

Bank Dunia Versi China Siap Beri Utang Ri

Misi Bebas Hutang *The Land of Five Towers (English Edition)* **Islamicity Indices Siap Fight, Siap Sukses** *Akuntansi Utang: Menggali Makna tuk Menggapai Cinta Ilahi dengan Pendekatan Etnohipnosis* **Government Finance Ummi** *An Abridged Malay-English Dictionary (romanised)* **MR. PRESIDENT & CONTRACT WIFE** *World Development Report 1978* *The Theory of Moral Sentiments* **Utang Cerdas Masa Depan KAYA** **The Rules of the Game** **SMEs in Asian Developing Countries** *World Development Report 2020* *Leasing for Small and Micro Enterprises* *Parliamentary Debates* **Paper Boats** **World Development Report 2011** **First Things First** *Dunia EKUIN dan PERBANKAN* *History of Money* *The Problem of Pain* *150 masalah nikah dan keluarga* *The Power of Identity* *Nilai-nilai Budaya dalam Naskah Kaba Anggun Nan Tungga Si Magek Jabang* *Episode : Ke Balai Nan Kodo Baha* **Managing Risk and Creating Value with Microfinance** *Utang Budi* **Financial Statement Fraud Criminal Behavior Systems** **Kamus Populer Indonesia-Mandarin Fiqh Al-Zak?h** *Little Angel 312* *Chicago II: 6x9* *Blank Lined Notebook to Write in The Muqaddimah* *Islamic Wealth Management* **Making Microfinance Work** *Acehnese-Indonesian-English Thesaurus* **Tempo** *Economic Development*

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Islamicity Indices Oct 31 2022 The extent of Islamicity, or what Islam demands, is measured to confirm that self-declared Muslim countries have not adopted foundational Islamic teachings for rule-compliant Muslim communities. Western countries, on the other hand, are demonstrated to have better implemented fundamental Islamic teachings for a thriving society.

Making Microfinance Work Nov 27 2019 Microfinance has long been recognized as having significant potential to create jobs and reduce poverty. But to meet the twin challenges of growth and sustainability, managers of microfinance institutions (MFIs) must not only understand essential management functions: they must also be armed with innovative ideas and strategies to succeed in today's increasingly competitive environment. This book provides a valuable overview of the key management principles necessary to optimize the services of MFIs. Volume 1 examines the markets and marketing of MFIs and captures the different ways that managers can communicate the value of their products and services. It offers strategies to prevent risk from occurring and, if it does occur, explains how to rectify the situation. Practical techniques for allocating costs and determining prices are also highlighted, as well as the importance of plans, budgets and reports. Volume 2 includes chapters on various product options, including savings, insurance, leasing, money transfers, and even grants and nonfinancial services. It also explores how to combine different product menus to serve specific market segments, such as the ultra-poor, youth, women, and small and medium enterprises. It provides specific suggestions to manage diversification, including adapting the institutional culture, redistributing responsibilities,

empowering staff, communicating with clients, reengineering systems, and managing change.

SMEs in Asian Developing Countries Nov 19 2021 Analyzing the development of small and medium enterprises (SMEs) in Asian developing countries, the book is based on a survey of key literature and data on SMEs with the focus on; recent development, export performance, main constraints, competitiveness, innovation and technology transfer, and female entrepreneurs.

The Rules of the Game Dec 21 2021 The Rules of the Game brings together essays written over the course of thirty years by a major figure in the field. McKinnon analyzes and compares a wide variety of important international monetary regimes: the establishment of the gold standard in the nineteenth century, Bretton Woods, the dollar standard, floating exchange rates, the European Monetary System, and current proposals for reforming world monetary arrangements. The essays are unique in that they specify precisely the rules of the game for each international monetary regime - past, present, and future. For ease of reference, the book offers boxed summaries of each set of rules and then discusses their advantages and disadvantages, from the gold standard down to the author's proposal for a common monetary standard for the twenty-first century.

