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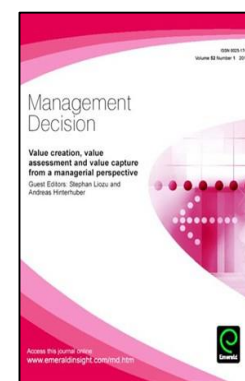
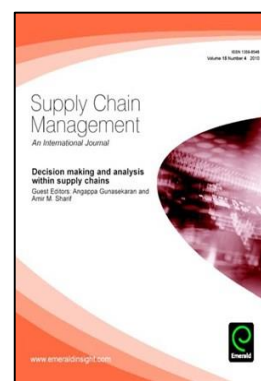
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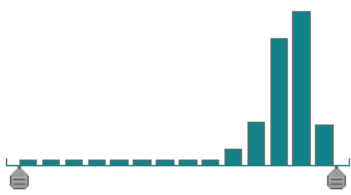
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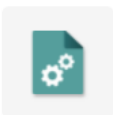


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☐

3



研討專題報告

Table of Contents

Anonymous.OECD Education Working Papers; Paris, Jun 29, 2021.

詳細資料 全文 - PDF (296 KB)

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4



The learning gain over one school year among 15-year-olds: An analysis of PISA data for Austria and Scotland (United Kingdom)

Avvisati, Francesco; Givord, Pauline.OECD Education Working Papers; Paris, Jun 29, 2021.

April 2016 Number 156



MENA Knowledge and Learning



Quick Notes Series

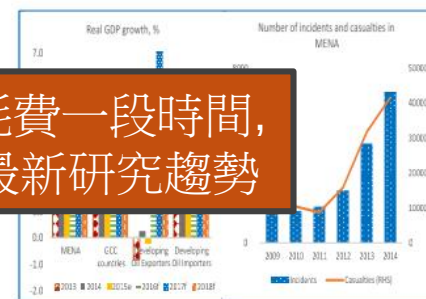
HOW DO PEOPLE IN MENA EVALUATE THEIR ECONOMIC PROSPECTS?

Lili Mottaghi¹

Introduction. In the global environment with the risk of prolonged low growth, the short-term economic outlook for the Middle East and North Africa (MENA) region remains "cautiously pessimistic", according to the World Bank's latest [MENA Economic Monitor](#).

low by historical standards (Figure 1.1, left panel).

Figure 1.1 Short-Term Economic Outlook and Terrorism Incidents in MENA



Sources: World Bank and Global Terrorism Database.

How do people in MENA evaluate their prospects? Macroeconomic indicators, such as GDP growth and inflation, are indirect, albeit important, indicators of people's current and future welfare. It is useful to compare these with people's own assessments of their welfare. Subjective Well Being (SWB) indicators, such as Gallup's life satisfaction index, the quality of life as expressed by the citizens. Specifically, they answer the following

¹ Lili Mottaghi, Economist, Office of the Chief Economist, The Middle East and North Africa Region (MNAEC), the World Bank.

April 2016 · Number 156 · 1

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A Growth Model with Corruption in Public Procurement: Equilibria and Policy Implications

Brianzoni, Serena; Coppier, Raffaella; Michetti, Elisabetta [IDEAS Working Paper Series from RePEc, 2012.](#)

[Abstract/Details](#)



Full text availability:

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Abstract [Translate](#)

We study the relationship between corruption in public procurement and economic growth. The public good is an input in the productive process and that the State fixes a monitoring level. We build a two-dimensional, continuous and piecewise smooth map describing the evolution of the system. From the analytical point of view: we determine its fixed points, we study their local stability. We prove that multiple equilibria co-exist. We also present numerical simulations useful to explain the role of parameters of the basins of attraction when multiple equilibria emerge. Our study aims at demonstrating the relevance of the model to empirical evidence, even though the State may reduce corruption by increasing the wage of the bureaucrat or by increasing the amount of tax revenues used to monitor corruption.



an article published in Nov 2015 in Quality and Quantity, (Springer; 2015 Impact Factor 0.72); the paper could be found as a working paper 3 years earlier on RePEc

Multiple equilibria in a discrete time growth model with corruption in public procurement

Brianzoni, Serena; Coppier, Raffaella; Michetti, Elisabetta [Quality and Quantity 49.6 \(Nov 2015\): 2387-2410](#)

