

Capitec Bank Token

Prof Ungerer, Gerard Ungerer, Johan Herholdt

NFT For Beginners: The Ultimate Non Fungible Token (NFT) Guidebook. A Practical Guide to Everything NFT in Everyday Language Sam Nakamoto,2021-03-23 HOT TREND - 55% OFF for Bookstores! Discounted Retail Price NOW at \$10,95 instead of \$19,90

Manage Your Money Like a F*cking Grown-Up Sam Beckbessinger,2019-04-18 You're going to earn plenty of money over your lifetime. Are you going to waste it on stupid crap that doesn't make you happy, or let it buy your freedom and your most audacious dreams? We never get an instruction manual about how money works. Most of what we learn about money comes from advertising or from other people who know as little as we do. No wonder we make such basic mistakes. No wonder we feel disempowered and scared. No wonder so many of us just decide to stick our heads in the damn sand and never deal with it. In **Manage Your Money Like a F*cking Grown Up**, Sam Beckbessinger tells it to you straight: how to take control of your money to take control of your life. In this clear and engaging basic guide to managing your finances, you will learn: - How to trick your dumb brain into

saving more, without giving up fun - How to make a bona fide grown-up budget - Why you need to forget what you've learned about credit - How to negotiate a raise - Why buying a house (probably) won't make you rich - The one super-simple investment you need With helpful exercises, informative illustrations (also: kittens) and straightforward advice, this book doesn't shy away from the psychology of money, and is empowering, humorous and helpful. The book you wish you'd had at 25, but is never too late to read.

Consumer Price Index Manual, 2020 Brian Graf, 2020-11-19 The Consumer Price Index Manual: Concepts and Methods contains comprehensive information and explanations on compiling a consumer price index (CPI). The Manual provides an overview of the methods and practices national statistical offices (NSOs) should consider when making decisions on how to deal with the various problems in the compilation of a CPI. The chapters cover many topics. They elaborate on the different practices currently in use, propose alternatives whenever possible, and discuss the advantages and disadvantages of each alternative. The primary purpose of the Manual is to assist countries in

producing CPIs that reflect internationally recommended methods and practices.

The walk without limbs: Searching for indigenous health knowledge in a rural context in South Africa Gubela Mji, Melanie Alperstein, Nondwe Bongokazi Mlenzana, Karen Galloway, Chioma Ohajunwa, Lieketseng Ned, Ntombekhaya Tshabalala, 2019-12-12 In a country as diverse as South Africa, sickness and health often mean different things to different people – so much so that the different health definitions and health belief models in the country seem to have a profound influence on the health-seeking behaviour of the people who are part of our vibrant, multicultural society. This book is concerned with the integration of indigenous health knowledge (IHK) into the current Western--orientated Primary Health Care (PHC) model. The first section of the book highlights the challenges facing the training of health professionals using a curriculum that is not drawing its knowledge base from the indigenous context and the people of that context. Such professionals will later recognise that they are walking without limbs in matters pertaining to health. The area that was chosen for conducting the research was KwaBomvana in Xhosa (Elliotdale), Eastern Cape province, South Africa. The people

who reside there are called AmaBomvana. The area where the Bomvana peoples reside is served by Madwaleni Hospital and eight surrounding clinics. Qualitative ethnographic, feminist methods of data collection supported the research done for Section 1 of the book. Section 2 comprises the translation and implementation of PhD study outcomes and had contributions from various researchers. In the critical research findings of the PhD study, older Xhosa women identify the inclusion of social determinants of health as vital to the health problems they managed within their homes. For them, each disease is linked to a social determinant of health, and the management of health problems includes the management of social determinants of health. For them, it is about the health of the home and not just about the management of disease. They believe that healthy homes make healthy villages, and that the prevention of the development of disease is related to the strengthening of the home. Health and illness should be seen within both physical and spiritual contexts; without health, there can be no progress in the home. When defining health, the older Xhosa women add three critical components to the WHO health definition, namely, food security, healthy children and families, and

peace and security in their villages. Prof. Mji further proposes that these three elements should be included in the next revision of the WHO health definition because they are not only important for the Bomvana people where the research was conducted, but also for the rest of humanity. In light of the promise of National Health Insurance and the revitalisation of PHC, this book proposes that these two major national health policies should take cognisance of the IHK utilised by the older Xhosa women. In addition to what this research implies, these policies should also take note of all IHK from the indigenous peoples of South Africa, Africa and the rest of the world, and that there should be a clear plan as to how the knowledge can be supported within a health care systems approach.