Paper Boats Jul 16 2021 She's a free-spirited dreamer. He's a brilliant painter. But now their shared passion for art has turned into something deeper.... For as long as she can remember, Kugy has loved to write. Whimsical stories are her passion, along with letters full of secret longings that she folds into paper boats and sets out to sea. Now that she's older, she dreams of following her heart and becoming a true teller of tales, but she decides to get a "real job" instead and forget all about Keenan, the guy who makes her feel as if she's living in one of her own fairy tales. Sensitive and introverted, Keenan is an aspiring artist, but he feels pressured to pursue a more practical path. He's drawn to Kugy from first sight: she's unconventional, and the light radiating from her eyes and the warmth of her presence pull him in. They seem like a perfect match-both on and off the page-but revealing their secret feelings means risking their friendship and betraying the people they love most. Can they find the courage to admit their love for each other and chase their long-held dreams?

Utang Budi Sep 05 2020 Damar, seorang pria yang menjadi korban kecelakaan hingga nyaris kehilangan kemampuan berjalan, ditinggalkan Amira, tunangannya. Atas desakan ibunya. Pria matang itu akhirnya terpaksa menikah dengan Adhisti. Gadis cantik itu pun menerima Damar karena utang budi. Bagaimanakah perjalanan pernikahan mereka? Akankah berujung bahagia? Bagaimana sikap Damar saat Amira memintanya kembali?

Financial Statement Fraud Aug 05 2020 Practical examples, sample reports, best practices and recommendations to help you deter, detect, and prevent financial statement fraud Financial statement fraud (FSF) continues to be a major challenge for organizations worldwide. Financial Statement Fraud: Prevention and Detection, Second Edition is a superior reference providing you with an up-to-date understanding of financial statement fraud, including its deterrence, prevention, and early detection. You will find A clear description of roles and responsibilities of all those involved in corporate governance and the financial reporting process to improve the quality, reliability and transparency of financial information. Sample reports, examples, and documents that promote a real-world understanding of incentives, opportunities, and rationalizations Emerging corporate governance reforms in the post-SOX era, including provisions of the SOX Act, global regulations and best practices, ethical considerations, and corporate governance principles Practical examples and real-world "how did this happen" discussions that provide valuable insight for corporate directors and executives, auditors, managers, supervisory personnel and other professionals saddled with anti-fraud responsibilities Expert advice from the author of Corporate Governance and Ethics and coauthor of the forthcoming Wiley textbook, White Collar Crime, Fraud Examination and Financial Forensics Financial Statement Fraud, Second Edition contains recommendations from the SEC Advisory Committee to reduce the complexity of the financial reporting process and improving the quality of financial reports.

The Muqaddimah Jan 28 2020 The Muqaddimah, often translated as "Introduction" or "Prolegomenon," is the most important Islamic history of the premodern world. Written by the fourteenth-century Arab scholar Ibn Khaldun, this work laid down the foundations of several fields of knowledge, including philosophy of history, sociology, ethnography, and economics. This first complete English translation was published in three volumes in 1958 as part of the Bollingen Series.

Tempo Sep 25 2019

An Abridged Malay-English Dictionary (romanised) May 26 2022

World Development Report 1978 Mar 24 2022 This first report deals with some of the major development issues confronting the developing countries and explores the relationship of the major trends in the international economy to them. It is designed to help clarify some of the linkages between the international economy and domestic strategies in the developing countries against the background of growing interdependence and increasing complexity in the world economy. It assesses the prospects for progress in accelerating growth and alleviating poverty, and identifies some of the major policy issues which will affect these prospects.

Parliamentary Debates Aug 17 2021

150 masalah nikah dan keluarga Jan 10 2021

Islamic Wealth Management Dec 29 2019 From an Islamic perspective, although the ownership of wealth is with God, humans are gifted with wealth to manage it with the objective of benefiting the human society. Such guidance means that wealth management is a process involving the accumulation, generation, purification, preservation and distribution of wealth, all to be conducted carefully in permissible ways. This book is the first to lay out a coherent framework on how wealth management should be conducted in compliance with guiding principles from edicts of a major world religion.

History of Money Mar 12 2021 This is a straight-forward, readable account, written with the minimum of jargon, of the central importance of money in the ordinary business of the life of different people throughout the ages from ancient times to the present day. It includes the Barings crisis and the report by the Bank of England on Barings Bank; up-to-date information on the state of Japanese banking and the changes in the financial scene in the US. It also touches on the US housing market and the problem of negative equity. The paradox of why more coins than ever before are required in an increasingly cashless society is clearly explained, as is the role of the Euro coin as the lowest common denominator in Europe's controversial single currency system. The final section provides evidence to suggest that for most of the world's richer countries the era of persistent inflation may well be at an end. This new edition is updated and takes account of important recent developments such as the independence of the Bank of England, the introduction of Euro notes and coins from 1st of January 2002 and developments in electronic money.