[Abstract/Details](#)



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We study the relationship between corruption in public procurement and economic growth within the Solow framework in discrete time, while assuming that the public good is an input in the productive process and that the State fixes a monitoring level on corruption depending on the tax revenues. The resulting model is a two-dimensional, continuous and piecewise smooth dynamic system which describes the evolution of the capital per capita and that of the corruption level. We prove that the model admits multiple equilibria: their stability and the structure of their basins is studied. We also present numerical simulations for economic meaningful parameter values, useful to explain the role of parameters in the long-run path of the model. Our study aims at demonstrating that stable equilibria with positive corruption may exist (according to empirical evidence), even though the State may reduce corruption by increasing the wage of the bureaucrat or by increasing the amount of tax revenues used to monitor corruption.



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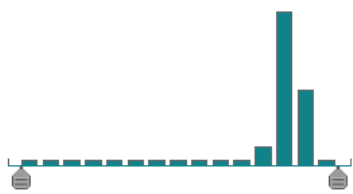
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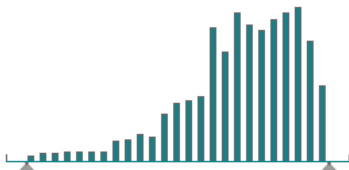
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會議專題報告與記錄 (26,163)

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13th International Scientific Conference on Economic and Social Development
Barcelona, 14-16 April 2016

SOLUTIONS FOR ECONOMIC DEVELOPMENT IN RURAL REGIONS: THE CASE OF THE NORTHERN FREE STATE REGION

Daniel Francois Meyer
North-West University (NWU)
South Africa
daniel.meyer@nwu.ac.za

ABSTRACT

Globally more than 50% of the world population are urbanized. Rural regions, specifically in developing countries are in socio-economic decline. This research has the primary aim to analyse the state of rural development in South Africa. Rural development is defined as a process of sustainable development leading to significant improvement in quality of life for the total population in the region, and especially the poor. More than two-thirds of the world's poor population live in rural regions. South Africa has similar rural poverty statistics. Rural regions in this country have deteriorated over the last two decades due to a lack of sustainable support for these regions. The government has since 2010 prioritized rural development in an effort to intervene in poverty and poor service delivery, but the implementation of a comprehensive rural development strategy is still not integrated or successful. The research methodology included a theoretical review of rural development in South Africa, and a case study focusing on the Northern Free State region. The Methodology also included a qualitative assessment of the study region, indicating below average compliance with best practice principles. Requirements for successful rural development and best practice rural development guidelines were also formulated for the study region in reducing poverty and to stimulate development. Some of the research findings include the discovery that rural regions have the potential to be popular again for reasons such as a quality rural environment, technological "space shrinking" and food security. Rural development requires a strong and committed government: strategies should focus on specific labour intensive economic sectors, such as tourism and agro-processing which links to manufacturing. Of further significance is the development of indigenous knowledge as well as the protection and maintenance of rural towns as service centres.

Keywords: Best practice, Northern Free State region, poverty, rural development, solutions

1. INTRODUCTION

Rural development can be defined as the improvement of quality of life by developing capacities that promote community participation, health, education, food security, environmental protection and economic growth in order for community members to achieve their full potential in a rural setting. Rural development should include aspects such as human development, natural resources, economic growth, infrastructure and policy development (Centre for Sustainable Development, 2008, p. 4). A rural setting is an area that is dominated by agricultural activities and land uses, with low population densities and includes towns as service centres in a rural region (Meyer, 2013, p. 261).

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LG Corp.

ICD research

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1 LG Corp. - Key Employees

Table 1: LG Corp. - Key Employees

Name	Job Title	Board Level
Bon-Joon Koo	Chairman, Chief Executive Officer, Director	Executive Board
David Jung	Chief Financial Officer, Director	Executive Board
Do-Hyun Jung	President, Chief Financial Officer	Senior Management
Jun-Ho Cho	President-Mobile Communications Company, Chief Executive Officer-Mobile Communications Company	Senior Management
Seong-Jin Jo	President-Home Appliance & Air Solution Company, Chief Executive Officer-Home Appliance & Air Solution Company	Senior Management
Woo-Jong Lee	President-Vehicle Components Company	Senior Management
Bong-Suk Kwon	President-Home Entertainment Company, Chief Executive Officer-Home Entertainment Company	Senior Management
Yu-Sig Kang	Director	Non Executive Board
Man-Pyo Hong	Director	Non Executive Board
Joon-Keun Choi	Director	Non Executive Board
Chang-Woo Lee	Director	Non Executive Board
Chong-Nam Chu	Director	Non Executive Board

