

Tanda Bukti Kirim

Aplikasi Pelaporan Online OJK (APOLO)

Pelapor

PT Bank Perekonomian Rakyat Tanaoba Lais Manekat

Pelaporan

Laporan Tahunan Bank Perekonomian Rakyat

Nomor Referensi

933845-1-LTBPRK-R-A-20241231-010201-602578-30042025130831

Periode Data

2024

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bprtlmkupang@gmail.com

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LAPORAN TAHUNAN 2024

PT BPR Tanaoba Lais Maneket



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Kata Pengantar

Laporan Tahunan 2024 ini merupakan laporan lengkap yang memuat kinerja PT BPR Tanaoba Lais Manekat dalam kurun waktu 1 (satu) tahun terhitung mulai 1 Januari 2024 sampai dengan 31 Desember 2024 yang berisi Laporan Keuangan Tahunan dan Informasi Umum Bank. Laporan Keuangan yang dimuat dalam Laporan Tahunan ini disusun berdasarkan Standar Akuntansi Keuangan dan Pedoman Akuntansi bagi BPR.

Tahun 2024, menjadi tahun yang menantang bagi perusahaan dan PT BPR Tanaoba Lais Manekat dapat melaluinya dengan cukup baik serta berhasil mencatat pertumbuhan kinerja positif sampai dengan akhir tahun 2024 jika dibandingkan dengan kinerja Tahun 2023. Total Aset mengalami pertumbuhan 5,63%, Kredit Yang Diberikan (KYD) membukukan pertumbuhan sebesar 9,44%, Dana Pihak Ketiga (DPK) berupa tabungan mengalami kenaikan 5,40% dan Deposito mengalami pertumbuhan sebesar 0,25%, Rasio Kewajiban Penyediaan Modal Minimum (KPMM) tumbuh minus (-0,74%) dari 25,20% tahun 2023 menjadi 24,46% pada tahun 2024. Sedangkan dari sisi Laba Bruto jika dibandingkan dengan tahun 2023 terdapat penurunan sebesar 18,01%. Dari sisi rasio kredit bermasalah (NPL), PT BPR Tanaoba Lais Manekat berhasil menurunkan NPL (*Non Performing Loan*) sebesar 0,4% dibanding tahun 2023 yakni posisi NPL Neto 2024 sebesar 3,79%.

Merespon berbagai tantangan dan perubahan yang terjadi, PT BPR Tanaoba Lais Manekat mengambil langkah dan kebijakan strategis dalam memperbaiki dan meningkatkan kinerja Bank dengan memperkuat penerapan Tata Kelola dan Manajemen Risiko secara efektif serta mengedepankan prinsip-prinsip kehati-hatian Bank (*Prudential Banking*), inovasi dan efisiensi operasional serta kolaborasi yang efektif di setiap lini untuk meningkatkan kesiapan PT BPR Tanaoba Lais Manekat dalam beradaptasi terhadap dinamika perubahan.

Semua langkah yang ditempuh memiliki tujuan untuk mengarahkan perubahan-perubahan yang terjadi menjadi peluang dan kesempatan baru yang dapat mendukung pertumbuhan dan peningkatan kinerja perusahaan di masa mendatang sekaligus memberikan nilai tambah kepada para *stakeholders* (pemangku kepentingan).

Akhirnya, kami menyampaikan terima kasih dan apresiasi yang sebesar-besarnya kepada seluruh pemangku kepentingan yang selama ini telah memberikan kepercayaan kepada kami dan menjalin kerjasama yang baik dengan PT BPR Tanaoba Lais Manekat.

I. Kepengurusan

1. Data Direksi dan Dewan Komisaris

Daftar Anggota Direksi dan Dewan Komisaris

1.



Nama	RICHARD FUNAY
Alamat	Jalan H. R. Koroh, Kupang-NTT
Jabatan	Komisaris Utama
Tanggal Mulai Menjabat	31 Maret 2024
Tanggal Selesai Menjabat	31 Maret 2028
Nomor SK Persetujuan Otoritas	002
Tanggal SK Persetujuan Otoritas	27 Maret 2024
Pendidikan Terakhir	S1
Tanggal Kelulusan	01 Juni 2008
Nama Lembaga Pendidikan	STIE Ekonomi dan Pariwisata Satya Widya Surabaya
Pendidikan Non Formal Terakhir	Teknik & Strategi Memberikan Keterangan Ahli
Tanggal Pelatihan	25 November 2021
Lembaga Penyelenggara	Lembaga Pengembangan Fraud Auditing
Memiliki Sertifikat Kompetensi Kerja yang Berlaku	Ya
Tanggal Berakhir Masa Berlakunya Sertifikat Kompetensi Kerja	25 November 2026

2.



Nama	ROZALI
Alamat	Jalan Swakarya III No 35, Kupang-NTT
Jabatan	Komisaris
Tanggal Mulai Menjabat	31 Maret 2024
Tanggal Selesai Menjabat	31 Maret 2028
Nomor SK Persetujuan Otoritas	003
Tanggal SK Persetujuan Otoritas	27 Maret 2024
Pendidikan Terakhir	S1
Tanggal Kelulusan	01 Juni 2014
Nama Lembaga Pendidikan	Universitas Kristen Artha Wacana Kupang
Pendidikan Non Formal Terakhir	Sertifikasi
Tanggal Pelatihan	28 Desember 2022
Lembaga Penyelenggara	LSP LKM CERTIF
Memiliki Sertifikat Kompetensi Kerja yang Berlaku	Ya
Tanggal Berakhir Masa Berlakunya Sertifikat Kompetensi Kerja	28 Desember 2027

3.



Nama	ROBERT POLYADU FANGGIDAE
Alamat	Jalan Kemuning No 11, Kupang-NTT
Jabatan	Direktur Utama
Tanggal Mulai Menjabat	31 Maret 2024
Tanggal Selesai Menjabat	31 Maret 2028
Nomor SK Persetujuan Otoritas	001
Tanggal SK Persetujuan Otoritas	27 Maret 2024
Pendidikan Terakhir	S1
Tanggal Kelulusan	19 Agustus 1995
Nama Lembaga Pendidikan	Universitas Gadjah Mada Jogjakarta
Pendidikan Non Formal Terakhir	Sertifikasi Direksi
Tanggal Pelatihan	21 Juni 2024
Lembaga Penyelenggara	LSP LKM CERTIF
Memiliki Sertifikat Kompetensi Kerja yang Berlaku	Ya
Tanggal Berakhir Masa Berlakunya Sertifikat Kompetensi Kerja	21 Juni 2027

4.



Nama	YEREMIA MESAKH NAPPOE
Alamat	Jalan TDM III, Kupang-NTT
Jabatan	Direktur Kredit
Tanggal Mulai Menjabat	01 November 2022
Tanggal Selesai Menjabat	01 November 2026
Nomor SK Persetujuan Otoritas	001
Tanggal SK Persetujuan Otoritas	01 November 2022
Pendidikan Terakhir	S1
Tanggal Kelulusan	03 November 1999
Nama Lembaga Pendidikan	Universitas Nusa Cendana
Pendidikan Non Formal Terakhir	Sertifikasi Direksi
Tanggal Pelatihan	21 September 2023
Lembaga Penyelenggara	LSP LKM CERTIF
Memiliki Sertifikat Kompetensi Kerja yang Berlaku	Ya
Tanggal Berakhir Masa Berlakunya Sertifikat Kompetensi Kerja	21 September 2028

5.



Nama	ERNI EDELFI MUSKANANFOLA
Alamat	Jalan Feter Funay Kolhua, Kupang-NTT
Jabatan	Direktur Kepatuhan
Tanggal Mulai Menjabat	01 November 2021
Tanggal Selesai Menjabat	01 November 2025
Nomor SK Persetujuan Otoritas	001
Tanggal SK Persetujuan Otoritas	01 November 2021
Pendidikan Terakhir	S1
Tanggal Kelulusan	01 November 2003
Nama Lembaga Pendidikan	Universitas Kristen Petra Surabaya
Pendidikan Non Formal Terakhir	Sertifikasi Direksi
Tanggal Pelatihan	25 Oktober 2021
Lembaga Penyelenggara	LSP LKM CERTIF
Memiliki Sertifikat Kompetensi Kerja yang Berlaku	Ya
Tanggal Berakhir Masa Berlakunya Sertifikat Kompetensi Kerja	25 Oktober 2026

2. Data Pejabat Eksekutif

Daftar Pejabat Eksekutif

1.		
	Nama	ANDRI VIKTOR BOWAKH
	Alamat	Penkase Oeleta Kec. Alak, Kupang-NTT
	Jabatan	Kepala Bagian Penunjang Kredit
	Tanggal Mulai Menjabat	09 Juli 2022
	Surat Pengangkatan No.	50
	Surat Pengangkatan Tanggal	11 Juli 2022
2.		
	Nama	YUNITA MARRYLIN SAHETAPY ENGEL
	Alamat	Jalan Singkong Kel. Bakunase, Kupang-NTT
	Jabatan	Pejabat Eksekutif Kepatuhan dan APU PPT, Pejabat Eksekutif Strategi Anti Fraud
	Tanggal Mulai Menjabat	06 November 2018
	Surat Pengangkatan No.	44
	Surat Pengangkatan Tanggal	06 November 2018

3.



Nama	JOHAN PETRUS MAKATITA
Alamat	Jalan Timor Raya KM 10, Kupang-NTT
Jabatan	Kepala Bagian Marketing
Tanggal Mulai Menjabat	04 Juni 2024
Surat Pengangkatan No.	8
Surat Pengangkatan Tanggal	04 Juni 2024

4.



Nama	HELDA JUNIDA MEGAWATI PANDIE
Alamat	Jalan Gajah Mada No.14 Kel. Fontein, Kupang-NTT
Jabatan	Pejabat Eksekutif Manajemen Risiko, Pejabat Eksekutif Integritas Pelaporan Keuangan
Tanggal Mulai Menjabat	04 Juni 2024
Surat Pengangkatan No.	9
Surat Pengangkatan Tanggal	04 Juni 2024

5.



Nama	MELKY RAIMOND MELLA
Alamat	Jalan Hati Mulia No. 10, Kupang-NTT
Jabatan	Kepala Cabang Kabupaten Rote Ndao
Tanggal Mulai Menjabat	01 Juli 2024
Surat Pengangkatan No.	019
Surat Pengangkatan Tanggal	03 Juli 2024

6.



Nama	HELWAN SUMANTO FOES
Alamat	Kayu Putih Kec. Oebobo, Kupang-NTT
Jabatan	Kepala Bagian Kredit Mikro
Tanggal Mulai Menjabat	09 Juli 2022
Surat Pengangkatan No.	49
Surat Pengangkatan Tanggal	11 Juli 2022

7.



Nama	FRIETS BANLA BAKOIL
Alamat	Jalan Pocoranaka Kel. Nunleu Kec. Kota Raja, Kupang-NTT
Jabatan	Kepala Cabang Kabupaten Kupang
Tanggal Mulai Menjabat	05 Februari 2021
Surat Pengangkatan No.	004
Surat Pengangkatan Tanggal	05 Januari 2021

8.



Nama	YULIANA OCTOVIANA RUHUPATTY
Alamat	Jalan GBI Victory, Kupang-NTT
Jabatan	Pejabat Eksekutif Audit Intern, Pejabat Eksekutif Lainnya
Tanggal Mulai Menjabat	01 November 2017
Surat Pengangkatan No.	29
Surat Pengangkatan Tanggal	29 Desember 2017

9.



Nama	RIA MARIANA ESTERINA PELLOKILA
Alamat	Jalan Sejahtera No 1, Kupang-NTT
Jabatan	Kepala Bagian Operasional
Tanggal Mulai Menjabat	01 Agustus 2015
Surat Pengangkatan No.	19
Surat Pengangkatan Tanggal	31 Juli 2015

10.



Nama	DEBORA POULIN SOOAI
Alamat	Jalan Prof DR WZ Yohanes No. 9A, Kupang-NTT
Jabatan	Kepala Bagian SDM dan Umum
Tanggal Mulai Menjabat	03 Mei 2021
Surat Pengangkatan No.	15
Surat Pengangkatan Tanggal	30 April 2021

II. Kepemilikan

Daftar Kepemilikan		
1.	Nama	CORNELIA ERMIA NTJE MANGNGI
	Alamat	JALAN SAKIMAN KEL MANUTAPEN KEC ALAK
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp3000000000
	Persentase Kepemilikan	1.06%
2.	Nama	HERIANUS JUSTHIANUS LALEL
	Alamat	JALAN KECIPIR KEL BAKUNASE KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp2000000000
	Persentase Kepemilikan	0.71%
3.	Nama	DAUD HIRONIMUS DJIRA
	Alamat	JALAN TIDAR IV KEL OESAPA KEC KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp500000000
	Persentase Kepemilikan	0.18%
4.	Nama	YAYASAN TANA OBA LAIS MANEKAT
	Alamat	JALAN AHMAD YANI NO 43 KEL OEBA KEC KOTA LAMA
	Jenis Pemilik	Badan Hukum
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp13300000000
	Persentase Kepemilikan	47.10%
5.	Nama	LENA WALUNGURU

	Alamat	JALAN DAMAI KEL OEBUFU KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp75000000
	Persentase Kepemilikan	0.27%
6.	Nama	MERY LOISE YULIANE KOLIMON
	Alamat	RT 010 RW 003 KEL LASIANA KEC KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp200000000
	Persentase Kepemilikan	0.71%
7.	Nama	RESTU KURNIA PAKERTI KARMANY
	Alamat	JALAN GBI VICTORY KEL LILIBA KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp55000000
	Persentase Kepemilikan	0.19%
8.	Nama	RAMBU KUDU BOBA MALLY MAUPADJI
	Alamat	JALAN JENDRAL SOEHARTO KEL NAIKOLAN KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp135000000
	Persentase Kepemilikan	0.48%
9.	Nama	JOEL BIN ALFRET MESAKH
	Alamat	JALAN PARIWISATA KEL LASIANA KEC KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp100000000

	Persentase Kepemilikan	0.35%
10.	Nama	YEREMIA MESAKH NAPPOE
	Alamat	JALAN TDM III KEL TUAK DAUN MERAH KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp300000000
	Persentase Kepemilikan	0.10%
11.	Nama	SANTI SUKATI TEDJU HINGA
	Alamat	JALAN BHAKTI KARANG KEL FATULULI KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp250000000
	Persentase Kepemilikan	0.08%
12.	Nama	HERO PREASLY DIDA
	Alamat	RT 006 RW 003 KEL MAULafa KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp250000000
	Persentase Kepemilikan	0.08%
13.	Nama	HAPPY YESAYA HENUKH
	Alamat	JALAN NANGA JAMAL KEL NAIKOTEN 1 KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp300000000
	Persentase Kepemilikan	0.10%
14.	Nama	HINDRO SUSANTO
	Alamat	RT 001 RW 001 KEL OESAPA BARAT KEC

		KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp100000000
	Persentase Kepemilikan	0.35%
15.	Nama	ZESLY NORENSAH WEYSMIN PAH
	Alamat	JALAN BHAKTI KARANG KEL FATULULI KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp25000000
	Persentase Kepemilikan	0.08%
16.	Nama	SIMSON NAETASI
	Alamat	RT 054 RW 019 KEL NOELBAKI KEC KUPANG TENGAH
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp20000000
	Persentase Kepemilikan	0.07%
17.	Nama	MASDRITA LABBA GADJA
	Alamat	JALAN SWAKARYA IV KEL KUANINO KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp15000000
	Persentase Kepemilikan	0.05%
18.	Nama	WORD INDRI PADMOSIWI
	Alamat	JALAN ADE IRMA NOMOR 23 KEL KELAPA LIMA KEC KELAPA LIMA
	Jenis Pemilik	Perorangan

	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp350000000
	Persentase Kepemilikan	1.24%
19.	Nama	DEBORA POULIN
	Alamat	JALAN PROF DR W Z YOHANES 9 A KEL OETETE KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp50000000
	Persentase Kepemilikan	0.17%
20.	Nama	FRIETS BANLA BAKOIL
	Alamat	JALAN POCORANAKA KEL NUNLEU KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp25000000
	Persentase Kepemilikan	0.08%
21.	Nama	PANEHAS LAZARUS LEDOH
	Alamat	JALAN BANTENG KEL AIRNONA KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp10000000
	Persentase Kepemilikan	0.04%
22.	Nama	MATELDA DEBBY RONDO
	Alamat	JALAN SOEVERDI KEL OEUFU KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp10000000
	Persentase Kepemilikan	0.04%

23.	Nama	DIANA MARLINA THEON
	Alamat	JALAN HTI KEL MAULafa KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp15000000
	Persentase Kepemilikan	0.05%
24.	Nama	SEMAYA MAGDALENA SEO NALLE
	Alamat	RT 006 RW 003 KEL MAULafa KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp20000000
	Persentase Kepemilikan	0.07%
25.	Nama	ROBERT POLYADU FANGGIDAE
	Alamat	JALAN KEMUNING NOMOR 11 KEL NAIKOLAN KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp120000000
	Persentase Kepemilikan	0.43%
26.	Nama	JOKEBET ULLY ROHI BIRE
	Alamat	RT 001 RW 001 KEL MANULAI II KEC ALAK
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp35000000
	Persentase Kepemilikan	0.12%
27.	Nama	ELLEN ENGDELINA LOA
	Alamat	JALAN DUA LONTAR KEL KAYU PUTIH KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP

	Jumlah Nominal	Rp300000000
	Persentase Kepemilikan	0.10%
28.	Nama	RAMBU JUNIATY DAY RIADA
	Alamat	JALAN KENARI NOMOR 11 A KEL NAIKOTEN 1 KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp100000000
	Persentase Kepemilikan	0.04%
29.	Nama	MELKY RAIMOND MELLA
	Alamat	JALAN HATI MULIA NOMOR 10 KEL OEBOBO KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp50000000
	Persentase Kepemilikan	0.02%
30.	Nama	NAOMI PANDEKAKA BOLODADI
	Alamat	JALAN BAJAWA KEL FATULULI KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp150000000
	Persentase Kepemilikan	0.53%
31.	Nama	STEFANUS KADJA MANU
	Alamat	JALAN KEDONDONG KEL OEBA KEC KOTA LAMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp50000000
	Persentase Kepemilikan	0.02%
32.	Nama	TRESLY ORSYN PILASTI DOO

	Alamat	JALAN JENDRAL SOEHARTO NOMOR 109 KEL OEPURA KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
33.	Nama	ERLIEN BERNARDUS
	Alamat	JALAN H R KOROH KEL SIKUMANA KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
34.	Nama	GEOLFRIET LODOWIK TELNONI
	Alamat	JALAN SAM RATULANGI KEL OESAPA BARAT KEC KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
35.	Nama	HELDA JUNIDA MEGAWATI PANDIE
	Alamat	JALAN GAJAH MADA NOMOR 14 KEL FONTEIN KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp10000000
	Persentase Kepemilikan	0.04%
36.	Nama	HILDA MAGDALENA NALLEY
	Alamat	JALAN KOSASIH NOMOR 08 KEL SOLOR KEC KOTA LAMA
	Jenis Pemilik	Perorangan

	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp300000000
	Persentase Kepemilikan	1.06%
37.	Nama	CHRISTO RICO LADO
	Alamat	RT 004 RW 002 KEL MAULafa KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
38.	Nama	HELWAN SUMANTO FOES
	Alamat	RT 008 RW 002 KEL KAYU PUTIH KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
39.	Nama	VALERIE RAMOUNA MBAU
	Alamat	JALAN AHMAD YANI NOMOR 38 KEL OEBA KEC KOTA LAMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
40.	Nama	ARYVAN LEDE
	Alamat	JALAN H R KOROH NOMOR 158 KEL SIKUMANA KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%

	Nama	ROZALI
	Alamat	JALAN SWAKARYA III NOMOR 35 KEL KUANINO KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp130000000
	Persentase Kepemilikan	0.46%
42.	Nama	RICKY BENINO LENGA
	Alamat	JALAN MOTOAIN NOMOR 20 KEL NAIKOTEN 1 KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
43.	Nama	JOHAN PETRUS MAKATITA
	Alamat	JALAN TIMOR RAYA KM 10 KEL OESAPA KEC KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
44.	Nama	DEBORA VICTRES GIE
	Alamat	JALAN JENDRAL SOEHARTO KEL OEPURA KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
45.	Nama	ELVYS ELHELMUS DATTY
	Alamat	JALAN JAMBU KEL AIRNONA KEC KOTA RAJA

	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
46.	Nama	ANDRI VIKTOR BOWAKH
	Alamat	RT 001 RW 001 KEL PENKASE OELETA KEC ALAK
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
47.	Nama	DJIBRAEL MICHAEL DOY
	Alamat	JALAN KETAPANG NOMOR 10 KEL AIRNONA KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp80000000
	Persentase Kepemilikan	0.28%
48.	Nama	STEVIE FREEDOMRI ADOE
	Alamat	JALAN PEMUDA NOMOR 12 KEL OETETE KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
49.	Nama	RENI LIUNOME
	Alamat	JALAN KABESAK KEL OESAPA KEC KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP

	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
50.	Nama	SONY ARYANTO SIR
	Alamat	RT 008 RW 003 KEL BATUPLAT KEC ALAK
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
51.	Nama	ANTJE SELVIANA RATUWILA
	Alamat	JALAN NIFU CENDANA KEL CENDANA KEC KOTA SOE
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
52.	Nama	FREDIK LUKAS BENU
	Alamat	JALAN R W MONGINSIDI II GANG 2 KEL PASIR PANJANG KEC KOTA LAMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp650000000
	Persentase Kepemilikan	2.30%
53.	Nama	JENY EOH
	Alamat	PERUMAHAN UNDANA NO 26 KEL NEFONAEK KEC KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	PSP
	Jumlah Nominal	Rp555000000
	Persentase Kepemilikan	1.97%
54.	Nama	DOLF HARIJANTO TANTOYO

	Alamat	JALAN TIMOR RAYA KILOMETER 7 KEL OESAPA BARAT KEC KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp1270000000
	Persentase Kepemilikan	4.50%
55.	Nama	CHARLES AMOS CORPUTTY
	Alamat	JALAN PERINTIS KEMERDEKAAN KEL KELAPA LIMA KEC KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp3000000000
	Persentase Kepemilikan	10.63%
56.	Nama	CHRISTOFEL LIYANTO
	Alamat	JALAN SAM RATULANGI RAYA NO 100 KEL KELAPA LIMA KEC KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp670000000
	Persentase Kepemilikan	2.37%
57.	Nama	IMMANUEL ANDI MAULIATE SIHOMBI
	Alamat	JALAN PERINTIS KEMERDEKAAN KEL KAYU PUTIH KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp1250000000
	Persentase Kepemilikan	4.43%
58.	Nama	HERRY ZADRAK KOTTA
	Alamat	RT 015 RW 003 KEL OEUFU KEC OEBOBO
	Jenis Pemilik	Perorangan

	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp985000000
	Persentase Kepemilikan	3.49%
59.	Nama	ABRAHAM LIYANTO
	Alamat	JALAN SUDIRMAN NO 91 KEL KUANINO KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp1005000000
	Persentase Kepemilikan	3.56%
60.	Nama	APLONIA ATTO
	Alamat	RT 020 RW 006 KEL KAYU PUTIH KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp800000000
	Persentase Kepemilikan	2.83%
61.	Nama	BEATRIX YASINTHA TAE
	Alamat	JALAN HATI MULIA NO 22 KEL OEBOBO KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp595000000
	Persentase Kepemilikan	2.11%
62.	Nama	AMELIA RAMBU NENDI NDOEN
	Alamat	PERUM LOPO INDAH PERMAI BLOK 4 KEL KOLHUA KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%

63.	Nama	ERNI EDELFI PATOLA MUSKANAN FO
	Alamat	JALAN FETOR FUNAY KEL KOLHUA KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp460000000
	Persentase Kepemilikan	1.63%
64.	Nama	SRILAWATI PA PADJA
	Alamat	JALAN BAMBU KEL AIRNONA KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
65.	Nama	CONNY WELHELMINE MAKUNIMAU
	Alamat	JALAN RAMBUTAN NOMOR 20 KEL OEPURA KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp5000000
	Persentase Kepemilikan	0.02%
66.	Nama	KILYON KUSMAYADI KUSA MAUBANU
	Alamat	JALAN JOHN AMALLO I NOMOR 52 KEL NUNLEU KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp265000000
	Persentase Kepemilikan	0.94%
67.	Nama	NELTJE SELFINA ADOE NAKMOFA
	Alamat	JALAN NUSA INDAH KEL BAKUNASE KEC KOTA RAJA

	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp70000000
	Persentase Kepemilikan	0.25%
68.	Nama	TABITA TASI
	Alamat	RT 001 RW 001 KEL TARUS KEC KUPANG TENGAH
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp100000000
	Persentase Kepemilikan	0.35%
69.	Nama	SOFIA PATRICIA UMPENAWANY
	Alamat	JALAN MENTARI KEL MAULafa KEC MAULafa
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp155000000
	Persentase Kepemilikan	0.55%
70.	Nama	EMILLE RONALD HAUTEAS
	Alamat	JALAN YOHANES FANGGI KEL LASIANA KEC KELAPA LIMA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp60000000
	Persentase Kepemilikan	0.21%
71.	Nama	ZANTJE VOSS TOMASOWA
	Alamat	JALAN HATI MULIA KEL OEBOBO KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp50000000
	Persentase Kepemilikan	0.18%

72.	Nama	RIA MARIANA ESTERINA FRANCIS
	Alamat	JALAN SEJAHTERA NOMOR 01 KEL OETETE KEC OEBOBO
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp110000000
	Persentase Kepemilikan	0.39%
73.	Nama	BUDI DHARMA UTAMA
	Alamat	JALAN CAK MALADA NO 39 KEL FONTEIN KEC KOTA RAJA
	Jenis Pemilik	Perorangan
	Status Pemegang Saham	Non PSP
	Jumlah Nominal	Rp500000000
	Persentase Kepemilikan	0.18%

Daftar Ultimate Shareholder

1.	Nama Ultimate Shareholder	JENI EOH
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III. Perkembangan Usaha BPR

1. Riwayat Pendirian BPR

Informasi Umum Pendirian BPR	
Nomor akta pendirian	1
Tanggal akta pendirian	03 Juli 2007
Tanggal mulai beroperasi	01 Februari 2008
Nomor perubahan anggaran dasar terakhir	10
Tanggal perubahan anggaran dasar terakhir	27 Maret 2024
Nomor pengesahan dari instansi yang berwenang	AHU-AHA.01.09-0127269
Tanggal pengesahan dari instansi yang berwenang	28 Maret 2024
Bidang usaha sesuai anggaran dasar	a. Menghimpun dana dari masyarakat dalam bentuk Simpanan berupa Tabungan dan Deposito berjangka dan/ atau bentuk lainnya yang dipersamakan; b. Menyalurkan dana dalam bentuk Kredit; c. Melakukan kegiatan transfer dana baik untuk kepentingan sendiri maupun kepentingan Nasabah; d. Menempatkan dana pada Bank lain, meminjam dana dari Bank lain, atau meminjamkan dana kepada Bank lain; e. Melakukan kegiatan usaha penukaran valuta asing; f. Melakukan penyertaan modal pada lembaga penunjang BPR sesuai dengan pembatasan yang diatur dalam ketentuan peraturan perundang-undangan; g. Melakukan kerja sama dengan WK lain dan kerja sama dengan selain WK dalam pemberian layanan jasa keuangan kepada Nasabah; h. Melakukan kegiatan pengalihan piutang; dan/ atau

	i. Melakukan kegiatan lainnya dengan persetujuan Otoritas Jasa Keuangan;
Tempat kedudukan	Kupang

Hasil Audit Akuntan Publik	
Opini Akuntan Publik	01. Wajar Tanpa Pengecualian
Nama Akuntan Publik	Dwi Haryadi Nugraha, SST, MSi, Ak, CA, BKP, ASEAN CPA, CPA, CPI dan rekan

PT. BPR Tanaoba Lais Manekat adalah sebuah lembaga Perbankan yang berkantor pusat di Jl. Ahmad Yani No.43 Oeba, Kupang NTT, saat ini telah mempunyai 2 (dua) Kantor Cabang yang masing-masing berlokasi di Jl. Timor Raya KM.25 Babau Kabupaten Kupang-NTT dan Jl. Ba'a Busalangga RT 003/RW 001 Kel. Mokdale Kec. Lobalain, Kabupaten Rote Ndao-NTT. PT. BPR Tanaoba Lais Manekat juga telah mempunyai 2 (dua) Kantor Kas yang masing-masing berlokasi di Jl. Jend. Soeharto No.58A Naikoten I dan Jl. Timor Raya KM.8 Oesapa, Kupang-NTT.

Sesuai dengan fungsinya, keberadaan PT. BPR Tanaoba Lais Manekat adalah merupakan lembaga keuangan yang menghimpun dana masyarakat dalam bentuk Tabungan dan Deposito untuk selanjutnya disalurkan kepada masyarakat dalam bentuk kredit dalam upaya untuk turut serta membantu meningkatkan perekonomian masyarakat.

2. Ikhtisar Data Keuangan Penting

Ikhtisar Data Keuangan Penting	
	<i>Dalam Ribuan Rupiah</i>
Keterangan	Nominal
Pendapatan Operasional	38.095.310
Beban Operasional	32.514.382
Pendapatan Non Operasional	148.961
Beban Non Operasional	123.514
Laba (Rugi) Tahun Berjalan Sebelum Pajak	5.606.374
Taksiran Pajak Penghasilan	1.496.055
Jumlah Laba (Rugi) Tahun Berjalan	4.110.319

3. Kualitas Aset Produktif dan Rasio Keuangan

Kualitas Aset Produktif	
	<i>Dalam Ribuan Rupiah</i>

Keterangan	Lancar	DPK	Kurang Lancar	Diragukan	Macet	Jumlah
Surat Berharga	-	-	-	-	-	-
Penyertaan Modal	-	-	-	-	-	-
Penempatan pada Bank Lain	14.406.885	-	-	-	-	14.406.885
Kredit yang Diberikan	-	-	-	-	-	-
a. Kepada BPR	-	-	-	-	-	-
b. Kepada Bank Umum	-	-	-	-	-	-
c. Kepada Nonbank - Pihak Terkait	802.999	-	-	-	-	802.999
d. Kepada Nonbank - Pihak Tidak Terkait	210.685.932	15.142.710	2.928.257	1.015.431	10.543.136	240.315.466
Jumlah Aset Produktif	225.895.816	15.142.710	2.928.257	1.015.431	10.543.136	255.525.350

Rasio Keuangan

Keterangan	Nilai Rasio
Kewajiban Penyediaan Modal Minimum (KPMM)	24,46
Rasio Cadangan terhadap PPKA	100
NPL Neto	3,79
NPL Gross	6,01
Return on Assets (ROA)	2,19
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	85,35
Net Interest Margin (NIM)	9,93
Loan to Deposit Ratio (LDR)	112,80
Cash Ratio	6,42

4. Penjelasan NPL

Penjelasan, Penyebab, dan Langkah Penyelesaian NPL

NPL Gross (%)	6,01
NPL Neto (%)	3,79

Penyebab Utama Kondisi NPL:

Penyebab masih tingginya kredit bermasalah tahun 2024 adalah pada kredit konsumtif pegawai (ASN/PNS, pegawai swasta, anggota DPRD) yang melakukan double financing pada bank lain, perubahan sistem penggajian, penurunan gaji anggota DPRD, debitur pindah keluar Provinsi NTT, dipecat karena masalah hukum, bendahara gaji tidak diperbolehkan untuk melakukan pemotongan gaji kepada ASN dan anggota DPRD. Sedangkan untuk kredit UMKM, karena masalah karakter, penurunan omzet hingga usaha tidak berjalan lagi.

Langkah Penyelesaian:

Ikhtiar penanganan dan penyelesaian kredit NPL terus dilakukan dengan berbagai upaya, utamanya adalah melalui penagihan secara intensif dengan berbagai metode pendekatan persuasif dan melalui lelang agunan, dengan hasil yang cukup signifikan. Dalam tahun 2024 telah terjual 1 AYDA dan 1 aset debitur non agunan yang digunakan untuk menyelesaikan kredit bermasalah pada BPR Tanaoba Lais Manekat.

Untuk penerapan payroll system gaji ASN/PNS BPR yang tidak dapat dilakukan pemotongan gaji akibat peraturan salah satu Bank Umum di NTT, maka BPR Tanaoba Lais Manekat telah mengusulkan agar para debitur ASN/PNS mengumpulkan angsurannya ke bendahara gaji dan oleh bendahara gaji akan disetorkan ke BPR Tanaoba Lais Manekat, serta telah juga dibuatkan surat kuasa untuk mengalihkan penagihannya kepada bank pembayar gaji ASN/PNS.

5. Perkembangan Usaha yang Berpengaruh secara Signifikan dan Perubahan Penting Lain

Perkembangan Usaha yang Berpengaruh secara Signifikan

Selama tahun 2024 terjadi pertumbuhan yang cukup signifikan terutama pada pertumbuhan pendapatan operasional yang merupakan pendapatan bunga bersih ditambah pendapatan operasional lainnya yang mencapai 11,72% serta Beban operasional mencapai 14,75%, pertumbuhan kredit mencapai 9,41% dan Aset yang bertumbuh yaitu pada Aset Tetap dan Inventaris mencapai 71,03%. Pada tahun 2024 juga telah dibuka 1 Kantor Cabang yaitu Kantor Cabang Rote Ndao, dimana masih mengalami rugi per 31 Desember 2024, hal ini disebabkan ijin operasional Kantor Cabang Rote baru disetujui OJK pada bulan Juni sehingga operasional baru dilaksanakan pada semester ke II maka mengalami kerugian pembukaan/operasional 6 bulan (tidak sesuai dengan Rencana Bisnis Bank 2024).