Misi Bebas Hutang Jan 02 2023 Bukan mudah, tapi ia tidak mustahil. Sesiapa sahaja mampu bebas daripada hutang jika ada ilmu, kesedaran dan keazaman yang kuat. Kebanyakan mereka yang mengadu masalah kewangan, bukan disebabkan gaji yang diterimanya tak cukup, tetapi disebabkan masalah hutang yang dibuatnya sendiri. Bukan tak boleh berhutang, namun biarlah berhutang pada perkara yang benar-benar perlu, dan berhutanglah secara bijak (yang menjadikan kita lebih kaya). Beban kewangan terbesar bagi kebanyakan rakyat Malaysia ialah ansuran pinjaman membeli kereta, pinjaman peribadi, kad kredit dan hutang membeli rumah kediaman 'impian' yang mana jika tiada pun kita masih boleh hidup. Ia tidak seperti kos keperluan asas untuk hidup seperti makanan, pakaian dan tempat tinggal. Jadi sesiapa yang dapat bebas daripada hutang-hutang ini, kita terlepas daripada bebanan kewangan terbesar. Seterusnya kita bolehlah fokus mengumpul harta dan mengembangkan kekayaan.

Dunia EKUIN dan PERBANKAN Apr 12 2021

Acehnese-Indonesian-English Thesaurus Oct 26 2019

Economic Development Aug 24 2019 Economic Development , 10/e is the leading textbook in

this field, providing a complete and balanced introduction to the requisite theory, the driving policy issues, and the latest research. Principles and Concepts: Economics, Institutions, and Development: A Global Perspective; Comparative Economic Development; Classic Theories of Economic Growth and Development; Contemporary Models of Development and Underdevelopment. Problems and Policies: Domestic: Poverty, Inequality, and Development; Population Growth and Economic Development: Causes, Consequences, Controversies; Urbanization and Rural-Urban Migration: Theory and Policy; Human Capital: Education and Health in Economic Development; Agricultural Transformation and Rural Development; The Environment and Development; Development Policymaking and the Roles of Market, State, and Civil Society. Problems and Policies: International and Macro: International Trade Theory and Development Strategy; Balance of Payments, Developing-Country Debt, and Issues in Macroeconomic Stabilization; Foreign Finance, Investment, and Aid: Controversies and Opportunities; Finance and Fiscal Policy for Development; Some Critical Issues for the Twenty-First Century. For all readers interested in economic development.

Government Finance Jul 28 2022

Utang Cerdas Masa Depan KAYA Jan 22 2022 Kehidupan setiap manusia tidak lepas dari yang namanya UANG. Mulai dari membeli makanan, minuman, apalagi untuk biaya sekolah, semua membutuhkan yang namanya Uang. Sedemikian melekat hidup kita dengan uang, namun kita tidak pernah belajar secara khusus mengenai mengelola uang dengan baik. Semua jenjang pendidikan kita hingga kuliah belum ada yang pernah mengajarkan kita, bagaimana mengelola keuangan pribadi dengan baik. Maka banyak sekali berita atau sering kita dengar, bahkan mungkin dialami diri sendiri bahwa kita sedang berutang untuk memenuhi kebutuhan hidup. Yang paling sering didengar tentu adalah 'Gaji hanya numpang lewat'. Dalam buku ini saya mengajak Anda untuk mengelola utang dengan baik hingga bagaimana menghadapi situasi di mana kita semua tidak mengharapkannya, yaitu terpuruk karena utang. Setelah Anda sudah bisa mengelola utang, maka saya mengajak Anda untuk menyiapkan kebutuhan hidup di masa depan dari sekarang dengan berkenalan pada produk investasi yang sangat diharapkan banyak orang, yaitu modal kecil, namun memberi return yang maksimal. Masih sering kita mendengar keluhan 'ahh buat makan saja susah, gimana mau berinvestasi'. Maka di buku ini saya mengenalkan Anda dengan produk investasi yang bisa dimulai seperti Anda membeli paket internet bulanan anda. Murah bukan? Tidak hanya berkenalan dengan produk investasi saja tapi Anda juga dapat memilih produk investasi yang tepat untuk Anda sendiri dan dapat mengenali produk investasi yang tidak tepat untuk anda.