Source: ICD Research

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Advances In Management

Vol. 9 (6) June (2016)

Case Study:

An Insight into the Buying Behaviour of Urban Consumers towards Casual Wear- An Empirical Evaluation

Lall Seema¹ and Mukherjee Shankha^{2*}

1. JD Birla Institute (Department of Management), 1, Moira Street, Kolkata- 700017, INDIA

2. YES Bank Limited, Chittaranjan Avenue Branch, Ground floor, 271 Chittaranjan Avenue, Kolkata- 700 006, INDIA

*shankha.mukherjee@yesbank.in; shankhamukherjee@yahoo.co.in

Abstract

This study is an attempt to examine the influence of reference group and the importance of functional and perceptual features on the buying behaviour of consumers of branded casual wear in the city of Kolkata (India). A total of three reference group variables were tested along with eight variables each of functional and perceptual features (attributes) of casual wear brands. This investigation has been done to test the differences occurring because of gender and/or education of the respondents. No difference was found in the buying behaviour of males and females for reference group. Similar was the finding when these variables were tested with the education level of the respondents.

Among the variables of attributes, it was found that a difference existed among the men and women and also the levels of education when it came to giving importance to fabric quality of the casual wear while making a purchase of the same. The importance of stitch/workmanship differed between the two genders. A sense of belonging and an increase in social status as gains from the purchase of a brand of casual wear were attribute variables for which a significant difference was found depending upon the education levels of the respondents.

Keywords: Buying behavior, casual wear, reference group, perceptual/functional features, hedonistic.

casual wear. In this regard this study has been undertaken to elicit opinions of the consumers of casual wear and conclude about the influence of referral groups and the importance of various attributes on the buying behaviour of the consumers of casual wear.

Review of Literature

Clothing has been cited as one of the principal means open for achieving prestige or status⁸. Kim and Han⁴ found in their research on black consumers that they had unique perceptions of branded apparel. O' Neal⁷ confirmed that this set of consumers use dresses as a visual evidence of their ethnicity.

McKinney et al⁶ conducted a study to determine the relation of selected social factors namely reference group, social participation, fashion involvement, clothing benefits sought, social environment to the clothing buying behaviour patterns of black college consumers. Their sample consisted of black students attending two US universities. The survey method of data collection with a five point Likert scale was used. A factor analysis with varimax rotation was run and they identified six factors of clothing benefits sought. Analysis of variance tests (ANOVA) was used to test the relationships and significant differences between the mean responses. Social participation and social gathering (which are components of a sense of belonging) were significantly related with buying behaviour. No difference in buying behaviour was found among the black college consumers for the variables of reference group and clothing benefits sought.¹³