IV. Strategi dan Kebijakan Manajemen

Strategi dan Kebijakan Dalam Pengembangan Usaha

Kinerja PT. BPR Tanaoba Lais Manekat tahun 2024 merupakan hasil dari berbagai upaya perbaikan secara menyeluruh meliputi Pelayanan, Sistem dan peningkatan pengetahuan Sumber Daya manusia. Beberapa Strategi dan Kebijakan guna mewujudkan pengembangan usaha adalah sebagai berikut:

1. Dalam menjalankan aktivitas operasional selalu berpedoman pada ketentuan perundang-undangan maupun ketentuan praktek terbaik dalam perbankan lain yang ditetapkan manajemen

2. Kebijakan pemberian suku bunga Dana Pihak Ketiga dan Dana antar bank:

a. Berdasarkan tarif yang ditetapkan LPS (Lembaga Penjamin Simpanan), Apabila ada perubahan suku bunga LPS, maka tarif akan diinformasikan kepada seluruh karyawan dalam bentuk Memo Info Tarif Produk Dana. Dalam tahun 2024 tidak terdapat perubahan suku bunga untuk BPR, tetapi BPR Tanaoba Lais manekat mengeluarkan 5 kali perubahan Info tarif Produk tapi tidak merubah suku bunga counter rate. Maksimal suku bunga deposito yang diberikan sebesar 6,75%.

b. Berdasarkan Persaingan

Pemberian suku bunga ditetapkan maksimal 6,75%, sedangkan untuk Deposan tertentu yang karena depositonya menjadi jaminan kredit back to back, dapat diberikan presentase tertentu dengan memperhitungkan Cost and Benefit, dan melihat persaingan pemberian bunga oleh BPR lain atau Bank Umum lainnya.

c. Keputusan Direksi

Pemberian suku bunga seperti ini diberikan kepada nasabah potensial dengan tujuan jangka panjang yaitu memelihara kemitraan dengan PT. BPR Tanaoba Lais Manekat.

3. Strategi pengelolaan Dana Pihak Ketiga dan Dana antar Bank

Pengelolaan Dana Pihak Ketiga diprioritaskan pada ekspansi kredit selain itu ditempatkan pada Deposito Antar Bank dengan prinsip kehati-hatian dan memperhatikan suku bunga antar bank yang memberikan hasil yang terbaik dalam rangka memanfaatkan kelebihan likuiditas, dengan tetap menjaga posisi Cash Ratio tetap sehat.

4. Strategi Penghimpunan Dana Pihak Ketiga dan Dana antar Bank

a. Pemeliharaan kepada nasabah dengan saldo tertentu

Hal ini ditujukan untuk menggali potensi dana pada nasabah yang kurang aktif dengan menggunakan pendekatan personal sehingga nasabah tersebut dapat menempatkan dana di PT. BPR Tanaoba Lais Manekat.

b. Event-event tertentu

Kontribusi PT. BPR Tanaoba Lais Manekat sebagai bentuk kepedulian kepada Masyarakat sekitar. Selama tahun 2024, PT. BPR Tanaoba Lais Manekat bersinergi dengan masyarakat, kelompok dan beberapa Gereja GMIT serta memberikan sumbangan kepada warga GMIT dalam melakukan kegiatan/ perayaan serta usaha dalam rangka meringankan beban Masyarakat.

c. Promosi

Kegiatan promosi tahun ini hanya dengan melakukan personal selling dan lewat bantuan media social (facebook, wa, Instagram, website).

d. Memanfaatkan pengendapan dana dari pembayaran payment point.

Memotivasi nasabah untuk membuka rekening tabungan dengan permintaan auto debet sehingga diharapkan tersedia saldo untuk pembayaran air, listrik, telepon dan transfer.

5. Kebijakan pemberian suku bunga kredit

a. Berdasarkan perhitungan Base Lending Rate (BLR)

Penetapan harga untuk bunga kredit dilakukan dengan menghitung Suku Bunga Dasar Kredit (SBDK). Di dalam perhitungan tersebut sudah termasuk Cost of Money (CoM), Risk Cost dan Margin Keuntungan atau Spread. Spread keuntungan biasanya dihitung berdasarkan target Return on Asset (ROA).

b. Berdasarkan pertimbangan komite kredit

Selain berdasarkan BLR, suku bunga kredit juga ditentukan pada saat komite kredit. Komite kredit menjadi penentu dalam pemberian suku bunga kredit karena di dalam komite kredit dilakukan pembahasan dengan mempertimbangkan semua aspek yang berpengaruh termasuk risiko yang mungkin timbul dari pemberian kredit tersebut.

c. Berdasarkan persaingan

Penentuan suku bunga kredit juga dilihat dari kondisi persaingan pasar di industri BPR. Untuk meningkatkan penyaluran kredit maka manajemen menetapkan tarif bunga kredit lebih murah jika dibandingkan dengan BPR dan Koperasi yang lain dan sedikit lebih mahal dari Bank Umum.

d. Berdasarkan pada pola kemitraan

Dengan adanya kemitraan dengan beberapa lembaga, dimana prinsip bermitra adalah sama-sama mendapatkan keuntungan dari kemitraan tersebut, maka untuk Lembaga atau instansi yang bermitra dengan PT. BPR Tanaoba Lais Manekat dikenakan suku bunga khusus.

6. Strategi penyaluran kredit

a. Strategi harga

Berusaha untuk mengendalikan Cost of Fund dan Cost of Money secara efisien sehingga dapat menetapkan harga bunga kredit yang lebih murah dari BPR lainnya dan sedikit lebih mahal dari Bank Umum.

b. Pelayanan yang cepat dan tidak berbelit-belit

Keunggulan PT. BPR Tanaoba Lais Manekat dalam penyaluran kredit adalah pada pelayanan yang cepat dan tidak berbelit-belit. Proses kredit dimulai dari penerimaan berkas yang lengkap sampai dengan pencairan kredit ditetapkan waktu paling lambat 1 minggu, dan paling cepat adalah 1 hari dimana syarat dan ketentuan berlaku. Proses pengambilan keputusan yang dilakukan secara cepat sehingga nasabah dapat memperoleh kepastian jawaban kredit apakah diterima, ditolak atau data yang harus dilengkapi. Dengan proses yang cepat membuat nasabah merasa puas dengan pelayanan pada PT. BPR Tanaoba Lais Manekat. Saat ini kami sedang bekerjasama dengan IT untuk pengadaan program terkait Loan Originating System dan sedang dalam proses penyempurnaan, agar pelayanan yang lebih terukur, lebih cepat dan tepat waktu.

c. Fokus pada usaha mikro

Sesuai dengan jiwa PT. BPR Tanaoba Lais Manekat yaitu menggerakkan ekonomi mikro maka diambil kebijakan penyaluran kredit selalu fokus pada kredit mikro dengan maksimum Plafon sebesar Rp.50.000.000,-. Sedangkan untuk kredit dengan plafond sampai dengan Rp.10.000.000,- kredit dapat diberikan tanpa jaminan tentunya dengan memperhatikan aspek kredit 5 C dan prinsip kehati-hatian, sehingga mengurangi risiko yang timbul dalam penyaluran kredit.

d. Menyesuaikan produk kredit dengan kondisi usaha (Grace period) atau pendekatan cash flow

Salah satu keunikan dan keunggulan dalam strategi penyaluran kredit pada PT. BPR Tanaoba Lais Manekat adalah angsuran kredit yang dapat diatur sesuai dengan kondisi dan sumber cash flow nasabah. Jika pada awal pendirian usaha, debitor belum bisa mendapatkan penghasilan secara maksimal, sehingga belum dapat membayar angsuran pokok dan bunga, maka akan diberikan grace period. Jika sumber cash flow nasabah adalah dari gaji maka tanggal angsuran kredit disesuaikan dengan tanggal penerimaan gaji. Demikian juga tanggal angsur kredit modal kerja yang disesuaikan dengan cash flow usaha.

e. Penentuan segmentasi pangsa pasar agar tepat sasaran

Untuk memperluas pasar dalam penyaluran kredit, maka PT. BPR Tanaoba Lais Manekat melakukan kerjasama dengan gereja, sinode, sekolah - sekolah, universitas, lembaga pemberdayaan masyarakat, instansi pemerintah dan swasta, dealer kendaraan, prodia, dan lainnya. Kerjasama ini berprinsip saling menguntungkan dimana dari pihak BPR dapat menyalurkan kredit secara kolektif kepada lembaga dengan risiko yang rendah, karena adanya rekomendasi atasan dan angsuran kredit yang diambil juga secara kolektif karena adanya surat kuasa potong gaji dan kerjasama dengan bendahara, di pihak lembaga juga mendapat keuntungan dengan tersedianya kredit yang murah dan cepat dari PT. BPR Tanaoba Lais Manekat.

Strategi dan Kebijakan Dalam Manajemen Risiko

Untuk mencapai kinerja yang optimal maka hal yang perlu dikembangkan PT. BPR Tanaoba Lais Manekat adalah peningkatan kualitas SDM, kualitas pengelolaan operasional dan pengendalian risiko. Dengan kompleksitas masalah yang berkembang dewasa ini maka PT. BPR Tanaoba Lais

Manekat pun dituntut menerapkan manajemen risiko sebagaimana mestinya. Bidang-bidang yang terkait dengan pengelolaan risiko adalah risiko kredit, risiko operasional, risiko kepatuhan dan risiko likuiditas.

a. Risiko Kredit

Hal-hal yang dilakukan untuk meminimalkan risiko Kredit yaitu:

1. Penyempurnaan prosedur pada sistem manajemen risiko perkreditan dilakukan melalui pengembangan Loan System, sehingga alur kerja proses kredit dapat berjalan secara efektif dan efisien.
2. Analisa pemasaran terhadap kemampuan debitur dalam memasarkan produk berdasarkan strategi pemasaran 7P.
3. Pengumpulan data dan informasi sebanyak-banyaknya serta verifikasi data saat survei, dengan tujuan mencocokkan antara pengakuan, pernyataan informasi awal, dengan fakta di lapangan sehingga menghasilkan sebuah Analisa kredit yang tepat dalam pengambilan keputusan.
4. SLIK dan PEFINDO wajib dilakukan dengan sebaik-baiknya, untuk proses verifikasi data awal untuk mengetahui karakter calon debitur, dan agar analisa keuangan dan kemampuan terhadap debitur benar dan tepat.
5. Analisa risiko kredit kepada PNS dan pegawai swasta.
6. Seluruh karyawan yang mengajukan Kredit dengan plafond berapapun, wajib menggunakan jaminan.
7. Kredit kepada pegawai tetap swasta dengan plafond diatas 100 juta wajib tambah jaminan.
8. Pengikatan jaminan diatas Rp. 50 juta wajib diikat secara notarill (APHT), sedangkan untuk plafond >Rp. 25 juta sampai Rp. 50 juta, wajib pengikatan jaminan minimal SKMHT dan Fiducia.
9. Analisa kredit untuk memastikan kelayakan kredit berdasarkan prinsip kehati-hatian perbankan.
10. Asuransi kreditur berupa asuransi jiwa, asuransi kerugian kredit dan asuransi jaminan kredit.
11. Pengikatan jaminan minimal SKMHT untuk plafon di atas Rp. 50 juta, sesuai dengan aturan yang berlaku.
12. Menjaga kualitas kredit dengan mengawasi perkembangan kredit bermasalah (NPL) dan melakukan pemeliharaan agar kredit kualitas Dalam Perhatian Khusus tidak memburuk tetapi kembali ke kolektibilitas Lancar.
13. Melakukan penilaian jaminan setiap 6 bulan sekali untuk memastikan tujuan dan penggunaan kredit telah berjalan sesuai dengan yang telah disepakati.
14. SMS notifikasi yang dapat membantu nasabah dalam mengontrol aktivitas rekening nasabah.

15. Pemeliharaan debitur oleh Audit Internal untuk memantau apakah tujuan peminjaman sama dengan fakta di lapangan, dan terus menjaga relasi dengan memberikan masukan yang positif terhadap kendala yang dihadapi debitur, sehingga debitur merasa terbantu dalam menjalankan usahanya.

16. Pemeliharaan debitur oleh remedial dan ditangani secara langsung, sehingga terdapat pemisahan antara realisasi dan pemeliharaan debitur.

17. Meminimalisir terjadi kesalahan pemberian informasi terhadap produk kredit dengan syarat dan ketentuan yang selalu dikinikan sesuai kondisi pasar maka Direksi mengeluarkan kebijakan peraturan berupa **Surat Edaran Info Tarif Kredit**

18. Analisis kredit adalah upaya untuk menghindari risiko kredit yang disebabkan oleh ketidakmampuan calon debitur dalam membayar pinjaman. Artinya, setiap permohonan kredit harus melewati tahap penilaian dan analisis mendalam, salahsatu factor penilaian adalah biaya kebutuhan rumah tangga calon debitur karena itu Direksi menetapkan aturan berupa **Surat Edaran Perhitungan Biaya Makan Minum**

19. Mengedepankan prinsip kehati-hatian dalam pemberian kredit maka setiap pihak yang terkait dalam alur kredit, wajiblah mempunyai ketaatan terhadap ketentuan yang berlaku baik peraturan internal bank maupun peraturan eksternal dengan tujuan pemberian kredit yang sehat dan untuk mengikat para pemberi kebijakan kredit oleh Direksi diterbitkan **Surat Edaran Personal Guarantee**

20. Dalam menjalankan fungsi bank sebagai penyalur dana kepada masyarakat dalam bentuk kredit dengan beberapa fasilitas kredit yang ditawarkan terdapat fasilitas kredit Modal Kerja dengan membiayai pekerjaan proyek pemerintah maupun non pemerintah karena itu perlu adanya sistematika dan alur kerja yang rapi tersusun, dapat memudahkan penilaian prospek dan analisa kredit yang layak sehingga menyebabkan Direksi harus menerbitkan **Standar Operasi dan Prosedur (SOP) Modal Kerja pembiayaan Proyek**.

b. Risiko Operasional

Hal-hal yang harus dilakukan untuk meminimalisasi risiko operasional antara lain sebagai berikut:

1. PT. BPR Tanaoba Lais Manekat telah menghitung Kewajiban Penyediaan Modal Minimum untuk risiko operasional, sesuai dengan ketentuan regulator terkait alokasi modal untuk pencadangan kerugian dari risiko operasional ke dalam perhitungan rasio kecukupan modal bank (KPMM) diluar alokasi modal untuk pencadangan kerugian dari risiko kredit dan risiko pasar. KPMM BPR Tanaoba Lais Manekat selama tahun 2024 selalu di atas 12%, dan telah memenuhi aturan yang berlaku.

2. Memaksimalkan Sistem Informasi yang dipakai sebagai pedoman dalam pengambilan keputusan. Data yang ada pada sistem Sigma sudah cukup lengkap dan memadai, sehingga karyawan wajib diperlengkapi dengan kreativitas agar mampu mengolah data dan menghasilkan sebuah laporan menjadi informasi sehingga strategi dalam pengambilan keputusan tepat waktu.

3. Ketaatan terhadap sistem dan operasional yang telah dibuat, dilakukan dengan benar dan konsisten dan berkelanjutan.

4. Memanfaatkan penggunaan teknologi informasi untuk meminimalisasi risiko dan double accounting misalnya SMS notifikasi, sebagai informasi kepada nasabah yang melakukan penyetoran via karyawan Funding (*pick up service*) ataupun penagihan oleh bagian remedial Bank.
5. Meningkatkan pengendalian internal dengan cara memperhatikan peran dan fungsi internal control dalam hal ini adalah atasan langsung misalnya pelaksanaan *dual control* untuk pencatatan dan pelaporan.
6. Menjaga tingkat kesehatan bank tetap berada dalam standar yang telah ditetapkan oleh Otoritas Jasa Keuangan.
7. Meminimalisir terjadi kesalahan pemberian informasi terhadap produk tabungan dan Deposito dengan syarat dan ketentuan yang selalu dikinikan sesuai kondisi pasar maka Direksi mengeluarkan kebijakan peraturan berupa **Surat Edaran Info Tarif Produk Tabungan dan Deposito**
8. Meminimalisir ketidak cukupan dan/ atau tidak berfungsinya proses intern berupa kesalahan sumber daya manusia (SDM) maka Direksi menerbitkan peraturan internal terkait kedisiplinan karyawan dengan **Surat Edaran Penerapan Sanksi Kedisiplinan Karyawan**
9. Guna meminimalisir Penyalahgunaan Wewenang yang dilakukan oleh bagian Operasional dalam pelayanan pelaksanaan tugas yang diberikan maka Direksi mengeluarkan ketentuan terkait **Batas Wewenang Pelaksanaan Tugas Operasional** dalam bentuk **Surat Edaran**.

c. Risiko Kepatuhan

Hal-hal yang harus dilakukan untuk meminimalisasi risiko kepatuhan yaitu,

1. Setiap tahun wajib dilakukan sosialisasi untuk penyegaran terkait penerapan program APU dan PPT kepada bagian yang terkait, dijalankan oleh bagian yang berhubungan langsung dengan nasabah, misalnya: Teller, Customer Service, Marketing, bagian Funding, dll.
2. Bank melakukan pelatihan serta sosialisasi secara berkala kepada pegawai terkait mengenai peraturan-peraturan yang terkait dengan aktivitas Bank.
3. PT. BPR Tanaoba Lais Manekat akan melakukan evaluasi terhadap kepatuhan setiap bagian, dan juga secara aktif melakukan kontrol dan evaluasi terhadap kepatuhan bagian untuk menilai potensi terjadinya ketidakpatuhan yang mungkin terjadi dalam pelaksanaan kegiatan operasional Bank.
4. Meningkatkan pengendalian internal lanjutan dengan memaksimalkan fungsi kepatuhan dan manajemen risiko sebagai langkah preventif, sehingga memitigasi risiko di kemudian hari.
5. Pembahasan perkembangan kinerja kepatuhan Bank juga dilakukan secara berkala dalam Rapat Kepatuhan. Oleh karena itu, tingkat risiko kepatuhan pada Bank dapat diminimalisir secara efektif.

6. Melakukan identifikasi, pengukuran, monitoring dan pengendalian terhadap risiko kepatuhan dengan mengacu pada Peraturan Otoritas Jasa Keuangan dan peraturan terkait lainnya dalam hal pelaksanaan tindakan kewajiban yang wajib dilaksanakan oleh BPR
7. Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan dengan membuat langkah- langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha di setiap jenjang organisasi
8. Bagian Kepatuhan BPR selalu memastikan setiap tingkatan proses kerjasama Bank dengan Pihak Ketiga dilakukan secara benar yang mempunyai kekuatan hukum mengikat para pihak

d. Risiko Likuiditas

Hal-hal yang harus dilakukan untuk meminimalisasi risiko likuiditas yaitu:

1. Pejabat operasional setiap hari mengontrol perkembangan Cash Ratio, dan melaporkan laporan keuangan setiap harinya kepada Direksi. Apabila nilai Cash Ratio kurang dari yang ditentukan, maka segera melaporkan kepada Direksi dan Pejabat Eksekutif Kepatuhan dan Pejabat Eksekutif Manajemen Risiko, sehingga diambil langkah yang tepat untuk memenuhi ratio yang ada.
2. Manajemen mementingkan penjagaan kecukupan likuiditas dalam memenuhi komitmennya kepada para nasabah dan pihak lainnya, baik dalam rangka pemberian kredit, pembayaran kembali simpanan nasabah, maupun untuk memenuhi kebutuhan likuiditas operasional.
3. Manajemen telah menjalankan ketentuan terkait dengan likuiditas sebagaimana diatur didalam ketentuan regulator yang mewajibkan Bank untuk menjaga likuiditas secara harian.
4. Manajemen dana terus dilakukan dengan mewajibkan bagian funding atau total marketing memberikan penawaran jangka pendek, jika trend suku bunga LPS cenderung meningkat, dan sebaliknya.
5. Informasi profil maturitas sangat diperlukan dalam rangka pengambilan keputusan untuk menyiapkan likuiditas sesuai dengan penarikan dana nasabah.
6. Pendekatan persuasive kepada Penabung dan Deposan untuk memperpanjang jangka waktu penempatan jika kondisi LPS cenderung meningkat ataupun sebaliknya.
7. Proyeksi arus kas untuk kebutuhan kas di masa yang akan datang.
8. Menjaga Ratio Likuiditas berada diatas ketentuan Otoritas Jasa keuangan.
9. Menyediakan Cadangan Likuiditas darurat seperti Linkage Program dengan Bank Niaga.
10. Komitmen Pemilik atau Pemegang Saham untuk dapat menanggulangi permasalahan likuiditas sewaktu-waktu

6. Direksi menyediakan data dan informasi yang lengkap dan akurat kepada Komisaris secara tepat waktu.
7. Keputusan- keputusan strategis senantiasa diputuskan melalui rapat Direksi yang pengambilan keputusannya dilakukan secara musyawarah mufakat, dibuat risalah rapatnya dan didokumentasikan dengan baik, serta diimplementasikan sesuai kebijakan, pedoman dan tata tertib kerja yang berlaku. Keputusan diambil apabila seluruh Direksi yang hadir menyetujui.

2. Bidang Usaha

Bidang Usaha dan Produk BPR/BPRS

1.	Kategori Kegiatan Usaha	01. Penghimpunan Dana
	Jenis Produk	01. Produk dasar
	Nama Produk	Tabungan TLM
	Uraian	Tabungan TLM adalah produk simpanan yang diperuntukkan bagi masyarakat luas baik orang perorang atau badan usaha yang berbadan hukum ataupun yang tidak berbadan hukum. Tabungan TLM memiliki biaya administrasi perbulan yang sangat kecil dengan suku bunga yang kompetitif.
2.	Kategori Kegiatan Usaha	01. Penghimpunan Dana
	Jenis Produk	01. Produk dasar
	Nama Produk	Tabungan Rencana TLM
	Uraian	Tabungan Rencana TLM adalah simpanan yang dikhususkan untuk tujuan tertentu. Tabungan ini diblokir selama 3 bulan pertama tetapi nasabah tetap bisa melakukan penyetoran tabungan. Tabungan ini tidak memiliki biaya administrasi bulanan dan memiliki suku Bunga yang kompetitif. Tabungan Rencana TLM ini sudah ada sejak PT. BPR Tanaoba Lais Manekat mulai beroperasi dan menjadi keunggulan serta mendapat minat yang besar dari para penabung karena suku bunga yang bertingkat dan bebas biaya administrasi.
3.	Kategori Kegiatan Usaha	01. Penghimpunan Dana

	Jenis Produk	01. Produk dasar
	Nama Produk	Tabungan Berhadiah Plus
	Uraian	Tabungan Berhadiah Plus adalah produk simpanan yang diperuntukkan bagi masyarakat luas baik orang perorang atau badan usaha yang berbadan hukum ataupun yang tidak berbadan hukum. Tabungan ini diperuntukkan untuk para penabung yang ingin memiliki barang/ hadiah di awal atau menikmati jasa pelayanan pada saat awal penempatan dana, dan dana tersebut diblokir sesuai jangka waktu kesepakatan di awal pembukaan. Penabung tetap mendapatkan bunga tabungan setiap bulannya. Tabungan ini bebas biaya administrasi perbulan dengan suku bunga lebih kecil. Pajak atas barang/ hadiah dan bunga tetap berlaku sesuai peraturan pemerintah.
4.	Kategori Kegiatan Usaha	01. Penghimpunan Dana
	Jenis Produk	01. Produk dasar
	Nama Produk	Tabungan Berhadiah Langsung
	Uraian	Tabungan Berhadiah langsung adalah produk simpanan yang diperuntukkan bagi masyarakat luas baik orang perorang atau badan usaha yang berbadan hukum ataupun yang tidak berbadan hukum. Tabungan ini diperuntukkan untuk para penabung yang ingin memiliki barang pada saat awal penempatan dana dan dana tersebut diblokir sesuai jangka waktu kesepakatan di awal pembukaan. Penabung tidak mendapatkan bunga tabungan. Tabungan ini bebas biaya administrasi perbulan. Pajak atas barang/ hadiah tetap berlaku sesuai peraturan pemerintah.
5.	Kategori Kegiatan Usaha	01. Penghimpunan Dana
	Jenis Produk	01. Produk dasar
	Nama Produk	Tabungan SIMPEL (Simpanan Pelajar)
	Uraian	Tabungan SimPel adalah produk tabungan

		yang diperuntukkan bagi pelajar/siswa/siswi dengan persyaratan mudah & sederhana serta fitur yang menarik dalam rangka edukasi & Inklusi keuangan untuk mendorong budaya menabung sejak dini. Tabungan simple juga memiliki suku bunga yg kompetitif serta tidak memiliki biaya administrasi perbulan.
6.	Kategori Kegiatan Usaha	01. Penghimpunan Dana
	Jenis Produk	01. Produk dasar
	Nama Produk	Tabungan Si Cerdas
	Uraian	Tabungan si cerdas adalah tabungan berjangka dengan setoran bulanan dan jangka waktu yang fleksibel sesuai kebutuhan nasabah serta fasilitas autodebet sehingga nasabah dapat mempersiapkan dan mewujudkan rencana masa depannya. Tabungan ini tidak memiliki biaya administrasi dan memiliki suku bunga yang sangat kompetitif. Tabungan mulai dari nominal Rp. 100.000,- dan jangka waktu mulai dari 1 tahun sampai dengan 15 tahun. Tabungan si Cerdas juga menjadi tabungan yang diminati saat sekarang, karena memiliki keunggulan bunga yang tinggi dan bebas biaya administrasi.
7.	Kategori Kegiatan Usaha	01. Penghimpunan Dana
	Jenis Produk	01. Produk dasar
	Nama Produk	Tabungan lainnya (Tabungan Kredit dan Tabungan Pensiun)
	Uraian	Tabungan TLM Real Kredit adalah produk tabungan yang dikhususkan untuk setoran kredit sehingga tabungan ini tidak dapat dilakukan penarikan. Tabungan Pensiun adalah produk tabungan yang dikhususkan bagi karyawan BPR Tanaoba Lais Manekat yang dicadangkan guna pensiun dari karyawan tersebut.
8.	Kategori Kegiatan Usaha	01. Penghimpunan Dana

	Jenis Produk	01. Produk dasar
	Nama Produk	Deposito
	Uraian	- Deposito, dengan jangka waktu 1 bulan - Deposito, dengan jangka waktu 3 bulan - Deposito, dengan jangka waktu 6 bulan - Deposito, dengan jangka waktu 12 bulan Deposito BPR Tanaoba Lais Manekat merupakan simpanan berjangka dengan tingkat suku bunga yang sangat kompetitif. Deposito BPR Tanaoba Lais Manekat diikuti sertakan dalam program penjaminan LPS.
9.	Kategori Kegiatan Usaha	02. Penyaluran Dana
	Jenis Produk	01. Produk dasar
	Nama Produk	Kredit Konsumtif
	Uraian	Produk Kredit yang disediakan oleh BPR Tanaoba Lais Manekat kepada para nasabah guna memenuhi berbagai macam kebutuhan seperti biaya Pendidikan, anak sekolah, beli rumah, biaya bangun rumah, pembelian kendaraan atau kebutuhan lainnya yang bersifat konsumtif atau tidak menghasilkan pendapatan baru.
10.	Kategori Kegiatan Usaha	02. Penyaluran Dana
	Jenis Produk	01. Produk dasar
	Nama Produk	Kredit Modal Kerja
	Uraian	Kredit Modal Kerja a. Modal Kerja Non Insidentil Produk Kredit yang diberikan kepada nasabah untuk mendukung berbagai macam usaha dan jasa yang saat ini dijalankan oleh nasabah seperti usaha dagang, peternakan, pertanian dan lain- lain dengan model angsuran yang bisa disesuaikan dengan tipikal usaha yang sedang dijalani. b. Modal Kerja Insidentil Produk kredit yang diberikan kepada nasabah yang mendapatkan proyek pekerjaan dari pemerintah atau dari Lembaga lainnya yang memiliki sifat

		pekerjaan tidak tetap, jangka pendek.
11.	Kategori Kegiatan Usaha	02. Penyaluran Dana
	Jenis Produk	01. Produk dasar
	Nama Produk	Kredit Investasi
	Uraian	Produk kredit kepada nasabah yang sedang berinvestasi misalnya pembangunan Gedung serbaguna, pembangunan kos- kosan dll. Kredit ini model angsurannya disesuaikan dengan jenis usaha investasi dari nasabah.
12.	Kategori Kegiatan Usaha	02. Penyaluran Dana
	Jenis Produk	01. Produk dasar
	Nama Produk	Kredit Mikro
	Uraian	Jenis kredit memiliki spesifikasi pinjaman ≤ 50 jt, tanpa jaminan berupa sertiifikat atau BPKB, membiayai nasabah yang memiliki usaha berskala kecil.
13.	Kategori Kegiatan Usaha	02. Penyaluran Dana
	Jenis Produk	01. Produk dasar
	Nama Produk	Kredit Barang
	Uraian	Produk Kredit yang diberikan guna pembelian berbagai barang kebutuhan nasabah mulai dari peralatan rumah tangga, alat- alat pertukangan, barang elektronik atau jenis barang lainnya. Spesifikasi dari produk kredit ini adalah nasabah tidak menerima fasilitas kredit dalam bentuk dana tapi nasabah menerima bentuk barang.

Aktivitas utama yang dijalankan PT. BPR Tanaoba Lais Manekat yaitu menghimpun dan menyalurkan kredit. Menghimpun dana dalam bentuk tabungan dan deposito dan menyalurkan dana dalam bentuk kredit. Selain itu PT. BPR Tanaoba Lais Manekat juga memberikan jasa layanan lainnya sehingga dapat meningkatkan kepuasan nasabah, antara lain:

1. Melakukan kegiatan transfer dana baik untuk kepentingan sendiri maupun kepentingan nasabah.
2. Payment Point untuk pembayaran air PDAM Kab. Kupang, listrik postpaid, listrik prepaid, pulsa beberapa provider, pembayaran telepon dan jasa transfer antar bank.
3. Jasa penukaran uang koin dan uang kertas seribuan, dua ribuan, lima ribuan, sepuluh

ribuan kepada nasabah PT. BPR Tanaoba Lais Manekat, tanpa di chas biaya apapun.

4. Pick up service dan delivery service untuk penarikan dana dan setoran tunai diberikan secara cuma- cuma kepada nasabah PT. BPR Tanaoba Lais Manekat dengan syarat penarikan dan setoran minimal Rp. 10.000.000,-.
5. Payroll system yang diberikan kepada nasabah badan hukum untuk memudahkan dalam hal penyetoran gaji tanpa ada pemotongan biaya untuk setiap transaksi.
6. SMS broadcast bagi nasabah yang memiliki tabungan TLM, atas seluruh transaksi yang dilakukan, baik debit maupun kredit pada rekening tabungan, dengan batasan nilai minimal Rp.100.000,-.
7. SMS broadcast bagi nasabah yang berulang tahun, nasabah yang berduka, perayaan keberhasilan lainnya, hari raya Kristiani dan hari raya keagamaan lainnya.
8. Jasa autodebet untuk pembayaran air, tagihan listrik dan telpon setiap bulanan, yang dipersembahkan secara gratis kepada nasabah PT. BPR Tanaoba Lais Manekat.
9. Jasa Penagihan Kredit kepada nasabah yang terlambat membayar ataupun yang kesulitan datang ke PT. BPR Tanaoba Lais Manekat untuk membayar tagihan bulan yang bersangkutan.
10. Menggunakan CMS (Cash Management System) sehingga memudahkan nasabah bila ingin melakukan transaksi di beberapa Bank antara BNI, Mandiri, BRI, BCA, Danamon dan Bank NTT.

3. Teknologi Informasi

Teknologi Informasi untuk Sistem Operasional

Dalam upaya untuk memberikan pelayanan kepada nasabah yang cepat, tepat dan akurat serta memenuhi kebutuhan informasi bagi manajemen, rencana pengembangan usaha serta informasi terkait dengan laporan kepada otoritas, keandalan teknologi informasi menjadi suatu kebutuhan yang sangat penting:

1. Aplikasi Inti Perbankan

Aplikasi Inti Perbankan (*Core Banking System*) antara lain: Kredit, Tabungan, Deposito, Laporan terkait didalamnya, untuk meningkatkan pemantauan terhadap manajemen risiko, terutama untuk memonitor posisi transaksi finansial dan posisi lainnya seperti posisi kredit nasabah, deposito dan pergerakan likuiditas.

Aplikasi Inti Perbankan yang digunakan telah mampu:

- Menerapkan peraturan perundang-undangan yang berlaku.
- Melakukan pembukuan transaksi antar jaringan kantor pada hari yang sama.
- Menghasilkan data/ informasi yang digunakan dalam mendukung proses penyusunan laporan.
- Mengkonsolidasikan fungsi- fungsi dalam aplikasi untuk mendukung penyediaan data/ informasi yang lengkap, akurat, kini dan utuh.
- Mengimplementasikan profil nasabah secara terpadu (*single customer identification file*).

Core Banking System Teradata bekerja sama dengan vendor PT. Teradata Megah

2. Sistem Pelaporan ke Otoritas Jasa Keuangan meliputi :

- APOLO untuk pelaporan
- SLIK untuk Sistem Informasi Layanan Keuangan

3. Aplikasi bantuan pembuatan laporan, bekerjasama dengan Creva Business Consulting, antara lain:

- SIPPen untuk pengaduan Nasabah, Self-Assessment, Edukasi dan Inklusi
- SIP-APUPPT dan PPPSPM untuk Sectoral Risk Assessment (SRA), Individual Risk Assessment (IRA), Laporan Penerapan APUPPT & PPPSPM, Rencana Pengkinian Data Nasabah dan Realisasi Pengkinian Data Nasabah, Self-Assessment Penerapan APU-PPT
- SI-RAKB untuk Laporan Rencana Aksi Keuangan Berkelanjutan
- SIPRo untuk Laporan Profil Risiko
- SIPTKS untuk Laporan Self-Assessment Penilaian TKS
- SIPeTa untuk Laporan Tahunan
- SIPIPKu untuk Laporan Pengujian Pos- Pos Keuangan, Self- Assessment Pengendalian Internal Pelaporan Keuangan, Laporan Pengendalian Internal Integritas Pelaporan Keuangan Bank
- SILanjut untuk Laporan Berkelanjutan
- SIPTaKol untuk Self- Assessment Penerapan Tata Kelola BPR, Laporan Transparansi Penerapan Tata Kelola

4. Sistem Aplikasi Sipesat Grips untuk PPATK

Sistem Keamanan Teknologi Informasi

Dalam upaya untuk memberikan pelayanan kepada nasabah yang cepat, tepat dan akurat serta memenuhi kebutuhan informasi bagi manajemen, rencana pengembangan usaha serta informasi terkait dengan laporan kepada otoritas, keandalan teknologi informasi menjadi suatu kebutuhan yang sangat penting.