Internet Banking and the Law in Europe Apostolos Ath. Gkoutzinis, 2006-11-02 The European Union has long sought to create a single financial area across Europe where consumers in one country benefit from financial markets and activities in other countries. With the emergence of the Internet as a platform for the provision of online banking services, the creation of a pan-European market for banking services appeared a realistic proposition. In practice, however, this has not

happened. This book asks why and argues that the creation of banking markets via the Internet relies on both available technologies and appropriate laws and regulations. The institutional and legal framework for online banking services in the single European market are examined, as is the level of legal harmonization achieved in the UK, France and Germany under the influence of the EU Directives pertaining to online banking activities.

Consumer Price Index Manual International Labour Office, 2004-08-25 The consumer price index (CPI) measures the rate at which prices of consumer goods and services change over time. It is used as a key indicator of economic performance, as well as in the setting of monetary and socio-economic policy such as indexation of wages and social security benefits, purchasing power parities and inflation measures. This manual contains methodological guidelines for statistical offices and other agencies responsible for constructing and calculating CPIs, and also examines underlying economic and statistical concepts involved. Topics covered include: expenditure weights, sampling, price collection, quality adjustment, sampling, price indices calculations, errors and bias, organisation and

management, dissemination, index number theory, durables and user costs.

Structural Transformation in South Africa Antonio Andreoni, Pamela Mondliwa, Simon Roberts, Fiona Tregenna, 2021 Taking South Africa as an important case study of the challenges of structural transformation, the book offers a new micro-meso level framework and evidence linking country-specific and global dynamics of change, with a focus on the current challenges and opportunities faced by middle-income countries.

Financial Mail ,2006-11

The Stellenbosch Mafia Pieter du Toit, 2019-07-15 About 50km outside of Cape Town lies the beautiful town of Stellenbosch, nestled against vineyards and blue mountains that stretch to the sky. Here reside some of South Africa's wealthiest individuals: all male, all Afrikaans – and all stinking rich. Johann Rupert, Jannie Mouton, Markus Jooste and Christo Weise, to name a few. Julius Malema refers to them scathingly as 'The Stellenbosch Mafia', the very worst example of white monopoly capital. But who really are these mega-wealthy individuals, and what influence do they exert not only

on Stellenbosch but more broadly on South African society? Author Pieter du Toit begins by exploring the roots of Stellenbosch, one of the wealthiest towns in South Africa and arguably the cradle of Afrikanerdom. This is the birthplace of apartheid leaders, intellectuals, newspaper empires and more. He then closely examines this 'club' of billionaires. Who are they and, crucially, how are they connected? What network of boardroom membership, alliances and family connections exist? Who are the 'old guard' and who are the 'inkommers', and what about the youngsters desperate to make their mark? He looks at the collapse of Steinhoff: what went wrong, and whether there are other companies at risk of a similar fate. He examines the control these men have over cultural life, including pulling the strings in South Africa rugby.

Marketing and Smart Technologies Álvaro Rocha, José Luís Reis, Marc K. Peter, Zorica Bogdanović, 2019-11-28 This book includes selected papers presented at the International Conference on Marketing and Technologies (ICMarkTech 2019), held at Maieutica Academic Campus (University Institute of Maia & Polytechnic Institute of Maia) in Maia, Portugal, from 27 to 29 November 2019. It

covers up-to-date cutting-edge research on artificial intelligence applied in marketing, virtual and augmented reality in marketing, business intelligence databases and marketing, data mining and big data, marketing data science, web marketing, e-commerce and v-commerce, social media and networking, geomarketing and IoT, marketing automation and inbound marketing, machine learning applied to marketing, customer data management and CRM, and neuromarketing technologies.