Akuntansi Utang: Menggali Makna tuk Menggapai Cinta Ilahi dengan Pendekatan Etnohipnosis

Aug 29 2022 Buku ini menggambarkan temuan tentang "utang" di sebuah pesantren dengan metode etnohipnosis. Ditemukan bahwa cinta menjadi basis aktivitas utang-piutang di pondok pesantren. Temuan ini dapat memberikan alternatif wawasan bahwa materialisme bukan satu-satunya cara dalam menelaah transaksi "ekonomi".

Nilai-nilai Budaya dalam Naskah Kaba Anggun Nan Tungga Si Magek Jabang Episode : Ke Balai Nan Kodo Baha Nov 07 2020 Criticism of Ke balai Nan Kodo Baha, an episode of Kaba Anggun Nan Tungga si Magek Jabang, sociocultural value in Minangkabau family.

The Theory of Moral Sentiments Feb 20 2022

Criminal Behavior Systems Jul 04 2020 An important classic, especially useful for courses in criminal behavior and personality, this text begins with a discussion of the construction of types of crime and then formulates and utilizes a typology of criminal behavior systems.

MR. PRESIDENT & CONTRACT WIFE Apr 24 2022 [KHUSUS PEMBACA DEWASA] "Kau menyebarkan!" Delvoro terkekeh menerima pukulan di dada dari sang istri. Tak timbul sama sekali rasa sakit. Ia justru lucu melihat ekspresi galak ditunjukkan oleh Helera. "Aku menyebarkan?" Delvoro berkata santai disertai dengan pameran seringai. "Apa yang sudah kau lakukan, sampai kau bilang aku menyebarkan, Sayang?" "Kau tidak ingat ulahmu? Atau kau sedang pura-pura lupa, Mr. Styles?" Delvoro terkekeh sembari menggeleng. "Aku sungguh tidak

ingat, Sayang." "Bisa kau tolong katakan apa salahku? Hm, aku akan minta maaf dan memperbaiki agar kau tidak terus marah," ujar Delvoro serius. "Soal surat kesepakatan menikah." Alis kanannya terangkat. Kerutan di kening pun muncul. Belum bisa memahami arah pembicaraan Helera. Jadi, ia harus meminta wanita itu menjelaskan kembali. "Surat kesepakatan menikah? Kenapa kau menyebutnya? Ada yang salah?" "Ada, Delvoro!" "Kau bilang kita akan lakukan pernikahan kontrak selama beberapa tahun." "Tapi" "Kau malah menulis syarat soal kehamilan juga, setelah aku baca dengan detail." "Iya, aku memang menuliskannya." Delvoro pun berkata dengan santai. Sudah dipahami apa yang dimaksudkan Helera tadi. "Kau menulis secara sepihak, tanpa kau beri tahu aku dahulu? Kau ini, Delv!"
..... Andai tidak memiliki hutang di masa lalu pada Delvoro Styles, maka Helera Harris tak perlu harus mengikuti permainan pria itu. Ya, Delvoro meminta Helera untuk menjadi kekasih pura-pura selama batas waktu yang ditentukan oleh Delvoro sendiri. Dan, kesepakatan di antara mereka berdua pun mengalami perubahan karena Delvoro mengajak Helera terlibat pernikahan palsu. Tak ada pilihan selain mengikuti kemauan Delvoro agar hutangnya segera berakhir. Dan, Helera pun masuk dalam jebakan dibuat sengaja oleh Delvoro. Diharuskan memberikan pria itu pewaris kecil, jika pernikahan kontrak mereka ingin diakhiri. Helera tentu mesti menyanggupi.