Pusat Data (*Data Center*): berada pada 1 tempat yaitu Bandung. Data yang diperlukan, dapat diakses setiap saat. Bahkan data back up juga dikirim ke PT. BPR Tanaoba Lais Manekat, sehingga Bank bisa menyimpan secara mandiri.

Penyedia Jasa Teknologi Informasi:

Saat ini PT. BPR Tanaoba Lais Manekat telah bekerjasama dengan penyedia jasa Teknologi Informasi berbadan hukum Perseroan Terbatas yaitu PT. Teradata Megah yang berkedudukan di Jl. Hegarmana No.53 Bandung, Jawa Barat, yang dibuktikan dengan Perjanjian Kerjasama pada 30 Oktober 2023. Alasan kami memilih PT. Teradata Megah karena lembaga ini memiliki aplikasi yang sangat baik, dengan laporan – laporan yang dapat diakses dan real time kecuali cash flow.

4. Perkembangan dan Target Pasar

Perkembangan dan Target Pasar

Produk Simpanan

Dana masyarakat yang berhasil dihimpun pada tahun 2024 mencapai Rp. 213.762.472 ribu, tumbuh positif sebesar Rp. 4.900.853 ribu atau 2,35% dari tahun sebelumnya yaitu sebesar Rp. 208.861.619 ribu, Peningkatan pertumbuhan ini sumbangannya terbesar berasal dari Tabungan sebesar Rp. 4.592.261 ribu Atau 5,04%. Jika dibandingkan dengan proyeksi tahun 2024 tumbuh minus Rp. 28.040.202 ribu atau 11,60%, hal ini disebabkan penarikan dana dari salah satu deposan terbesar pada akhir tahun.

Total Tabungan PT. BPR Tanaoba Lais Manekat pada tahun 2024 terealisasi sebesar Rp. 89.692.927 ribu, tumbuh sebesar Rp. 4.592.261 ribu atau 5,40% dibanding dengan tahun 2023 sebesar Rp. 85.100.667 ribu. Pertumbuhan tersebut seiring dengan pertumbuhan produk-produk tabungan PT. BPR Tanaoba Lais Manekat terutama Tabungan TLM tumbuh 3,03% atau sebesar Rp. 1.481.861 ribu, selanjutnya tabungan rencana tumbuh 5,33% atau sebesar Rp. 1.163.562 ribu, tabungan Simpel tumbuh 27,08% atau sebesar Rp. 217.385 ribu. Tabungan Si Cerdas tumbuh sebesar Rp. 943.931 ribu atau 13,31%. Tabungan lainnya yang tumbuh disebabkan tabungan ini adalah tabungan tampungan dari potongan kredit debitur dan imbalan pasca kerja karyawan dengan total tumbuh sebesar Rp. 860.444 ribu atau 16,37% pada tahun 2024.

Simpanan deposito memberikan kontribusi terbesar terhadap jumlah simpanan PT. BPR Tanaoba Lais Manekat yaitu 58,04%. Di tahun 2024 mengalami pertumbuhan sebesar Rp. 308.593 ribu atau 0,25% dibandingkan tahun 2023. Komposisi terbanyak pada jangka waktu 12 bulan, sesuai dengan strategi PT. BPR Tanaoba Lais Manekat, dimana trend LPS yang cenderung naik, bunga diturunkan, maka penawaran kepada nasabah dengan jangka waktu panjang, karena bunga diturunkan sampai maksimal 5%.

Produk Kredit

Produk kredit yang diberikan tahun 2024 sebesar Rp. 241.118.465 ribu, mengalami pertumbuhan sebesar 9,41% atau meningkat sebesar Rp. 20.745.788 ribu dari tahun 2023 sebesar Rp. 220.372.677 ribu. Begitu pula jika dibandingkan dengan proyeksi tahun 2024 terjadi defisit Rp. 14.425.317 ribu atau minus 5,64%.

Kredit menurut tujuan penggunaan semuanya mengalami peningkatan positif. Kredit Konsumtif menyumbang terbesar dengan pertumbuhan 10,19% atau Rp. 16.909.706 ribu, Kredit Modal Kerja dengan pertumbuhan 7,45% atau sebesar Rp. 2.438.732 ribu dan Kredit Investasi juga tumbuh sebesar 6,44% atau sebesar Rp. 1.397.350 ribu yoy.

Dalam rangka mempertahankan daya saing agar tetap kompetitif, khususnya dalam rangka mempertahankan nasabah loyal, maka pada tahun 2024 dilakukan penyesuaian suku bunga kredit secara terukur sesuai dengan situasi dan kondisi persaingan pasar yang sangat tajam, dimana penurunan suku bunga kredit sebanding dengan penurunan biaya pendanaan, dan penurunan suku bunga kredit ini berpengaruh positif kepada peningkatan baki debet kredit.

Target Pasar

Target pasar PT. BPR Tanaoba Lais Manekat tidak berubah dalam jangka waktu yang lama. Penyaluran kredit tetap difokuskan keada usaha mikro dan kecil, pihak Gereja, ASN/ PNS Daerah dan Pegawai Swasta. Sedangkan kegiatan Penghimpunan dana tetap menargetkan masyarakat kecil dan menengah.

5. Jumlah, Jenis, dan Lokasi Kantor

Daftar Jaringan Kantor

1.	Sandi Kantor	001
	Nama Kantor	PT BPR TANAوبا LAIS MANEKAT
	Alamat	JALAN AHMAD YANI NO 43
	Desa/Kecamatan	KOTA LAMA
	Kabupaten/Kota	7491
	Kode Pos	85223
	Nama Pimpinan	ROBERT POLYADU FANGGIDAE
	Nomor Telepon	0380 823092
	Jumlah Kantor Kas	2
2.	Sandi Kantor	002
	Nama Kantor	PT BPR TANAوبا LAIS MANEKAT
	Alamat	JALAN TIMOR RAYA KM 25
	Desa/Kecamatan	BABAU
	Kabupaten/Kota	7401
	Kode Pos	85362
	Nama Pimpinan	FRIETS BANLA BAKOIL
	Nomor Telepon	0380 8589201
	Jumlah Kantor Kas	0
3.	Sandi Kantor	003
	Nama Kantor	PT BPR TANAوبا LAIS MANEKAT
	Alamat	JALAN BUSALANGGA
	Desa/Kecamatan	MOKDALE, LOBALAIN

Kabupaten/Kota	7414
Kode Pos	85914
Nama Pimpinan	MELKY RAIMOND MELLA
Nomor Telepon	082247525281
Jumlah Kantor Kas	0

Kantor Pusat:

Tanggal diresmikan: 1 Februari 2008

Alamat: Jl. A. Yani no. 43 Oeba Kupang – NTT 85226

Telp : (0380) 823092, 823494, 822611

Fax : (0380) 825207

E_mail : bprtlmkupang@gmail.com,

Facebook : Bank TLM

Website: www.bprtlmkupang.com

Kantor Kas Naikoten:

Tanggal diresmikan: 6 September 2012

Alamat: Jl. Soeharto No. 58A Kupang – NTT 85118

Telp : (0380) 824 293, 825 696

Kantor Kas Oesapa:

Tanggal diresmikan: 3 Oktober 2019

Alamat: Jl. Timor Raya KM. 8.5 Kupang – NTT 85228

Telp : (0380) 8800 988

Kantor Cabang Kabupaten Kupang:

Tanggal diresmikan: 2 Juni 2014

Alamat: Jl. Timor Raya KM. 25 Babau, Kab.Kupang - 85362

Telp : (0380) 8589 201

Fax: (0380) 8589 216

E_mail : bprtlmkab_kpg@yahoo.co.id

Kantor Cabang Kabupaten Rote Ndao:

Tanggal diresmikan: 10 Juli 2024

Alamat: Jl. Busalangga Kel. Mokdale Kec. Babau, Kab. Rote Ndao - 85914

Telp : 082247525281

E_mail : banktlmkcrote@gmail.com

6. Kerja Sama BPR dengan Bank atau Lembaga Lain

Kerja Sama BPR/BPRS dengan Bank atau Lembaga Lain

1.	Nama Lembaga Lain yang Bekerjasama	PT. Penjaminan Kredit Daerah Nusa Tenggara Timur (PT Jamkrida NTT)
	Jenis Lembaga Lain yang Bekerjasama	2. Lembaga Lain
	Tanggal Kerja Sama	26 September 2024

	Jenis Kerja Sama	Asuransi Jiwa dan Kredit
	Uraian Kerja Sama	Mengcover asuransi jiwa dan kredit debitur
2.	Nama Lembaga Lain yang Bekerjasama	PT Asuransi Bumiputera Muda
	Jenis Lembaga Lain yang Bekerjasama	2. Lembaga Lain
	Tanggal Kerja Sama	01 September 2023
	Jenis Kerja Sama	Asuransi Jiwa Debitur
	Uraian Kerja Sama	Mengcover Asuransi Jiwa Debitur
3.	Nama Lembaga Lain yang Bekerjasama	PT Bank Rakyat Indonesia
	Jenis Lembaga Lain yang Bekerjasama	1. Bank
	Tanggal Kerja Sama	03 Maret 2008
	Jenis Kerja Sama	Internet Banking
	Uraian Kerja Sama	Print rekening koran
4.	Nama Lembaga Lain yang Bekerjasama	PT Bank Mandiri
	Jenis Lembaga Lain yang Bekerjasama	1. Bank
	Tanggal Kerja Sama	05 Maret 2008
	Jenis Kerja Sama	Internet Banking
	Uraian Kerja Sama	Transfer dana, print rekening koran
5.	Nama Lembaga Lain yang Bekerjasama	PT Bank Central Asia
	Jenis Lembaga Lain yang Bekerjasama	1. Bank
	Tanggal Kerja Sama	07 Oktober 2010
	Jenis Kerja Sama	Internet Banking
	Uraian Kerja Sama	Print rekening koran
6.	Nama Lembaga Lain yang Bekerjasama	PT BPD Nusa Tenggara Timur
	Jenis Lembaga Lain yang Bekerjasama	1. Bank
	Tanggal Kerja Sama	03 Maret 2008

	Jenis Kerja Sama	Internet Banking
	Uraian Kerja Sama	Transfer dana, print rekening koran
7.	Nama Lembaga Lain yang Bekerjasama	PT Bank Danamon Indonesia
	Jenis Lembaga Lain yang Bekerjasama	1. Bank
	Tanggal Kerja Sama	05 Juni 2013
	Jenis Kerja Sama	Internet Banking
	Uraian Kerja Sama	Transfer dana, print rekening koran
8.	Nama Lembaga Lain yang Bekerjasama	PT Bank KB Bukopin
	Jenis Lembaga Lain yang Bekerjasama	1. Bank
	Tanggal Kerja Sama	04 Maret 2008
	Jenis Kerja Sama	Payment point
	Uraian Kerja Sama	Pembayaran air PDAM Kab. Kupang, listrik postpaid, listrik prepaid, pulsa beberapa provider, pembayaran telepon
9.	Nama Lembaga Lain yang Bekerjasama	Notaris/PPAT Rekanan Eirene Erick Sabuna, S.H.,M.KN
	Jenis Lembaga Lain yang Bekerjasama	2. Lembaga Lain
	Tanggal Kerja Sama	31 Agustus 2023
	Jenis Kerja Sama	Pembuatan akta Notariil maupun akta PPAT
	Uraian Kerja Sama	Pembuatan akta-akta Notariil maupun akta-akta PPAT yang berkaitan dengan pemberian fasilitas kredit dan pengikatan jaminan atas fasilitas kredit serta pengesahan perjanjian serta surat- surat yang dibuat dibawah tangan.
10.	Nama Lembaga Lain yang Bekerjasama	Notaris/PPAT Rekanan Wilem Lobo, S.H.,M.KN
	Jenis Lembaga Lain yang Bekerjasama	2. Lembaga Lain
	Tanggal Kerja Sama	14 Februari 2023
	Jenis Kerja Sama	Pembuatan akta Notariil maupun akta PPAT
	Uraian Kerja Sama	Pembuatan akta-akta Notariil maupun akta-

		akta PPAT yang berkaitan dengan pemberian fasilitas kredit dan pengikatan jaminan atas fasilitas kredit serta pengesahan perjanjian serta surat- surat yang dibuat dibawah tangan.
11.	Nama Lembaga Lain yang Bekerjasama	Notaris/PPAT Rekanan Yerak A.B. Pakh, S.H.,M.KN
	Jenis Lembaga Lain yang Bekerjasama	2. Lembaga Lain
	Tanggal Kerja Sama	14 Februari 2023
	Jenis Kerja Sama	Pembuatan akta Notariil maupun akta PPAT
	Uraian Kerja Sama	Pembuatan akta-akta Notariil maupun akta-akta PPAT yang berkaitan dengan pemberian fasilitas kredit dan pengikatan jaminan atas fasilitas kredit serta pengesahan perjanjian serta surat- surat yang dibuat dibawah tangan.

VI. Pengembangan Sumber Daya Manusia

1. Komposisi Sumber Daya Manusia

Statistik Komposisi Karyawan Per Kantor	
Jumlah Pegawai Pemasaran	41 orang
Jumlah Pegawai Pelayanan	84 orang
Jumlah Pegawai Lainnya	0 orang
Jumlah Pegawai Tetap	83 orang
Jumlah Pegawai Tidak Tetap	42 orang
Jumlah Pegawai Pendidikan S3	0 orang
Jumlah Pegawai Pendidikan S2	2 orang
Jumlah Pegawai Pendidikan S1/D4	81 orang
Jumlah Pegawai Pendidikan D3	8 orang

Jumlah Pegawai Pendidikan SMA	34 orang
Jumlah Pegawai Pendidikan Lainnya	0 orang
Jumlah Pegawai Laki-laki	75 orang
Jumlah Pegawai Perempuan	50 orang
Jumlah Pegawai Usia <=25	9 orang
Jumlah Pegawai Usia >25-35	55 orang
Jumlah Pegawai Usia >35-45	59 orang
Jumlah Pegawai Usia >45-55	2 orang
Jumlah Pegawai Usia >55	0 orang

2. Pengembangan Sumber Daya Manusia

Kegiatan Pengembangan Sumber Daya Manusia di BPR/BPRS

1.	Nama Kegiatan Pengembangan	PELATIHAN UPGRADE APLIKASI SIPRO & SIPTKS
	Tanggal Pelaksanaan	11 Januari 2024
	Jumlah Peserta	23 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Aplikasi pelaporan ke OJK
2.	Nama Kegiatan Pengembangan	SOSIALISASI RBB TAHUN 2024
	Tanggal Pelaksanaan	13 Januari 2024
	Jumlah Peserta	92 orang
	Pihak Pelaksana	01. Internal BPR
	Kategori Peserta	01. Seluruh Pegawai
	Uraian Kegiatan	Sosialisasi RBB Bank
3.	Nama Kegiatan Pengembangan	SOSIALISASI TERKAIT PMK 168 TAHUN 2023
	Tanggal Pelaksanaan	06 Februari 2024

	Jumlah Peserta	6 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi peraturan
4.	Nama Kegiatan Pengembangan	UNDANGAN PELATIHAN IMPLEMENTASI SAK EP
	Tanggal Pelaksanaan	20 Februari 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Pelatihan standar akuntansi
5.	Nama Kegiatan Pengembangan	SEMINAR NASIONAL PERLINDUNGAN DATA PRIBADI
	Tanggal Pelaksanaan	06 Maret 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Pelatihan perlindungan data
6.	Nama Kegiatan Pengembangan	UNDANGAN RAKORNAS DAN EDUKASI CBP RUPIAH SERTA SEMINAR NASIONAL
	Tanggal Pelaksanaan	06 Maret 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Rakornas
7.	Nama Kegiatan Pengembangan	PERTEMUAN DENGAN KOMUNAL
	Tanggal Pelaksanaan	13 Maret 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	03. Berkolaborasi Dengan Lembaga Lain
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris

	Uraian Kegiatan	Aplikasi e-credit
8.	Nama Kegiatan Pengembangan	SISTIM DAN PROSEDUR PENGEMBANGAN KUALITAS SDM SESUAI POJK 19/2023 PASAL 8 & 19
	Tanggal Pelaksanaan	02 April 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Pelaporan ke OJK
9.	Nama Kegiatan Pengembangan	KOLABORASI PENYELENGGARAAN WEBINAR SERIES LPS PERBARINDO TAHUN 2024
	Tanggal Pelaksanaan	13 April 2024
	Jumlah Peserta	2 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi, diikuti oleh Kepala kantor kas
10.	Nama Kegiatan Pengembangan	REFRESING CREDIT ANALYSIS & NPL MANAGEMENT
	Tanggal Pelaksanaan	04 Mei 2024
	Jumlah Peserta	6 orang
	Pihak Pelaksana	03. Berkolaborasi Dengan Lembaga Lain
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Pelatihan analisa kredit, diikuti oleh Team Leader dan AO
11.	Nama Kegiatan Pengembangan	KEGIATAN SOSIALISASI PENCEGAHAN TINDAK PIDANA DI SEKTOR JASA KEUANGAN KEPADA PELAKU USAHA JASA KEUANGAN DAN EVALUASI KINERJA BPR PROVINSI NTT SEMESTER I TAHUN 2024
	Tanggal Pelaksanaan	05 Juni 2024
	Jumlah Peserta	2 orang
	Pihak Pelaksana	02. Eksternal BPR

	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Sosialisasi dan evaluasi kinerja
12.	Nama Kegiatan Pengembangan	UNDANGAN PERTEMUAN PROJECT ADVISORY COMMITTEE (PAC) PROYEK PROMISE II IMPACT
	Tanggal Pelaksanaan	06 Juni 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Pertemuan membahas PAC
13.	Nama Kegiatan Pengembangan	UNDANGAN PELAKSANAAN KICK OFF MEETING SURVEI PENILAIAN INDEKS EFEKTIVITAS KINERJA PPAK TAHUN 2024 KEPADA PENYEDIA JASA KEUANGAN
	Tanggal Pelaksanaan	04 Juli 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Survey penilaian kinerja PPAK
14.	Nama Kegiatan Pengembangan	KOORDINASI DAN SOSIALISASI MANFAAT LAYANAN TAMBAHAN PERUMAHAN BPJS KETENAGAKERJAAN
	Tanggal Pelaksanaan	09 Juli 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi, diikuti oleh Kasie SDM
15.	Nama Kegiatan Pengembangan	PELATIHAN PEMBUATAN EXCEL CKPN
	Tanggal Pelaksanaan	19 Juli 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR

	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Pembuatan Excel untuk membentuk CKPN
16.	Nama Kegiatan Pengembangan	PELATIHAN APLIKASI DIGITAL SIP-CKPN
	Tanggal Pelaksanaan	27 Juli 2024
	Jumlah Peserta	3 orang
	Pihak Pelaksana	03. Berkolaborasi Dengan Lembaga Lain
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Aplikasi pelaporan ke OJK, diikuti PE dan Staf terkait
17.	Nama Kegiatan Pengembangan	UNDANGAN PELUNCURAN FIR ON ML/TF TAHUN 2024
	Tanggal Pelaksanaan	20 Agustus 2024
	Jumlah Peserta	3 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Sosialisasi FIR, diikuti oleh Dir.Kepatuhan dan PE
18.	Nama Kegiatan Pengembangan	SOSIALISASI KEGIATAN BULAN INKLUSI KEUANGAN TAHUN 2024
	Tanggal Pelaksanaan	20 Agustus 2024
	Jumlah Peserta	2 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi Bulan Inklusi Keuangan
19.	Nama Kegiatan Pengembangan	ACARA INFOBANK AWARD
	Tanggal Pelaksanaan	29 Agustus 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Penghargaan Infobank Award

20.	Nama Kegiatan Pengembangan	UNDANGAN SOSIALISASI SENTRA LAYANAN ADMINISTRASI KEPESERTAAN (SELARAS)
	Tanggal Pelaksanaan	18 September 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi oleh BPJS-TK
21.	Nama Kegiatan Pengembangan	KEGIATAN DIALOG DAN EDUKASI PENERAPAN KESETARAAN DAN PENCEGAHAN SEKSUAL DI TEMPAT KERJA
	Tanggal Pelaksanaan	19 September 2024
	Jumlah Peserta	3 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Sosialisasi oleh BPJS-TK
22.	Nama Kegiatan Pengembangan	PELATIHAN SERVICE EXCELLENCE INSIGHT
	Tanggal Pelaksanaan	21 September 2024
	Jumlah Peserta	121 orang
	Pihak Pelaksana	01. Internal BPR
	Kategori Peserta	01. Seluruh Pegawai
	Uraian Kegiatan	Pelatihan Service Excellence
23.	Nama Kegiatan Pengembangan	PEMAPARAN DAMPAK PERUBAHAN KETENTUAN TERHADAP LAPORAN BULANAN BPR
	Tanggal Pelaksanaan	25 September 2024
	Jumlah Peserta	3 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Sosialisasi jadwal pelaporan bulanan
24.	Nama Kegiatan Pengembangan	SOSIALISASI APOLO MODUL LAPORAN SAF
	Tanggal Pelaksanaan	28 Oktober 2024

	Jumlah Peserta	3 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Modul Laporan Strategi Anti Fraud
25.	Nama Kegiatan Pengembangan	WEBINAR RPOJK TENTANG PERLUASAN KEGIATAN USAHA PERBANKAN DAN RPOJK TENTANG INTEGRITAS PELAPORAN KEUANGAN
	Tanggal Pelaksanaan	07 November 2024
	Jumlah Peserta	5 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi Integritas Pelaporan
26.	Nama Kegiatan Pengembangan	SOSIALISASI APOLO MODUL LAPORAN INSIDENTAL DAN LAPORAN BULANAN BPR/ BPRS
	Tanggal Pelaksanaan	13 November 2024
	Jumlah Peserta	4 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi sistem pelaporan APOLO
27.	Nama Kegiatan Pengembangan	SOSIALISASI APOLO MODUL LAPORAN INSIDENTAL DAN LAPORAN BULANAN BPR/ BPRS
	Tanggal Pelaksanaan	13 November 2024
	Jumlah Peserta	4 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi sistem pelaporan APOLO
28.	Nama Kegiatan Pengembangan	MENYUSUN RBB BPR 2025 DENGAN APLIKASI RBB SESUAI SAK EP CKPN BPR
	Tanggal Pelaksanaan	18 November 2024

	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Pelatihan pembuatan RBB
29.	Nama Kegiatan Pengembangan	SOSIALISASI KETENTUAN BPR DAN BPRS
	Tanggal Pelaksanaan	28 November 2024
	Jumlah Peserta	8 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi peraturan
30.	Nama Kegiatan Pengembangan	SOSIALISASI DAN EDUKASI APLIKASI PORTAL LELANG INDONESIA V2
	Tanggal Pelaksanaan	28 November 2024
	Jumlah Peserta	2 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi aplikasi pelaporan lelang
31.	Nama Kegiatan Pengembangan	SOSIALISASI KETENTUAN PERBANKAN
	Tanggal Pelaksanaan	02 Desember 2024
	Jumlah Peserta	7 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi peraturan
32.	Nama Kegiatan Pengembangan	SOSIALISASI SIGAP EKSTERNAL TAHUN 2024
	Tanggal Pelaksanaan	04 Desember 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi pelaporan eksternal

33.	Nama Kegiatan Pengembangan	PROGRAM ASPEK HUKUM PERKREDITAN UKM
	Tanggal Pelaksanaan	05 Desember 2024
	Jumlah Peserta	5 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Pelatihan aspek hukum perkreditan
34.	Nama Kegiatan Pengembangan	SOSIALISASI SISTIM INFORMASI PELAPORAN EDUKASI DAN PERLINDUNGAN KONSUMEN (SIPEDELI) MODUL LAPORAN LAYANAN PENGADUAN
	Tanggal Pelaksanaan	17 Desember 2024
	Jumlah Peserta	3 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	03. Pejabat Eksekutif
	Uraian Kegiatan	Sosialisasi aplikasi pelaporan SIPEDELI
35.	Nama Kegiatan Pengembangan	PELATIHAN CKPN FINAL
	Tanggal Pelaksanaan	18 Desember 2024
	Jumlah Peserta	1 orang
	Pihak Pelaksana	02. Eksternal BPR
	Kategori Peserta	02. Direksi dan/atau Dewan Komisaris
	Uraian Kegiatan	Pembentukan CKPN BPR

PT. BPR Tanaoba Lais Manekat telah mempersiapkan program peningkatan kompetensi karyawan maupun calon karyawan. Bagi calon karyawan yang baru direkrut, bagian SDM telah mempersiapkan program pelatihan sesuai tingkat pendidikan, dengan target menyiapkan calon karyawan agar menguasai tugas-tugas dasar dalam penyelenggaraan usaha. Sedangkan untuk pegawai yang sudah berkarya, bagian SDM menyelenggarakan berbagai program pelatihan untuk meningkatkan kompetensi SDM.

Peningkatan kompetensi karyawan di PT. BPR Tanaoba Lais Manekat dilaksanakan dalam beberapa kategori, yaitu diklat inhouse, diklat eksternal serta program pendidikan karyawan. Kegiatan pelatihan didasarkan atas kebutuhan peningkatan kompetensi masing-masing karyawan di unit kerja.

VII. Laporan Keuangan Tahunan

1. Laporan Posisi Keuangan

Laporan Posisi Keuangan

Dalam Ribuan Rupiah

Keterangan	Posisi 2024	Posisi 2023
Kas dalam Rupiah	2.000.492	1.746.063
Kas dalam Valuta Asing	0	0
Surat Berharga	0	0
Cadangan Kerugian Penurunan Nilai Surat Berharga	0	0
Penempatan pada Bank Lain	14.406.885	23.853.378
Cadangan Kerugian Penurunan Nilai Penempatan pada Bank Lain	16.701	16.399
Kredit yang Diberikan (Baki Debet)	241.118.465	220.372.677
Provisi yang belum diamortisasi	386.442	404.993
Biaya Transaksi Belum diamortisasi	0	0
Pendapatan Bunga yang Ditangguhkan dalam rangka restrukturisasi	481.427	435.200
Cadangan Kerugian Restrukturisasi	0	0
Cadangan Kerugian Penurunan Nilai Kredit yang Diberikan	6.588.431	5.118.338
Penyertaan Modal	0	0
Cadangan Kerugian Penurunan Nilai Penyertaan Modal	0	0
Agunan yang diambil alih	2.055.599	1.810.507
Properti Terbengkalai	0	0
Aset Tetap dan Inventaris	12.068.353	7.056.229
Akumulasi Penyusutan dan Penurunan Nilai Aset Tetap dan Inventaris	4.206.921	4.072.992
Aset Tidak Berwujud	81.880	81.880
Akumulasi Amortisasi dan Penurunan Nilai Aset Tidak Berwujud	81.880	81.880
Aset Antarkantor	0	0
Aset Keuangan Lainnya	0	0
Cadangan Kerugian Penurunan Nilai Aset Keuangan Lainnya	0	0
Aset Lainnya	4.042.106	5.138.619

TOTAL ASET	264.011.978	249.929.550
Liabilitas Segera	2.849.626	2.835.710
Tabungan	89.692.927	85.100.667
Biaya Transaksi Tabungan Belum Diamortisasi	0	0
Deposito	124.069.544	123.760.952
Biaya Transaksi Deposito Belum Diamortisasi	0	0
Simpanan dari Bank Lain	8.929.138	119.767
Biaya Transaksi Belum Diamortisasi	0	0
Pinjaman yang Diterima	0	0
Biaya Transaksi Belum Diamortisasi	0	0
Diskonto Belum Diamortisasi	0	0
Dana Setoran Modal-Kewajiban	0	0
Liabilitas Antarkantor	0	0
Liabilitas Lainnya	1.204.419	575.718
TOTAL LIABILITAS	226.745.655	212.392.813
Modal Dasar	50.000.000	50.000.000
Modal yang Belum Disetor -/-	21.765.000	22.295.000
Tambahan Modal Disetor	0	0
Agio	0	0
Modal Sumbangan	0	0
Dana Setoran Modal - Ekuitas	0	0
Tambahan Modal Disetor Lainnya	0	0
Keuntungan (Kerugian) dari Perubahan Nilai Aset Keuangan dalam Kelompok Tersedia untuk Dijual	0	0
Keuntungan Revaluasi Aset Tetap	0	0
Ekuitas Lainnya	0	0
Pajak Penghasilan terkait dengan Ekuitas Lain	0	0
Cadangan	0	0
Umum	4.918.073	4.817.815
Tujuan	2.931	1.025
Laba (Rugi)	0	0
Laba (Rugi) Tahun-Tahun Lalu	0	0
Laba (Rugi) Tahun Berjalan	4.110.319	5.012.897
TOTAL EKUITAS	37.266.323	37.536.738

Aset

Pada tahun 2024 PT. BPR Tanaoba Lais Manekat masih mengadopsi strategi tahun sebelumnya, yaitu melakukan berbagai langkah strategis yang berbeda, diantaranya langkah efisiensi, dengan mengendalikan laju pertumbuhan aset, melalui penurunan bunga Deposito, dan memaksimalkan penempatan Dana di Bank lain dengan penawaran bunga di atas bunga penempatan Deposito di PT. BPR Tanaoba Lais Manekat. Aset PT. BPR Tanaoba Lais Manekat di posisi tahun 2024 tumbuh Rp. 14.082.428 ribu atau tumbuh 5,63%.

Kewajiban

Liabilitas PT. BPR Tanaoba Lais Manekat per 31 Desember 2024 mencapai Rp. 226.745.655 ribu, mengalami peningkatan sebesar Rp. 14.352.842 ribu atau tumbuh 6,76% dari Rp. 212.392.813 ribu pada tahun 2023.

Ekuitas

Jumlah Ekuitas per tanggal 31 Desember 2024 tercatat sebesar Rp. 37.266.323 ribu, turun sebesar Rp. 270.414 ribu atau 0,72% dibandingkan tahun 2023 yang tercatat sebesar Rp. 37.536.738 ribu. Penurunan jumlah ekuitas terjadi karena adanya penurunan dari Laba tahun berjalan.

2. Laporan Laba Rugi

Laporan Laba Rugi

Dalam Ribuan Rupiah

Keterangan	Posisi 2024	Posisi 2023
Pendapatan Operasional	38.095.310	34.099.538
1. Pendapatan Bunga		
a. Bunga Kontraktual		
Surat Berharga	0	0
Giro	64.053	43.227
Tabungan	311.808	282.098
Deposito	326.038	1.005.524
Sertifikat Deposito	0	0
KYD Kepada Bank Lain	0	0
KYD Kepada Pihak Ketiga bukan Bank	30.885.680	29.643.715
b. Provisi Kredit		
Kredit Kepada Bank Lain	0	0
Kredit Kepada Pihak Ketiga Bukan Bank	244.203	272.486
c. Biaya Transaksi -/-		
Surat Berharga	0	0
KYD Kepada Bank Lain	0	0
KYD Kepada Pihak Ketiga bukan Bank	0	0
d. Koreksi Atas Pendapatan Bunga -/-		

2. Pendapatan Lainnya		
a. Pendapatan Jasa Transaksi	15.219	16.970
b. Keuntungan Penjualan Valuta Asing	0	0
c. Keuntungan Penjualan Surat Berharga	0	0
d. Penerimaan Kredit yang Dihapusbuku	401.717	24.280
e. Pemulihan CKPN	2.489.344	193.900
f. Dividen	0	0
g. Keuntungan dari penyertaan dengan equity method	0	0
h. Keuntungan penjualan AYDA	0	0
i. Pendapatan Ganti Rugi Asuransi	0	0
j. Pemulihan penurunan nilai AYDA	0	0
k. Lainnya	3.357.248	2.617.338
Beban Operasional	32.514.382	28.333.049
1. Beban Bunga		
a. Beban Bunga Kontraktual		
Tabungan	1.758.388	1.872.420
Deposito	5.446.678	5.011.072
Simpanan dari Bank Lain	133.418	19.913
Pinjaman yang Diterima Dari Bank Indonesia	0	0
Pinjaman yang Diterima Dari Bank Lain	0	0
Pinjaman yang Diterima Dari Pihak Ketiga Bukan Bank	0	0
Pinjaman yang Diterima Berupa Pinjaman Subordinasi	0	0
Beban Bunga Lainnya	401.877	410.434
b. Biaya Transaksi		
Kepada Bank Lain	0	0
Kepada Pihak Ketiga Bukan Bank	0	0
2. Beban Kerugian Restrukturisasi Kredit	0	0
3. Beban Kerugian Penurunan Nilai		
a. Surat Berharga	0	0
b. Penempatan pada Bank Lain	54.188	94.246
c. KYD Kepada Bank Lain	0	0
d. KYD Kepada Pihak Ketiga Bukan Bank	4.640.868	2.994.240
e. Penyertaan Modal	0	0

f. Aset Keuangan Lainnya 0 0

4. Beban Pemasaran	236.408	306.872
5. Beban Penelitian dan Pengembangan	0	0
6. Beban Administrasi dan Umum		
a. Beban Tenaga Kerja		
Gaji dan Upah	12.569.972	11.310.838
Honorarium	478.200	448.169
Lainnya	835.849	730.699
b. Beban Pendidikan dan Pelatihan	209.488	287.182
c. Beban Sewa		
Gedung Kantor	448.634	376.355
Lainnya	842.590	722.009
d. Beban Penyusutan/Penghapusan atas Aset Tetap dan Inventaris	484.297	448.746
e. Beban Amortisasi Aset Tidak Berwujud	0	0
f. Beban Premi Asuransi	610.047	404.909
g. Beban Pemeliharaan dan Perbaikan	286.931	144.523
h. Beban Barang dan Jasa	2.267.807	2.078.755
i. Beban Penyelenggaraan Teknologi Informasi	0	0
j. Kerugian terkait risiko operasional		
Kecurangan internal	0	0
Kejahatan eksternal	0	0
k. Pajak-pajak	106.214	303.668
7. Beban lainnya		
a. Kerugian Penjualan Valuta Asing	0	0
b. Kerugian Penjualan Surat Berharga	0	0
c. Kerugian dari penyertaan dengan equity method	0	0
d. Kerugian penjualan AYDA	131.558	0
e. Kerugian penurunan nilai AYDA	0	25.758
f. Lainnya	570.971	367.998
Laba (Rugi) Operasional	5.580.928	5.766.489
Pendapatan Non Operasional	148.961	758.414
1. Keuntungan Penjualan Aset Tetap dan Inventaris	0	0
2. Pemulihan Penurunan Nilai Aset Tetap dan Inventaris	0	0
3. Pemulihan Penurunan Nilai Lainnya	0	0

4. Bunga Antar Kantor	0	0
5. Selisih Kurs	0	0
6. Lainnya	148.961	758.414
Beban Non Operasional	123.514	164.912
1. Kerugian Penjualan/Kehilangan Aset Tetap dan Inventaris	0	0
2. Kerugian Penurunan Nilai Aset Tetap dan Inventaris	13.021	0
3. Kerugian Penurunan Nilai Lainnya	0	0
4. Bunga Antar Kantor	0	0
5. Selisih Kurs	0	0
6. Lainnya	110.493	139.153
Laba (Rugi) Non Operasional	25.446	593.503
Laba (Rugi) Tahun Berjalan Sebelum Pajak	5.606.374	6.359.992
Taksiran Pajak Penghasilan	1.496.055	1.347.095
Pendapatan Pajak Tangguhan	0	0
Beban Pajak Tangguhan	0	0
Jumlah Laba (Rugi) Tahun Berjalan	4.110.319	5.012.897
Penghasilan Komprehensif Lain		
1. Tidak Akan Direklasifikasi ke Laba Rugi		
a. Keuntungan Revaluasi Aset Tetap	0	0
b. Lainnya	0	0
c. Pajak Penghasilan terkait	0	0
2. Akan Direklasifikasikan ke Laba Rugi		
a. Keuntungan (Kerugian) dan Perubahan Nilai Aset Keuangan Dalam Kelompok Tersedia untuk Dijual	0	0
b. Lainnya	0	0
c. Pajak Penghasilan terkait	0	0
Penghasilan Komprehensif Lain Setelah Pajak	0	0
Total Laba (Rugi) Komprehensif Tahun Berjalan		

Pendapatan Operasional

Pendapatan operasional PT. BPR Tanaoba Lais Manekat di tahun 2024 mencapai Rp. 38.095.310 ribu, meningkat Rp. 3.995.772 ribu atau 11,72% dibanding pada tahun 2023 yang mencapai Rp. 34.099.538 ribu.