Hacking Exposed Industrial Control Systems: ICS and SCADA Security Secrets & Solutions Clint Bodungen, Bryan Singer, Aaron Shbeeb, Kyle Wilhoit, Stephen Hilt, 2016-09-22 Learn to defend crucial ICS/SCADA infrastructure from devastating attacks the tried-and-true Hacking Exposed way This practical guide reveals the powerful weapons and devious methods cyber-terrorists use to compromise the devices, applications, and systems vital to oil and gas pipelines, electrical grids, and nuclear refineries. Written in the battle-tested Hacking Exposed style, the book arms you with the skills and tools necessary to defend against attacks that are debilitating—and potentially deadly. Hacking Exposed Industrial Control Systems: ICS and SCADA Security Secrets & Solutions explains

vulnerabilities and attack vectors specific to ICS/SCADA protocols, applications, hardware, servers, and workstations. You will learn how hackers and malware, such as the infamous Stuxnet worm, can exploit them and disrupt critical processes, compromise safety, and bring production to a halt. The authors fully explain defense strategies and offer ready-to-deploy countermeasures. Each chapter features a real-world case study as well as notes, tips, and cautions. Features examples, code samples, and screenshots of ICS/SCADA-specific attacks Offers step-by-step vulnerability assessment and penetration test instruction Written by a team of ICS/SCADA security experts and edited by Hacking Exposed veteran Joel Scambray

Confronting Microfinance Milford Bateman, 2011 Incorporates global perspective but focuses on southeastern Europe, a key arena for microfinance and microcredit programs --

Navigating Strategic Possibilities Prof Ungerer, Gerard Ungerer, Johan Herholdt, 2016-07 This book utilises multiple contemporary strategy perspectives and practices to give leaders and strategy practitioner's deep insights about the dynamics and options available in developing good and robust

strategies. The core of the book is about stimulating new strategic thinking and action to enhance the competitiveness of a firm. Navigating strategic possibilities involves the invention and re-invention of an organisation. Strategic leadership, as a part of this navigation journey, is an integral guiding force of the strategic choices an organisation makes to fulfil its future aspirations. In this book, the key strategic choices related to the competitive advantage and positioning of an organisation are presented in an integrated strategic architecture perspective, and the following seven strategic architecture building blocks are discussed: Strategic leadership as a key capacity that gives life, meaning and on-going momentum to the strategy of an organisation. The development of views on the external and internal strategic landscape and context of an organisation. Strategy formulation and development which include a menu of strategic options and choices to consider. The development of multiple futures perspectives for an organisation. Strategy execution practices to make it a lived reality for stakeholders. Strategy renewal and innovation practices to refresh the strategy on a continuous basis.

Economics for South African Students Philip Mohr, 2004 This title is an introduction to economics in

general, set against a contemporary South African background. The practical examples make this publication extremely accessible.

Virtual Currencies and Beyond Mr.Dong He,Mr.Karl F Habermeier,Mr.Ross B Leckow,Mr.Vikram Haksar,Ms.Yasmin Almeida,Ms.Mikari Kashima,Mr.Nadim Kyriakos-Saad,Ms.Hiroko Oura,Tahsin Saadi Sedik,Natalia Stetsenko,Ms.Concha Verdugo Yepes,2016-01-20 New technologies are driving transformational changes in the global financial system. Virtual currencies (VCs) and the underlying distributed ledger systems are among these. VCs offer many potential benefits, but also considerable risks. VCs could raise efficiency and in the long run strengthen financial inclusion. At the same time, VCs could be potential vehicles for money laundering, terrorist financing, tax evasion and fraud. While risks to the conduct of monetary policy seem less likely to arise at this stage given the very small scale of VCs, risks to financial stability may eventually emerge as the new technologies become more widely used. National authorities have begun to address these challenges and will need to calibrate regulation in a manner that appropriately addresses the risks without stifling innovation. As experience is gained,

international standards and best practices could be considered to provide guidance on the most appropriate regulatory responses in different fields, thereby promoting harmonization and cooperation across jurisdictions.

Microfinance in Africa S. Rajagopalan, 2009 Africa is home to some of the poorest and vulnerable populations in the world. The ten poorest countries in the world are in Africa. Sub-Saharan Africa is the region with the highest incidence and greatest depth of poverty in the world. Fewer than one in five adults in Africa has access to the services of a formal or semi-formal financial institution. Microfinance in Africa is growing, though. A broad range of diverse institutions offer financial services to the poor and low-income clients in Africa. These include non-governmental organizations, non-banking financial institutions, cooperatives, credit unions, rural banks, Rotating Savings and Credit Associations (ROSCAs), postal financial institutions and an increasing number of commercial banks. Increasingly, technology is being used to expand microfinance outreach mobile phone banking is one such example. This book provides an overview of the microfinance sector in Africa, reviews the performance and

impact of microfinance institutions in the region, and outlines some of the opportunities and challenges that African microfinance has on hand.