Zhang et al¹³ studied the importance Chinese consumers

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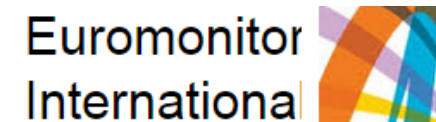
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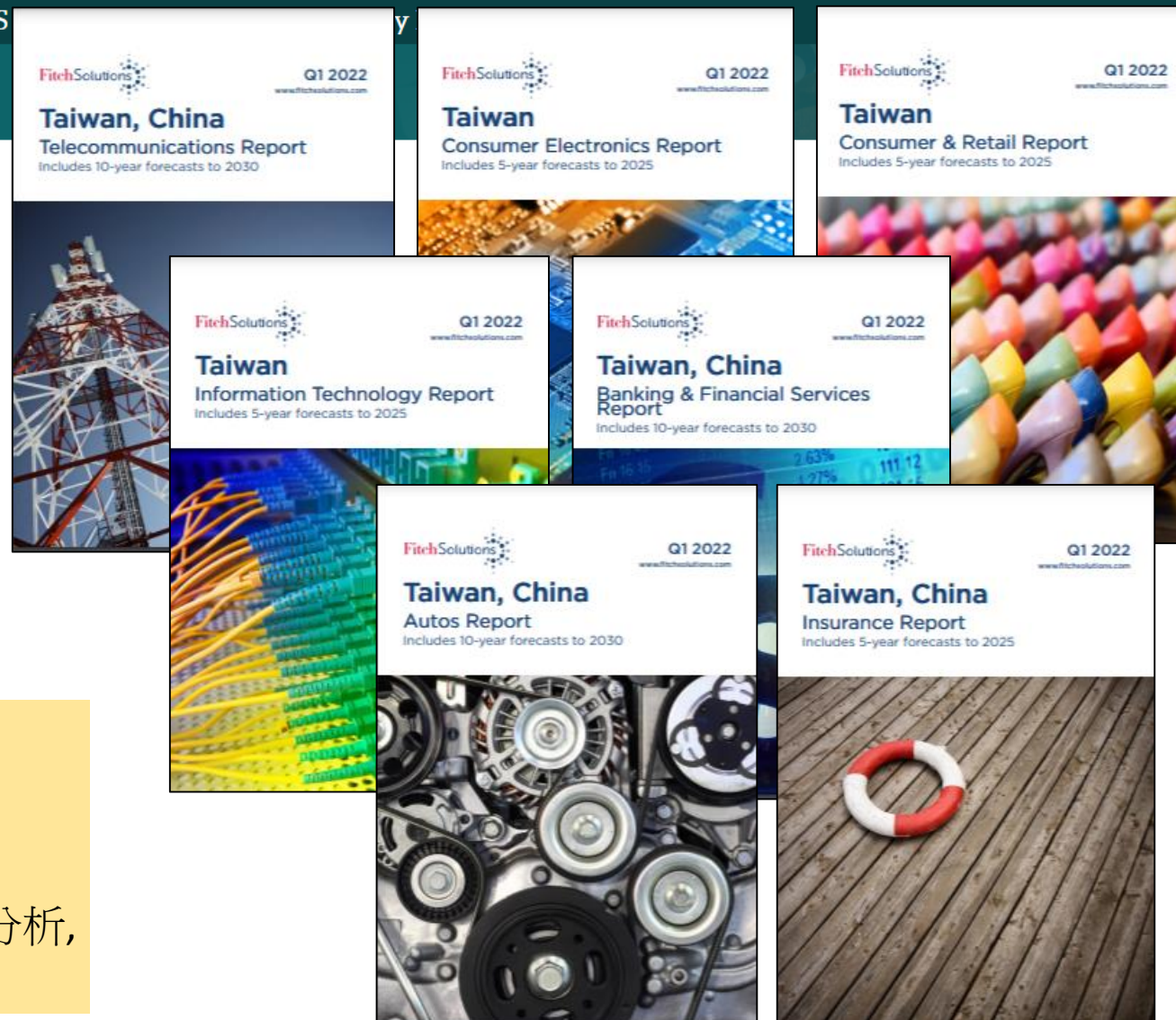
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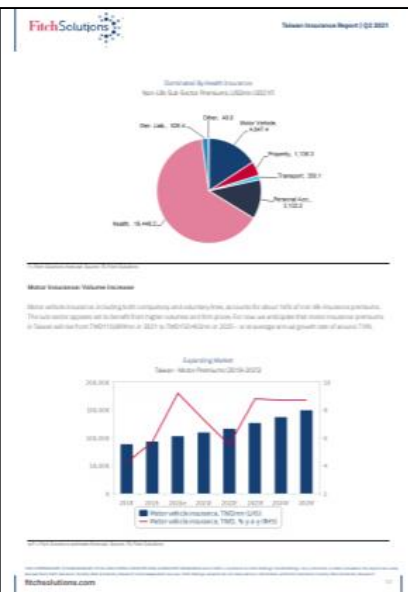
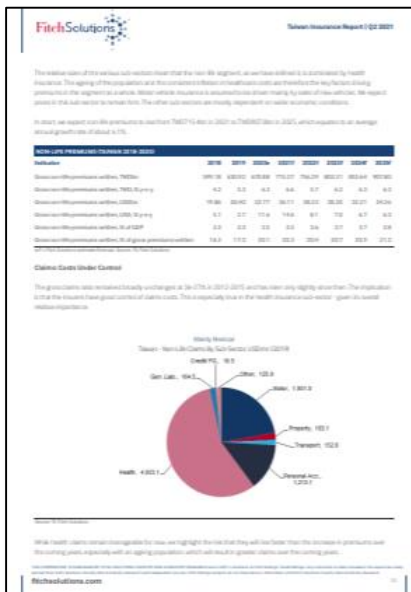


