

The Equator Principles Implementation Note

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debt opacity burdens the public and can exacerbate debt vulnerabilities in many countries both low income and developing countries and emerging market economies have critical gaps in debt transparency and the implementation of international standards and guidelines has lagged the paper surveys the legal frameworks of sixty jurisdictions and reveals the critical weaknesses that hinder debt transparency which include weak reporting obligations limited coverage of public debt inadequate monitoring unclear

borrowing and delegation processes unfettered confidentiality arrangements and weak accountability mechanisms because laws entrench practices and bind the discretion of policy makers and debt managers alike subjecting them to public scrutiny legal reform is a necessary part of any solution to the problem of hidden debt though it may entail a difficult and time intensive process in many jurisdictions

finance is the evil we cannot live without it governs almost every aspect of our lives and has the power to liberate as well as enslave with the world's total financial assets valued at a staggering 300 trillion being four times larger than the combined output of all the world's economies there is apparently plenty to go around yet while proponents of finance driven capitalism point to the trickle down effect as its contribution to wealth redistribution there are still nearly a billion people across the globe existing on less than 2 a day 14 percent of americans are living below the official poverty line and disparities in wealth equality everywhere have reached unprecedented levels evidently a trickle is not enough how can this be when so much wealth abounds and when finance is supposedly chastened and reformed after its latest global crisis how especially can it be in an age when human rights are more loudly proclaimed than ever before can the financial sector be made to shoulder more of the burden of spreading wealth reducing poverty and protecting rights and if so what role can human rights play in making it happen in answering these questions david kinley draws on a vast array of material from bankers economists lawyers and politicians as well as human rights activists philosophers historians and anthropologists alongside his own experiences working in the field necessary evil shows how finance can shed its conceit return to its role as the economy's servant not its master and regain the public trust and credibility it has so spectacularly lost over the past decade all by helping human rights not harming them

lean is a type of organizational change brought about through improvement methods based on cost reduction mechanism the assumption is that by reducing costs the organizations can work better and more efficiently all changes in lean based organizations are directed at reducing these costs by identifying and eliminating waste the thinking is that cost reduction will increase efficiency since basically it removes process inefficiencies and decreases cycle time why are targets directed at cost reduction because costs are a crucial factor for sustainable business organization lean thinking cuts the value of scale production by looking at the existing waste in a process production remains the same but the costs of goods production are reduced due to the elimination of waste in the process as a result companies do not have to increase their production if it is not required giving companies an increase in average profits due to lean and the elimination of identified waste the focus on cost reduction can be included in the overall lean concept since cost wasting is only a part of the existing waste in other words other waste can be converted into costs or perceived as a value this book starts the mental process of organization change through lean thinking it provides the background and history of lean and then gets into how the lean process works the author also discusses why an organization should implement lean as a method to increase quality and engage workers in the process thereby increasing efficiency and ultimately profitability through case studies and examples from indonesia the author describes how to create a value stream to identify waste and discusses the

concept of a pull system and its impact on the process

the paper develops and assesses options to improve public debt transparency it first makes the case both conceptually and empirically for greater public debt transparency to guide the development and assessment of options it examines the factors hindering transparency including capacity and governance gaps and borrower and creditor incentives the paper then provides a high level overview of existing initiatives to improve public debt transparency identifying priorities for progress and policy gaps next it presents and analyzes the merits of a range of options to improve public debt transparency drawn from reform proposals gaining prominence in policymaking circles while reflecting fund policy priorities the imf could contribute to these reforms with actions within its mandate but would need significant additional resources

creating robust artificial intelligence is one of the greatest challenges for game developers yet the commercial success of a game is often dependent upon the quality of the ai in this book ian millington brings extensive professional experience to the problem of improving the quality of ai in games he describes numerous examples from real games and explores the underlying ideas through detailed case studies he goes further to introduce many techniques little used by developers today the book s associated web site contains a library of c source code and demonstration programs and a complete commercial source code library of ai algorithms and techniques artificial intelligence for games 2nd edition will be highly useful to academics teaching courses on game ai in that it includes exercises with each chapter it will also include new and expanded coverage of the following ai oriented gameplay behavior driven ai casual games puzzle games key features the first comprehensive professional tutorial and reference to implement true ai in games written by an engineer with extensive industry experience walks through the entire development process from beginning to end includes examples from over 100 real games 10 in depth case studies and web site with sample code

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