Hampir seluruh komponen Pendapatan Operasional mengalami pertumbuhan, kecuali pada komponen pendapatan bunga kontraktual deposito mengalami pertumbuhan negatif yang cukup signifikan, dan pada komponen provisi dan komisi yang juga mengalami pertumbuhan negatif, tapi tidak signifikan.

Beban Operasional

Beban operasional meningkat Rp. 4.181.333 ribu atau 14,76% dari Rp. 28.333.049 ribu tahun 2023 menjadi Rp. 32.514.382 ribu di tahun 2024. Hal ini terutama disebabkan oleh meningkatnya beban kerugian penurunan nilai dan beban Administrasi dan Umum.

Pendapatan Non Operasional

Pendapatan non operasional tahun 2024 sebesar Rp. 148.961 ribu, dan tahun 2023 sebesar Rp. 758.414 ribu, turun sebesar Rp. 609.454 ribu atau 80,36%.

Beban Non Operasional

Beban non operasional mengalami penurunan sebesar Rp. 41.397 dari Rp. 164.912 ribu pada tahun 2023 menjadi Rp. 123.514 ribu di tahun 2023.

Taksiran Pajak Penghasilan

Taksiran pajak penghasilan pada akhir tahun 2024 sebesar Rp. 1.496.055 ribu mengalami peningkatan Rp. 148.960 ribu atau tumbuh 11,06% dari Rp. 1.347.095 ribu pada akhir tahun 2023.

Laba Tahun Berjalan

Laba (rugi) neto PT. BPR Tanaoba Lais Manekat mengalami penurunan Rp. 902.578 ribu atau 18,01% dari Rp. 5.012.897 ribu pada akhir tahun 2023 menjadi Rp. 4.110.319 ribu pada akhir tahun 2024. Penyebabnya adalah karena Kantor Cabang Rote terlambat memperoleh ijin operasional dari OJK, yang mana menurut Rencana Bisnis Bank tahun 2024 seharusnya Kantor Cabang Rote beroperasi sejak bulan Januari namun karena baru memperoleh ijin operasional pada bulan Juni dan operasionalnya baru dilaksanakan pada semester ke II maka per 31 Desember 2024 tercatat Kantor Cabang Rote mengalami kerugian pembukaan/ operasional selama 6 bulan sebesar -Rp.1.093.856.018.

3. Laporan Komitmen dan Kontijensi

Laporan Rekening Administratif

Dalam Ribuan Rupiah

Keterangan	Posisi 2024	Posisi 2023
Tagihan Komitmen		
Fasilitas Pinjaman yang Diterima yang Belum Ditarik	0	0
Tagihan Komitmen Lainnya	0	0
Kewajiban Komitmen		
Fasilitas Kredit kepada Nasabah yang Belum Ditarik	2.748.264	2.339.234
Penerusan Kredit (Channeling)	0	0
Kewajiban Komitmen Lainnya	0	0
Tagihan Kontinjensi		
a. Pendapatan Bunga Dalam Penyelesaian		
1) Bunga Kredit yang Diberikan	2.873.851	2.625.972
2) Bunga Penempatan pada Bank Lain	0	0
3) Surat Berharga	0	0

4) Lainnya	0	0
b. Aset Produktif yang dihapusbuku		
1) Kredit yang Diberikan	2.704.395	2.365.303
2) Penempatan pada Bank Lain	0	0
3) Pendapatan Bunga Atas Kredit yang dihapusbuku	811.148	629.348
4) Pendapatan Bunga Atas Penempatan Dana pada Bank Lain yang dihapusbuku	0	0
c. Agunan dalam Proses Penyelesaian Kredit	0	0
d. Tagihan Kontinjensi Lainnya	0	0
Kewajiban Kontinjensi	0	0
Rekening Administratif Lainnya	0	0

Upaya-upaya yang dilakukan untuk mempertahankan tingkat kredit bermasalah tetap dalam batas target yang telah ditetapkan, sebagai berikut:

- a)Mendoakan debitur yang bermasalah.
- b)Kepatuhan terhadap Sistem Operasional dan Prosedur Penanganan kredit bermasalah.
- c)Calon debitur menandatangani formulir pernyataan kesediaan memberikan keterangan secara jujur dan obyektif serta secara ketat memverifikasi hasil wawancara berdasarkan aspek legal dan 5 C.
- d)Pemeriksaan terhadap aspek legalitas dan kelengkapan adminitrasi.
- e)Mengontrol setoran debitur yang diwajibkan menabung/ bertransaksi secara aktif minimal 1 (satu) minggu sekali.
- f)Pendekatan persuasif kepada debitur untuk mencari jalan keluar terhadap tunggakan dan kredit bermasalah dengan mengidentifikasi akar permasalahan, misalnya karena salah kelola, fraud, konsumtif, kalah bersaing, dll atau mengambil langkah formal berupa pemberian surat teguran dan peringatan bila debitur tidak memiliki niat baik.
- g)Meningkatkan kemampuan karyawan remedial dalam hal memberikan arahan, masukan, dan langkah yang tepat terkait cara melakukan penagihan yang baik dan tepat.
- h)Meningkatkan jadwal pemeliharaan kepada debitur untuk mengurangi dan mencegah terjadinya penyalahgunaan kredit yang diberikan kepada nasabah.
- i)Reviu perkembangan pinjaman yang diberikan kepada nasabah berdasarkan frekuensi pembayaran sehingga dengan demikian dapat diambil langkah- langkah strategis untuk nasabah tersebut berdasarkan prospek usaha nasabah misalnya restuktur, rekondisi atau reschedule.
- j)Membuat jadwal penilaian kembali jaminan setiap 6 (enam) bulan untuk jaminan bergerak dan 1 (satu) tahun untuk jaminan tidak bergerak sehingga dapat dipastikan jaminan nasabah dalam keadaan baik.
- k)Berusaha untuk melakukan penjualan Jaminan secara sukarela yaitu Agunan Yang Diambil Alih (AYDA).

4. Laporan Perubahan Ekuitas

Laporan Perubahan Ekuitas

Dalam Jutaan Rupiah

Keterangan	Modal Disetor	Cadangan Tujuan	Cadangan Umum	Saldo Laba Belum Ditetapkan Penggunaannya	Jumlah
Saldo per 31 Des Tahun 2022	25.705	5.578	0	4.698	35.981
Dividen	0	0	0	-4.463	-4.463
Pembentukan Cadangan	0	235	0	-235	0
DSM Ekuitas	2.000	0	0	0	2.000
Laba/Rugi yang Belum Direalisasi	0	0	0	0	0
Revaluasi Aset 2024 tetap	0	0	0	0	0
Laba/Rugi Periode Berjalan	0	0	0	5.013	5.013
Pos Penambah/Pengurang Lainnya	0	-994	0	0	-994
Saldo per 31 Des Tahun 2023	27.705	4.819	0	5.013	37.537
Dividen	0	0	0	-4.662	-4.662
Pembentukan Cadangan	0	251	100	-351	0
DSM Ekuitas	530	0	0	0	530
Laba/Rugi yang Belum Direalisasi	0	0	0	0	0
Revaluasi Aset 2024 tetap	0	0	0	0	0
Laba/Rugi Periode Berjalan	0	0	0	4.110	4.110
Pos Penambah/Pengurang Lainnya	0	-249	0	0	-249
Saldo Akhir (per 31 Des)	28.235	4.821	100	4.110	37.266

5. Laporan Arus Kas

Laporan Arus Kas

Dalam Ribuan Rupiah

Keterangan	Saldo 2024	Saldo 2023
Penerimaan pendapatan bunga	31.587.578	31.247.050
Penerimaan pendapatan provisi dan jasa transaksi	259.423	289.456
Penerimaan beban klaim asuransi	0	0
Penerimaan atas aset keuangan yang telah dihapusbukukan	401.717	0
Pendapatan operasional lainnya	5.846.593	2.615.668
Pembayaran beban bunga	7.740.361	7.313.839

Beban gaji dan tunjangan	13.884.021	12.489.706
Beban umum dan administrasi	19.140.028	17.255.276
Beban operasional lainnya	702.529	367.998
Pendapatan non operasional lainnya	148.961	784.364
Beban non operasional lainnya	110.493	139.153
Pembayaran pajak penghasilan	1.496.055	1.060.460
Penyesuaian lainnya atas pendapatan dan beban	0	0
Penempatan pada bank lain	14.406.885	23.853.378
Kredit yang diberikan	241.118.465	220.372.677
Agunan yang diambil alih	2.055.599	1.836.265
Aset lain-lain	4.042.106	5.140.742
Penyesuaian lainnya atas aset operasional	0	0
Liabilitas segera	2.849.626	2.549.075
Tabungan	89.692.927	85.100.667
Deposito	124.069.544	123.760.952
Simpanan dari bank lain	8.929.138	119.767
Pinjaman yang diterima	0	0
Liabilitas imbalan kerja	0	0
Liabilitas lain-lain	1.204.419	575.718
Penyesuaian lainnya atas liabilitas operasional	0	0
Arus Kas netto dari aktivitas operasi	569.686.469	536.872.211
Pembelian/penjualan aset tetap dan inventaris	0	0
Pembelian/penjualan aset tidak berwujud	0	0
Pembelian/penjualan Surat Berharga	0	0
Pembelian/penjualan Penyertaan Modal	0	0
Penyesuaian lainnya	0	0
Arus Kas netto dari aktivitas Investasi	0	0
Penerimaan/pembayaran pinjaman yang diterima sebagai modal pelengkap	1.048.371	1.608.008
Penerimaan/pembayaran pinjaman yang diterima sebagai modal inti tambahan	0	0
Pembayaran dividen	0	0
Penyesuaian lainnya	0	0
Arus Kas netto dari aktivitas Pendanaan	1.048.371	1.608.008
Peningkatan (Penurunan) Arus Kas	570.734.840	538.480.219
Kas dan setara Kas awal periode	0	0

Kas dan setara Kas akhir periode

570.734.840

538.480.219

VIII. Laporan dan Opini Akuntan Publik

Ringkasan Opini Akuntan Publik

Laporan Tahunan kami sampaikan sesuai dengan data hasil pemeriksaan Auditor Independent Akuntan Publik Dwi Haryadi Nugraha, dan Rekan nomor. 0007/2.1446/ AU.2/07/1723-1/1/ IV/2024 yang diterbitkan tanggal 17 April 2025 dengan opini Laporan Keuangan terlampir menyajikan secara wajar dalam semua hal yang material, Posisi keuangan PT. BPR Tanaoba Lais Manekat per tanggal 31 Desember 2024, serta kinerja keuangan dan arus kas untuk tahun yang berakhir pada tanggal tersebut sesuai dengan Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik (SAK ETAP) di Indonesia. Laporan Akuntan Publik tersedia pada lampiran Laporan Tahunan ini.

Lembar Pernyataan
Anggota Direksi tentang Tanggung Jawab Atas
Laporan Keuangan Tahunan Tahun 2024
PT BPR Tanaoba Lais Manekat

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Keuangan Tahunan PT. BPR Tanaoba Lais Manekat tahun 2024 telah ditinjau dan dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Keuangan Tahunan perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Kupang, 29 April 2025

PT. BPR Tanaoba Lais Manekat

Direksi



Robert Polyadu Fanggidae

PT. BPR TLM Robert Polyadu Fanggidae
Direktur Utama

Erni Edelfi Muskananfol

Erni Edelfi Muskananfol
Direktur Kepatuhan

Yeremia Mesakh Nappoe

Yeremia Mesakh Nappoe
Direktur Kredit

Lembar Pernyataan

Anggota Direksi dan Anggota Dewan Komisaris tentang
Tanggung Jawab Atas Laporan Tahunan Tahun 2024
PT BPR Tanaoba Lais Manekat

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT. BPR Tanaoba Lais Manekat tahun 2024 telah ditinjau dan dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan perusahaan.

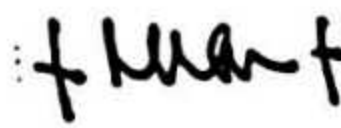
Demikian pernyataan ini dibuat dengan sebenarnya.

Kupang, 29 April 2025

PT. BPR Tanaoba Lais Manekat

Direksi




Robert Polyadu Fanggidae
Direktur Utama


Erni Edelfi Muskananfolo
Direktur Kepatuhan


Yeremia Mesakh Nappoe
Direktur Kredit

Dewan Komisaris


Richard Funay
Komisaris Utama


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DAFTAR ISI LAPORAN KEUANGAN
LIST OF FINANCIAL STATEMENTS

**THESE QUESTIONS ARE
FOR THE
STUDENT TO ANSWER**

**CONSTRUCT A CONCEPT
MAP FROM
THESE 10 QUESTIONS**

Score
/10

**1. What is the main purpose
of a concept map?**

**2. What is the main purpose
of a concept map?**

- a. To show the relationship between concepts
- b. To show the hierarchy of concepts
- c. To show the flow of information
- d. To show the sequence of events

- a. To show the relationship between concepts
- b. To show the hierarchy of concepts
- c. To show the flow of information
- d. To show the sequence of events

1. The purpose of a concept map is to

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下城區公共圖書館 杭州新館

- 2. *Isotria medeolae*
- 3. *Asclepias tuberosa*
- 4. *Ipomoea*
- 5. *Conium maculatum*
- 6. *Delphinium*
- 7. *Scilla*
- 8. *Veratrum*
- 9. *Adonis*
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- 238. *Veratrum*
- 239.

4. 結合した研究の意義と今後の課題

- 24. [Computer Basics](#)
- 25. [Software](#)
- 26. [Internet Basics](#)
- 27. [Email Basics](#)
- 28. [Social Media](#)
- 29. [Cloud Computing](#)
- 30. [Security Basics](#)
- 31. [Mobile Devices](#)

1. *Staphylococcus aureus* (Gram +)
2. *Streptococcus pneumoniae* (Gram +)
3. *Escherichia coli* (Gram -)
4. *Salmonella typhi* (Gram -)

4. <http://www.fishbase.org>
5. <http://www.fishbase.org>
6. <http://www.fishbase.org>
7. <http://www.fishbase.org>
8. <http://www.fishbase.org>

1998

1. Find the derivative of $f(x) = x^2 + 3x - 5$.
2. Find the derivative of $f(x) = \sin(x) + \cos(x)$.
3. Find the derivative of $f(x) = e^x + \ln(x)$.
4. Find the derivative of $f(x) = x^3 + 2x^2 - 4x + 7$.
5. Find the derivative of $f(x) = \frac{1}{x} + \sqrt{x}$.
6. Find the derivative of $f(x) = \sin^2(x)$.
7. Find the derivative of $f(x) = \cos^2(x)$.
8. Find the derivative of $f(x) = \tan(x)$.
9. Find the derivative of $f(x) = \cot(x)$.
10. Find the derivative of $f(x) = \sec(x)$.

4.2.4.4.2. THE INTERMEDIATE

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Journal of Internal Medicine 255: 115–122

41. *Verilog*
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4. 2008 年 12 月 31 日, 甲公司持有乙公司 20% 的股权, 取得该股权时支付成本 1000 万元, 取得投资时乙公司可辨认净资产公允价值为 5000 万元。

- 21. *Small Space*
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- 29. *Small Space*

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1  library(MASS)
2  library(MASS2)
3  # compute the expected log-likelihood of
4  MASS2

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1. *What is the purpose of the study?*
2. *What are the research questions or hypotheses?*
3. *What is the significance of the study?*
4. *What are the limitations of the study?*
5. *What are the conclusions of the study?*

Summary

1. General Environmental Impact Assessment
2. Strategic Environmental Assessment of Policy or Programme
3. Environmental Impact Assessment of Development Projects
4. Environmental Impact Assessment of Infrastructure Projects
5. Environmental Impact Assessment of Land Use Change
6. Environmental Impact Assessment of Transport Projects
7. Environmental Impact Assessment of Energy Projects
8. Environmental Impact Assessment of Water Projects
9. Environmental Impact Assessment of Air Quality
10. Environmental Impact Assessment of Noise

BOOK REVIEW

SURAT PERNYATAAN DIREKSI
DIRECTOR'S STATEMENT LETTER

TO THE SECRETARY, HFW, GOVERNMENT OF INDIA, NEW DELHI.	FROM THE SECRETARY, HFW, GOVERNMENT OF INDIA, NEW DELHI.
--	--

Subject: - **Health and Family Welfare Department, Government of India.**

1. Reference: **Health and Family Welfare Department, Government of India.**

2. Reference: **Health and Family Welfare Department, Government of India.**

3. Reference: **Health and Family Welfare Department, Government of India.**

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9. Reference: **Health and Family Welfare Department, Government of India.**

10. Reference: **Health and Family Welfare Department, Government of India.**

11. Reference: **Health and Family Welfare Department, Government of India.**

12. Reference: **Health and Family Welfare Department, Government of India.**

Health and Family Welfare Department, Government of India.



Secretary



Secretary



Secretary



Secretary

LAPORAN KEUANGAN
FINANCIAL STATEMENTS

AND

CATATAN ATAS LAPORAN KEUANGAN
NOTES TO FINANCIAL STATEMENTS

PROJECT COSTS

Project Name: [Project Name]
 Project Number: [Project Number]
 Project Location: [Project Location]

PROJECT SCHEDULE

Project Start Date: [Project Start Date]
 Project End Date: [Project End Date]

	2023	2024	2025	2026
2023				
Project Start	2023-01-01	2023-01-01	2023-01-01	2023-01-01
Project End	2023-12-31	2023-12-31	2023-12-31	2023-12-31
Project Duration	365 days	365 days	365 days	365 days
Project Budget	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Project Revenue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Project Profit	\$0	\$0	\$0	\$0
Project Loss	\$0	\$0	\$0	\$0
2024				
Project Start	2024-01-01	2024-01-01	2024-01-01	2024-01-01
Project End	2024-12-31	2024-12-31	2024-12-31	2024-12-31
Project Duration	365 days	365 days	365 days	365 days
Project Budget	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Project Revenue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Project Profit	\$0	\$0	\$0	\$0
Project Loss	\$0	\$0	\$0	\$0
2025				
Project Start	2025-01-01	2025-01-01	2025-01-01	2025-01-01
Project End	2025-12-31	2025-12-31	2025-12-31	2025-12-31
Project Duration	365 days	365 days	365 days	365 days
Project Budget	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Project Revenue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Project Profit	\$0	\$0	\$0	\$0
Project Loss	\$0	\$0	\$0	\$0
2026				
Project Start	2026-01-01	2026-01-01	2026-01-01	2026-01-01
Project End	2026-12-31	2026-12-31	2026-12-31	2026-12-31
Project Duration	365 days	365 days	365 days	365 days
Project Budget	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Project Revenue	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Project Profit	\$0	\$0	\$0	\$0
Project Loss	\$0	\$0	\$0	\$0

Project Name: [Project Name]
 Project Number: [Project Number]
 Project Location: [Project Location]

Project Start Date: [Project Start Date]
 Project End Date: [Project End Date]



Project Manager: [Signature]
 Project Sponsor: [Signature]

HYPERONEN VERBODEN
SOUDEN STOLPHEN IN HET VERBODEN
 (Houdt de hand op de lippen)
 (Houdt de hand op de lippen)

HYPERONEN VERBODEN
WIJST OPMERKZAAM OP HET VERBODEN
 (Houdt de hand op de lippen)
 (Houdt de hand op de lippen)

1. VERBODEN

- 1.1. Houdt de hand op de lippen

1.1.1. Houdt de hand op de lippen

1.1.1.1. Houdt de hand op de lippen

1.1.1.2. Houdt de hand op de lippen

1.1.1.2.1. Houdt de hand op de lippen

1.1.1.3. Houdt de hand op de lippen

1.1.1.3.1. Houdt de hand op de lippen

1.1.1.4. Houdt de hand op de lippen

1.1.1.5. Houdt de hand op de lippen

2. VERBODEN

2.1. Houdt de hand op de lippen

2.1.1. Houdt de hand op de lippen

2.1.1.1. Houdt de hand op de lippen

2.1.1.2. Houdt de hand op de lippen

2.1.1.2.1. Houdt de hand op de lippen

2.1.1.2.2. Houdt de hand op de lippen

2. VERBODEN

- 2.1. Houdt de hand op de lippen

2.1.1. Houdt de hand op de lippen

2.1.1.1. Houdt de hand op de lippen

2.1.1.2. Houdt de hand op de lippen

2.1.1.2.1. Houdt de hand op de lippen

2.1.1.3. Houdt de hand op de lippen

2.1.1.3.1. Houdt de hand op de lippen

2.1.1.4. Houdt de hand op de lippen

2.1.1.5. Houdt de hand op de lippen

የጥናታዊ ሥልጣን
ሪፖርት ማስቀመጥ (ጥናታዊ)
 የጥናት ዘዴ ማግኘት
 የጥናት ዘዴ ማስቀመጥ

የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

1. የጥናት ዘዴ ማስቀመጥ

1. የጥናት ዘዴ ማስቀመጥ
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

2. የጥናት ዘዴ ማስቀመጥ
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

3. የጥናት ዘዴ ማስቀመጥ
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

የጥናታዊ ሥልጣን
ሪፖርት ማስቀመጥ (ጥናታዊ)
 የጥናት ዘዴ ማግኘት
 የጥናት ዘዴ ማስቀመጥ

የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

2. የጥናት ዘዴ ማስቀመጥ

3. የጥናት ዘዴ ማስቀመጥ
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

4. የጥናት ዘዴ ማስቀመጥ
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

5. የጥናት ዘዴ ማስቀመጥ
 የጥናት ዘዴ ማስቀመጥ (ጥናታዊ)

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Abstract

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14. **Stammes und Herkunft**

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VanDusen

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and is usually well tolerated. The side effects do not include the dangerous blood-forming marrow depression (leukopenia) that can occur with certain drugs. These drugs of the sulfonamide family are used in the treatment of a wide variety of bacterial infections. They are also used for the prevention of malaria.

and the other two are the same as in the first case.

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Quantitative analysis of the results of the study showed that the mean age of the participants was 30.5 years, with a range of 20-45 years. The majority of the participants (75%) were male, and 25% were female. The majority of the participants (60%) were employed, and 40% were unemployed. The majority of the participants (80%) were married, and 20% were single. The majority of the participants (90%) were of the majority ethnicity, and 10% were of the minority ethnicity. The majority of the participants (70%) were of the majority religion, and 30% were of the minority religion. The majority of the participants (85%) were of the majority language, and 15% were of the minority language. The majority of the participants (95%) were of the majority culture, and 5% were of the minority culture. The majority of the participants (98%) were of the majority social class, and 2% were of the minority social class. The majority of the participants (99%) were of the majority political affiliation, and 1% were of the minority political affiliation. The majority of the participants (99%) were of the majority sexual orientation, and 1% were of the minority sexual orientation. The majority of the participants (99%) were of the majority gender identity, and 1% were of the minority gender identity. The majority of the participants (99%) were of the majority gender expression, and 1% were of the minority gender expression. The majority of the participants (99%) were of the majority gender role, and 1% were of the minority gender role. The majority of the participants (99%) were of the majority gender identity, and 1% were of the minority gender identity. The majority of the participants (99%) were of the majority gender expression, and 1% were of the minority gender expression. The majority of the participants (99%) were of the majority gender role, and 1% were of the minority gender role.

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For comments or questions, contact the author at andrew@andrewmiller.org.

1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26

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1. Welche der drei Erklärungsansätze (Kognitivist, sozial-konstruktivist, konstruktivist) ist für Sie am besten geeignet, um die Entwicklung der Kognition zu erklären? Begründen Sie Ihre Antwort.

THESE TWO STUDIES WERE THE FIRST TO REPORT THE EFFECTS OF AEROSOLIZED BACILLUS SPOROBIUS ON THE IMMUNE SYSTEM OF MICE. THE RESULTS OF THESE STUDIES WERE USED TO DEVELOP THE BACILLUS SPOROBIUS VACCINE FOR THE TREATMENT OF ALLERGIC DISEASES.

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17. *Senecio* *prostratus* *prostratus* (1940)

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the average number of people in each country, and the total number of people in each country, respectively, for each country.

Keywords: child sexual abuse; disclosure; social support

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W. J. Rutter

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They are required to report to their local elected officials the number of abortions performed and the number of women who have had abortions. The law also requires that the local health department be notified of the number of abortions performed and the number of women who have had abortions.

just its content, and you will agree that it has been put to rest by the evidence of the text.

1994-1995, 1996-1997, 1998-1999, 2000-2001, 2002-2003, 2004-2005, 2006-2007, 2008-2009, 2010-2011, 2012-2013, 2014-2015, 2016-2017, 2018-2019, 2020-2021, 2022-2023, 2024-2025, 2026-2027, 2028-2029, 2030-2031, 2032-2033, 2034-2035, 2036-2037, 2038-2039, 2040-2041, 2042-2043, 2044-2045, 2046-2047, 2048-2049, 2050-2051, 2052-2053, 2054-2055, 2056-2057, 2058-2059, 2060-2061, 2062-2063, 2064-2065, 2066-2067, 2068-2069, 2070-2071, 2072-2073, 2074-2075, 2076-2077, 2078-2079, 2080-2081, 2082-2083, 2084-2085, 2086-2087, 2088-2089, 2090-2091, 2092-2093, 2094-2095, 2096-2097, 2098-2099, 2100-2101, 2102-2103, 2104-2105, 2106-2107, 2108-2109, 2110-2111, 2112-2113, 2114-2115, 2116-2117, 2118-2119, 2120-2121, 2122-2123, 2124-2125, 2126-2127, 2128-2129, 2130-2131, 2132-2133, 2134-2135, 2136-2137, 2138-2139, 2140-2141, 2142-2143, 2144-2145, 2146-2147, 2148-2149, 2150-2151, 2152-2153, 2154-2155, 2156-2157, 2158-2159, 2160-2161, 2162-2163, 2164-2165, 2166-2167, 2168-2169, 2170-2171, 2172-2173, 2174-2175, 2176-2177, 2178-2179, 2180-2181, 2182-2183, 2184-2185, 2186-2187, 2188-2189, 2190-2191, 2192-2193, 2194-2195, 2196-2197, 2198-2199, 2200-2201, 2202-2203, 2204-2205, 2206-2207, 2208-2209, 2210-2211, 2212-2213, 2214-2215, 2216-2217, 2218-2219, 2220-2221, 2222-2223, 2224-2225, 2226-2227, 2228-2229, 2230-2231, 2232-2233, 2234-2235, 2236-2237, 2238-2239, 2240-2241, 2242-2243, 2244-2245, 2246-2247, 2248-2249, 2250-2251, 2252-2253, 2254-2255, 2256-2257, 2258-2259, 2260-2261, 2262-2263, 2264-2265, 2266-2267, 2268-2269, 2270-2271, 2272-2273, 2274-2275, 2276-2277, 2278-2279, 2280-2281, 2282-2283, 2284-2285, 2286-2287, 2288-2289, 2290-2291, 2292-2293, 2294-2295, 2296-2297, 2298-2299, 2300-2301, 2302-2303, 2304-2305, 2306-2307, 2308-2309, 2310-2311, 2312-2313, 2314-2315, 2316-2317, 2318-2319, 2320-2321, 2322-2323, 2324-2325, 2326-2327, 2328-2329, 2330-2331, 2332-2333, 2334-2335, 2336-2337, 2338-2339, 2340-2341, 2342-2343, 2344-2345, 2346-2347, 2348-2349, 2350-2351, 2352-2353, 2354-2355, 2356-2357, 2358-2359, 2360-2361, 2362-2363, 2364-2365, 2366-2367, 2368-2369, 2370-2371, 2372-2373, 2374-2375, 2376-2377, 2378-2379, 2380-2381, 2382-2383, 2384-2385, 2386-2387, 2388-2389, 2390-2391, 2392-2393, 2394-2395, 2396-2397, 2398-2399, 2400-2401, 2402-2403, 2404-2405, 2406-2407, 2408-2409, 2410-2411, 2412-2413, 2414-2415, 2416-2417, 2418-2419, 2420-2421, 2422-2423, 2424-2425, 2426-2427, 2428-2429, 2430-2431, 2432-2433, 2434-2435, 2436-2437, 2438-2439, 2440-2441, 2442-2443, 2444-2445, 2446-2447, 2448-2449, 2450-2451, 2452-2453, 2454-2455, 2456-2457, 2458-2459, 2460-2461, 2462-2463, 2464-2465, 2466-2467, 2468-2469, 2470-2471, 2472-2473, 2474-2475, 2476-2477, 2478-2479, 2480-2481, 2482-2483, 2484-2485, 2486-2487, 2488-2489, 2490-2491, 2492-2493, 2494-2495, 2496-2497, 2498-2499, 2500-2501, 2502-2503, 2504-2505, 2506-2507, 2508-2509, 2510-2511, 2512-2513, 2514-2515, 2516-2517, 2518-2519, 2520-2521, 2522-2523, 2524-2525, 2526-2527, 2528-2529, 2530-2531, 2532-2533, 2534-2535, 2536-2537, 2538-2539, 2540-2541, 2542-2543, 2544-2545, 2546-2547, 2548-2549, 2550-2551, 2552-2553, 2554-2555, 2556-2557, 2558-2559, 2560-2561, 2562-2563, 2564-2565, 2566-2567, 2568-2569, 2570-2571, 2572-2573, 2574-2575, 2576-2577, 2578-2579, 2580-2581, 2582-2583, 2584-2585, 2586-2587, 2588-2589, 2590-2591, 2592-2593, 2594-2595, 2596-2597, 2598-2599, 2600-2601, 2602-2603, 2604-2605, 2606-2607, 2608-2609, 2610-2611, 2612-2613, 2614-2615, 2616-2617, 2618-2619, 2620-2621, 2622-2623, 2624-2625, 2626-2627, 2628-2629, 2630-2631, 2632-2633, 2634-2635, 2636-2637, 2638-2639, 2640-2641, 2642-2643, 2644-2645, 2646-2647, 2648-2649, 2650-2651, 2652-2653, 2654-2655, 2656-2657, 2658-2659, 2660-2661, 2662-2663, 2664-2665, 2666-2667, 2668-2669, 2670-2671, 2672-2673, 2674-2675, 2676-2677, 2678-2679, 2680-2681, 2682-2683, 2684-2685, 2686-2687, 2688-2689, 2690-2691, 2692-2693, 2694-2695, 2696-2697, 2698-2699, 2700-2701, 2702-2703, 2704-2705, 2706-2707, 2708-2709, 2710-2711, 2712-2713, 2714-2715, 2716-2717, 2718-2719, 2720-2721, 2722-2723, 2724-2725, 2726-2727, 2728-2729, 2730-2731, 2732-2733, 2734-2735, 2736-2737, 27

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4. Further on, many other, but not
all, authors have argued that

4. The author argues that the concept of "cultural lag" is a useful tool for understanding the relationship between material culture and non-material culture.