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2	06/06/2016	Duncan Innes-Ker																					
3																							
4	Derived from	Gross domestic produ	\$	bn		Nominal	GI CN GDP	6005.4	7441.9	8471.5	9518.3	10429	10950	11074	11344	11673	12311	13401	14692	16085	17564	19123	20
5	EIU calculat	Gross dom 2011 Interi PPP		bn		Nominal	GI CN GDP	12246.4	13699.7	15234.9	16753.9	18272	19727	21399	23093	24751	26220	27763	29494	31349	33307	35362	37
6	National Bur	Gross domestic produ	LCU	bn		Nominal	GI CN GDP	40658.09	48086.07	53474.45	58973.72	64069.69	68188.6	72998.2	77753.7	82701.2	87442	92415	98794.1	105680.7	112939	120614.7	1286
7	EIU calculat	Gross domestic produ	LCU	bn		Real	GDP CNRGDP	25883.35	28342.27	30524.63	32875.02	35274.9	37704.6	40222.2	42616.4	44737.4	46701.5	48650.1	50742.9	52938.3	55198.2	57489	597
8																							
9	EIU calculat	Gross domestic produ	LCU	bn		Real	GDP CNRGDP	25883.35	28342.27	30524.63	32875.02	35274.9	37704.6	40222.2	42616.4	44737.4	46701.5	48650.1	50742.9	52938.3	55198.2	57489	597
10	EIU calculat	Private cor Derived frc	LCU	bn		Real	privat CNRCPR	10019	11135.5	12045.6	12860.5	13854.4	14907.6	15953	16990.6	17968.6	19025.3	20056.7	21216	22407	23642.5	24902.8	261
11	EIU calculat	Govermmer Derived frc	LCU	bn		Real	gover CNRGCE	3666.5	4103.1	4440.1	4754.5	4977	5365.2	5746.2	6188.6	6652.8	7138.4	7623.8	8060.1	8454.8	8815	9147.2	94
12	EIU calculat	Gross fixe Derived frc	LCU	bn		Real	gross CNRFIN	11734.2	12735.4	13836.1	15097.4	16232.3	17076.3	18066.8	18825.6	19258.6	19528.2	19821.1	20348.4	21059.5	21907.8	22850.7	238
13	EIU calculat	Stockbuildi Derived frc	LCU	bn		Real	stock CNRSTK	701.1	812.9	619.2	639.9	688.5	700	705	720	800	850	893	905	956.4	1010.8	1067.5	1
14	EIU calculat	Exports of Derived frc	LCU	bn		Real	expor CNREXP	9048.2	10340.3	11129.6	12454.6	13677.3	14003.2	14538.5	15118.6	15690.5	16056.1	16505.4	17076.8	17746.9	18494	19298.3	201
15	EIU calculat	Imports of Derived frc	LCU	bn		Real	impor CNRIMP	9282.2	10781.4	11542.3	12928.3	14118.2	14347.8	14787.3	15227.1	15633.1	15896.5	16249.9	16863.3	17686.3	18672	19777.5	209
16	EIU calculat	Total domestic expend	LCU	bn		Real	dome CNRDMD	26120.9	28786.9	30940.9	33352.3	35752.2	38049.2	40471	42724.8	44679.9	46541.9	48394.6	50529.4	52877.6	55376.2	57968.2	606
17																							
18	Derived from	Percentage Seasonally adjusted				Real	GDP CNNDGDP	10.6	9.5	7.7	7.7	7.3	6.888	6.7	6	5	4.4	4.2	4.3	4.3	4.3	4.1	
19	EIU calculat	Percentage change in real private consumpti	Private cor CNDCPR					9.4	11.1	8.2	6.8	7.7	7.6	7	6.5	5.8	5.9	5.4	5.8	5.6	5.5	5.3	
20	EIU calculat	Percentage change in real government cons	Govermmer CNDGCE					9.2	11.9	8.2	7.1	4.7	7.8	7.1	7.7	7.5	7.3	6.8	5.7	4.9	4.3	3.8	
21	EIU calculat	Percentage change in real gross fixed invest	Gross fixe CNDFIN					12.5	8.5	8.6	9.1	7.5	5.2	5.8	4.2	2.3	1.4	1.5	2.7	3.5	4	4.3	
22	EIU calculat	Change in real stockbuilding, as a percentag	Stockbuildi CNDSTK					1.4	0.4	-0.7	0.1	0.1	0	0	0	0	0	0	0	0	0	0.1	
23	EIU calculat	Percentage change in real exports of goods	Exports of CNDEXP					5.6	14.3	7.6	11.9	9.8	2.4	3.8	4							4.3	
24	EIU calculat	Percentage change in real imports of goods	Imports of CNDIMP					9.5	16.2	7.1	12	9.2	1.6	3.1	3							5.9	
25	EIU calculat	Percentage change in real total domestic exp	Domestic c CNDDMD					12	10.2	7.5	7.8	7.2	6.4	6.4	5.6							4.7	
26																							
27	EIU calculat	Change in private consumption, as a percent	Private cor CNCGPR					3.7	4.3	3.2	2.7	3	3	2.8	2.6							2.3	
28	EIU calculat	Change in government consumption, as a pe	Govermmer CNCGGC					1.3	1.7	1.2	1	0.7	1.1	1	1.1							0.6	
29	EIU calculat	Change in gross fixed investment, as a perc	Gross fixe CNCGFI					5.6	3.9	3.9	4.1	3.5	2.4	2.6	1.9							1.7	
30	EIU calculat	Change in net exports, as a percentage of re	External be CNCGEB					-1.4	-0.8	0.1	-0.2	0.1	0.3	0.3	0.3	0.4	0.2	0.2	-0.1	-0.3	-0.5	-0.5	
31																							
32	National Bur	Gross domestic produ	LCU	bn		Nominal	GI CN GDP	40658.09	48086.07	53474.45	58973.72	64069.69	68188.6	72998.2	77753.7	82701.2	87442	92415	98794.1	105680.7	112939	120614.7	1286
33	EIU calculat	Private consumption, as a pe	Private cor CNDCPR			Nominal	GI CN GDP	14605.76	17653.2	19853.68	21976.25	24292.74	26419.9	28876.9	31380.4	33994.6	36713.7	39613.5	42948.2	46499.9	50296.5	54323.7	585
	Data-A	Notes-A	Status-A	Data-Q	Notes-Q	Status-Q	Data-M	Notes-M	Status-M														