The Power of Identity Dec 09 2020 In this second volume of The Information Age trilogy, with an extensive new preface following the recent global economic crisis, Manuel Castells deals with the social, political, and cultural dynamics associated with the technological transformation of our societies and with the globalization of the economy. Extensive new preface examines how dramatic recent events have transformed the socio-political landscape of our world Applies Castells' hypotheses to contemporary issues such as Al Qaeda and global terrorist networks, American unilateralism and the crisis of political legitimacy throughout the world A brilliant account of social, cultural, and political conflict and struggle all over the world Analyzes the importance of cultural, religious, and national identity as sources of meaning for people, and its implications for social movement Throws new light on the dynamics of global and local change
Ummi Jun 26 2022

Fiqh Al-Zak?h May 02 2020

312 Chicago Il: 6x9 Blank Lined Notebook to Write in Feb 29 2020 A blank notebook to help you keep organized during your busy day. This 6x9 notebook with 100 pages of lined paper is the perfect size to carry around with you and keep in your purse or bag. It's great for taking notes, making lists, journaling, or using as a diary. It also makes a great gift idea! SIZE: 6x9 inches PAPER: 100 pages of lined paper COVER: Soft cover

The Land of Five Towers (English Edition) Dec 01 2022 "Alif had never set foot outside of West Sumatra. He passed his childhood days searching for fallen durian fruit in the jungle, playing soccer on rice paddies, and swimming in the blue waters of Lake Maninjau. His mother wants him to attend an Islamic boarding school, a pesantren, while he dreams of public high school. Halfheartedly, he follows his mother's wishes. He finds himself on a grueling three-day bus ride from Sumatra to Madani Pesantren (MP) in a remote village on Java. On his first day at MP, Alif is captivated by the powerful phrase man jadda wajada. He who gives his all will surely succeed. United by punishment, he quickly becomes friends with five boys from across the archipelago, and together they become known as the Fellowship of the Manara. Beneath the mosque's minaret, the boys gaze at the clouds on the horizon, seeing in them their individual dreams of far-away lands, like America and Europe. Where would these dreams take them? They didn't know. What they did know was: never underestimate dreams, no matter how high they may be. God truly is The Listener. The Land of Five Towers is the first book in a trilogy written by A. Fuadi—a former TEMPO & VOA reporter, photography buff, and a social entrepreneur. He went to George Washington University and Royal Holloway, University of London for his masters. A portion of the royalties from the trilogy are intended to build Komunitas Menara, a volunteer-based social organization which aims to provide free schools,

libraries, clinics and soup kitchens for the less fortunate. To learn more about Komunitas Menara and their activities, check out www.negeri5menara.com"

Little Angel Mar 31 2020 Artha, tidak bisa melupakan cinta pertamanya yang dijuluki 'Little Angel'. Ia hidup dalam pencarian dari remaja hingga menjadi pria dewasa yang akhirnya berprofesi sebagai seorang guru honorer di sebuah Sekolah Menengah Atas. "Wajahnya seperti seorang malaikat," ujar Artha hari itu. Malaikat yang koyak sayapnya, hingga tak leluasa mengudara. Lalu terhempas keras ke tanah bumi, hingga babak belur wajah dan sekujur tubuh. Mungkinkah Little Angel adalah salah-satu murid perempuan Artha? Dapatkah Artha menemukan cinta pertamanya? Atau, pria itu malah melabuhkan hati kepada gadis lain yang bisa saja menjadi cinta sejatinya?

Kamus Populer Indonesia-Mandarin Jun 02 2020 ""Kamus Populer Indonesia-Mandarin adalah kamus yang bisa digunakan dengan mudah oleh siapa pun, dari awam sampai ilmuwan, dari ibu rumah tangga sampai praktisi ekonomi dan bisnis, teknisi, petugas medis, dll. Kosakata kamus ini sangat variatif - mulai dari kata-kata yang banyak digunakan dalam kehidupan sehari-hari sampai istilah ilmu-ilmu dasar, yaitu matematika, fisika, kimia dan biologi. Istilah-istilah khusus di berbagai bidang ilmu lain seperti biokimia, teknik, geografi, arsitektur, sosial, hukum, ekonomi, farmasi, kedokteran, komputer dan teknologi informasi juga disajikan di dalamnya. Keistimewaan lain kamus ini adalah setiap halaman terdiri atas tiga kolom yang saling berkaitan. Cara penyajian seperti ini memungkinkan para penggunanya untuk meningkatkan penguasaan kosakata dengan cepat, misalnya dengan menutup salah satu kolom lalu menebak dan mencocokkan apa yang ada di dua kolom lainnya. Kamus ini diterbitkan untuk melengkapi Kamus Populer Mandarin-Indonesia, susunan Y.B. Suharto, yang terbit tahun 2002 dan telah dicetak ulang 4 (empat) kali dalam edisi hard cover.""