④ attempts to identify areas of future work

Having submitted it just after 3:00 PM, the other three authors left the office. Twenty minutes and

The test group stopped for counting every 100 m (100 m, 200 m, 300 m, 400 m, 500 m, 600 m, 700 m, 800 m, 900 m, 1000 m).

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(continued)

1. **THESE THESE ARE THE**
2. **THESE THESE ARE THE**

11) *Severely compromised public health*

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Keywords: child sexual abuse; disclosure; social support

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11) *Analizzare i propri punti di forza e di debolezza.*

THESE RESULTS WERE CONFIRMED BY
ANALYSIS OF VARIANCE. A SIGNIFICANT
DIFFERENCE IN THE MEAN VALUES
WAS OBSERVED BETWEEN THE
TWO GROUPS. (P < 0.05)

11. **Answer: D**—The passage states that the author is not sure whether the "new" is better than the "old."

2008-09-01 10:00:00

THESE ARE THE 10 BIGGEST REASONS WHY
PEOPLE ARE LEAVING THE COMPANY. IT'S
NOT THE ONE YOU THINK IT IS. IT'S THE
ONE YOU DON'T WANT TO HEAR. IT'S THE
ONE YOU DON'T WANT TO TALK ABOUT.
IT'S THE ONE YOU DON'T WANT TO
FIGHT. IT'S THE ONE YOU DON'T WANT
TO LIVE WITH. IT'S THE ONE YOU DON'T
WANT TO BE A PART OF. IT'S THE ONE
YOU DON'T WANT TO BE A WITNESS TO.
IT'S THE ONE YOU DON'T WANT TO
BE A VICTIM OF. IT'S THE ONE YOU
DON'T WANT TO BE A PERPETRATOR OF.
IT'S THE ONE YOU DON'T WANT TO
BE A Bystander TO. IT'S THE ONE
YOU DON'T WANT TO BE A PART OF.
IT'S THE ONE YOU DON'T WANT TO
BE A WITNESS TO. IT'S THE ONE
YOU DON'T WANT TO BE A VICTIM OF.
IT'S THE ONE YOU DON'T WANT TO
BE A PERPETRATOR OF. IT'S THE ONE
YOU DON'T WANT TO BE A Bystander TO.

LET US TRY TO LIVE OUR LIVES TO
THE BEST OF OUR ABILITY
AND BE THE BEST OF OURSELVES

THESE RESULTS ARE IN ACCORD WITH THE
CONCLUSIONS OF THE 1995-1996
NATIONAL SURVEY ON THE STATE OF
THE NATION'S ENVIRONMENT.

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Fig. 1. The model of the system. The system is a closed system, the total energy is conserved. The system is a closed system, the total energy is conserved. The system is a closed system, the total energy is conserved.

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It seems to usually come in whole numbers.

1. **Identify the problem.** The first step is to identify the problem. This involves understanding the symptoms and the context in which they are occurring.

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Western society is grounded off a dual system is recognized as an aspect of individualism. The belief was of individualism in the 19th century. The individualism states that it is just 3 hours a week that is sufficient for the use of the human labor market. The purpose was of

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The only simple homogeneous inequality that can be proved in this way is the arithmetic-geometric mean inequality.

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100

THESE ARE THE TOP 100 COUNTRIES
BASED ON THE INDEX

Translating this theory into practice is a more straightforward task, because if the belief is correct, change is not hard and it goes as smoothly as breathing.

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These results are consistent with the hypothesis that the observed effects are not due to differences in the quality of the data or the quality of the analysis. The results also suggest that the observed effects are not due to differences in the quality of the data or the quality of the analysis.

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Keywords: social support; coping strategies; self-esteem

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Keywords: child sexual abuse; disclosure; social support

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Source: *U.S. Census Bureau, Current Population Reports, 1990*

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1. 中国人口增长过快，给资源、环境、经济、社会带来巨大压力。

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^a The number of samples used in this study is 1000.

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1. What does "Amen" mean?

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PREVIOUS FINDINGS OF A POSITIVE
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These findings suggest that the use of a single, standardized, and validated instrument to assess the impact of the intervention may be more appropriate than the use of multiple, non-standardized, and non-validated instruments.

APPLYING THEORETICAL AND PRACTICAL KNOWLEDGE

100 mg/kg BW daily for 14 days.

522

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1. The speed is constant over the many cycles.

² See also *United States v. Williams*, 1998 WL 10000 (S.D. Cal. 1998).

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10. **EXPLANATION:** The passage states that the first two studies of the relationship between the amount of exercise and the risk of heart disease were flawed because they did not control for other factors that could affect the results. The third study, however, did control for these factors and found that the relationship between exercise and heart disease risk was stronger than in the first two studies.

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Keywords: organizational processes, social networks, social capital

1. **Identify the problem.** The first step is to identify the problem or issue that needs to be addressed. This involves understanding the context, the stakeholders involved, and the specific goals and objectives of the project.

1. The first step is to identify the problem. This involves understanding the current situation and the desired outcome.

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There is some very loose interpretation involved in this stage analysis. And, most of all, there were problems in choosing the right number of stages for the analysis.

Regulation of the immune system is a complex process involving many different cells and molecules. The immune system is responsible for defending the body against foreign invaders, such as bacteria, viruses, and fungi. It also plays a role in the development of autoimmune diseases, where the immune system mistakenly attacks the body's own tissues.

11. *Journal of the American Medical Association*, 277:1221-1222, 1996

Illegale, aber nicht strafbar
Diebstahl von Autos, das ist ja, was wir
heute haben.

180 *Journal of Management Education* 34(2)

THESE RESULTS ARE IN ACCORD WITH THE
FINDINGS OF OTHER STUDIES THAT
THE USE OF A PRACTICE MANUAL
CAN IMPROVE THE EFFECTIVENESS OF
TEACHING AND LEARNING.

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WITH DONALD L. FORTMANN

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212 *Neophilaenus lineatus* (new species)

It was found that the quality of the information provided was related to the type of information provided. The quality of the information provided was related to the type of information provided.

His daughter, 21-year-old Mary, is also a student, who is studying for a master's degree in nursing. Mary is studying for a master's degree in nursing at the University of North Carolina at Chapel Hill. Mary is also a student at the University of North Carolina at Chapel Hill. Mary is also a student at the University of North Carolina at Chapel Hill.

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Buyers pay attention and they might be easily swayed by a supplier as small and medium-sized buyers in countries such as the United States and Japan.

Strong support for the idea of a common standard is evident in the use of the word *unified*. The goal of "a unified industry" is the first assignment of a specific responsibility to the industry as a whole.

二、 1995-2002 年中国农村人口流动

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10. **Summary**

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(continued)

1. **What does the name mean?**

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[Buddha](#) [from](#) [an](#) [early](#)
[stage](#) [of](#) [the](#)

1. **Identify the main idea** of the passage. What is the author's primary purpose in writing this text?

1111 **Abstracts**

Source: *U.S. Census Bureau, Current Population Reports*.

- **Franchise Fee**
- **Supplier** (usually provides inventory)
- **Co-branding** (Franchising and not)
- **Commission** (percentage of sales)

110 *Journal of Management Inquiry* 16(1)

1. **Identify the main idea** of the passage.
 2. **Read the passage** carefully and underline the main idea.
 3. **Write the main idea** in your own words.
 4. **Check the answer** with the key.
 5. **Repeat the process** for the next question.

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22. 4-oxo-2-pentenoic acid

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— **Information**

My grandmother and I have often talked about the time when we were young and we used to go to the beach every day. I was always very happy when we went to the beach and we would spend the whole day there. I was always very happy when we went to the beach and we would spend the whole day there.

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1998

116. **Answer: (C)** The correct answer is (C). The correct answer is (C).

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and the 10 other quality issues are

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12. **RESEARCHER'S NAME AND ADDRESS**

4. The other main business unit
 started in 1997 was a 50:50
 joint venture with a major
 oil company. The JV focused
 primarily on supply of oil and
 gas services under a 10-year
 contract. The company's
 strategy was to build a
 long-term relationship with
 the oil company and to
 become a major player in
 the oil and gas services
 market. The company's
 strategy was to build a
 long-term relationship with
 the oil company and to
 become a major player in
 the oil and gas services
 market.

1111 **Abstracts**

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PHILLIPS V. KUTNER

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WITH DORVILLE, IT'S THE CHANCE

1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26

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When the company is in a state of financial distress, it is important to have a plan in place to deal with the situation. This plan should include a timeline for the company's recovery and a list of the steps that need to be taken to get the company back on track. The plan should also include a list of the people who are responsible for each step and a list of the resources that will be needed to carry out the plan.

Abstract

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The government has suspended the use of 100,000 emergency visas issued by the Ministry of Foreign Affairs since the start of the conflict in Ukraine.

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1. **What is the main purpose of the study?**

111 - NO. 27117 1881 1882 1883 1884 1885 1886 1887 1888 1889 1890 1891 1892 1893 1894 1895 1896 1897 1898 1899 1900 1901 1902 1903 1904 1905 1906 1907 1908 1909 1910 1911 1912 1913 1914 1915 1916 1917 1918 1919 1920 1921 1922 1923 1924 1925 1926 1927 1928 1929 1930 1931 1932 1933 1934 1935 1936 1937 1938 1939 1940 1941 1942 1943 1944 1945 1946 1947 1948 1949 1950 1951 1952 1953 1954 1955 1956 1957 1958 1959 1960 1961 1962 1963 1964 1965 1966 1967 1968 1969 1970 1971 1972 1973 1974 1975 1976 1977 1978 1979 1980 1981 1982 1983 1984 1985 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066 2067 2068 2069 2070 2071 2072 2073 2074 2075 2076 2077 2078 2079 2080 2081 2082 2083 2084 2085 2086 2087 2088 2089 2090 2091 2092 2093 2094 2095 2096 2097 2098 2099 2100 2101 2102 2103 2104 2105 2106 2107 2108 2109 2110 2111 2112 2113 2114 2115 2116 2117 2118 2119 2120 2121 2122 2123 2124 2125 2126 2127 2128 2129 2130 2131 2132 2133 2134 2135 2136 2137 2138 2139 2140 2141 2142 2143 2144 2145 2146 2147 2148 2149 2150 2151 2152 2153 2154 2155 2156 2157 2158 2159 2160 2161 2162 2163 2164 2165 2166 2167 2168 2169 2170 2171 2172 2173 2174 2175 2176 2177 2178 2179 2180 2181 2182 2183 2184 2185 2186 2187 2188 2189 2190 2191 2192 2193 2194 2195 2196 2197 2198 2199 2200 2201 2202 2203 2204 2205 2206 2207 2208 2209 2210 2211 2212 2213 2214 2215 2216 2217 2218 2219 2220 2221 2222 2223 2224 2225 2226 2227 2228 2229 2230 2231 2232 2233 2234 2235 2236 2237 2238 2239 2240 2241 2242 2243 2244 2245 2246 2247 2248 2249 2250 2251 2252 2253 2254 2255 2256 2257 2258 2259 2260 2261 2262 2263 2264 2265 2266 2267 2268 2269 2270 2271 2272 2273 2274 2275 2276 2277 2278 2279 2280 2281 2282 2283 2284 2285 2286 2287 2288 2289 2290 2291 2292 2293 2294 2295 2296 2297 2298 2299 2300 2301 2302 2303 2304 2305 2306 2307 2308 2309 2310 2311 2312 2313 2314 2315 2316 2317 2318 2319 2320 2321 2322 2323 2324 2325 2326 2327 2328 2329 2330 2331 2332 2333 2334 2335 2336 2337 2338 2339 2340 2341 2342 2343 2344 2345 2346 2347 2348 2349 2350 2351 2352 2353 2354 2355 2356 2357 2358 2359 2360 2361 2362 2363 2364 2365 2366 2367 2368 2369 2370 2371 2372 2373 2374 2375 2376 2377 2378 2379 2380 2381 2382 2383 2384 2385 2386 2387 2388 2389 2390 2391 2392 2393 2394 2395 2396 2397 2398 2399 2400 2401 2402 2403 2404 2405 2406 2407 2408 2409 2410 2411 2412 2413 2414 2415 2416 2417 2418 2419 2420 2421 2422 2423 2424 2425 2426 2427 2428 2429 2430 2431 2432 2433 2434 2435 2436 2437 2438 2439 2440 2441 2442 2443 2444 2445 2446 2447 2448 2449 2450 2451 2452 2453 2454 2455 2456 2457 2458 2459 2460 2461 2462 2463 2464 2465 2466 2467 2468 2469 2470 2471 2472 2473 2474 2475 2476 2477 2478 2479 2480 2481 2482 2483 2484 2485 2486 2487 2488 2489 2490 2491 2492 2493 2494 2495 2496 2497 2498 2499 2500 2501 2502 2503 2504 2505 2506 2507 2508 2509 2510 2511 2512 2513 2514 2515 2516 2517 2518 2519 2520 2521 2522 2523 2524 2525 2526 2527 2528 2529 2530 2531 2532 2533 2534 2535 2536 2537 2538 2539 2540 2541 2542 2543 2544 2545 2546 2547 2548 2549 2550 2551 2552 2553 2554 2555 2556 2557 2558 2559 2560 2561 2562 2563 2564 2565 2566 2567 2568 2569 2570 2571 2572 2573 2574 2575 2576 2577 2578 2579 2580 2581 2582 2583 2584 2585 2586 2587 2588 2589 2590 2591 2592 2593 2594 2595 2596 2597 2598 2599 2600 2601 2602 2603 2604 2605 2606 2607 2608 2609 2610 2611 2612 2613 2614 2615 2616 2617 2618 2619 2620 2621 2622 2623 2624 2625 2626 2627 2628 2629 2630 2631 2632 2633 2634 2635 2636 2637 2638 2639 2640 2641 2642 2643 2644 2645 2646 2647 2648 2649 2650 2651 2652 2653 2654 2655 2656 2657 2658 2659 2660 2661 2662 2663 2664 2665 2666 2667 2668 2669 2670 2671 2672 2673 2674 2675 2676 2677 2678 2679 2680 2681 2682 2683 2684 2685 2686 2687 2688 2689 2690 2691 2692 2693 2694 2695 2696 269

CONCLUSIONS

STAFF REPORTER PHILIP J. DE
LA ROSA, 40, was killed in a head-
on collision with a pickup truck
on Jan. 10, 1997, on I-95, 1.5 miles
from the South Carolina border. He
was going home from work at
the time. He was 4'10" tall, weighed
160 pounds and had brown hair.

How to Write an Effective Summary
 (and How to Avoid the Common Mistakes)
 Summary is a key skill in writing. It is a brief, clear, and concise statement of the main points of a text. It is used to introduce a topic, to provide a quick overview of a document, or to highlight the most important information. A good summary should be easy to read and understand, and it should be able to stand on its own. In this article, we will discuss how to write an effective summary, and we will provide some tips and examples to help you get started.

1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26

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Journal of Management Inquiry 22(1)

1. **Identify the main idea.** The main idea of the passage is that the author is describing the process of creating a new book.

Keywords: child sexual abuse; disclosure; legal system

WITH DORVILLE, IT'S THE CHANCE

1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26

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12. SOUTH AFRICAN LITERATURE

September 19, 1997

My greatest fear was to be found unworthy because of being paid for something I really didn't do. I was afraid I would be a fraud. I was afraid I would be a fraud.

For more information, contact the U.S. Department of Justice, Office of the Inspector General, 440 Constitution Avenue, NW, Washington, DC 20001, or call 1-800-368-1021.

[illegible]

For a complete and detailed description of the system, see the book *System Architecture* by J. H. Van der Pijl, published by the Dutch Ministry of Defense, 1990. The book is available in Dutch and English. It is a technical manual for the system, and it is not intended for general public use. It is a technical manual for the system, and it is not intended for general public use.

Keywords: child sexual abuse; disclosure; social support

By general agreement, the U.S. and the country he represented agreed to join forces to make a major effort to bring down the regime. The agreement was to take place in the next few days. The agreement was to take place in the next few days. The agreement was to take place in the next few days.

EXPERIENCE REQUIRED:
Solid 10+ years of marketing experience
in home care HR
English and Spanish speaking preferred

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1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

- I. **Verständnis für einen Wandel**
- II. **Verständnis für den Wandel**

12. *Reprints and other correspondence.*

Model	Year	Price	Model
Model A	2010	\$10,000	Model A
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Model F	2015	\$22,000	Model F
Model G	2016	\$25,000	Model G
Model H	2017	\$28,000	Model H
Model I	2018	\$30,000	Model I
Model J	2019	\$32,000	Model J
Model K	2020	\$35,000	Model K
Model L	2021	\$38,000	Model L
Model M	2022	\$40,000	Model M
Model N	2023	\$42,000	Model N
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Model P	2025	\$48,000	Model P
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Model R	2027	\$52,000	Model R
Model S	2028	\$55,000	Model S
Model T	2029	\$58,000	Model T
Model U	2030	\$60,000	Model U

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HYPOTHETISCHES
 GUTBETRIEBLICHES UNTERNEHMEN
 31.12.2019 Bilanz 2019
 Bilanz nach dem Bilanzierungsstand

HYPOTHETISCHES
 UNTERNEHMEN MIT STRECKENGEHÖRIGKEIT
 Bilanz 31.12.2019
 Bilanz nach dem Bilanzierungsstand

Formular für die Bilanzierung des Jahres 2019

Formular für die Bilanzierung des Jahres 2019

1. BILANZIERUNG NACH DEM BILANZIERUNGSSYSTEM

2. BILANZIERUNG NACH DEM BILANZIERUNGSSYSTEM

11. 1.1.2019 Bilanzierung

12. 1.1.2019 Bilanzierung

Bilanzierung nach dem Bilanzierungsstand

Bilanzierung nach dem Bilanzierungsstand

1. Bilanzierung

Nr.	2019				Zu
	1.1.2019	31.12.2019	1.1.2019	31.12.2019	
1.1.2019					1.1.2019
2.1.2019					2.1.2019
3.1.2019	1.1.2019	1.1.2019	1.1.2019	1.1.2019	3.1.2019
4.1.2019					4.1.2019
5.1.2019	1.1.2019	1.1.2019	1.1.2019	1.1.2019	5.1.2019
6.1.2019					6.1.2019
7.1.2019	1.1.2019	1.1.2019	1.1.2019	1.1.2019	7.1.2019
8.1.2019					8.1.2019
9.1.2019	1.1.2019	1.1.2019	1.1.2019	1.1.2019	9.1.2019
10.1.2019	1.1.2019	1.1.2019	1.1.2019	1.1.2019	10.1.2019

Nr.	2019				Zu
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1.1.2019					1.1.2019
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5.1.2019	1.1.2019	1.1.2019	1.1.2019	1.1.2019	5.1.2019
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7.1.2019	1.1.2019	1.1.2019	1.1.2019	1.1.2019	7.1.2019
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9.1.2019	1.1.2019	1.1.2019	1.1.2019	1.1.2019	9.1.2019
10.1.2019	1.1.2019	1.1.2019	1.1.2019	1.1.2019	10.1.2019

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For use by the company in its internal accounting system.

1. EXPENSES BY MONTH

2. EXPENSES BY MONTH

11. 11/1/10 to 11/30/10

12. 12/1/10 to 12/31/10

Actuals (by month)

Estimated (by month)

Account	11/1/10	11/30/10	12/1/10	12/31/10
Electricity				
Gas				
Water				
Telephone				
Postage				
Travel				
Meals				
Entertainment				
Office Supplies				
Repairs				
Insurance				
Depreciation				
Interest				
Income Tax				
Other				
Total				
11/1/10				
12/1/10				
11/30/10				
12/31/10				
Total				
11/1/10				
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1. **Identifying the market location**

- 11: Sept 24 (Friday) - 10000
 12: October 1 (Monday) - 10000

Keywords: child sexual abuse; disclosure; self-blame

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December 19, 2006

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- Keywords:** *self-esteem*, *depression*, *anxiety*

| Date | Description | | | Total |
|--------|-------------|------|------|-------|
| | Jan | Feb | Mar | |
| Jan 1 | 1000 | | | 1000 |
| Jan 15 | 500 | | | 500 |
| Jan 31 | 1500 | | | 1500 |
| Feb 1 | | 1000 | | 1000 |
| Feb 15 | | 500 | | 500 |
| Feb 28 | | 1500 | | 1500 |
| Mar 1 | | | 1000 | 1000 |
| Mar 15 | | | 500 | 500 |
| Mar 31 | | | 1500 | 1500 |
| Total | 1000 | 1000 | 1000 | 3000 |

EXPENSE ACCOUNT
 SOUTH TEXAS ELECTRIC POWER
 2700 West 10th St
 Dallas, Texas 75201-1000

EXPENSE ACCOUNT
 WESTERN ELECTRIC COMPANY
 2000 N. 10th St
 Dallas, Texas 75201-1000

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1. EXPENSES FOR THE YEAR

2. EXPENSES FOR THE YEAR

11. Total expenses for the year
 12. Total expenses for the year

11. Total expenses for the year
 12. Total expenses for the year

| 13. Description of expense | 14. Amount | | | | 15. Total |
|----------------------------|------------|------|------|------|-----------|
| | 14.1 | 14.2 | 14.3 | 14.4 | |
| 16. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 17. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 18. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 19. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 20. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 21. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 22. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 23. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 24. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 25. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 26. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 27. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 28. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 29. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 30. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 31. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 32. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 33. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 34. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 35. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 36. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 37. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 38. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 39. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 40. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 41. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 42. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 43. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 44. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 45. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 46. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 47. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 48. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 49. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 50. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 51. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 52. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 53. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 54. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 55. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 56. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 57. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 58. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 59. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 60. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 61. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 62. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 63. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 64. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 65. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 66. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 67. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 68. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 69. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 70. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 71. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 72. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 73. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 74. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 75. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 76. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 77. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 78. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 79. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 80. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 81. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 82. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 83. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 84. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 85. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 86. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 87. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 88. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 89. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 90. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 91. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 92. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 93. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 94. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 95. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 96. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 97. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 98. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 99. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |
| 100. Total | 14.1 | 14.2 | 14.3 | 14.4 | 15.1 |

HYPOCRISY ACCOUNT
 SOUTH AFRICAN NATIONALS
 (From 1994 to 1997)
 (From 1994 to 1997)

HYPOCRISY ACCOUNT
 SOUTH AFRICAN NATIONALS
 (From 1994 to 1997)
 (From 1994 to 1997)

1. TOTAL HYPOCRISY ACCOUNT

2. HYPOCRISY ACCOUNT

11. Total as a result of

12. Total as a result of

| Year | 1994 | 1995 | 1996 | 1997 | Total |
|------|------|------|------|------|-------|
| 1994 | 100 | 100 | 100 | 100 | 400 |
| 1995 | 100 | 100 | 100 | 100 | 400 |
| 1996 | 100 | 100 | 100 | 100 | 400 |
| 1997 | 100 | 100 | 100 | 100 | 400 |
| 1998 | 100 | 100 | 100 | 100 | 400 |
| 1999 | 100 | 100 | 100 | 100 | 400 |
| 2000 | 100 | 100 | 100 | 100 | 400 |
| 2001 | 100 | 100 | 100 | 100 | 400 |
| 2002 | 100 | 100 | 100 | 100 | 400 |
| 2003 | 100 | 100 | 100 | 100 | 400 |
| 2004 | 100 | 100 | 100 | 100 | 400 |
| 2005 | 100 | 100 | 100 | 100 | 400 |
| 2006 | 100 | 100 | 100 | 100 | 400 |
| 2007 | 100 | 100 | 100 | 100 | 400 |
| 2008 | 100 | 100 | 100 | 100 | 400 |
| 2009 | 100 | 100 | 100 | 100 | 400 |
| 2010 | 100 | 100 | 100 | 100 | 400 |
| 2011 | 100 | 100 | 100 | 100 | 400 |
| 2012 | 100 | 100 | 100 | 100 | 400 |
| 2013 | 100 | 100 | 100 | 100 | 400 |
| 2014 | 100 | 100 | 100 | 100 | 400 |
| 2015 | 100 | 100 | 100 | 100 | 400 |
| 2016 | 100 | 100 | 100 | 100 | 400 |
| 2017 | 100 | 100 | 100 | 100 | 400 |
| 2018 | 100 | 100 | 100 | 100 | 400 |
| 2019 | 100 | 100 | 100 | 100 | 400 |
| 2020 | 100 | 100 | 100 | 100 | 400 |
| 2021 | 100 | 100 | 100 | 100 | 400 |
| 2022 | 100 | 100 | 100 | 100 | 400 |
| 2023 | 100 | 100 | 100 | 100 | 400 |
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| 2026 | 100 | 100 | 100 | 100 | 400 |
| 2027 | 100 | 100 | 100 | 100 | 400 |
| 2028 | 100 | 100 | 100 | 100 | 400 |
| 2029 | 100 | 100 | 100 | 100 | 400 |
| 2030 | 100 | 100 | 100 | 100 | 400 |
| 2031 | 100 | 100 | 100 | 100 | 400 |
| 2032 | 100 | 100 | 100 | 100 | 400 |
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| 2051 | 100 | 100 | 100 | 100 | 400 |
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| 2075 | 100 | 100 | 100 | 100 | 400 |
| 2076 | 100 | 100 | 100 | 100 | 400 |
| 2077 | 100 | 100 | 100 | 100 | 400 |
| 2078 | 100 | 100 | 100 | 100 | 400 |
| 2079 | 100 | 100 | 100 | 100 | 400 |
| 2080 | 100 | 100 | 100 | 100 | 400 |
| 2081 | 100 | 100 | 100 | 100 | 400 |
| 2082 | 100 | 100 | 100 | 100 | 400 |
| 2083 | 100 | 100 | 100 | 100 | 400 |
| 2084 | 100 | 100 | 100 | 100 | 400 |
| 2085 | 100 | 100 | 100 | 100 | 400 |
| 2086 | 100 | 100 | 100 | 100 | 400 |
| 2087 | 100 | 100 | 100 | 100 | 400 |
| 2088 | 100 | 100 | 100 | 100 | 400 |
| 2089 | 100 | 100 | 100 | 100 | 400 |
| 2090 | 100 | 100 | 100 | 100 | 400 |
| 2091 | 100 | 100 | 100 | 100 | 400 |
| 2092 | 100 | 100 | 100 | 100 | 400 |
| 2093 | 100 | 100 | 100 | 100 | 400 |
| 2094 | 100 | 100 | 100 | 100 | 400 |
| 2095 | 100 | 100 | 100 | 100 | 400 |
| 2096 | 100 | 100 | 100 | 100 | 400 |
| 2097 | 100 | 100 | 100 | 100 | 400 |
| 2098 | 100 | 100 | 100 | 100 | 400 |
| 2099 | 100 | 100 | 100 | 100 | 400 |
| 2100 | 100 | 100 | 100 | 100 | 400 |

HYPOTHETICAL ACCOUNT
 SOUTH TRADING COMPANY LIMITED
 100000 Shares of £1
 Balance Sheet as at 31/12/2014

HYPOTHETICAL ACCOUNT
 WEST OF ENGLAND TRADING COMPANY
 100000 Shares of £1
 Balance Sheet as at 31/12/2014

Notes to the Accounts of South Trading Company Limited

1. FINANCIAL PERFORMANCE

- (1) Profit as stated (see page 10)
 As stated (see page 10)

| 2014 | 2013 | 2012 | 2011 | 2010 |
|--------------------|---------|---------|---------|---------|
| Revenue | 100000 | 100000 | 100000 | 100000 |
| Cost of sales | (40000) | (40000) | (40000) | (40000) |
| Gross profit | 60000 | 60000 | 60000 | 60000 |
| Operating expenses | (20000) | (20000) | (20000) | (20000) |
| Operating profit | 40000 | 40000 | 40000 | 40000 |
| Finance income | 1000 | 1000 | 1000 | 1000 |
| Finance costs | (500) | (500) | (500) | (500) |
| Profit before tax | 40500 | 40500 | 40500 | 40500 |
| Income tax | (10125) | (10125) | (10125) | (10125) |
| Profit after tax | 29875 | 29875 | 29875 | 29875 |
| Dividends paid | (10000) | (10000) | (10000) | (10000) |
| Retained profit | 19875 | 19875 | 19875 | 19875 |
| Share capital | 100000 | 100000 | 100000 | 100000 |
| Reserves | 19875 | 19875 | 19875 | 19875 |
| Total | 119875 | 119875 | 119875 | 119875 |

Notes to the Accounts of West of England Trading Company

Revenue

1. Revenue

| 2014 | 2013 | 2012 | 2011 | 2010 |
|--------------------|---------|---------|---------|---------|
| Revenue | 100000 | 100000 | 100000 | 100000 |
| Cost of sales | (40000) | (40000) | (40000) | (40000) |
| Gross profit | 60000 | 60000 | 60000 | 60000 |
| Operating expenses | (20000) | (20000) | (20000) | (20000) |
| Operating profit | 40000 | 40000 | 40000 | 40000 |
| Finance income | 1000 | 1000 | 1000 | 1000 |
| Finance costs | (500) | (500) | (500) | (500) |
| Profit before tax | 40500 | 40500 | 40500 | 40500 |
| Income tax | (10125) | (10125) | (10125) | (10125) |
| Profit after tax | 29875 | 29875 | 29875 | 29875 |
| Dividends paid | (10000) | (10000) | (10000) | (10000) |
| Retained profit | 19875 | 19875 | 19875 | 19875 |
| Share capital | 100000 | 100000 | 100000 | 100000 |
| Reserves | 19875 | 19875 | 19875 | 19875 |
| Total | 119875 | 119875 | 119875 | 119875 |

EXPENSE ACCOUNT
 SOUTH ATLANTA DISTRICT OFFICE
 1700 Peachtree Street, N.E.
 Atlanta, Georgia 30309

EXPENSE ACCOUNT
 WEST O'HANNA DISTRICT OFFICE
 10000 N. 10th Street
 Minneapolis, Minnesota 55412

FOR THE YEAR ENDING 12/31/77

FOR THE YEAR ENDING 12/31/77

1. EXPENSES BY MONTH
 (a) Not applicable
 (b) Not applicable

2. EXPENSES BY CATEGORY
 (a) Not applicable
 (b) Not applicable

| NO. | 1977 | | | TOTAL |
|------|------|------|------|-------|
| | JAN | FEB | MAR | |
| 1000 | 1000 | 1000 | 1000 | 3000 |
| 2000 | 1000 | 1000 | 1000 | 3000 |
| 3000 | 1000 | 1000 | 1000 | 3000 |
| 4000 | 1000 | 1000 | 1000 | 3000 |
| 5000 | 1000 | 1000 | 1000 | 3000 |
| 6000 | 1000 | 1000 | 1000 | 3000 |
| 7000 | 1000 | 1000 | 1000 | 3000 |
| 8000 | 1000 | 1000 | 1000 | 3000 |

| NO. | 1977 | | | TOTAL |
|------|------|------|------|-------|
| | JAN | FEB | MAR | |
| 1000 | 1000 | 1000 | 1000 | 3000 |
| 2000 | 1000 | 1000 | 1000 | 3000 |
| 3000 | 1000 | 1000 | 1000 | 3000 |
| 4000 | 1000 | 1000 | 1000 | 3000 |
| 5000 | 1000 | 1000 | 1000 | 3000 |
| 6000 | 1000 | 1000 | 1000 | 3000 |
| 7000 | 1000 | 1000 | 1000 | 3000 |
| 8000 | 1000 | 1000 | 1000 | 3000 |

| NO. | 1977 | | | TOTAL |
|------|------|------|------|-------|
| | JAN | FEB | MAR | |
| 1000 | 1000 | 1000 | 1000 | 3000 |
| 2000 | 1000 | 1000 | 1000 | 3000 |
| 3000 | 1000 | 1000 | 1000 | 3000 |
| 4000 | 1000 | 1000 | 1000 | 3000 |
| 5000 | 1000 | 1000 | 1000 | 3000 |
| 6000 | 1000 | 1000 | 1000 | 3000 |
| 7000 | 1000 | 1000 | 1000 | 3000 |
| 8000 | 1000 | 1000 | 1000 | 3000 |

EXPENSE ACCOUNT
 SOUTH TEXAS ELECTRIC POWER
 COMPANY
 POWER PLANT OPERATING COSTS

EXPENSE ACCOUNT
 WEST TEXAS ELECTRIC POWER
 COMPANY
 POWER PLANT OPERATING COSTS

For the month ending December 31, 1955

For the month ending December 31, 1955

1. TOTAL MONTHLY POWER PLANT COSTS
 (a) - Total operating costs

2. SUPPLEMENTAL POWER PLANT COSTS
 (a) - Supplemental

Operating Costs
 (a) - Total

Operating Costs

| | 1955 | | | 1954 |
|--------------------|--------|---------|--------|--------|
| | Jan | Jan-Mar | Mar | |
| | 1955 | 1955 | 1955 | |
| Operating Costs | 100.00 | 100.00 | 100.00 | 100.00 |
| Supplemental Costs | 100.00 | 100.00 | 100.00 | 100.00 |
| Total | 200.00 | 200.00 | 200.00 | 200.00 |
| Operating Costs | 100.00 | 100.00 | 100.00 | 100.00 |
| Supplemental Costs | 100.00 | 100.00 | 100.00 | 100.00 |
| Total | 200.00 | 200.00 | 200.00 | 200.00 |

| | 1955 | | | 1954 |
|--------------------|--------|---------|--------|--------|
| | Jan | Jan-Mar | Mar | |
| | 1955 | 1955 | 1955 | |
| Operating Costs | 100.00 | 100.00 | 100.00 | 100.00 |
| Supplemental Costs | 100.00 | 100.00 | 100.00 | 100.00 |
| Total | 200.00 | 200.00 | 200.00 | 200.00 |
| Operating Costs | 100.00 | 100.00 | 100.00 | 100.00 |
| Supplemental Costs | 100.00 | 100.00 | 100.00 | 100.00 |
| Total | 200.00 | 200.00 | 200.00 | 200.00 |

HYPOTHETICAL ACCOUNT
 SOUTH TRADING COMPANY LIMITED
 27 Avenue Road, SINGAPORE
 (Incorporated in the Republic of Singapore)

HYPOTHETICAL ACCOUNT
 SOUTH TRADING COMPANY LIMITED
 27 Avenue Road, SINGAPORE
 (Incorporated in the Republic of Singapore)

For the year ended 31 December 2019

For the year ended 31 December 2019

1. **STATEMENTS OF FINANCIAL POSITION**

2. **STATEMENTS OF FINANCIAL POSITION**

11. **Share Capital**
 100,000,000 shares of 10 cents each
 10,000,000 shares

11. **Share Capital**
 100,000,000 shares of 10 cents each
 10,000,000 shares

| | 2019 | 2018 | 2017 |
|-------------------|------------|------------|------------|
| Share Capital | 10,000,000 | 10,000,000 | 10,000,000 |
| Share Premium | 10,000,000 | 10,000,000 | 10,000,000 |
| Retained Earnings | 10,000,000 | 10,000,000 | 10,000,000 |
| Other Reserves | 10,000,000 | 10,000,000 | 10,000,000 |
| Total | 40,000,000 | 40,000,000 | 40,000,000 |

12. **Share Capital**
 100,000,000 shares of 10 cents each
 10,000,000 shares

12. **Share Capital**
 100,000,000 shares of 10 cents each
 10,000,000 shares

| | 2019 | 2018 | 2017 | 2016 |
|-------------------|------------|------------|------------|------------|
| Share Capital | 10,000,000 | 10,000,000 | 10,000,000 | 10,000,000 |
| Share Premium | 10,000,000 | 10,000,000 | 10,000,000 | 10,000,000 |
| Retained Earnings | 10,000,000 | 10,000,000 | 10,000,000 | 10,000,000 |
| Other Reserves | 10,000,000 | 10,000,000 | 10,000,000 | 10,000,000 |
| Total | 40,000,000 | 40,000,000 | 40,000,000 | 40,000,000 |

HYPOTHETICAL ACCOUNT
 SOUTH AFRICAN REPUBLIC (SOUTH AFRICA)
 27 November 2014
 Dearest Sir (and my dear Madam)

Dear Sir (and my dear Madam),

1. **HYPOTHETICAL ACCOUNT**
 1.1. **HYPOTHETICAL ACCOUNT**

1.1.1. **HYPOTHETICAL ACCOUNT**

1.1.1.1. **HYPOTHETICAL ACCOUNT**
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1.1.1.2. **HYPOTHETICAL ACCOUNT**

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1.1.1.3. **HYPOTHETICAL ACCOUNT**

1.1.1.3.1. **HYPOTHETICAL ACCOUNT**
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1.1.1.4. **HYPOTHETICAL ACCOUNT**

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 1.1.1.4.1.1.1.1.1.1.1. **HYPOTHETICAL ACCOUNT**

HYPOTHETICAL ACCOUNT
 SOUTH AFRICAN REPUBLIC (SOUTH AFRICA)
 27 November 2014
 Dearest Sir (and my dear Madam)

Dear Sir (and my dear Madam),

2. **HYPOTHETICAL ACCOUNT**
 2.1. **HYPOTHETICAL ACCOUNT**

2.1.1. **HYPOTHETICAL ACCOUNT**

2.1.1.1. **HYPOTHETICAL ACCOUNT**
 2.1.1.1.1. **HYPOTHETICAL ACCOUNT**
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2.1.1.2. **HYPOTHETICAL ACCOUNT**

2.1.1.2.1. **HYPOTHETICAL ACCOUNT**
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2.1.1.3. **HYPOTHETICAL ACCOUNT**

2.1.1.3.1. **HYPOTHETICAL ACCOUNT**
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2.1.1.4. **HYPOTHETICAL ACCOUNT**

2.1.1.4.1. **HYPOTHETICAL ACCOUNT**
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 2.1.1.4.1.1.1.1.1.1.1. **HYPOTHETICAL ACCOUNT**

EXPENSE ACCOUNT
SOUTH TEXAS POWER & LIGHT COMPANY
 2700 West 10th St
 Dallas, Texas 75201-2200

EXPENSE ACCOUNT
UNIT OF CHANGING PROPERTY
 1000 N. 10th St
 Dallas, Texas 75201-2200

This is a true and correct copy of the original document.

