which complement the step-by-step instructions and help you to realize the iPad Mini's full potential. The iPad Mini Survival Guide provides useful information not discussed in the official iPad Mini manual, such as tips and tricks, hidden features, and troubleshooting advice. You will also learn how to download FREE games and FREE eBooks and how to make VIDEO CALLS using FaceTime. Whereas the official iPad Mini manual is stagnant, this guide goes above and beyond by discussing recent known issues and solutions that may be currently available. This information is constantly revised for a complete, up-to-date manual.

friendly websites that save you time typing in long URL's

Galaxy S 4 Survival Guide: Step-by-Step User Guide for Galaxy S 4: Getting Started, Using eMail, Taking Photos and Videos, and Learning Hidden Tips and Tricks Toly K, The Galaxy S 4 is one of the best selling Android phones on the market today. As a result, the Galaxy S 4 is packed full of new features never before seen on any Android phone, such as air gestures, multi-window applications, eye tracking, and the ability to view a video while using another application. This guide will introduce you to these new features and show you how to use them. This book gives task-based instructions without using any technical jargon. Learning which buttons perform which functions is useless unless you know how it will help you in your everyday use of the Galaxy S 4. Therefore, this guide will teach you how to perform the most common tasks. Instead of presenting arbitrary instructions in lengthy paragraphs, this book gives unambiguous, simple step-by-step procedures. Additionally, detailed screenshots help you to confirm that you are on the right track. This Survival Guide also goes above and beyond to explain secret Tips and Tricks to help you accomplish your day-to-day tasks much faster. If you get stuck, just refer to the Troubleshooting section to figure out and solve the problem. Here are just a few of the topics covered in the Galaxy S 4 Survival Guide: - Organizing Home Screen Objects - Transferring Files to the Galaxy S 4 Using a PC or Mac - Calling a Frequently Dialed Number - Switching to a Bluetooth Headset During a Voice Call - Assigning a Photo to a Contact - Adding a Contact to the Reject List - Saving Attachments from Text Messages - Sending a Text Message to an Entire Group - Clearing Personal Web Data - Creating an Animated Photo - Creating a Panoramic Photo - Sharing a Photo with the People Tagged in It - Ignoring New Messages in a New Email Conversation - Closing Applications Running in the Background - Maximizing Battery Life - Using MP3's as Ringtones - Blocking Calls, Notifications, Alarms, and the LED Indicator - Making the Phone Open Applications and Menus Faster

Samsung Galaxy S 5 Survival Guide: Step-by-Step User Guide for the Galaxy S 5 and Kit Kat: Getting Started, Managing eMail, Managing Photos and Videos, Hidden Tips and Tricks Toly K, The Galaxy S 5 is Samsung's fifth generation Galaxy S. The Galaxy S5 introduced several new features, such as the fingerprint scanner, a redesigned Photo Studio application, and and an improved S Voice assistant. This guide will introduce you to these new features and show you how to use them. This book gives task-based instructions without using any technical jargon. Learning which buttons perform which functions is useless unless you know how it will help you in your everyday use of the Galaxy S 5. Therefore, this guide will teach you how to perform the most common tasks. Instead of presenting arbitrary instructions in lengthy paragraphs, this book gives unambiguous, simple step-by-step procedures. Additionally, detailed screenshots help you to confirm that you are on the right track. This Survival Guide also goes above and beyond to explain secret Tips and Tricks to help you accomplish your day-to-day tasks much faster. If you get stuck, just refer to the Troubleshooting section to figure out and solve the problem. Here are just a few of the topics covered in the Galaxy S 5 Survival Guide: - Organizing Home Screen Objects - Using

the S Voice Assistant - Transferring Files to the Galaxy S 5 Using a PC or Mac - Switching to a Bluetooth Headset During a Voice Call - Assigning a Photo to a Contact - Adding a Contact to the Reject List - Saving Attachments from Text Messages - Sending a Text Message to an Entire Group - Clearing Personal Web Data - Creating an Animated Photo - Creating a Panoramic Photo - Creating a Photo Collage - Speeding Up the Phone Using Developer Options - Ignoring New Messages in an Email Conversation - Closing Applications Running in the Background - Maximizing Battery Life - Using MP3's as Ringtones - Blocking Calls, Notifications, Alarms, and the LED Indicator - Making the Phone Open Applications and Menus Faster - Viewing a Video while Using Another Application