First Things First May 14 2021 The New York Times—bestselling time management book from the author of *The 7 Habits of Highly Effective People*. Stephen R. Covey's *First Things First* is the gold standard for time management books. His principle-centered approach for prioritizing gives you time management tips that enable you to make changes and sacrifices needed in order to obtain happiness and retain a feeling of security. *First Things First: The Interactive Edition* takes Dr. Covey's philosophy and remasters the entire text to include easy-to-understand infographics, analysis, and more. This time-saving version of *First Things First* is the efficient way to apply Dr. Covey's tested and validated time management tips, while retaining his core message. This guide will help you: • Get more done in less time • Develop and retain rich relationships • Attain inner peace • Create balance in your life • And, put first things first "Covey is the hottest self-improvement consultant to hit US business since Dale Carnegie." —USA Today "Covey has reached the apex with *First Things First*. This is an important work. I can't think of anyone who wouldn't be helped by reading it." —Larry King, CNN "These goals embody a perfect balance of the mental, the physical, the spiritual, and the social." —Booklist Readers should note that this ebook edition differs slightly from the print edition and does not contain all the same materials.

Leasing for Small and Micro Enterprises Sep 17 2021 Based on experiences with micro-leasing schemes in many different parts of the world, this book assists managers of NGOs and microfinance institutions in developing countries who are contemplating starting a leasing scheme. It explains what leasing is, how to design and market a lease product, and how to deal with regulatory and fiscal issues. Legal and fiscal practices from different countries are described to illustrate general notions on the regulatory aspects of leasing.

World Development Report 2011 Jun 14 2021 The 2011 WDR on Conflict, Security and Development underlines the devastating impact of persistent conflict on a country or region's development prospects - noting that the 1.5 billion people living in conflict-affected areas are twice as likely to be in poverty. Its goal is to contribute concrete, practical suggestions on conflict and fragility.

World Development Report 2020 Oct 19 2021 Global value chains (GVCs) powered the surge of

international trade after 1990 and now account for almost half of all trade. This shift enabled an unprecedented economic convergence: poor countries grew rapidly and began to catch up with richer countries. Since the 2008 global financial crisis, however, the growth of trade has been sluggish and the expansion of GVCs has stalled. Meanwhile, serious threats have emerged to the model of trade-led growth. New technologies could draw production closer to the consumer and reduce the demand for labor. And trade conflicts among large countries could lead to a retrenchment or a segmentation of GVCs. World Development Report 2020: Trading for Development in the Age of Global Value Chains examines whether there is still a path to development through GVCs and trade. It concludes that technological change is, at this stage, more a boon than a curse. GVCs can continue to boost growth, create better jobs, and reduce poverty provided that developing countries implement deeper reforms to promote GVC participation; industrial countries pursue open, predictable policies; and all countries revive multilateral cooperation.

Managing Risk and Creating Value with Microfinance Oct 07 2020 20110614

The Problem of Pain Feb 08 2021 In *The Problem of Pain*, C.S. Lewis, one of the most renowned Christian authors and thinkers, examines a universally applicable question within the human condition: "If God is good and all-powerful, why does he allow his creatures to suffer pain?" With his signature wealth of compassion and insight, C.S. Lewis offers answers to these crucial questions and shares his hope and wisdom to help heal a world hungering for a true understanding of human nature.

Siap Fight, Siap Sukses Sep 29 2022 Look, feel, copy paste. Look, silakan melihat profil orang yang kamu kagumi. Tak hanya cukup dengan melihat wajahnya, tetapi lihatlah isi kepalanya! Bisa melalui karya-karya dan buku yang menceritakan tentang dirinya. Feel, setelah mempelajari karakter, kebiasaan, dan perjuangan dari orang yang kita kagumi itu, rasakan perubahan yang ada di pikiran, jiwa dan hatimu. Perasaan ini akan menuntunmu ke arah 'tidak puas', rasa inilah yang akan menjadikanmu bertekad untuk berubah. Copy paste, kita ikuti gimana keseharian beliau, cara makan, kinerja hingga gimana beliau bisa sukses dalam berkarier. Selain itu, kamu harus siap untuk berjuang, tangguh, dan latihan-latihan agar menjadi expert di bidangnya. Caranya? Ada di dalam buku ini.

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