國家經濟數據(含
回溯及未來預測)

The
Economist

存取提供方 PQCS Internal - ProQuest A

- **Stressors** – external factors that cause stress
- **Strain** – the negative psychological and physical effects of stress
- **Coping** – the process of dealing with stressors

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World Commodity Forecasts. Industrial Raw Materials; New York, (Jan 2022).

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摘要

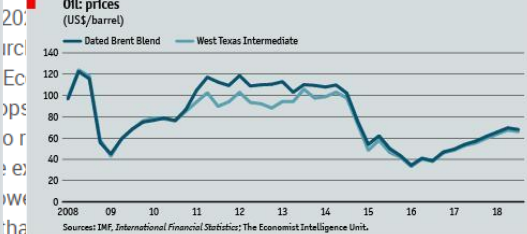
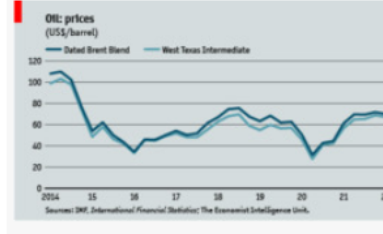
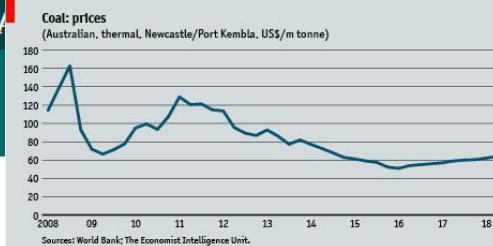
IRM prices will rise in 2022 as the global economic recovery about 4% in 2022 after surging by an estimated 40% in 2021 index, but have an effect on the prices of many other industries due to global demand and continued supply-chain disruptions. Coal rose an estimated 45.1% in 2021, the price of aluminium, which has risen as the market adjusts to new demand patterns and stock levels. Rubber (US\$/tonne) 2,293 1,757 1,864 1,766 2,220 2,127 1,799.0 85.0 Wool (Aus cents/kg) 1,283 1,244 1,232 1,195 1,192 2,450 2,317 1,900 1,940 1,945 Copper (US cents/lb) 279.5 290.6 82.7 100.3 102.2 102.2 96.0 98.0 100.0 Nickel (US\$/lb)