Samsung Galaxy Note 3 Survival Guide: Step-by-Step User Guide for the Galaxy Note 3: Getting Started, Managing eMail, Managing Photos and Videos, Hidden Tips and Tricks Toly K,2014-03-13 The Samsung Galaxy Note 3 is neither phone nor tablet, but rather a hybrid of the two. The Galaxy Note 3 is packed full of new features and tools. In addition, the redesigned S Pen opens up countless possibilities for creating documents, editing photos, and multitasking. This guide will introduce you to these new features and show you how to use them guickly and efficiently. This book gives task-based instructions without using any technical jargon. Learning which buttons perform which functions is useless unless you know how it will help you in your everyday use of the Note 3. Therefore, this guide will teach you how to perform the most common tasks. Instead of presenting arbitrary instructions in lengthy paragraphs, this book gives unambiguous, simple step-by-step procedures. Additionally, detailed screenshots help you to confirm that you are on the right track. This Survival Guide also goes above and beyond to explain secret Tips and Tricks to help you accomplish your day-to-day tasks much faster. If you get stuck, just refer to the Troubleshooting section to figure out and solve the problem. Here are just a few of the topics covered in the Galaxy Note 3 Survival Guide: - Organizing Home Screen Objects - Transferring Files to the Galaxy Note 3 Using a PC or Mac - Calling a Frequently Dialed Number - Switching to a Bluetooth Headset During a Voice Call - Multitasking Using the Pen Window - Taking Notes Using S Note - Assigning a Photo to a Contact -Adding a Contact to the Reject List - Saving Attachments from Text Messages - Sending a Text Message to an Entire Group - Clearing Personal Web Data - Creating an Animated Photo - Creating a Panoramic Photo - Sharing a Photo with the People Tagged in It - Ignoring New Messages in a New Email Conversation - Closing Applications Running in the Background - Maximizing Battery Life - Using MP3's as Ringtones - Blocking Calls, Notifications, Alarms, and the LED Indicator - Making the Phone Open Applications and Menus Faster - Turning the S Pen Pop-Up Window Off

The Mobile Office Arthur Goldstuck, 2009 The office of tomorrow is already with us. You can see it in coffee shops, airport lounges and hotel lobbies across the world. It's called the mobile office and in some instances consists of only a laptop and a wireless broadband card. Even now mobile office options are evolving rapidly and the bewildering range of add-ons is growing every day. Ironically, the choices meant to make your life simpler and more productive are in fact becoming more and more complex. Arthur Goldstuck has once again come to the rescue. This vital roadmap guides you through the jungle of competing products and connectivity options, and helps you to decipher the hard-sell you are bombarded with daily. Should you upgrade now? Should you wait for the next version? Are you being led down an electronic dead-end? This book answers such questions with insights into older technologies that are still viable, practical advice on current office options and predictions on what will arrive in the near future. Whether you are self-employed, an entrepreneur looking to start up a small business or a corporate looking to become more efficient, this book could hold the key to your streamlined success.

Proceedings of the International Conference Theory and Applications in the Knowledge Economy TAKE 2018 Gaby Neumann, Justyna Majewska, ,Szymon Truskolaski,2018-07-08 Foreword TAKE 2018 follows with success the two previous editions. We gather 60 papers, presented by scholars from 15 countries which address the complex relation between theory and applications in the realm of the knowledge economy. We address specific aspects of knowledge management, human resource development and management, intellectual capital and many other scientific areas relevant for the economy of today. We hope these proceedings will summarize and illustrate well what happened in the conference and look forward for next years' edition. Thank you very much for your participation as local organizer, keynote speaker, stream leader, reviewer, author, helper or just participant. Eduardo Tomé, Conference Chair Poznan, July 2018