This is a true and correct copy of the original document.

I. EXPENSE ACCOUNT FOR UNIT OF CHANGING

II. EXPENSE ACCOUNT FOR UNIT OF CHANGING

III. EXPENSE

1000 N. 10th St
 Dallas, Texas 75201-2200

| | 1000 | 1000 |
|-----------------|------|------|
| 1000 N. 10th St | 1000 | 1000 |
| 1000 N. 10th St | 1000 | 1000 |
| 1000 N. 10th St | 1000 | 1000 |

IV. EXPENSE

1000 N. 10th St
 Dallas, Texas 75201-2200

| | 1000 | 1000 |
|-----------------|------|------|
| 1000 N. 10th St | 1000 | 1000 |
| 1000 N. 10th St | 1000 | 1000 |
| 1000 N. 10th St | 1000 | 1000 |

1000 N. 10th St
 Dallas, Texas 75201-2200

1000 N. 10th St
 Dallas, Texas 75201-2200

V. EXPENSE ACCOUNT

VI. EXPENSE

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EXPENSE ACCOUNT
 SOUTH TEXAS ELECTRIC POWER
 2700 West 10th St
 Dallas, Texas 75201-1000

EXPENSE ACCOUNT
 WEST TEXAS ELECTRIC POWER
 2700 West 10th St
 Dallas, Texas 75201-1000

(The above information is for informational purposes only.)

(The above information is for informational purposes only.)

I. **EXPENSE ACCOUNT**
 II. **EXPENSE ACCOUNT**

I. **EXPENSE ACCOUNT**
 II. **EXPENSE ACCOUNT**

The following information is for informational purposes only.
 2000
 2001

The following information is for informational purposes only.
 2000
 2001

| 2000 | | | | | | |
|------|------|------|------|------|------|------|
| 2001 | | | | | | |
| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |

III. **EXPENSE ACCOUNT**
 IV. **EXPENSE ACCOUNT**

V. **EXPENSE ACCOUNT**
 VI. **EXPENSE ACCOUNT**

| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
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| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
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| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
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Submitted: 2004-07-26; Accepted: 2004-09-01

of November 2010. 10/11/2010 10/11/2010

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1. **Verständnis der Aufgabenstellung**

int. - *Chet*

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WILL D'AMICO/STREET STORIES

December 19, 2006

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— **Publications**

[illegible]

HYPOTHETICAL ACCOUNT
STATE OF OHIO PUBLIC UTILITIES COMMISSION
 100 North Main Street
 Columbus, Ohio 43260-1000

HYPOTHETICAL ACCOUNT
UNITED COMMERCIAL TRUST COMPANY
 100 North Main Street
 Columbus, Ohio 43260-1000

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1. INVESTMENT PERFORMANCE
 100 North Main Street

2. INVESTMENT PERFORMANCE
 100 North Main Street

a. Investment

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HYPOTHETICAL ACCOUNT
 \$500,000.00 (Initial Investment)
 0.00% (Initial Rate)
 Initial Investment (\$500,000.00)

HYPOTHETICAL ACCOUNT
 \$500,000.00 (Initial Investment)
 0.00% (Initial Rate)
 Initial Investment (\$500,000.00)

1. INITIAL INVESTMENT (\$500,000.00)
 0.00% (Initial Rate)

2. INITIAL INVESTMENT (\$500,000.00)
 0.00% (Initial Rate)

| 1 | 2 | 3 | 4 |
|------------------------|-------|------------------|--------------|
| Investment | Rate | Number of Shares | Value |
| 1. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 2. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 3. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 4. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 5. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 6. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 7. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 8. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 9. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 10. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 11. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 12. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 13. Initial Investment | 0.00% | 100 | \$500,000.00 |
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| 45. Initial Investment | 0.00% | 100 | \$500,000.00 |
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| 47. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 48. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 49. Initial Investment | 0.00% | 100 | \$500,000.00 |
| 50. Initial Investment | 0.00% | 100 | \$500,000.00 |

HYPOCOTYL ACCOUNT
 SOUTH COAST PLANT & NURSERY, INC.
 12000 S. Main St.
 P.O. Box 10000, Santa Ana, CA 92704

HYPOCOTYL ACCOUNT
 WEST COAST PLANT & NURSERY, INC.
 10000 N. Main St.
 P.O. Box 10000, Santa Ana, CA 92704

Transfer of funds from Hypocotyl account to South Coast Plant & Nursery, Inc.

Transfer of funds from Hypocotyl account to West Coast Plant & Nursery, Inc.

1. TRANSFER OF FUNDS FROM HYPOTYL

2. TRANSFER OF FUNDS FROM HYPOTYL

11. Transfer of funds

Transfer of funds from Hypocotyl
 12000 S. Main St. to South Coast
 12000 S. Main St.

12. Transfer of funds

Transfer of funds from Hypocotyl
 10000 N. Main St. to West Coast
 10000 N. Main St.

| | 11 | 12 | |
|----------------------------------|-------|-------|-------|
| Transfer of funds from Hypocotyl | | | |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |

13. Transfer of funds

Transfer of funds from Hypocotyl
 12000 S. Main St. to South Coast
 12000 S. Main St.

14. Transfer of funds

Transfer of funds from Hypocotyl
 10000 N. Main St. to West Coast
 10000 N. Main St.

| | 13 | 14 | |
|----------------------------------|-------|-------|-------|
| Transfer of funds from Hypocotyl | | | |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |

15. Transfer of funds

Transfer of funds from Hypocotyl
 12000 S. Main St. to South Coast
 12000 S. Main St.

16. Transfer of funds

Transfer of funds from Hypocotyl
 10000 N. Main St. to West Coast
 10000 N. Main St.

| | 15 | 16 | |
|----------------------------------|-------|-------|-------|
| Transfer of funds from Hypocotyl | | | |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |
| 12000 S. Main St. | 12000 | 12000 | 12000 |
| 10000 N. Main St. | 10000 | 10000 | 10000 |

EXPANDED ACCOUNT
SOUTH PINE PLANTATION, INC.
 Income Statement
 For the Year Ended December 31, 2011

EXPANDED ACCOUNT
WEST OAK HILL FURNITURE CO.
 Income Statement
 For the Year Ended December 31, 2011

Source: Financial Accounting, 10th Edition, Chapter 12, Problem 12-10

Source: Financial Accounting, 10th Edition, Chapter 12, Problem 12-10

1. Prepare the income statement for South Pine Plantation, Inc.

2. Prepare the income statement for West Oak Hill Furniture Co.

a. Prepare the income statement for South Pine Plantation, Inc.

b. Prepare the income statement for West Oak Hill Furniture Co.

| | 2011 | 2010 | 2009 |
|--------------------|------|------|------|
| Net Sales | 1000 | 1000 | 1000 |
| Cost of Goods Sold | 1000 | 1000 | 1000 |
| Gross Profit | 0 | 0 | 0 |
| Operating Expenses | 1000 | 1000 | 1000 |
| Operating Income | 0 | 0 | 0 |
| Net Income | 0 | 0 | 0 |

3. Prepare the income statement for South Pine Plantation, Inc. for the year ended December 31, 2011.

4. Prepare the income statement for West Oak Hill Furniture Co. for the year ended December 31, 2011.

| | 2011 | 2010 | 2009 |
|--------------------|------|------|------|
| Net Sales | 1000 | 1000 | 1000 |
| Cost of Goods Sold | 1000 | 1000 | 1000 |
| Gross Profit | 0 | 0 | 0 |
| Operating Expenses | 1000 | 1000 | 1000 |
| Operating Income | 0 | 0 | 0 |
| Net Income | 0 | 0 | 0 |

5. Prepare the income statement for South Pine Plantation, Inc. for the year ended December 31, 2011.

6. Prepare the income statement for West Oak Hill Furniture Co. for the year ended December 31, 2011.

| | 2011 | 2010 | 2009 |
|--------------------|------|------|------|
| Net Sales | 1000 | 1000 | 1000 |
| Cost of Goods Sold | 1000 | 1000 | 1000 |
| Gross Profit | 0 | 0 | 0 |
| Operating Expenses | 1000 | 1000 | 1000 |
| Operating Income | 0 | 0 | 0 |
| Net Income | 0 | 0 | 0 |

7. Prepare the income statement for South Pine Plantation, Inc. for the year ended December 31, 2011.

8. Prepare the income statement for West Oak Hill Furniture Co. for the year ended December 31, 2011.

| | 2011 | 2010 | 2009 |
|--------------------|------|------|------|
| Net Sales | 1000 | 1000 | 1000 |
| Cost of Goods Sold | 1000 | 1000 | 1000 |
| Gross Profit | 0 | 0 | 0 |
| Operating Expenses | 1000 | 1000 | 1000 |
| Operating Income | 0 | 0 | 0 |
| Net Income | 0 | 0 | 0 |

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of the *Journal of Management Education* 32(1): 10-12.

Order form <http://www.mhhe.com/0070510892>

Keywords: child sexual abuse; disclosure; social support

WILL O'CONNELL/STREET STORIES

December 19, 2006

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| | Size | Analysis
Average | Size of Treatment
Group |
|-----------------|------|---------------------|----------------------------|
| Small (n = 10) | 10 | 10 | 10 |
| Medium (n = 20) | 20 | 20 | 20 |
| Large (n = 30) | 30 | 30 | 30 |

44. **NEW QUESTION**

Web version of this article: <http://www.annals.org>
 DOI: 10.1370/annals.14070601

2000

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[illegible]

11. Summary

Robertson, J. 1997. *Journal of the Royal Society of New Zealand* 27: 111-112.

12. **Answer: A**—The passage states that the "most common" type of "infectious disease" is "bacterial." The passage also states that "bacteria" are "microscopic organisms." Therefore, the most common type of infectious disease is caused by microscopic organisms.

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5. **ሪፖርት ስርዓት ማብራራት**
 የጥናት ሪፖርት ስርዓት ማብራራት

የጥናት ሪፖርት ስርዓት ማብራራት
 የጥናት ሪፖርት ስርዓት ማብራራት

6. **ሪፖርት ስርዓት**
 የጥናት ሪፖርት ስርዓት ማብራራት

የጥናት ሪፖርት ስርዓት ማብራራት
 የጥናት ሪፖርት ስርዓት ማብራራት

7. **ሪፖርት ስርዓት**
 የጥናት ሪፖርት ስርዓት ማብራራት

8. **ሪፖርት ስርዓት**
 የጥናት ሪፖርት ስርዓት ማብራራት

EXPENSE ACCOUNT
SUBSIDIARY ACCOUNT
 Expense Name
 Expense Description

EXPENSE ACCOUNT
SUBSIDIARY ACCOUNT
 Expense Name
 Expense Description

1. EXPENSES

Expenses for 2020 and 2021

2. EXPENSES

Expenses for 2020 and 2021

| | 2020 | 2021 |
|----------------------------|-------|-------|
| Expenses for 2020 and 2021 | 1,000 | 1,000 |
| Expenses for 2020 and 2021 | 1,000 | 1,000 |
| Expenses for 2020 and 2021 | 1,000 | 1,000 |
| Expenses for 2020 and 2021 | 1,000 | 1,000 |
| Expenses for 2020 and 2021 | 1,000 | 1,000 |
| Expenses for 2020 and 2021 | 1,000 | 1,000 |
| Expenses for 2020 and 2021 | 1,000 | 1,000 |
| Expenses for 2020 and 2021 | 1,000 | 1,000 |
| Expenses for 2020 and 2021 | 1,000 | 1,000 |
| Expenses for 2020 and 2021 | 1,000 | 1,000 |

3. EXPENSES

Expenses for 2020 and 2021

4. EXPENSES

Expenses for 2020 and 2021

LAMPIKEN
APPEAL

LAMPIRAN I-APPENDIX I

NERACA DAN LABA RUGI KANTOR PUSAT
BALANCE SHEET AND PROFIT LOSS
STATEMENT OF HEAD OFFICE

FINANCIAL STATEMENTS
2020-2021
STATE OF NEW YORK
DEPARTMENT OF TAXATION

State Tax Department Report on the State's Financial Condition

| 2020 | | 2021 |
|-------------------|-----------|-----------------|
| Total Revenue | | Revenue |
| - Tax | 1,000,000 | Tax |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| Total | 2,000,000 | Total |
| Total Revenue | 2,000,000 | Total Revenue |
| - Tax | 1,000,000 | Tax |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| Total | 2,000,000 | Total |
| Total Revenue | 2,000,000 | Total Revenue |
| Total Revenue | 2,000,000 | Total Revenue |
| Total Revenue | 2,000,000 | Total Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| Total | 2,000,000 | Total |
| Total Revenue | 2,000,000 | Total Revenue |
| - Tax | 1,000,000 | Tax |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| - Non-tax Revenue | 1,000,000 | Non-tax Revenue |
| Total | 2,000,000 | Total |
| Total Revenue | 2,000,000 | Total Revenue |

LAMPIRAN 2: APPENDIX 2

NERACA DAN LABA RUGI KANTOR CABANG
DABAU

BALANCE SHEET AND PROFIT LOSS
STATEMENT OF SARAI BRANCH OFFICE

PROJECT REPORT FOR THE
 NORTH AFRICA & MIDDLE EAST REGION
 (2010) ANNUAL REPORT OF THE PROJECT
 AND CURRENT STATUS AS OF THE YEAR
 2010 (2010 Annual Report)

North Africa & Middle East Region (2010) Project Report (2010 Annual Report)

PROJECT INFORMATION

| | |
|----------------|-----------|
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |
| Project Budget | 2010-2011 |

PROJECT INFORMATION

| | |
|----------------|-----------|
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |
| Project Budget | 2010-2011 |

PROJECT INFORMATION

| | |
|---------------|-----------|
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |

PROJECT INFORMATION

| | |
|---------------|-----------|
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |

PROJECT INFORMATION

| | |
|----------------|-----------|
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |
| Project Budget | 2010-2011 |
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |

PROJECT INFORMATION

| | |
|----------------|-----------|
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |
| Project Budget | 2010-2011 |
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |

PROJECT INFORMATION

| | |
|---------------|-----------|
| Project Title | 2010-2011 |
|---------------|-----------|

PROJECT INFORMATION

| | |
|----------------|-----------|
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |
| Project Budget | 2010-2011 |

PROJECT INFORMATION

| | |
|----------------|-----------|
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |
| Project Budget | 2010-2011 |

PROJECT INFORMATION

| | |
|----------------|-----------|
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |
| Project Budget | 2010-2011 |

PROJECT INFORMATION

| | |
|----------------|-----------|
| Project Title | 2010-2011 |
| Project Area | 2010-2011 |
| Project Budget | 2010-2011 |

LAMPIRAN 3: APPENDIX 3

NERACA DAN LAGA KECI KANTOR CABANG
ROTE

BALANCE SHEET AND PROFIT LOSS
STATEMENT OF SOME BRANCH OFFICE

**PROJECT REPORT FOR THE
2011-2012 FISCAL YEAR
OF THE BOARD OF DIRECTORS
OF THE BOARD OF DIRECTORS
OF THE BOARD OF DIRECTORS**

(The Board of Directors of the Board of Directors of the Board of Directors)

FINANCIAL STATEMENTS

| | |
|---------------------|--------|
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |

FINANCIAL STATEMENTS

| | |
|---------------------|--------|
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |

FINANCIAL STATEMENTS

| | |
|---------------------|--------|
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |

FINANCIAL STATEMENTS

| | |
|---------------------|--------|
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |

FINANCIAL STATEMENTS

| | |
|---------------------|--------|
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |

FINANCIAL STATEMENTS

| | |
|---------------------|--------|
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |

FINANCIAL STATEMENTS

| | |
|---------------------|--------|
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |

FINANCIAL STATEMENTS

| | |
|---------------------|--------|
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |

FINANCIAL STATEMENTS

| | |
|---------------------|--------|
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |

FINANCIAL STATEMENTS

| | |
|---------------------|--------|
| • Total Assets | 100.00 |
| • Total Liabilities | 100.00 |
| • Total Equity | 100.00 |

LAMPIRAN 4 APPENDIX 4

DAFTAR KREDIT YANG DIBERIKAN
(TIDAK BERILASTI)
LIST OF RELATED PARTY LOAN

2023年12月31日

| <div> 日期 </div> | <div> 星期一 </div> | <div> 星期二 </div> | <div> 星期三 </div> | <div> 星期四 </div> | <div> 星期五 </div> | <div> 星期六 </div> | <div> 星期日 </div> |
|---|--|--|--|--|--|--|--|
| <div> 1 </div> | <div> 2 </div> | <div> 3 </div> | <div> 4 </div> | <div> 5 </div> | <div> 6 </div> | <div> 7 </div> | <div> 8 </div> |
| <div> 9 </div> | <div> 10 </div> | <div> 11 </div> | <div> 12 </div> | <div> 13 </div> | <div> 14 </div> | <div> 15 </div> | <div> 16 </div> |
| <div> 17 </div> | <div> 18 </div> | <div> 19 </div> | <div> 20 </div> | <div> 21 </div> | <div> 22 </div> | <div> 23 </div> | <div> 24 </div> |
| <div> 25 </div> | <div> 26 </div> | <div> 27 </div> | <div> 28 </div> | <div> 29 </div> | <div> 30 </div> | <div> 31 </div> | <div> 32 </div> |

| | | | | | | | | | |
|---|--|--|---|---|--|--|--|--|--|
| <p>1. 姓名: 张三</p> <p>2. 性别: 男</p> <p>3. 年龄: 25</p> <p>4. 职业: 程序员</p> <p>5. 籍贯: 广东</p> <p>6. 学历: 本科</p> <p>7. 婚姻状况: 未婚</p> <p>8. 兴趣爱好: 阅读, 运动</p> <p>9. 健康状况: 良好</p> <p>10. 其他: 无</p> | <p>1. 姓名: 李四</p> <p>2. 性别: 女</p> <p>3. 年龄: 30</p> <p>4. 职业: 教师</p> <p>5. 籍贯: 湖南</p> <p>6. 学历: 硕士</p> <p>7. 婚姻状况: 已婚</p> <p>8. 兴趣爱好: 音乐, 旅游</p> <p>9. 健康状况: 良好</p> <p>10. 其他: 无</p> | <p>1. 姓名: 王五</p> <p>2. 性别: 男</p> <p>3. 年龄: 35</p> <p>4. 职业: 医生</p> <p>5. 籍贯: 北京</p> <p>6. 学历: 博士</p> <p>7. 婚姻状况: 已婚</p> <p>8. 兴趣爱好: 钓鱼, 下棋</p> <p>9. 健康状况: 良好</p> <p>10. 其他: 无</p> | <p>1. 姓名: 赵六</p> <p>2. 性别: 女</p> <p>3. 年龄: 40</p> <p>4. 职业: 工程师</p> <p>5. 籍贯: 浙江</p> <p>6. 学历: 本科</p> <p>7. 婚姻状况: 已婚</p> <p>8. 兴趣爱好: 烹饪, 购物</p> <p>9. 健康状况: 良好</p> <p>10. 其他: 无</p> | <p>1. 姓名: 孙七</p> <p>2. 性别: 男</p> <p>3. 年龄: 45</p> <p>4. 职业: 经理</p> <p>5. 籍贯: 江苏</p> <p>6. 学历: 本科</p> <p>7. 婚姻状况: 已婚</p> <p>8. 兴趣爱好: 高尔夫, 旅行</p> <p>9. 健康状况: 良好</p> <p>10. 其他: 无</p> | <p>1. 姓名: 周八</p> <p>2. 性别: 女</p> <p>3. 年龄: 50</p> <p>4. 职业: 教授</p> <p>5. 籍贯: 四川</p> <p>6. 学历: 博士</p> <p>7. 婚姻状况: 已婚</p> <p>8. 兴趣爱好: 书法, 园艺</p> <p>9. 健康状况: 良好</p> <p>10. 其他: 无</p> | <p>1. 姓名: 吴九</p> <p>2. 性别: 男</p> <p>3. 年龄: 55</p> <p>4. 职业: 律师</p> <p>5. 籍贯: 上海</p> <p>6. 学历: 本科</p> <p>7. 婚姻状况: 已婚</p> <p>8. 兴趣爱好: 阅读, 运动</p> <p>9. 健康状况: 良好</p> <p>10. 其他: 无</p> | <p>1. 姓名: 郑十</p> <p>2. 性别: 女</p> <p>3. 年龄: 60</p> <p>4. 职业: 退休</p> <p>5. 籍贯: 山东</p> <p>6. 学历: 高中</p> <p>7. 婚姻状况: 已婚</p> <p>8. 兴趣爱好: 广场舞, 看电视</p> <p>9. 健康状况: 良好</p> <p>10. 其他: 无</p> | <p>1. 姓名: 冯十一</p> <p>2. 性别: 男</p> <p>3. 年龄: 65</p> <p>4. 职业: 退休</p> <p>5. 籍贯: 河南</p> <p>6. 学历: 小学</p> <p>7. 婚姻状况: 已婚</p> <p>8. 兴趣爱好: 散步, 晒太阳</p> <p>9. 健康状况: 良好</p> <p>10. 其他: 无</p> | <p>1. 姓名: 陈十二</p> <p>2. 性别: 女</p> <p>3. 年龄: 70</p> <p>4. 职业: 退休</p> <p>5. 籍贯: 湖北</p> <p>6. 学历: 初中</p> <p>7. 婚姻状况: 已婚</p> <p>8. 兴趣爱好: 做家务, 聊天</p> <p>9. 健康状况: 良好</p> <p>10. 其他: 无</p> |
|---|--|--|---|---|--|--|--|--|--|

LAMPIRAN 9 APPENDIX J

DAFTAR ASSET TETAP KANTOR PUSAT
LIST OF FIXED ASSETS HEAD OFFICE

| |
|--|
| |
|--|

[illegible]

[illegible]

| Project Overview and Key Metrics | | | | | | | | | | | |
|----------------------------------|--------------------------|--------------|-----------------------|------------|-------------------------|---------------------|-----------|--------------|-------------------|----------------|-----------|
| Project Identification | | | Timeline & Milestones | | | Resource Allocation | | | Financial Summary | | |
| Project ID | Name | Manager | Start Date | End Date | Key Milestone | Team Lead | Team Size | Budget (USD) | Actual Cost (USD) | Variance (USD) | Status |
| P001 | Website Redesign | J. Doe | 2023-01-15 | 2023-06-30 | UI/UX Design | A. Smith | 5 | \$120,000 | \$115,000 | \$5,000 | On Track |
| P002 | Mobile App Development | S. Lee | 2023-02-01 | 2023-08-15 | Backend Integration | M. Kim | 7 | \$180,000 | \$185,000 | -\$5,000 | Delayed |
| P003 | Cloud Migration Phase 1 | R. Patel | 2023-03-10 | 2023-09-30 | Data Transfer | K. Brown | 6 | \$95,000 | \$92,000 | \$3,000 | On Track |
| P004 | Marketing Campaign Q3 | L. Garcia | 2023-07-01 | 2023-09-30 | Creative Development | N. White | 4 | \$45,000 | \$48,000 | -\$3,000 | On Track |
| P005 | Internal Tool Automation | D. Wilson | 2023-04-05 | 2023-10-31 | Requirement Gathering | P. Green | 3 | \$60,000 | \$58,000 | \$2,000 | On Track |
| P006 | Hardware Refresh | C. Adams | 2023-05-20 | 2023-07-31 | Inventory Check | H. Black | 2 | \$25,000 | \$26,000 | -\$1,000 | Completed |
| P007 | Security Audit | B. Taylor | 2023-06-01 | 2023-07-15 | Vulnerability Scan | G. Gray | 2 | \$15,000 | \$14,500 | \$500 | Completed |
| P008 | Customer Portal Beta | F. Rodriguez | 2023-08-01 | 2023-11-30 | User Acceptance Testing | I. Blue | 5 | \$70,000 | \$71,000 | -\$1,000 | On Track |
| P009 | HR System Integration | M. Evans | 2023-09-01 | 2024-01-31 | System Selection | O. Yellow | 4 | \$50,000 | \$49,000 | \$1,000 | On Track |
| P010 | Compliance Training | A. King | 2023-10-01 | 2023-12-31 | Content Development | S. Purple | 3 | \$30,000 | \$30,000 | \$0 | On Track |
| Grand Total / Average | | | | | | | | | | | |
| Total Projects | | | Total Budget | | | Total Actual Cost | | | Overall Variance | | |
| 10 | | | \$615,000 | | | \$611,500 | | | -\$3,500 | | |

[illegible]