Digital Forensic Investigation of Internet of Things (IoT) Devices Reza Montasari,Hamid

Jahankhani,Richard Hill,Simon Parkinson,2021-12-11 This book provides a valuable reference for digital forensics practitioners and cyber security experts operating in various fields of law enforcement, incident response and commerce. It is also aimed at researchers seeking to obtain a more profound knowledge of Digital Forensics and Cybercrime. Furthermore, the book is an exceptional advanced text for PhD and Master degree programmes in Digital Forensics and Cyber Security. Each chapter of this book is written by an internationally-renowned expert who has extensive experience in law enforcement, industry and academia. The increasing popularity in the use of IoT devices for criminal activities means that there is a maturing discipline and industry around IoT forensics. As technology becomes cheaper and easier to deploy in an increased number of discrete, everyday objects, scope for the automated creation of personalised digital footprints becomes greater. Devices which are

presently included within the Internet of Things (IoT) umbrella have a massive potential to enable and shape the way that humans interact and achieve objectives. These also forge a trail of data that can be used to triangulate and identify individuals and their actions. As such, interest and developments in autonomous vehicles, unmanned drones and ‘smart’ home appliances are creating unprecedented opportunities for the research communities to investigate the production and evaluation of evidence through the discipline of digital forensics.

The World of Private Banking Youssef Cassis, Philip Cottrell, Iain L. Fraser, 2016-12-05 This is a full and authoritative account of the history of private banking, beginning with its development in conjunction with the world markets served by and centred on a few European cities, notably Amsterdam and London. These banks were usually partnerships, a form of organization which persisted as the role of private banking changed in response to the political and economic transformations of the late 18th and early 19th centuries. It was in this period, and the succeeding Golden Age of private banking from 1815 to the 1870s, that many of the great names this book treats

rose to fame: Baring, Rothschild, Mallet and Hottinger became synonymous with wealth and economic power, as German, French and the remarkably long-lasting Geneva banks flourished and expanded. The last parts of this study detail the way in which private banking adapted to the age of the corporate economy from the 1870s to the 1930s, the decline during and after the Great Depression and the post-war renaissance. It concludes with an appraisal of the causes and consequences of the modern expansion of private banking: no longer the exclusive preserve of partnerships, the management of investment portfolios of wealthy individuals and institutions is now a major concern of international joint-stock banks.

So You Want to Start a Hedge Fund Ted Seides, 2016-01-12 Helpful, Accessible Guidance for Budding Hedge Funds So You Want to Start a Hedge Fund provides critical lessons and thoughtful insights to those trying to decipher the industry, as well as those seeking to invest in the next generation of high performers. This book foregoes the sensational, headline-grabbing stories about the few billionaire hedge fund managers to reach the top of the field. Instead, it focuses on the much more

common travails of start-ups and small investment firms. The successes and failures of a talented group of competitive managers—all highly educated and well trained—show what it takes for managers and allocators to succeed. These accounts include lessons on funding, team development, strategy, performance, and allocation. The hedge fund industry is concentrated in the largest funds, and the big funds are getting bigger. In time, some of these funds will not survive their founders and large sums will get reallocated to a broader selection of different managers. This practical guide outlines the allocation process for fledgling funds, and demonstrates how allocators can avoid pitfalls in their investments. So You Want to Start a Hedge Fund also shows how to: Develop a sound strategy and raise the money you need Gain a real-world perspective about how allocators think and act Structure your team and investment process for success Recognize the patterns of successful start-ups The industry is approaching a significant crossroads. Aggregate growth is slowing and competition is shifting away from industry-wide growth, at the expense of traditional asset classes, to market share capture within the industry. So You Want to Start a Hedge Fund provides guidance for the little

funds—the potential future leaders of the industry.

Strategic Marketing 2e: Theory and Applications for Competitive Advantage Prof Pierre Joubert, Prof Michael Goldman, Sean McCoy, Prof Frikkie Herbst, Ms Adri Jonker, Prof Johan Strydom, 2014 Strategic Marketing second edition applies and evaluates the theory of strategic marketing through southern African case studies.

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