Nook HD Survival Guide: Step-by-Step User Guide for the Nook Tablet: Using Hidden Features, Downloading FREE eBooks, Buying Apps, Sending eMail, and Surfing the Web Toly K,2013-05-20 The Nook HD Survival Guide is a handy reference tool for discovering the secrets of the Nook HD. This book organizes the wealth of knowledge about the Nook HD into one place. The organization within this book is unlike any other, and it allows you to instantly find the information you seek. Looking for tips on changing the font size or highlighting passages? Navigate to the Reading eBooks chapter. Need more advanced tips, such as capturing screenshots or accessing the SD card? Peruse the Tips, Tricks, and Customization chapter. You will also learn how to download FREE eBooks, send email from your Nook HD, play pre-installed games, and read news for FREE. Unlike the official Nook HD user manual, the Nook HD Survival Guide is not written like a book in paragraph form. Instead, every instruction is broken down into clear, concise steps. The Nook HD Survival Guide provides useful information not discussed in the Nook HD manual, such as tips and tricks, hidden features, and troubleshooting advice. This guide is constantly updated, going above and beyond by discussing recent known issues and solutions. This Nook HD Guide includes: Getting Started: -Registering the Nook HD - Connecting the Nook HD to a PC - Setting Up Wi-Fi - Using the Wishlist - Lending eBooks - Changing the Font Size - Using the Dictionary - Taking Notes - Downloading Thousands of Free eBooks - Managing Applications - Managing Email - List of Nook-friendly websites that save you time typing in long URL addresses -Shortcuts and Tips Advanced Topics: - Taking a Screenshot - Switching Between Applications - Playing Music -Viewing and Editing Photos - Buying eBooks through the Barnes and Noble Store - Subscribing to Magazines and Newspapers - Cancelling Subscriptions - Book Browsing Tips - Sending an Email - Using the Web Browser - Adding Bookmarks and Notes - Viewing Periodicals - Troubleshooting - Contacting the Nook HD Support Team

HTC Droid 4G Survival Guide: Step-by-Step User Guide for Droid Inspire, Thunderbolt, and Evo: Getting Started, Downloading FREE EBooks, Using EMail, Photos and Videos, and Surfing Web Toly K,2011 This concise HTC Droid 4G manual provides step-by-step instructions on how to do everything with your HTC Droid FASTER. The HTC Droids are highly customizable smart phone that use the Android operating system. You will unlock hidden secrets on your HTC Droids, such as how to download FREE eBooks, send email from your phone, surf the web, and read news for FREE. This HTC Droid 4G guide includes: - Getting Started- Button Layout- Navigating the Screens- Making Calls- Using the Speakerphone During a Voice Call- Staring a Conference Call- Managing Your Contacts- Adding a New Contact- Adding a Favorite Contact (Speed Dial)- Text Messaging- Adding Texted Phone Numbers to Contacts- Copying, Cutting, and Pasting Text- Sending Picture and Video Messages- Using the Internet Browser- Photos and Videos- Taking

Pictures- Capturing Videos- Using the Email Application- Changing Email Options- Managing Applications- Sharing an Application- Using the Android Market to Download Applications- Reading User Reviews- Deleting an Application- Reading an eBook on Your Phone- Downloading thousands of free eBooks- Adjusting the Settings- Turning Vibration On and Off- Setting Alert Sounds- Changing the Wallpaper- Setting a Passcode, Pin, or Pattern Lock- Changing Keyboard Settings- Changing Photo Settings- Turning the Mobile Network On and Off- Turning Bluetooth On and Off- Turning Wi-Fi On and Off- Turning Airplane Mode On and Off- Tips and Tricks- Using Voice Search- Maximizing Battery Life-Resetting Your Phone- Viewing the Full Horizontal Keyboard- Calling a Number on a Website- Troubleshooting- List of Droid-friendly websites that save you time typing in long URL addresses

Nexus 5 Survival Guide Toly K,2014-01-14 The Nexus 5 is Google's first phone to natively run Android Kit Kat. As a result, the Nexus 5 is packed full of new features never before seen on any Android phone, such as a much improved Phone application, better voice searching, built-in caller ID that automatically searches the web for the phone number, and a completely redesigned text and video chat application. This guide will introduce you to these new features and show you how to use them. This book gives task-based instructions without using any technical jargon. Learning which buttons perform which functions is useless unless you know how it will help you in your everyday use of the Nexus 5. Therefore, this guide will teach you how to perform the most common tasks. Instead of presenting arbitrary instructions in lengthy paragraphs, this book gives unambiguous, simple step-by-step procedures. Additionally, detailed screenshots help you to confirm that you are on the right track. This Survival Guide also goes above and beyond to explain secret Tips and Tricks to help you accomplish your day-to-day tasks much faster. If you get stuck, just refer to the Troubleshooting section to figure out and solve the problem.