| Project Overview | | | | | | | | | | Financial Summary | | | | | | | | | | Operational Metrics | | | | | | | | | |
|------------------|--|--|--|--|------------|--|--|--|--|-------------------|--|--|--|--|--------------|--|--|--|--|---------------------|--|--|--|--|------------|--|--|--|--|
| Project Name | | | | | Project ID | | | | | Total Budget | | | | | Actual Spend | | | | | Variance | | | | | Progress % | | | | |
| Project Alpha | | | | | P-001 | | | | | \$1,200,000 | | | | | \$950,000 | | | | | -\$250,000 | | | | | 85% | | | | |
| Project Beta | | | | | P-002 | | | | | \$800,000 | | | | | \$780,000 | | | | | -\$20,000 | | | | | 90% | | | | |
| Project Gamma | | | | | P-003 | | | | | \$1,500,000 | | | | | \$1,600,000 | | | | | \$100,000 | | | | | 70% | | | | |
| Project Delta | | | | | P-004 | | | | | \$900,000 | | | | | \$880,000 | | | | | -\$20,000 | | | | | 88% | | | | |
| Project Epsilon | | | | | P-005 | | | | | \$1,100,000 | | | | | \$1,150,000 | | | | | \$50,000 | | | | | 75% | | | | |
| Project Zeta | | | | | P-006 | | | | | \$750,000 | | | | | \$720,000 | | | | | -\$30,000 | | | | | 92% | | | | |
| Project Eta | | | | | P-007 | | | | | \$1,300,000 | | | | | \$1,350,000 | | | | | \$50,000 | | | | | 78% | | | | |
| Project Theta | | | | | P-008 | | | | | \$950,000 | | | | | \$930,000 | | | | | -\$20,000 | | | | | 89% | | | | |
| Project Iota | | | | | P-009 | | | | | \$1,050,000 | | | | | \$1,080,000 | | | | | \$30,000 | | | | | 72% | | | | |
| Project Kappa | | | | | P-010 | | | | | \$850,000 | | | | | \$820,000 | | | | | -\$30,000 | | | | | 91% | | | | |
| Project Lambda | | | | | P-011 | | | | | \$1,150,000 | | | | | \$1,180,000 | | | | | \$30,000 | | | | | 76% | | | | |
| Project Mu | | | | | P-012 | | | | | \$980,000 | | | | | \$960,000 | | | | | -\$20,000 | | | | | 87% | | | | |
| Project Nu | | | | | P-013 | | | | | \$1,000,000 | | | | | \$1,020,000 | | | | | \$20,000 | | | | | 74% | | | | |
| Project Xi | | | | | P-014 | | | | | \$1,250,000 | | | | | \$1,280,000 | | | | | \$30,000 | | | | | 79% | | | | |
| Project Omicron | | | | | P-015 | | | | | \$880,000 | | | | | \$860,000 | | | | | -\$20,000 | | | | | 93% | | | | |
| Project Pi | | | | | P-016 | | | | | \$1,080,000 | | | | | \$1,100,000 | | | | | \$20,000 | | | | | 73% | | | | |
| Project Rho | | | | | P-017 | | | | | \$920,000 | | | | | \$900,000 | | | | | -\$20,000 | | | | | 94% | | | | |
| Project Sigma | | | | | P-018 | | | | | \$1,180,000 | | | | | \$1,200,000 | | | | | \$20,000 | | | | | 77% | | | | |
| Project Tau | | | | | P-019 | | | | | \$990,000 | | | | | \$970,000 | | | | | -\$20,000 | | | | | 90% | | | | |
| Project Upsilon | | | | | P-020 | | | | | \$1,020,000 | | | | | \$1,040,000 | | | | | \$20,000 | | | | | 71% | | | | |
| Project Phi | | | | | P-021 | | | | | \$1,120,000 | | | | | \$1,140,000 | | | | | \$20,000 | | | | | 75% | | | | |
| Project Chi | | | | | P-022 | | | | | \$960,000 | | | | | \$940,000 | | | | | -\$20,000 | | | | | 91% | | | | |
| Project Psi | | | | | P-023 | | | | | \$1,040,000 | | | | | \$1,060,000 | | | | | \$20,000 | | | | | 72% | | | | |
| Project Omega | | | | | P-024 | | | | | \$1,100,000 | | | | | \$1,120,000 | | | | | \$20,000 | | | | | 76% | | | | |
| Project A | | | | | P-025 | | | | | \$1,250,000 | | | | | \$1,270,000 | | | | | \$20,000 | | | | | 78% | | | | |
| Project B | | | | | P-026 | | | | | \$980,000 | | | | | \$960,000 | | | | | -\$20,000 | | | | | 92% | | | | |
| Project C | | | | | P-027 | | | | | \$1,050,000 | | | | | \$1,070,000 | | | | | \$20,000 | | | | | 74% | | | | |
| Project D | | | | | P-028 | | | | | \$1,150,000 | | | | | \$1,170,000 | | | | | \$20,000 | | | | | 77% | | | | |
| Project E | | | | | P-029 | | | | | \$900,000 | | | | | \$880,000 | | | | | -\$20,000 | | | | | 93% | | | | |
| Project F | | | | | P-030 | | | | | \$1,080,000 | | | | | \$1,100,000 | | | | | \$20,000 | | | | | 73% | | | | |
| Project G | | | | | P-031 | | | | | \$1,180,000 | | | | | \$1,200,000 | | | | | \$20,000 | | | | | 76% | | | | |
| Project H | | | | | P-032 | | | | | \$950,000 | | | | | \$930,000 | | | | | -\$20,000 | | | | | 94% | | | | |
| Project I | | | | | P-033 | | | | | \$1,020,000 | | | | | \$1,040,000 | | | | | \$20,000 | | | | | 72% | | | | |
| Project J | | | | | P-034 | | | | | \$1,120,000 | | | | | \$1,140,000 | | | | | \$20,000 | | | | | 75% | | | | |
| Project K | | | | | P-035 | | | | | \$980,000 | | | | | \$960,000 | | | | | -\$20,000 | | | | | 91% | | | | |
| Project L | | | | | P-036 | | | | | \$1,050,000 | | | | | \$1,070,000 | | | | | \$20,000 | | | | | 74% | | | | |
| Project M | | | | | P-037 | | | | | \$1,150,000 | | | | | \$1,170,000 | | | | | \$20,000 | | | | | 77% | | | | |
| Project | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| DATE | DESCRIPTION | AMOUNT | BALANCE |
|----------|-----------------|--------|---------|
| 1/1/19 | Opening Balance | | 100.00 |
| 1/15/19 | Payment | 25.00 | 75.00 |
| 2/1/19 | Payment | 15.00 | 60.00 |
| 2/15/19 | Payment | 10.00 | 50.00 |
| 3/1/19 | Payment | 5.00 | 45.00 |
| 3/15/19 | Payment | 5.00 | 40.00 |
| 4/1/19 | Payment | 5.00 | 35.00 |
| 4/15/19 | Payment | 5.00 | 30.00 |
| 5/1/19 | Payment | 5.00 | 25.00 |
| 5/15/19 | Payment | 5.00 | 20.00 |
| 6/1/19 | Payment | 5.00 | 15.00 |
| 6/15/19 | Payment | 5.00 | 10.00 |
| 7/1/19 | Payment | 5.00 | 5.00 |
| 7/15/19 | Payment | 5.00 | 0.00 |
| 8/1/19 | Payment | 5.00 | -5.00 |
| 8/15/19 | Payment | 5.00 | -10.00 |
| 9/1/19 | Payment | 5.00 | -15.00 |
| 9/15/19 | Payment | 5.00 | -20.00 |
| 10/1/19 | Payment | 5.00 | -25.00 |
| 10/15/19 | Payment | 5.00 | -30.00 |
| 11/1/19 | Payment | 5.00 | -35.00 |
| 11/15/19 | Payment | 5.00 | -40.00 |
| 12/1/19 | Payment | 5.00 | -45.00 |
| 12/15/19 | Payment | 5.00 | -50.00 |
| 1/1/20 | Payment | 5.00 | -55.00 |
| 1/15/20 | Payment | 5.00 | -60.00 |
| 2/1/20 | Payment | 5.00 | -65.00 |
| 2/15/20 | Payment | 5.00 | -70.00 |
| 3/1/20 | Payment | 5.00 | -75.00 |
| 3/15/20 | Payment | 5.00 | -80.00 |
| 4/1/20 | Payment | 5.00 | -85.00 |
| 4/15/20 | Payment | 5.00 | -90.00 |
| 5/1/20 | Payment | 5.00 | -95.00 |
| 5/15/20 | Payment | 5.00 | -100.00 |
| 6/1/20 | Payment | 5.00 | -105.00 |
| 6/15/20 | Payment | 5.00 | -110.00 |
| 7/1/20 | Payment | 5.00 | -115.00 |
| 7/15/20 | Payment | 5.00 | -120.00 |
| 8/1/20 | Payment | 5.00 | -125.00 |
| 8/15/20 | Payment | 5.00 | -130.00 |
| 9/1/20 | Payment | 5.00 | -135.00 |
| 9/15/20 | Payment | 5.00 | -140.00 |
| 10/1/20 | Payment | 5.00 | -145.00 |
| 10/15/20 | Payment | 5.00 | -150.00 |
| 11/1/20 | Payment | 5.00 | -155.00 |
| 11/15/20 | Payment | 5.00 | -160.00 |
| 12/1/20 | Payment | 5.00 | -165.00 |
| 12/15/20 | Payment | 5.00 | -170.00 |
| 1/1/21 | Payment | 5.00 | -175.00 |
| 1/15/21 | Payment | 5.00 | -180.00 |
| 2/1/21 | Payment | 5.00 | -185.00 |
| 2/15/21 | Payment | 5.00 | -190.00 |
| 3/1/21 | Payment | 5.00 | -195.00 |
| 3/15/21 | Payment | 5.00 | -200.00 |
| 4/1/21 | Payment | 5.00 | -205.00 |
| 4/15/21 | Payment | 5.00 | -210.00 |
| 5/1/21 | Payment | 5.00 | -215.00 |
| 5/15/21 | Payment | 5.00 | -220.00 |
| 6/1/21 | Payment | 5.00 | -225.00 |
| 6/15/21 | Payment | 5.00 | -230.00 |
| 7/1/21 | Payment | 5.00 | -235.00 |
| 7/15/21 | Payment | 5.00 | -240.00 |
| 8/1/21 | Payment | 5.00 | -245.00 |
| 8/15/21 | Payment | 5.00 | -250.00 |
| 9/1/21 | Payment | 5.00 | -255.00 |
| 9/15/21 | Payment | 5.00 | -260.00 |
| 10/1/21 | Payment | 5.00 | -265.00 |
| 10/15/21 | Payment | 5.00 | -270.00 |
| 11/1/21 | Payment | 5.00 | -275.00 |
| 11/15/21 | Payment | 5.00 | -280.00 |
| 12/1/21 | Payment | 5.00 | -285.00 |
| 12/15/21 | Payment | 5.00 | -290.00 |
| 1/1/22 | Payment | 5.00 | -295.00 |
| 1/15/22 | Payment | 5.00 | -300.00 |
| 2/1/22 | Payment | 5.00 | -305.00 |
| 2/15/22 | Payment | 5.00 | -310.00 |
| 3/1/22 | Payment | 5.00 | -315.00 |
| 3/15/22 | Payment | 5.00 | -320.00 |
| 4/1/22 | Payment | 5.00 | -325.00 |
| 4/15/22 | Payment | 5.00 | -330.00 |
| 5/1/22 | Payment | 5.00 | -335.00 |
| 5/15/22 | Payment | 5.00 | -340.00 |
| 6/1/22 | Payment | 5.00 | -345.00 |
| 6/15/22 | Payment | 5.00 | -3 |

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| | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 |
|------|
| 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | |

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| 2018-2019 | | | | | | | | | | 2019-2020 | | | | | | | | | | 2020-2021 | | | | | | | | | | 2021-2022 | | | | | | | | | | 2022-2023 | | | | | | | | | | 2023-2024 | | | | | | | | | | 2024-2025 | | | | | | | | | | 2025-2026 | | | | | | | | | | 2026-2027 | | | | | | | | | | 2027-2028 | | | | | | | | | | 2028-2029 | | | | | | | | | | 2029-2030 | | | | | | | | | | 2030-2031 | | | | | | | | | | 2031-2032 | | | | | | | | | | 2032-2033 | | | | | | | | | | 2033-2034 | | | | | | | | | | 2034-2035 | | | | | | | | | | 2035-2036 | | | | | | | | | | 2036-2037 | | | | | | | | | | 2037-2038 | | | | | | | | | | 2038-2039 | | | | | | | | | | 2039-2040 | | | | | | | | | | 2040-2041 | | | | | | | | | | 2041-2042 | | | | | | | | | | 2042-2043 | | | | | | | | | | 2043-2044 | | | | | | | | | | 2044-2045 | | | | | | | | | | 2045-2046 | | | | | | | | | | 2046-2047 | | | | | | | | | | 2047-2048 | | | | | | | | | | 2048-2049 | | | | | | | | | | 2049-2050 | | | | | | | | | | 2050-2051 | | | | | | | | | | 2051-2052 | | | | | | | | | | 2052-2053 | | | | | | | | | | 2053-2054 | | | | | | | | | | 2054-2055 | | | | | | | | | | 2055-2056 | | | | | | | | | | 2056-2057 | | | | | | | | | | 2057-2058 | | | | | | | | | | 2058-2059 | | | | | | | | | | 2059-2060 | | | | | | | | | | 2060-2061 | | | | | | | | | | 2061-2062 | | | | | | | | | | 2062-2063 | | | | | | | | | | 2063-2064 | | | | | | | | | | 2064-2065 | | | | | | | | | | 2065-2066 | | | | | | | | | | 2066-2067 | | | | | | | | | | 2067-2068 | | | | | | | | | | 2068-2069 | | | | | | | | | | 2069-2070 | | | | | | | | | | 2070-2071 | | | | | | | | | | 2071-2072 | | | | | | | | | | 2072-2073 | | | | | | | | | | 2073-2074 | | | | | | | | | | 2074-2075 | | | | | | | | | | 2075-2076 | | | | | | | | | | 2076-2077 | | | | | | | | | | 2077-2078 | | | | | | | | | | 2078-2079 | | | | | | | | | | 2079-2080 | | | | | | | | | | 2080-2081 | | | | | | | | | | 2081-2082 | | | | | | | | | | 2082-2083 | | | | | | | | | | 2083-2084 | | | | | | | | | | 2084-2085 | | | | | | | | | | 2085-2086 | | | | | | | | | | 2086-2087 | | | | | | | | | | 2087-2088 | | | | | | | | | | 2088-2089 | | | | | | | | | | 2089-2090 | | | | | | | | | | 2090-2091 | | | | | | | | | | 2091-2092 | | | | | | | | | | 2092-2093 | | | | | | | | | | 2093-2094 | | | | | | | | | | 2094-2095 | | | | | | | | | | 2095-2096 | | | | | | | | | | 2096-2097 | | | | | | | | | | 2097-2098 | | | | | | | | | | 2098-2099 | | | | | | | | | | 2099-2100 | | | | | | | | | | 2100-2101 | | | | | | | | | | 2101-2102 | | | | | | | | | | 2102-2103 | | | | | | | | | | 2103-2104 | | | | | | | | | | 2104-2105 | | | | | | | | | | 2105-2106 | | | | | | | | | | 2106-2107 | | | | | | | | | | 2107-2108 | | | | | | | | | | 2108-2109 | | | | | | | | | | 2109-2110 | | | | | | | | | | 2110-2111 | | | | | | | | | | 2111-2112 | | | | | | | | | | 2112-2113 | | | | | | | | | | 2113-2114 | | | | | | | | | | 2114-2115 | | | | | | | | | | 2115-2116 | | | | | | | | | | 2116-2117 | | | | | | | | | | 2117-2118 | | | | | | | | | | 2118-2119 | | | | | | | | | | 2119-2120 | | | | | | | | | | 2120-2121 | | | | | | | | | | 2121-2122 | | | | | | | | | | 2122-2123 | | | | | | | | | | 2123-2124 | | | | | | | | | | 2124-2125 | | | | | | | | | | 2125-2126 | | | | | | | | | | 2126-2127 | | | | | | | | | | 2127-2128 | | | | | | | | | | 2128-2129 | | | | | | | | | | 2129-2130 | | | | | | | | | | 2130-2131 | | | | | | | | | | 2131-2132 | | | | | | | | | | 2132-2133 | | | | | | | | | | 2133-2134 | | | | | | | | | | 2134-2135 | | | | | | | | | | 2135-2136 | | | | | | | | | | 2136-2137 | | | | | | | | | | 2137-2138 | | | | | | | | | | 2138-2139 | | | | | | | | | | 2139-2140 | | | | | | | | | | 2140-2141 | | | | | | | | | | 2141-2142 | | | | | | | | | | 2142-2143 | | | | | | | | | | 2143-2144 | | | | | | | | | | 2144-2145 | | | | | | | | | | 2145-2146 | |
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|-----------|--|--|--|--|--|--|--|--|--|-----------|--|

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LAMPIRAN 6 APPENDIX 6

DAFTAR ASSET TETAP (LAND OR CARANG
BARU); LIST OF FIXED ASSETS (NEW
BRANCH OFFICE);







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LAMPIRAN 7: APPENDIX 7

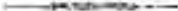
DAFTAR ASSET DETAIL PLANT OR CAR/MS
NOTE: LIST OF FIXED ASSET/NOTE
BRANCH OFFICE:





LAMPIRAN 2: APPENDIX 2

DAFTAR TABUNGAN PIHAK BERELASI
LIST OF RELATED PARTIES SAVING DEPOSIT



| | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|
| 1 | [Illegible text] | [Illegible text] | [Illegible text] | [Illegible text] | [Illegible text] |
| 2 | [Illegible text] | [Illegible text] | [Illegible text] | [Illegible text] | [Illegible text] |
| 3 | [Illegible text] | [Illegible text] | [Illegible text] | [Illegible text] | [Illegible text] |

| Date | Description | Debit | Credit |
|-------|---------------|--------|---------|
| 1890 | Jan 1 Balance | 100.00 | |
| Feb 1 | To Cash | 50.00 | By Cash |
| Mar 1 | To Cash | 25.00 | By Cash |

| Date | Description | Debit | Credit | Balance |
|-------------|-------------|-------|--------|---------|
| 1901 Jan 1 | To Balance | | | 100.00 |
| 1901 Jan 15 | By Cash | 50.00 | | 150.00 |
| 1901 Jan 20 | By Cash | 25.00 | | 175.00 |

| Date | Description | Debit | Credit |
|------|-------------|--------|--------|
| 1900 | To Balance | 100.00 | |
| 1901 | By Balance | | 100.00 |
| 1902 | By Balance | | 100.00 |

| Date | Description | Debit | Credit | Balance |
|------|---------------|-------|--------|---------|
| 1917 | Jan 1 Balance | | | 100.00 |
| 1917 | Jan 10 Cash | | 50.00 | 150.00 |
| 1917 | Jan 15 Cash | | 25.00 | 175.00 |



LAMPIRAN 9: APPENDIX 9

DAFTAR DEPOSITO PERAK BERELASI
LIST OF RELATED PARTIES TIME DEPOSITS

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LAMPIRAN 10: APPENDIX 10

DAFTAR AGUNAS YANG DIAMBIL ALIH
LIST OF FORECLOSED ASSETS

| Date | | Description | | Amount | |
|------|--------|--------------------------|--|---------|--|
| 1911 | Jan 1 | Balance | | 100.00 | |
| | Jan 15 | Received from John Doe | | 50.00 | |
| | Feb 1 | Received from Jane Smith | | 25.00 | |
| | Feb 15 | Received from Mr. Brown | | 75.00 | |
| | Mar 1 | Received from Mrs. White | | 30.00 | |
| | Mar 15 | Received from Mr. Green | | 100.00 | |
| | Apr 1 | Received from Mr. Black | | 40.00 | |
| | Apr 15 | Received from Mr. Grey | | 60.00 | |
| | May 1 | Received from Mr. Blue | | 20.00 | |
| | May 15 | Received from Mr. Yellow | | 80.00 | |
| | Jun 1 | Received from Mr. Purple | | 15.00 | |
| | Jun 15 | Received from Mr. Pink | | 90.00 | |
| | Jul 1 | Received from Mr. Brown | | 35.00 | |
| | Jul 15 | Received from Mr. Green | | 55.00 | |
| | Aug 1 | Received from Mr. Black | | 10.00 | |
| | Aug 15 | Received from Mr. Grey | | 70.00 | |
| | Sep 1 | Received from Mr. Blue | | 25.00 | |
| | Sep 15 | Received from Mr. Yellow | | 65.00 | |
| | Oct 1 | Received from Mr. Purple | | 18.00 | |
| | Oct 15 | Received from Mr. Pink | | 82.00 | |
| | Nov 1 | Received from Mr. Brown | | 32.00 | |
| | Nov 15 | Received from Mr. Green | | 58.00 | |
| | Dec 1 | Received from Mr. Black | | 12.00 | |
| | Dec 15 | Received from Mr. Grey | | 68.00 | |
| | Total | | | 1000.00 | |

LAFOSCAN AUDITOR INDEPENDENT
INDEPENDENT AUDITOR'S REPORT



by 1940-45, and 1945-50, respectively.

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1

but also helped him escape \$1.38 billion in fines (FBI) from paying to settle 1992-93 Eastern Ill. gas prices vs. artificially inflated rates set by the state. By 1997, he reportedly received the state award "for his extraordinary contributions."

Small, yet not too small, these
happier days are. "We want to give
them the same 1-800-800-1000
cable length," says the CEO, who says
these 100,000 jobs will be the last
for the company, and that with
Kaiser Aluminum Co., he will be
in business.

1999

for the purpose of the investigation. The results of the investigation are presented in the following table. The results show that the majority of the respondents are in the 18-24 age group, and that the majority of the respondents are female. The results also show that the majority of the respondents are employed, and that the majority of the respondents are in the 18-24 age group.

Figure 1

These results suggest that people's perceptions of the likelihood of a particular event occurring are influenced by the frequency of the event. This is consistent with the idea that people use frequency as a heuristic for probability.

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Journal of Internal Medicine 255: 105–114

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Journal of Internal Medicine 245: 395–402

100

With a little extra preparation, you can make the most of your trip. Here are some tips to help you get the most out of your trip.

It is likely that increasing female educational attainment will increase the proportion of the total population aged 15 and over that is literate (75%), and by the year 2010, it is likely that 90% of the population will be literate.

1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26

It is important to note that the results of this study are based on a cross-sectional design, which means that the data were collected at a single point in time. This limits the ability to establish causality between the variables studied. Future research should consider longitudinal designs to better understand the temporal relationships between the variables.

2008-09-01

72. *Journal of the American Medical Association*, 2000; 283: 2661-2666.



Long-term research on the effects of
biological processes has shown that
it is possible.

Another advantage of this approach is that it allows you to use the same code to generate the same output for different input data. This is useful when you want to compare the results of different models or different sets of parameters.

The second and third events
 happened on the same
 day, but in different
 parts of the city. The
 first was a fire in the
 city hall, and the second
 was a fire in the
 city hall.

For my manuscript on the
status of the 14 regions you
will find it interesting.

[illegible][illegible]

Downloaded At: 11:53 11 September 2009

Integrating a specific fit to the response data to the response $\hat{f}$ and the transformed response $\hat{f}^*$ into the model using the same scaling function $\hat{f}$ and the scaling function $\hat{f}^*$ respectively, we can compare the two models. The model $\hat{f}$ is the model with the response $\hat{f}$ and the model $\hat{f}^*$ is the model with the response $\hat{f}^*$. The model $\hat{f}$ is the model with the response $\hat{f}$ and the model $\hat{f}^*$ is the model with the response $\hat{f}^*$.

According to the author, "the most important factor in the success of the program was the involvement of the community in the planning and implementation of the program." The author also notes that the program was successful because it was based on the needs of the community and was designed to be sustainable.

100% of the company's revenue is generated from the sale of its products.

Aglycylosoma *Aglycylosoma* *Aglycylosoma*

by offering more insight into the various factors that influence the frequency of use of a word, we thereby obtain a more complete picture of the factors that influence word frequency. In addition, the results of the present study suggest that the frequency of use of a word is not only determined by the frequency of use of the word in the language, but also by the frequency of use of the word in the context of the word.



ENVIRONMENTAL HEALTH & SAFETY

Department of Health and Human Services

United States Environmental Protection Agency

The following information is provided for your information only. It is not intended to be used as a basis for any action.

1. The following information is provided for your information only. It is not intended to be used as a basis for any action.

2. The following information is provided for your information only. It is not intended to be used as a basis for any action.

3. The following information is provided for your information only. It is not intended to be used as a basis for any action.

4. The following information is provided for your information only. It is not intended to be used as a basis for any action.

The following information is provided for your information only. It is not intended to be used as a basis for any action.



The following information is provided for your information only. It is not intended to be used as a basis for any action.

| Date | Description of Work | Amount | Total | Balance |
|------|---------------------|--------|--------|---------|
| 1901 | Jan 1 Balance | 100.00 | 100.00 | 100.00 |
| 1902 | Feb 1 Balance | 150.00 | 250.00 | 250.00 |
| 1903 | Mar 1 Balance | 200.00 | 450.00 | 450.00 |

| No. | Name of the person | Address | Occupation | Remarks |
|-----|--------------------|-----------------|------------|---------|
| 1 | Mr. A. B. Smith | 123 Main St. | Teacher | Present |
| 2 | Mrs. J. K. Jones | 456 Oak St. | Homemaker | Present |
| 3 | Mr. C. D. Brown | 789 Pine St. | Farmer | Present |
| 4 | Mr. E. F. Green | 101 Elm St. | Engineer | Present |
| 5 | Mrs. G. H. White | 234 Maple St. | Homemaker | Present |
| 6 | Mr. I. J. Black | 567 Cedar St. | Doctor | Present |
| 7 | Mr. L. M. Gray | 890 Birch St. | Lawyer | Present |
| 8 | Mrs. N. O. Blue | 1122 Spruce St. | Homemaker | Present |
| 9 | Mr. P. Q. Red | 1314 Willow St. | Merchant | Present |
| 10 | Mr. R. S. Yellow | 1516 Ash St. | Teacher | Present |

YNYASAN TANADER LAIS MANERAT

LATONAN BUNANGAN FEB 24 1950
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STYVA THOMAS BAKER
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 2016-2017 MAY 10 2017

STYVA THOMAS BAKER
 2016-2017 MAY 10 2017

STYVA
 2016-2017

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MASSACHUSETTS DEPARTMENT OF REVENUE

STATE TAXES • TAXPAYER SERVICES • TAXPAYER COMPLIANCE

INFORMATIONAL

THESE FORMS ARE FOR INFORMATIONAL PURPOSES ONLY. THEY DO NOT CONSTITUTE A TAX RETURN. IF YOU HAVE A TAX RETURN, YOU MUST FILE IT WITH THE DEPARTMENT OF REVENUE.

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THESE FORMS ARE FOR INFORMATIONAL PURPOSES ONLY. THEY DO NOT CONSTITUTE A TAX RETURN. IF YOU HAVE A TAX RETURN, YOU MUST FILE IT WITH THE DEPARTMENT OF REVENUE.

Form 1040-EZ (2010)

Page 1 of 2

NAME: [Name] ADDRESS: [Address] CITY: [City] STATE: [State] ZIP: [ZIP]

DATE: [Date] TAXPAYER ID: [Taxpayer ID]

INCOME: [Income] TAXES: [Taxes] CREDITS: [Credits]

TOTAL TAX: [Total Tax] REFUND: [Refund]

NAME: [Name] ADDRESS: [Address] CITY: [City] STATE: [State] ZIP: [ZIP]

DATE: [Date] TAXPAYER ID: [Taxpayer ID]

INCOME: [Income] TAXES: [Taxes] CREDITS: [Credits]

TOTAL TAX: [Total Tax] REFUND: [Refund]

NAME: [Name] ADDRESS: [Address] CITY: [City] STATE: [State] ZIP: [ZIP]

DATE: [Date] TAXPAYER ID: [Taxpayer ID]

INCOME: [Income] TAXES: [Taxes] CREDITS: [Credits]

TOTAL TAX: [Total Tax] REFUND: [Refund]

NAME: [Name] ADDRESS: [Address] CITY: [City] STATE: [State] ZIP: [ZIP]

NAME: [Name] ADDRESS: [Address] CITY: [City] STATE: [State] ZIP: [ZIP]

DATE: [Date] TAXPAYER ID: [Taxpayer ID]

INCOME: [Income] TAXES: [Taxes] CREDITS: [Credits]

TOTAL TAX: [Total Tax] REFUND: [Refund]

NAME: [Name] ADDRESS: [Address] CITY: [City] STATE: [State] ZIP: [ZIP]

DATE: [Date] TAXPAYER ID: [Taxpayer ID]

INCOME: [Income] TAXES: [Taxes] CREDITS: [Credits]

TOTAL TAX: [Total Tax] REFUND: [Refund]

NAME: [Name] ADDRESS: [Address] CITY: [City] STATE: [State] ZIP: [ZIP]

1. The first step in the process of the cell cycle is the replication of DNA.
2. The second step is the condensation of the DNA into chromosomes.
3. The third step is the separation of the sister chromatids.
4. The fourth step is the movement of the chromosomes to opposite poles of the cell.
5. The fifth step is the division of the cell into two daughter cells.

10. The first step in the process of the cell cycle is the replication of DNA.

11. The second step is the condensation of the DNA into chromosomes.



Diagram illustrating the process of cell division (mitosis).





Rekamajalah ini berisi informasi tentang kegiatan dan prestasi siswa yang telah mengikuti kegiatan ekstrakurikuler.

Rekamajalah ini berisi informasi tentang kegiatan dan prestasi siswa yang telah mengikuti kegiatan ekstrakurikuler.

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Rekamajalah ini berisi informasi tentang kegiatan dan prestasi siswa yang telah mengikuti kegiatan ekstrakurikuler.



YOUNG WOMEN'S LAB REPORT

1. Describe the symptoms you experienced during your last period and how you managed them. Did you have any pain, bleeding, or other symptoms? If so, how did you manage them?
2. Describe the last sexual experience you had. Did you use any contraception? If so, what type? Did you experience any pain or discomfort during sex?
3. Describe the last pregnancy you had. How did you feel about the pregnancy? Did you experience any pain or discomfort during the pregnancy? Did you experience any bleeding or other symptoms?
4. Describe the last abortion you had. How did you feel about the abortion? Did you experience any pain or discomfort during the abortion? Did you experience any bleeding or other symptoms?
5. Describe the last miscarriage you had. How did you feel about the miscarriage? Did you experience any pain or discomfort during the miscarriage? Did you experience any bleeding or other symptoms?
6. Describe the last stillbirth you had. How did you feel about the stillbirth? Did you experience any pain or discomfort during the stillbirth? Did you experience any bleeding or other symptoms?
7. Describe the last death of a family member. How did you feel about the death? Did you experience any pain or discomfort during the death? Did you experience any bleeding or other symptoms?
8. Describe the last death of a friend. How did you feel about the death? Did you experience any pain or discomfort during the death? Did you experience any bleeding or other symptoms?
9. Describe the last death of a pet. How did you feel about the death? Did you experience any pain or discomfort during the death? Did you experience any bleeding or other symptoms?
10. Describe the last death of a loved one. How did you feel about the death? Did you experience any pain or discomfort during the death? Did you experience any bleeding or other symptoms?

For information on the Young Women's Lab, please visit www.nhs.uk/youngwomen/lab. You can also contact the Young Women's Lab on 0800 068 0151.

If you have any questions or comments, please contact the Young Women's Lab on 0800 068 0151. We will be happy to help you.

YOUNG WOMEN'S LAB REPORT
NHS.uk/youngwomen/lab

[Signature]

Dr. [Name], General Practitioner
[Address]

Report ID: YWL-123456789



YWL

Income Statement for 2022

Income Statement

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

| | 2022 | 2021 | 2020 |
|--------------------|--------------|--------------|--------------|
| Revenue | | | |
| Revenue | 100,000,000 | 95,000,000 | 90,000,000 |
| Cost of Sales | (40,000,000) | (38,000,000) | (36,000,000) |
| Gross Profit | 60,000,000 | 57,000,000 | 54,000,000 |
| Operating Expenses | (20,000,000) | (19,000,000) | (18,000,000) |
| Operating Profit | 40,000,000 | 38,000,000 | 36,000,000 |
| Finance Income | 5,000,000 | 4,000,000 | 3,000,000 |
| Finance Costs | (2,000,000) | (1,000,000) | (1,000,000) |
| Profit Before Tax | 43,000,000 | 41,000,000 | 38,000,000 |
| Tax Expense | (8,600,000) | (8,200,000) | (7,600,000) |
| Profit After Tax | 34,400,000 | 32,800,000 | 30,400,000 |
| Dividends Paid | (10,000,000) | (9,000,000) | (8,000,000) |
| Retained Profit | 24,400,000 | 23,800,000 | 22,400,000 |

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

For the year ended 31.12.22

Income Statement for 2022

Income Statement for 2022

1. **Income before tax expense**
 2. **Income tax expense**
 3. **Income before income tax expense**
 4. **Income tax expense**

1. **Income before tax expense**
 2. **Income tax expense**
 3. **Income before income tax expense**
 4. **Income tax expense**

| | 2017 | | 2016 | |
|----------------------------------|-----------|-----------|-----------|-----------|
| | 2017 | 2016 | 2017 | 2016 |
| Income before tax expense | | | | |
| Income before tax expense | 1,010,000 | 1,010,000 | 1,010,000 | 1,010,000 |
| Income tax expense | 210,000 | 210,000 | 210,000 | 210,000 |
| Income before income tax expense | 800,000 | 800,000 | 800,000 | 800,000 |
| Income tax expense | 170,000 | 170,000 | 170,000 | 170,000 |
| Income before income tax expense | 630,000 | 630,000 | 630,000 | 630,000 |
| Income tax expense | 140,000 | 140,000 | 140,000 | 140,000 |
| Income before income tax expense | 490,000 | 490,000 | 490,000 | 490,000 |
| Income tax expense | 110,000 | 110,000 | 110,000 | 110,000 |
| Income before income tax expense | 380,000 | 380,000 | 380,000 | 380,000 |
| Income tax expense | 80,000 | 80,000 | 80,000 | 80,000 |
| Income before income tax expense | 300,000 | 300,000 | 300,000 | 300,000 |
| Income tax expense | 60,000 | 60,000 | 60,000 | 60,000 |
| Income before income tax expense | 240,000 | 240,000 | 240,000 | 240,000 |
| Income tax expense | 40,000 | 40,000 | 40,000 | 40,000 |
| Income before income tax expense | 200,000 | 200,000 | 200,000 | 200,000 |
| Income tax expense | 30,000 | 30,000 | 30,000 | 30,000 |
| Income before income tax expense | 170,000 | 170,000 | 170,000 | 170,000 |
| Income tax expense | 20,000 | 20,000 | 20,000 | 20,000 |
| Income before income tax expense | 150,000 | 150,000 | 150,000 | 150,000 |
| Income tax expense | 10,000 | 10,000 | 10,000 | 10,000 |
| Income before income tax expense | 140,000 | 140,000 | 140,000 | 140,000 |
| Income tax expense | 5,000 | 5,000 | 5,000 | 5,000 |
| Income before income tax expense | 135,000 | 135,000 | 135,000 | 135,000 |
| Income tax expense | 2,000 | 2,000 | 2,000 | 2,000 |
| Income before income tax expense | 133,000 | 133,000 | 133,000 | 133,000 |
| Income tax expense | 1,000 | 1,000 | 1,000 | 1,000 |
| Income before income tax expense | 132,000 | 132,000 | 132,000 | 132,000 |
| Income tax expense | 500 | 500 | 500 | 500 |
| Income before income tax expense | 131,500 | 131,500 | 131,500 | 131,500 |
| Income tax expense | 250 | 250 | 250 | 250 |
| Income before income tax expense | 131,250 | 131,250 | 131,250 | 131,250 |
| Income tax expense | 125 | 125 | 125 | 125 |
| Income before income tax expense | 131,125 | 131,125 | 131,125 | 131,125 |
| Income tax expense | 60 | 60 | 60 | 60 |
| Income before income tax expense | 131,065 | 131,065 | 131,065 | 131,065 |
| Income tax expense | 30 | 30 | 30 | 30 |
| Income before income tax expense | 131,035 | 131,035 | 131,035 | 131,035 |
| Income tax expense | 15 | 15 | 15 | 15 |
| Income before income tax expense | 131,020 | 131,020 | 131,020 | 131,020 |
| Income tax expense | 5 | 5 | 5 | 5 |
| Income before income tax expense | 131,015 | 131,015 | 131,015 | 131,015 |
| Income tax expense | 2 | 2 | 2 | 2 |
| Income before income tax expense | 131,013 | 131,013 | 131,013 | 131,013 |
| Income tax expense | 1 | 1 | 1 | 1 |
| Income before income tax expense | 131,012 | 131,012 | 131,012 | 131,012 |
| Income tax expense | 0 | 0 | 0 | 0 |
| Income before income tax expense | 131,012 | 131,012 | 131,012 | 131,012 |

1. **Income before tax expense**
 2. **Income tax expense**
 3. **Income before income tax expense**
 4. **Income tax expense**

1. **Income before tax expense**
 2. **Income tax expense**
 3. **Income before income tax expense**
 4. **Income tax expense**

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Journal of Internal Medicine 247: 105–112

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0893-3200/04/\$12.00
DOI: 10.1037/0893-3200.18.4.565

| 2010 | | 2011 | | 2012 | |
|--|--------|--------|--------|--------|--------|
| 1. Total number of employees | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 |
| 2. Total number of employees in the United States | 8,000 | 8,000 | 8,000 | 8,000 | 8,000 |
| 3. Total number of employees in the United States who are not in the United States | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 |
| 4. Total number of employees in the United States who are not in the United States and are not in the United States | 0 | 0 | 0 | 0 | 0 |
| 5. Total number of employees in the United States who are not in the United States and are not in the United States | 0 | 0 | 0 | 0 | 0 |
| 6. Total number of employees in the United States who are not in the United States and are not in the United States | 0 | 0 | 0 | 0 | 0 |
| 7. Total number of employees in the United States who are not in the United States and are not in the United States | 0 | 0 | 0 | 0 | 0 |
| 8. Total number of employees in the United States who are not in the United States and are not in the United States | 0 | 0 | 0 | 0 | 0 |
| 9. Total number of employees in the United States who are not in the United States and are not in the United States | 0 | 0 | 0 | 0 | 0 |
| 10. Total number of employees in the United States who are not in the United States and are not in the United States | 0 | 0 | 0 | 0 | 0 |

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198. *Staphylococcus aureus* (Staph. aureus) is a common cause of skin infections. It is a Gram-positive, spherical bacterium. It is often found in clusters. It is a facultative anaerobe. It is a pathogen. It is a common cause of skin infections. It is a common cause of skin infections.

1. Welche Funktion übernimmt
 die Zelle des Endothels?
 2. Welche Funktion übernimmt das
 Endothel bei der Regulation des Blut-
 drucks?
 3. Welche Funktion übernimmt das
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1. Endothel

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1. Endothel: Funktion und Struktur

Das Endothel ist die innere Schicht der Blutgefäße. Es besteht aus einer Monoschicht von Endothelzellen, die durch Tight Junctions miteinander verbunden sind. Diese Zellen sind für die Regulation des Blutdrucks und die Regulation des Blutflusses verantwortlich.