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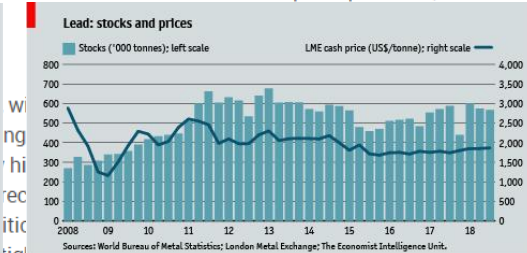
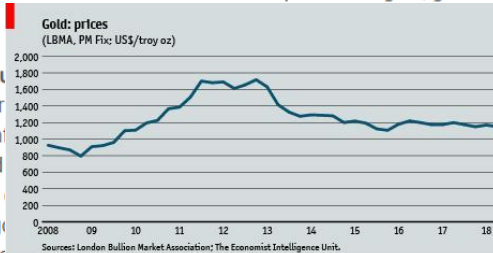
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Price forecast summary

(US\$ index, 1990=100; % change year on year)



sentiment does not plummet again, gold demand in the industrial sector will pick up in 2021, and then



Inflows into gold ETFs will rise in 2021, but Market volatility sparked by the coronavirus pandemic has driven demand for gold to 877 tonnes in 2020. With further net inflows expected in 2021, gold will account for 10% of the world's total central bank gold reserves by the end of the year. Demand for gold will rise in the near term amid a surge in new gold mining projects and a rise in gold interest rates will also spur demand for gold. However, concerns about the pandemic's economic impact and the possibility of a recession the first time since 2015, of 600 tonnes.

Demand for physical gold rose by 2.9% in low by historical comparison, particularly quarter and recovered only moderately in purchases, which will be only partly offset 13.5% increase in demand for physical gold

Jewellery purchases plummeted in 2020
Gold jewellery purchases plummeted by 30% in India and 35% in China. Although we expect



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Country Forecast China December 2021 Updater

Country Forecast. China; New York, (Dec 2021).

全文

摘要/詳細資料

摘要

翻譯

Key indicators Key indicators 2021 2022
2.6 2.3 2.1 1.9 Budget balance (% of GDP)
prime rate (%; year-end) 4.4 4.4 4.4 4.4 4.4
5.67 5.55 5.52 5.43 Country forecast over
growth 0.5 GDP (US\$ bn; market exchange
demand growth 5.6 GDP per head (US\$;
account balance (% of GDP) 9.6 Exchange
rate of corporate income tax is 25%. Since
delayed tax payments, cuts to social insu
exports 2020 % of total Major imports 20
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翻譯

▶ 0:00 / 0:00

The domestic position of China's president Xi Jinping has been strained by the COVID-19 infection. EIU believes that he will secure another term in office at the 20th national congress of the Chinese Communist Party in October 2022, but that he will be deepening his centralisation agenda.

Outlook for 2021-25: Election watch

The next political reshuffle will begin in late 2022, when the CCP holds its 20th national congress, and be completed in early 2023, when state appointments will be made. We believe that Mr Xi will retain his leadership of the party, military and state. Mr Li is constitutionally required to step down as premier after two consecutive terms. He could be replaced by Li Qiang (the CCP secretary of Shanghai) or Hu Chunhua (a vice-premier). Of the five remaining members of the top-level politburo standing committee, two (Li Zhanshu and Han Zheng) are due to retire, in line with unofficial age limits. However, it is uncertain if this norm will continue to apply, given Mr Xi's own plans to delay his retirement.

Outlook for 2021-25: International relations

Having established control over the pandemic domestically, China will enhance its support for other countries' efforts. The goal will be to mitigate China's perceived status as the source of the pandemic and will include the priority distribution of a Chinese-manufactured vaccine to select international partners.

Diplomatic efforts focused on the Belt and Road Initiative (BRI) and the developing world will reflect a souring of China's relations with other, mainly democratic countries. A reset of the troubled US-China relationship will not happen under the new US president, Joe Biden. We expect the rivalry to shift away from trade and towards issues including the frictions created by differing economic models; strategic competition in the Asia-Pacific; and human rights and democratic values. There is some prospect of limited co-operation between China and the US on health security and weapons proliferation.