<u>iPad Air Survival Guide</u> Toly K,2013-11-15 The iPad Air Survival Guide organizes the wealth of knowledge about the Fifth Generation iPad and iOS7 into one place, where it can be easily accessed and navigated for quick reference. This guide comes with countless screenshots, which complement the step-by-step instructions and help you to realize the iPad's full potential. The iPad Air Survival Guide provides useful information not discussed in the official iPad Air manual, such as tips and tricks, hidden features, and troubleshooting advice. You will also learn how to download FREE eBooks and how to make video calls using FaceTime. Whereas the official iPad Air manual is stagnant, this guide goes above and beyond by discussing recent known issues and solutions that may be currently available. This information is constantly revised for a complete, up-to-date manual. This iPad Air quide includes, but is not limited to: Getting Started: - Button Layout - Navigating the Screens - Setting Up Wi-Fi -Setting Up an Email Account - Using Email - Logging In to the Application Store - Using FaceTime - Placing a FaceTime Call - Moving the Picture-in-Picture Display - Taking Pictures - Capturing Videos - Browsing and Trimming Captured Videos - Using iTunes to Import Videos - Viewing Videos - Using the Music Application - Using the iTunes Application - Sending Pictures and Videos via Email - Setting a Picture as Wallpaper - Viewing a Slideshow -Importing Pictures Using iPhoto - Creating Albums Using iPhoto Advanced topics: - Using Multitasking Gestures -171 Tips and Tricks for the iPad - Setting the iPad Switch to Mute or Lock Rotation - Using the Split Keyboard -Downloading FREE Applications - Downloading FREE eBooks - Updating eBooks in the iBooks app - Using the iBooks Application - Highlighting and Taking Notes in iBooks - Moving a Message to Another Mailbox or Folder - Changing the Default Signature - Setting the Default Email Account - Changing How You Receive Email - Saving a Picture Attachment - Managing Contacts - Turning Data Roaming On or Off - Blocking Pop-Up Windows - Managing Applications - Deleting Applications - Setting a Passcode Lock - Changing Keyboard Settings - Maximizing Battery Life

Motorola Xoom Survival Guide: Step-by-Step User Guide for the Xoom: Getting Started, Downloading FREE eBooks, Taking Pictures, Making Video Calls, Using eMail, and Surfing the Web Toly K,2011-05-20 This Motorola Xoom manual provides step-by-step instructions on how to do everything with your Motorola Xoom Tablet FASTER. You will also unlock hidden secrets on your Motorola Xoom, such as how to download FREE games and FREE eBooks and send an email from your device. This Motorola Xoom guide includes: - Getting Started - Button Layout - Organizing Home Screen Objects - First-Time Setup - Turning the Motorola Xoom On and Off - Navigating the Screens - Setting Up Wi-Fi - Making Voice Calls - Making Video Calls - Setting Up an Email Account - Logging In to the Android Market - Managing Photos and Videos - Sending Pictures via Email - Setting a Picture as Wallpaper - Viewing a Slideshow - Importing Pictures Using a PC - Importing Pictures Using a Mac - Viewing a Video - Using Email - Changing the Default Signature - Setting the Default Account - Saving a Picture or Attachment - Managing Contacts - Using the Web Browser - Blocking Pop-Up Windows - Managing Applications - Using the Kindle Reader for Android - Using the Google Books Application - Downloading Free Books - Adjusting the Settings - Turning the Motorola Xoom into a Mobile Hotspot - Setting a Passcode Lock - Changing Keyboard Settings - Tips and Tricks - Using the Desktop Browser - Checking the Amount of Available Memory - Using the Flashlight - Maximizing Battery Life - Troubleshooting