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- 2. Endothel
- 3. Endothel

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NAME: _____
 SECTION: _____
 DATE: _____
 TIME: _____

NAME: _____
 SECTION: _____
 DATE: _____
 TIME: _____

Section 1

1. Explain the concept of a function and its domain and range.

2. Describe the properties of a function and its graph.

3. Explain the concept of a function and its graph.

4. Explain the concept of a function and its graph.

5. Explain the concept of a function and its graph.

6. Explain the concept of a function and its graph.

Section 2

1. Explain the concept of a function and its domain and range.

2. Describe the properties of a function and its graph.

3. Explain the concept of a function and its graph.

4. Explain the concept of a function and its graph.

5. Explain the concept of a function and its graph.

6. Explain the concept of a function and its graph.

| Section 1 | | |
|-----------|-----|-----|
| 1 | 2 | 3 |
| 4 | 5 | 6 |
| 7 | 8 | 9 |
| 10 | 11 | 12 |
| 13 | 14 | 15 |
| 16 | 17 | 18 |
| 19 | 20 | 21 |
| 22 | 23 | 24 |
| 25 | 26 | 27 |
| 28 | 29 | 30 |
| 31 | 32 | 33 |
| 34 | 35 | 36 |
| 37 | 38 | 39 |
| 40 | 41 | 42 |
| 43 | 44 | 45 |
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| 49 | 50 | 51 |
| 52 | 53 | 54 |
| 55 | 56 | 57 |
| 58 | 59 | 60 |
| 61 | 62 | 63 |
| 64 | 65 | 66 |
| 67 | 68 | 69 |
| 70 | 71 | 72 |
| 73 | 74 | 75 |
| 76 | 77 | 78 |
| 79 | 80 | 81 |
| 82 | 83 | 84 |
| 85 | 86 | 87 |
| 88 | 89 | 90 |
| 91 | 92 | 93 |
| 94 | 95 | 96 |
| 97 | 98 | 99 |
| 100 | 101 | 102 |

1. **What is the main purpose of the study?**
 2. **What is the research design?**
 3. **What is the sample size and selection criteria?**
 4. **What is the data collection method?**
 5. **What is the data analysis method?**

6. **What is the main finding of the study?**
 7. **What is the conclusion of the study?**
 8. **What are the limitations of the study?**
 9. **What are the implications of the study?**
 10. **What are the future research directions?**

1. Introduction

2. Literature Review

1.1. Background

1.1.1. Definition of the study

1.1.2. Importance of the study

1.2. Objectives

1.2.1. Research objectives

1.2.2. Research hypotheses

1.3. Methodology

1.3.1. Research design

1.3.2. Data collection

1.3.3. Data analysis

1.3.4. Ethical considerations

1.4. Summary

1.5. Conclusion

3. Results and Discussion

4. Conclusion and Recommendations

3.1. Data Collection and Analysis

4.1. Summary of Findings

3.1.1. Data Collection

4.1.1. Summary of Findings

1. **Wiederholung**
 2. **Wiederholung**
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Financial Statements are prepared
in accordance with the accounting
principles of the United States of America
and are presented in U.S. dollars
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1. Financial Statements

2. Financial Statements

Financial Statements are prepared in U.S. dollars

Financial Statements are prepared in U.S. dollars

| | 2023 | 2022 | 2021 |
|--|--------------|--------------|--------------|
| Assets | | | |
| Current Assets | 4,557 | 1,213 | 1,213 |
| Property, Plant, and Equipment | 1,213 | 1,213 | 1,213 |
| Intangible Assets | 1,213 | 1,213 | 1,213 |
| Liabilities | | | |
| Current Liabilities | 1,213 | 1,213 | 1,213 |
| Long-Term Liabilities | 1,213 | 1,213 | 1,213 |
| Equity | | | |
| Common Stock | 1,213 | 1,213 | 1,213 |
| Retained Earnings | 1,213 | 1,213 | 1,213 |
| Accumulated Other Comprehensive Income | 1,213 | 1,213 | 1,213 |
| Total Assets | 7,993 | 4,639 | 4,639 |
| Total Liabilities and Equity | 7,993 | 4,639 | 4,639 |

FINANCIAL STATEMENTS
 CONSOLIDATED STATEMENTS
 OF THE COMPANY
 FOR THE YEAR
 2019

STATEMENT OF INCOME
 FOR THE YEAR
 2019

1. INCOME STATEMENT

2. INCOME STATEMENT

Income Statement (Income Statement)

Income Statement (Income Statement)

| | |
|---------------|---------|
| | 2019 |
| Revenue | 100.00 |
| Cost of Sales | (20.00) |
| Gross Profit | 80.00 |

| | | |
|---------------|---------|---------|
| | 2019 | 2018 |
| Revenue | 100.00 | 95.00 |
| Cost of Sales | (20.00) | (18.00) |
| Gross Profit | 80.00 | 77.00 |

The above data is based on the data provided by the company.

The above data is based on the data provided by the company.

3. INCOME STATEMENT

4. INCOME STATEMENT

Income Statement (Income Statement)

Income Statement (Income Statement)

| | |
|--------------------|---------|
| | 2019 |
| Revenue | 100.00 |
| Cost of Sales | (20.00) |
| Gross Profit | 80.00 |
| Operating Expenses | (10.00) |
| Operating Profit | 70.00 |
| Interest Income | 5.00 |
| Interest Expense | (2.00) |
| Income Before Tax | 73.00 |
| Income Tax | (10.00) |
| Net Income | 63.00 |

| | | |
|--------------------|---------|---------|
| | 2019 | 2018 |
| Revenue | 100.00 | 95.00 |
| Cost of Sales | (20.00) | (18.00) |
| Gross Profit | 80.00 | 77.00 |
| Operating Expenses | (10.00) | (8.00) |
| Operating Profit | 70.00 | 69.00 |
| Interest Income | 5.00 | 4.00 |
| Interest Expense | (2.00) | (1.00) |
| Income Before Tax | 73.00 | 72.00 |
| Income Tax | (10.00) | (9.00) |
| Net Income | 63.00 | 63.00 |

The above data is based on the data provided by the company.

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5. INCOME STATEMENT

6. INCOME STATEMENT

Income Statement (Income Statement)

Income Statement (Income Statement)

| | |
|--------------------|---------|
| | 2019 |
| Revenue | 100.00 |
| Cost of Sales | (20.00) |
| Gross Profit | 80.00 |
| Operating Expenses | (10.00) |
| Operating Profit | 70.00 |
| Interest Income | 5.00 |
| Interest Expense | (2.00) |
| Income Before Tax | 73.00 |
| Income Tax | (10.00) |
| Net Income | 63.00 |

| | | |
|--------------------|---------|---------|
| | 2019 | 2018 |
| Revenue | 100.00 | 95.00 |
| Cost of Sales | (20.00) | (18.00) |
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14700 Canyon Blvd.
 14700 Canyon Blvd., Suite 100
 14700 Canyon Blvd., Suite 100
 14700 Canyon Blvd., Suite 100
 14700 Canyon Blvd., Suite 100

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Table 4 | **Continued**

Source: U.S. Census Bureau, *Current Population Reports*, 1990.

| | 75 | 80 | |
|------------------|-------|-------|------------|
| Temperature (°C) | 20.00 | 20.00 | Time (min) |

20. **2000** **2001** **2002** **2003** **2004** **2005** **2006** **2007** **2008** **2009** **2010** **2011** **2012** **2013** **2014** **2015** **2016** **2017** **2018** **2019** **2020** **2021** **2022** **2023** **2024** **2025** **2026** **2027** **2028** **2029** **2030** **2031** **2032** **2033** **2034** **2035** **2036** **2037** **2038** **2039** **2040** **2041** **2042** **2043** **2044** **2045** **2046** **2047** **2048** **2049** **2050** **2051** **2052** **2053** **2054** **2055** **2056** **2057** **2058** **2059** **2060** **2061** **2062** **2063** **2064** **2065** **2066** **2067** **2068** **2069** **2070** **2071** **2072** **2073** **2074** **2075** **2076** **2077** **2078** **2079** **2080** **2081** **2082** **2083** **2084** **2085** **2086** **2087** **2088** **2089** **2090** **2091** **2092** **2093** **2094** **2095** **2096** **2097** **2098** **2099** **2100** **2101** **2102** **2103** **2104** **2105** **2106** **2107** **2108** **2109** **2110** **2111** **2112** **2113** **2114** **2115** **2116** **2117** **2118** **2119** **2120** **2121** **2122** **2123** **2124** **2125** **2126** **2127** **2128** **2129** **2130** **2131** **2132** **2133** **2134** **2135** **2136** **2137** **2138** **2139** **2140** **2141** **2142** **2143** **2144** **2145** **2146** **2147** **2148** **2149** **2150** **2151** **2152** **2153** **2154** **2155** **2156** **2157** **2158** **2159** **2160** **2161** **2162** **2163** **2164** **2165** **2166** **2167** **2168** **2169** **2170** **2171** **2172** **2173** **2174** **2175** **2176** **2177** **2178** **2179** **2180** **2181** **2182** **2183** **2184** **2185** **2186** **2187** **2188** **2189** **2190** **2191** **2192** **2193** **2194** **2195** **2196** **2197** **2198** **2199** **2200** **2201** **2202** **2203** **2204** **2205** **2206** **2207** **2208** **2209** **2210** **2211** **2212** **2213** **2214** **2215** **2216** **2217** **2218** **2219** **2220** **2221** **2222** **2223** **2224** **2225** **2226** **2227** **2228** **2229** **2230** **2231** **2232** **2233** **2234** **2235** **2236** **2237** **2238** **2239** **2240** **2241** **2242** **2243** **2244** **2245** **2246** **2247** **2248** **2249** **2250** **2251** **2252** **2253** **2254** **2255** **2256** **2257** **2258** **2259** **2260** **2261** **2262** **2263** **2264** **2265** **2266** **2267** **2268** **2269** **2270** **2271** **2272** **2273** **2274** **2275** **2276** **2277** **2278** **2279** **2280** **2281** **2282** **2283** **2284** **2285** **2286** **2287** **2288** **2289** **2290** **2291** **2292** **2293** **2294** **2295** **2296** **2297** **2298** **2299** **2300** **2301** **2302** **2303** **2304** **2305** **2306** **2307** **2308** **2309** **2310** **2311** **2312** **2313** **2314** **2315** **2316** **2317** **2318** **2319** **2320** **2321** **2322** **2323** **2324** **2325** **2326** **2327** **2328** **2329** **2330** **2331** **2332** **2333** **2334** **2335** **2336** **2337** **2338** **2339** **2340** **2341** **2342** **2343** **2344** **2345** **2346** **2347** **2348** **2349** **2350** **2351** **2352** **2353** **2354** **2355** **2356** **2357** **2358** **2359** **2360** **2361** **2362** **2363** **2364** **2365** **2366** **2367** **2368** **2369** **2370** **2371** **2372** **2373** **2374** **2375** **2376** **2377** **2378** **2379** **2380** **2381** **2382** **2383** **2384** **2385** **2386** **2387** **2388** **2389** **2390** **2391** **2392** **2393** **2394** **2395** **2396** **2397** **2398** **2399** **2400** **2401** **2402** **2403** **2404** **2405** **2406** **2407** **2408</**

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P. J. VAN LAMONT

David P. Johnson, *University of Illinois at Chicago*

¹ The authors are grateful to the referees for their helpful comments.

| | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 | 2101 | 2102 | 2103 | 2104 | 2105 | 2106 | 2107 | 2108 | 2109 | 2110 | 2111 | 2112 | 2113 | 2114 | 2115 | 2116 | 2117 | 2118 | 2119 | 2120 | 2121 | 2122 | 2123 | 2124 | 2125 | 2126 | 2127 | 2128 | 2129 | 2130 | 2131 | 2132 | 2133 | 2134 | 2135 | 2136 | 2137 | 2138 | 2139 | 2140 | 2141 | 2142 | 2143 | 2144 | 2145 | 2146 | 2147 | 2148 | 2149 | 2150 | 2151 | 2152 | 2153 | 2154 | 2155 | 2156 | 2157 | 2158 | 2159 | 2160 | 2161 | 2162 | 2163 | 2164 | 2165 | 2166 | 2167 | 2168 | 2169 | 2170 | 2171 | 2172 | 2173 | 2174 | 2175 | 2176 | 2177 | 2178 | 2179 | 2180 | 2181 | 2182 | 2183 | 2184 | 2185 | 2186 | 2187 | 2188 | 2189 | 2190 | 2191 | 2192 | 2193 | 2194 | 2195 | 2196 | 2197 | 2198 | 2199 | 2200 | 2201 | 2202 | 2203 | 2204 | 2205 | 2206 | 2207 | 2208 | 2209 | 2210 | 2211 | 2212 | 2213 | 2214 | 2215 | 2216 | 2217 | 2218 | 2219 | 2220 | 2221 | 2222 | 2223 | 2224 | 2225 | 2226 | 2227 | 2228 | 2229 | 2230 | 2231 | 2232 | 2233 | 2234 | 2235 | 2236 | 2237 | 2238 | 2239 | 2240 | 2241 | 2242 | 2243 | 2244 | 2245 | 2246 | 2247 | 2248 | 2249 | 2250 | 2251 | 2252 | 2253 | 2254 | 2255 | 2256 | 2257 | 2258 | 2259 | 2260 | 2261 | 2262 | 2263 | 2264 | 2265 | 2266 | 2267 | 2268 | 2269 | 2270 | 2271 | 2272 | 2273 | 2274 | 2275 | 2276 | 2277 | 2278 | 2279 | 2280 | 2281 | 2282 | 2283 | 2284 | 2285 | 2286 | 2287 | 2288 | 2289 | 2290 | 2291 | 2292 | 2293 | 2294 | 2295 | 2296 | 2297 | 2298 | 2299 | 2300 | 2301 | 2302 | 2303 | 2304 | 2305 | 2306 | 2307 | 2308 | 2309 | 2310 | 2311 | 2312 | 2313 | 2314 | 2315 | 2316 | 2317 | 2318 | 2319 | 2320 | 2321 | 2322 | 2323 | 2324 | 2325 | 2326 | 2327 | 2328 | 2329 | 2330 | 2331 | 2332 | 2333 | 2334 | 2335 | 2336 | 2337 | 2338 | 2339 | 2340 | 2341 | 2342 | 2343 | 2344 | 2345 | 2346 | 2347 | 2348 | 2349 | 2350 | 2351 | 2352 | 2353 | 2354 | 2355 | 2356 | 2357 | 2358 | 2359 | 2360 | 2361 | 2362 | 2363 | 2364 | 2365 | 2366 | 2367 | 2368 | 2369 | 2370 | 2371 | 2372 | 2373 | 2374 | 2375 | 2376 | 2377 | 2378 | 2379 | 2380 | 2381 | 2382 | 2383 | 2384 | 2385 | 2386 | 2387 | 2388 | 2389 | 2390 | 2391 | 2392 | 2393 | 2394 | 2395 | 2396 | 2397 | 2398 | 2399 | 2400 | 2401 | 2402 | 2403 | 2404 | 2405 | 2406 | 2407 | 2408 | 2409 | 2410 | 2411 | 2412 | 2413 | 2414 | 2415 | 2416 | 2417 | 2418 | 2419 | 2420 | 2421 | 2422 | 2423 | 2424 | 2425 | 2426 | 2427 | 2428 | 2429 | 2430 | 2431 | 2432 | 2433 | 2434 | 2435 | 2436 | 2437 | 2438 | 2439 | 2440 | 2441 | 2442 | 2443 | 2444 | 2445 | 2446 | 2447 | 2448 | 2449 | 2450 | 2451 | 2452 | 2453 | 2454 | 2455 | 2456 | 2457 | 2458 | 2459 | 2460 | 2461 | 2462 | 2463 | 2464 | 2465 | 2466 | 2467 | 2468 | 2469 | 2470 | 2471 | 2472 | 2473 | 2474 | 2475 | 2476 | 2477 | 2478 | 2479 | 2480 | 2481 | 2482 | 2483 | 2484 | 2485 | 2486 | 2487 | 2488 | 2489 | 2490 | 2491 | 2492 | 2493 | 2494 | 2495 | 2496 | 2497 | 2498 | 2499 | 2500 | 2501 | 2502 | 2503 | 2504 | 2505 | 2506 | 2507 | 2508 | 2509 | 2510 | 2511 | 2512 | 2513 | 2514 | 2515 | 2516 | 2517 | 2518 | 2519 | 2520 | 2521 | 2522 | 2523 | 2524 | 2525 | 2526 | 2527 | 2528 | 2529 | 2530 | 2531 | 2532 | 2533 | 2534 | 2535 | 2536 | 2537 | 2538 | 2539 | 2540 | 2541 | 2542 | 2543 | 2544 | 2545 | 2546 | 2547 | 2548 | 2549 | 2550 | 2551 | 2552 | 2553 | 2554 | 2555 | 2556 | 2557 | 2558 | 2559 | 2560 | 2561 | 2562 | 2563 | 2564 | 2565 | 2566 | 2567 | 2568 | 2569 | 2570 | 2571 | 2572 | 2573 | 2574 | 2575 | 2576 | 2577 | 2578 | 2579 | 2580 | 2581 | 2582 | 2583 | 2584 | 2585 | 2586 | 2587 | 2588 | 2589 | 2590 | 2591 | 2592 | 2593 | 2594 | 2595 | 2596 | 2597 | 2598 | 2599 | 2600 | 2601 | 2602 | 2603 | 2604 | 2605 | 2606 | 2607 | 2608 | 2609 | 2610 | 2611 | 2612 | 2613 | 2614 | 2615 | 2616 | 2617 | 2618 | 2619 | 2620 | 2621 | 2622 | 2623 | 2624 | 2625 | 2626 | 2627 | 2628 | 2629 | 2630 | 2631 | 2632 | 2633 | 2634 | 2635 | 2636 | 2637 | 2638 | 2639 | 2640 | 2641 | 2642 | 2643 | 2644 | 2645 | 2646 | 2647 | 2648 | 2649 | 2650 | 2651 | 2652 | 2653 | 2654 | 2655 | 2656 | 2657 | 2658 | 2659 | 2660 | 2661 | 2662 | 2663 | 2664 | 2665 | 2666 | 2667 | 2668 | 2669 | 2670 | 2671 | 2672 | 2673 | 2674 | 2675 | 2676 | 2677 | 2678 | 2679 | 2680 | 2681 | 2682 | 2683 | 2684 | 2685 | 2686 | 2687 | 2688 | 2689 | 2690 | 2691 | 2692 | 2693 | 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1996-97 Financial Statement
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| 2032 | 10.0 | 10.0 | 20.0 |
| 2033 | 10.0 | 10.0 | 20.0 |
| 2034 | 10.0 | 10.0 | 20.0 |
| 2035 | 10.0 | 10.0 | 20.0 |
| 2036 | 10.0 | 10.0 | 20.0 |
| 2037 | 10.0 | 10.0 | 20.0 |
| 2038 | 10.0 | 10.0 | 20.0 |
| 2039 | 10.0 | 10.0 | 20.0 |
| 2040 | 10.0 | 10.0 | 20.0 |
| 2041 | 10.0 | 10.0 | 20.0 |
| 2042 | 10.0 | 10.0 | 20.0 |
| 2043 | 10.0 | 10.0 | 20.0 |
| 2044 | 10.0 | 10.0 | 20.0 |
| 2045 | 10.0 | 10.0 | 20.0 |
| 2046 | 10.0 | 10.0 | 20.0 |
| 2047 | 10.0 | 10.0 | 20.0 |
| 2048 | 10.0 | 10.0 | 20.0 |
| 2049 | 10.0 | 10.0 | 20.0 |
| 2050 | 10.0 | 10.0 | 20.0 |
| 2051 | 10.0 | 10.0 | 20.0 |
| 2052 | 10.0 | 10.0 | 20.0 |
| 2053 | 10.0 | 10.0 | 20.0 |
| 2054 | 10.0 | 10.0 | 20.0 |
| 2055 | 10.0 | 10.0 | 20.0 |
| 2056 | 10.0 | 10.0 | 20.0 |
| 2057 | 10.0 | 10.0 | 20.0 |
| 2058 | 10.0 | 10.0 | 20.0 |
| 2059 | 10.0 | 10.0 | 20.0 |
| 2060 | 10.0 | 10.0 | 20.0 |
| 2061 | 10.0 | 10.0 | 20.0 |
| 2062 | 10.0 | 10.0 | 20.0 |
| 2063 | 10.0 | 10.0 | 20.0 |
| 2064 | 10.0 | 10.0 | 20.0 |
| 2065 | 10.0 | 10.0 | 20.0 |
| 2066 | 10.0 | 10.0 | 20.0 |
| 2067 | 10.0 | 10.0 | 20.0 |
| 2068 | 10.0 | 10.0 | 20.0 |
| 2069 | 10.0 | 10.0 | 20.0 |
| 2070 | 10.0 | 10.0 | 20.0 |
| 2071 | 10.0 | 10.0 | 20.0 |
| 2072 | 10.0 | 10.0 | 20.0 |
| 2073 | 10.0 | 10.0 | 20.0 |
| 2074 | 10.0 | 10.0 | 20.0 |
| 2075 | 10.0 | 10.0 | 20.0 |

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Journal of Internal Medicine 247: 391–397

and the University of California, Berkeley and
worked on the long-term project and the
first of the two books. The second book,
"The Future of the World," was written by
the author and the editor, and was published
in 1994.

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Answer & Explanation

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[illegible]

These results suggest that the use of the
 single source data may have some
 limitations.

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| 11 | 11 | 11 | 11 |
|----|----|----|----|

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Actual 2000-01 and projected 2001-02 figures for the 1997-98 financial year have been estimated on the basis of the 1997-98 actual figures.

These figures are based on the 1997-98 actual figures for the 1997-98 financial year. The figures for the 1997-98 financial year are based on the 1997-98 actual figures.

4.100 Income

4.100 Income

Income of the 1997-98 financial year

Income of the 1997-98 financial year

| | 1997-98 | 1998-99 | |
|--------------------------------------|---------|---------|--------------------------------------|
| Income of the 1997-98 financial year | 100.00 | | Income of the 1997-98 financial year |
| Income of the 1997-98 financial year | 100.00 | | Income of the 1997-98 financial year |
| Income of the 1997-98 financial year | 100.00 | | Income of the 1997-98 financial year |
| Income of the 1997-98 financial year | 100.00 | | Income of the 1997-98 financial year |

The 1997-98 financial year was the first year of the 1997-98 financial year. The 1997-98 financial year was the first year of the 1997-98 financial year.

The 1997-98 financial year was the first year of the 1997-98 financial year. The 1997-98 financial year was the first year of the 1997-98 financial year.

4.100 Income

4.100 Income

Income of the 1997-98 financial year

Income of the 1997-98 financial year

| | 1997-98 | 1998-99 | |
|--------------------------------------|---------|---------|--------------------------------------|
| Income of the 1997-98 financial year | 100.00 | | Income of the 1997-98 financial year |
| Income of the 1997-98 financial year | 100.00 | | Income of the 1997-98 financial year |
| Income of the 1997-98 financial year | 100.00 | | Income of the 1997-98 financial year |
| Income of the 1997-98 financial year | 100.00 | | Income of the 1997-98 financial year |
| Income of the 1997-98 financial year | 100.00 | | Income of the 1997-98 financial year |

The 1997-98 financial year was the first year of the 1997-98 financial year. The 1997-98 financial year was the first year of the 1997-98 financial year.

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PROBLEM 1 (20 points)
PROBLEM 2 (20 points)
PROBLEM 3 (20 points)
PROBLEM 4 (20 points)
PROBLEM 5 (20 points)

PROBLEM 6 (20 points)
PROBLEM 7 (20 points)
PROBLEM 8 (20 points)
PROBLEM 9 (20 points)
PROBLEM 10 (20 points)

PROBLEM 1 (20 points)

Given a function $f(x)$ defined on the interval $[0, 1]$ by

$$f(x) = \begin{cases} x^2 & \text{if } 0 \leq x \leq 1/2 \\ 2x - x^2 & \text{if } 1/2 < x \leq 1 \end{cases}$$
 Find the maximum and minimum values of $f(x)$ on the interval $[0, 1]$.

Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$.

Find the average value of $f(x)$ on the interval $[0, 1]$.

PROBLEM 2 (20 points)

Let $f(x)$ be a function defined on the interval $[0, 1]$ by

$$f(x) = \begin{cases} x^2 & \text{if } 0 \leq x \leq 1/2 \\ 2x - x^2 & \text{if } 1/2 < x \leq 1 \end{cases}$$
 Find the maximum and minimum values of $f(x)$ on the interval $[0, 1]$.

Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$.

Find the average value of $f(x)$ on the interval $[0, 1]$.

PROBLEM 3 (20 points)

Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$.

Find the average value of $f(x)$ on the interval $[0, 1]$.

Find the maximum and minimum values of $f(x)$ on the interval $[0, 1]$.

Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$.

PROBLEM 4 (20 points)

Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$.

Find the average value of $f(x)$ on the interval $[0, 1]$.

Find the maximum and minimum values of $f(x)$ on the interval $[0, 1]$.

Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$.

| PROBLEM 5 (20 points) | | PROBLEM 6 (20 points) | |
|--|--|--|--|
| Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$. | | Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$. | |
| Find the average value of $f(x)$ on the interval $[0, 1]$. | | Find the average value of $f(x)$ on the interval $[0, 1]$. | |
| Find the maximum and minimum values of $f(x)$ on the interval $[0, 1]$. | | Find the maximum and minimum values of $f(x)$ on the interval $[0, 1]$. | |
| Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$. | | Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$. | |
| Find the average value of $f(x)$ on the interval $[0, 1]$. | | Find the average value of $f(x)$ on the interval $[0, 1]$. | |
| Find the maximum and minimum values of $f(x)$ on the interval $[0, 1]$. | | Find the maximum and minimum values of $f(x)$ on the interval $[0, 1]$. | |
| Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$. | | Find the area under the curve $y = f(x)$ from $x = 0$ to $x = 1$. | |
| Find the average value of $f(x)$ on the interval $[0, 1]$. | | Find the average value of $f(x)$ on the interval $[0, 1]$. | |
| Find the maximum and minimum values of $f(x)$ on the interval $[0, 1]$. | | Find the maximum and minimum values of $f(x)$ on the interval $[0, 1]$. | |

[illegible][illegible]

2. **Financial Statement**
 2.1 **Income Statement**
 2.2 **Balance Sheet**
 2.3 **Statement of Cash Flows**
 2.4 **Statement of Financial Position**
 2.5 **Statement of Financial Performance**

2.6 **Statement of Financial Position**
 2.7 **Statement of Financial Performance**
 2.8 **Statement of Financial Position**
 2.9 **Statement of Financial Performance**
 2.10 **Statement of Financial Position**

3. Financial Statement

4. Financial Statement

5. Financial Statement

| Item | Amount |
|--------------------|--------|
| Revenue | 100000 |
| Cost of Sales | 60000 |
| Gross Profit | 40000 |
| Operating Expenses | 20000 |
| Operating Profit | 20000 |
| Finance Costs | 5000 |
| Profit Before Tax | 15000 |
| Tax | 3000 |
| Profit After Tax | 12000 |
| Dividend | 6000 |
| Retained Profit | 6000 |

| Item | Amount |
|--------------------|--------|
| Revenue | 100000 |
| Cost of Sales | 60000 |
| Gross Profit | 40000 |
| Operating Expenses | 20000 |
| Operating Profit | 20000 |
| Finance Costs | 5000 |
| Profit Before Tax | 15000 |
| Tax | 3000 |
| Profit After Tax | 12000 |
| Dividend | 6000 |
| Retained Profit | 6000 |

The above table shows the financial performance of the company for the year ended 31st December 2019. The revenue was 100,000 and the cost of sales was 60,000, resulting in a gross profit of 40,000. Operating expenses were 20,000, leading to an operating profit of 20,000. Finance costs were 5,000, resulting in a profit before tax of 15,000. After paying tax of 3,000, the profit after tax was 12,000. The company paid a dividend of 6,000 and retained 6,000 for the year.

The above table shows the financial performance of the company for the year ended 31st December 2019. The revenue was 100,000 and the cost of sales was 60,000, resulting in a gross profit of 40,000. Operating expenses were 20,000, leading to an operating profit of 20,000. Finance costs were 5,000, resulting in a profit before tax of 15,000. After paying tax of 3,000, the profit after tax was 12,000. The company paid a dividend of 6,000 and retained 6,000 for the year.

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The above table shows the financial performance of the company for the year ended 31st December 2019. The revenue was 100,000 and the cost of sales was 60,000, resulting in a gross profit of 40,000. Operating expenses were 20,000, leading to an operating profit of 20,000. Finance costs were 5,000, resulting in a profit before tax of 15,000. After paying tax of 3,000, the profit after tax was 12,000. The company paid a dividend of 6,000 and retained 6,000 for the year.

6. Financial Statement

7. Financial Statement

8. Financial Statement

9. Financial Statement

| Item | Amount |
|--------------------|--------|
| Revenue | 100000 |
| Cost of Sales | 60000 |
| Gross Profit | 40000 |
| Operating Expenses | 20000 |
| Operating Profit | 20000 |
| Finance Costs | 5000 |
| Profit Before Tax | 15000 |
| Tax | 3000 |
| Profit After Tax | 12000 |
| Dividend | 6000 |
| Retained Profit | 6000 |

| Item | Amount |
|--------------------|--------|
| Revenue | 100000 |
| Cost of Sales | 60000 |
| Gross Profit | 40000 |
| Operating Expenses | 20000 |
| Operating Profit | 20000 |
| Finance Costs | 5000 |
| Profit Before Tax | 15000 |
| Tax | 3000 |
| Profit After Tax | 12000 |
| Dividend | 6000 |
| Retained Profit | 6000 |

TABLE THREE: FINANCIAL
STATEMENTS (UNAUDITED)
FOR THE PERIODS ENDED 31ST MARCH,
30TH SEPTEMBER 2014 AND 31ST
DECEMBER 2014 (IN KWD)

TABLE THREE: FINANCIAL
STATEMENTS (UNAUDITED)
FOR THE PERIODS ENDED 31ST MARCH 2014
30TH SEPTEMBER 2014 AND 31ST
DECEMBER 2014 (IN KWD)

1. INCOME STATEMENT (KWD)

2. BALANCE SHEET (KWD)

| Income Statement | | Balance Sheet | |
|--------------------------------------|--|--------------------------------------|--|
| For the period ended 31st March 2014 | For the period ended 30th September 2014 | For the period ended 31st March 2014 | For the period ended 30th September 2014 |
| Revenue | 1,000,000 | 1,000,000 | 1,000,000 |
| Cost of Sales | (500,000) | (500,000) | (500,000) |
| Gross Profit | 500,000 | 500,000 | 500,000 |
| Operating Expenses | (200,000) | (200,000) | (200,000) |
| Operating Profit | 300,000 | 300,000 | 300,000 |
| Finance Income | 10,000 | 10,000 | 10,000 |
| Finance Costs | (5,000) | (5,000) | (5,000) |
| Profit Before Tax | 295,000 | 295,000 | 295,000 |
| Tax | (50,000) | (50,000) | (50,000) |
| Profit After Tax | 245,000 | 245,000 | 245,000 |
| Dividends | (100,000) | (100,000) | (100,000) |
| Retained Profit | 145,000 | 145,000 | 145,000 |
| Carrying Forward | 145,000 | 145,000 | 145,000 |
| Total | 245,000 | 245,000 | 245,000 |

3. CASH FLOW STATEMENT (KWD)

4. STATEMENT OF CHANGES IN EQUITY (KWD)

| Cash Flow Statement | | Statement of Changes in Equity | |
|--------------------------------------|--|--------------------------------------|--|
| For the period ended 31st March 2014 | For the period ended 30th September 2014 | For the period ended 31st March 2014 | For the period ended 30th September 2014 |
| Cash generated from operations | 145,000 | 145,000 | 145,000 |
| Change in working capital | (50,000) | (50,000) | (50,000) |
| Change in debt | 10,000 | 10,000 | 10,000 |
| Change in equity | (10,000) | (10,000) | (10,000) |
| Change in cash | 95,000 | 95,000 | 95,000 |
| Cash at start of period | 100,000 | 100,000 | 100,000 |
| Cash at end of period | 195,000 | 195,000 | 195,000 |

The following information
relates to the manufacturing
overhead and production overhead
control accounts for
the period ended 31
December 2014:

The following information
relates to the production overhead
control account for the period
ended 31 December 2014:
The overheads are applied to
production at a constant rate

1. Production overheads

2. Production overheads

The following information

relates to the production overheads

| | 2014 | 2015 | |
|----------------------|---------|---------|---------|
| Production overheads | 100,000 | 120,000 | |
| Overhead absorbed | 100,000 | 120,000 | 100,000 |
| | | | 100,000 |

3. Production overheads

4. Production overheads

The following information relates to the
production overheads for the
period ended 31 December 2014:

The following information relates to the
production overheads for the
period ended 31 December 2014:

5. Production overheads

6. Production overheads

The following information relates to the
production overheads for the
period ended 31 December 2014:

The following information relates to the
production overheads for the
period ended 31 December 2014:

7. Production overheads

8. Production overheads

The following information relates to the
production overheads for the
period ended 31 December 2014:

The following information relates to the
production overheads for the
period ended 31 December 2014:

9. Production overheads

10. Production overheads

The following information relates to the
production overheads for the
period ended 31 December 2014:

The following information relates to the
production overheads for the
period ended 31 December 2014:

| | 2014 | 2015 | |
|----------------------|---------|---------|---------|
| Production overheads | 100,000 | 120,000 | |
| Overhead absorbed | 100,000 | 120,000 | 100,000 |
| | | | 100,000 |
| Production overheads | 100,000 | 120,000 | |
| Overhead absorbed | 100,000 | 120,000 | 100,000 |
| | | | 100,000 |
| Production overheads | 100,000 | 120,000 | |
| Overhead absorbed | 100,000 | 120,000 | 100,000 |
| | | | 100,000 |