Agricultural value chain finance innovations and lessons Food and Agriculture Organization of the United Nations, African Rural and Agricultural Credit Association, 2021-07-22 Value chain finance arrangements and related innovations hold great potential for financial inclusion in agriculture and food systems, particularly in the context of tight value chains and for addressing the short term financial needs of the various actors. These can also contribute to linking financially excluded actors with financial institutions in the formal sector. This publication makes an important contribution to the expanding literature on agricultural value chain financing approaches by providing an overview of innovations and best practices from across Sub-Saharan Africa through 22 case studies. The chosen cases are of varying length and complexity. The emphasis is on learning from the practices which are presented. The synthesis document included within the publication is designed to introduce the cases, provide comparisons and discuss lessons learned. It is hoped that this publication will become a useful reference material for trainers and practitioners interested in the diverse experiences and latest innovations in business models, approaches, instruments and arrangements that contribute to improving access to finance for a host of agrifood value chain actors including small farmers, women and youths in Africa.

<u>Globalizing Automobilism</u> Gijs Mom,2020-08-07 Why has "car society" proven so durable, even in the face of mounting environmental and economic crises? In this follow-up to his magisterial Atlantic Automobilism, Gijs Mom traces the global spread of the automobile in the postwar era and investigates why adopting more sustainable forms of mobility has proven so difficult. Drawing on archival research as well as wide-ranging forays into popular culture, Mom reveals here the roots of the exuberance, excess, and danger that define modern automotive culture.

Mobile Electronic Commerce June Wei,2014-11-20 Mobile commerce transactions continue to soar, driven largely by the ever-increasing adoption and use of smartphones and tablets. The use of this technology gives consumers the flexibility to shop whenever and wherever they want. Mobile Electronic Commerce: Foundations, Development, and

Applications addresses the role of industry, academia, scientists, engineers, professionals, and students in developing innovative new mobile commerce technologies and systems to further improve the consumer experience. It also discusses the impact of mobile commerce on society, economics, culture, organizations, government, industry, and our daily lives. This book brings together experts from multiple disciplines in industry and academia to stimulate new thinking in the development and application of mobile commerce technology. The book covers important mobile commerce topics, such as critical infrastructure management, mobile security issues, new applications and services, emerging development architectures, mobile business solutions, and future research opportunities. In addition to its multidisciplinary approach, the book also provides a cross-cultural approach intended to overcome cultural barriers and accelerate mobile commerce advancement in the global economy. Authors and researchers from around the world discuss a broad spectrum of methods, tools, and guidelines for designing mobile commerce systems and services in different cultures.

Nook Tablet Survival Guide Toly K,2012-09 The Nook Tablet Survival Guide is a handy reference tool for discovering the secrets of the Nook Tablet. This book organizes the wealth of knowledge about the Nook Tablet into one place. The organization within this book is unlike any other, and it allows you to instantly find the information you seek. Looking for tips on changing the font size or highlighting passages? Navigate to the?Reading eBooks? chapter. Need more advanced tips, such as capturing screenshots or accessing the SD card? Peruse the Tips, Tricks, and Customization chapter. You will also learn how to download FREE eBooks, sen.

Swiss Banking Hans Bauer, Warren J. Blackman, 2015-12-22 In this volume the authors provide a survey and an examination of the roots of Swiss banking in order to explain the phenomenal success of Switzerland's banks. Contrary to the conventional wisdom, Swiss banking did not originate with the exiled Hugenot bankers of Geneva. Centuries before Louis XIV, Basle had become a principal banking centre although it was not yet part of the Swiss Confederation. From historical beginnings to contemporary comparative analysis, the book offers an authoritative explanation and analysis of the success of the Swiss banks.

Evolving Financial Markets and International Capital Flows Lance E. Davis, Robert E. Gallman, 2001-05-07 This study examines the impact of British capital flows on the evolution of capital markets in four countries - Argentina, Australia, Canada, and the United States - over the years 1870 to 1914. In substantive chapters on each country it offers parallel histories of the evolution of their financial infrastructures - commercial banks, non-bank intermediaries, primary security markets, formal secondary security markets, and the institutions that provide the international financial links connecting the frontier country with the British capital market. At one level, the work constitutes a quantitative history of the development of the capital markets of five countries in the late nineteenth century. At a second level, it provides the basis for a useable taxonomy for the study of institutional invention and innovation. At a third, it suggests some lessons from the past about modern policy issues.

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