China's relations with other Western powers, including Australia, Canada, the UK and a number of EU member states, are strained. China will look to shore up its relations with developing nations through means such as the BRI. It will also seek to improve its relations with the US, but any

China will pursue a similar approach in its neighbourhood. It has been an enthusiastic backer of the Asia-Pacific Economic Cooperation (APEC), which we expect to become effective by the end of 2021, and has indicated interest in the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP). Its support for free-trade agreements is driven by a desire to build a multilateral coalition against it. Still, the assertiveness evident elsewhere in Chinese foreign policy means that most Asian countries will seek to balance carefully between China and the US. China will also seek to develop a more formalised China-focused security alliance or economic bloc.

Outlook for 2021-25: Policy trends

Policy support for the economy will soften in 2021, as economic momentum builds and intermittent coronavirus outbreaks are quickly controlled at local level. Policymakers have signalled a tighter liquidity stance and indicated that real estate is an economic policy priority. They will seek to limit market disruption from such action, through moves such as easing credit to property developers and preventing outright bankruptcy.

Country forecast overview: Key indicators

Key indicators	2020	2021	2022	2023	2024	2025
Real GDP growth (%)	2.3	8.5	5.0	5.2	4.8	4.5
Consumer price inflation (%; av)	2.5	1.6	2.6	2.5	2.3	2.2
Budget balance (% of GDP)	-5.3	-4.8	-4.6	-4.9	-5.0	-4.8
Current-account balance (% of GDP)	2.0	2.6	2.6	2.3	1.9	1.6
Commercial bank prime rate (%; year-end)	4.4	4.4	4.6	4.9	4.9	4.9
Exchange rate Rmb:US\$ (av)	6.90	6.54	6.73	6.62	6.52	6.43
Exchange rate Rmb:¥100 (av)	6.46	6.28	6.47	6.23	6.00	5.96

Country forecast overview: Business environment rankings

		Global rank ^b		Regional rank ^c	
	2021-25	2016-20	2021-25	2016-20	2021-25
	6.35	56	48	12	10

Includes: Australia, Bangladesh, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Vietnam.

Country Forecast Philippines: New York, (Dec 2021)

Fact sheet

Annual data	2020 ^a	Historical averages (%)	2016-20
Population (m)	1,395.1	Population growth	0.5
GDP (US\$ bn; market exchange rate)	14,850.2 ^b	Real GDP growth	5.7
GDP (US\$ bn; purchasing power parity)	24,621.9 ^b	Real domestic demand growth	5.4
GDP per head (US\$; market exchange rate)	10,645	Inflation	2.2
GDP per head (US\$; purchasing power parity)	17,649	Current-account balance (% of GDP)	9.6
Exchange rate (av) Rmb:US\$	6.90 ^b	FDI inflows (% of GDP)	4.1

^a Economist Intelligence Unit estimates. ^b Actual.

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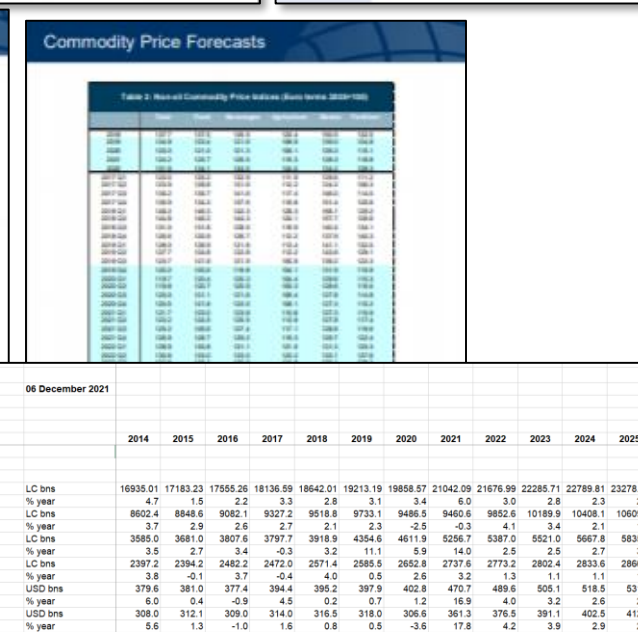
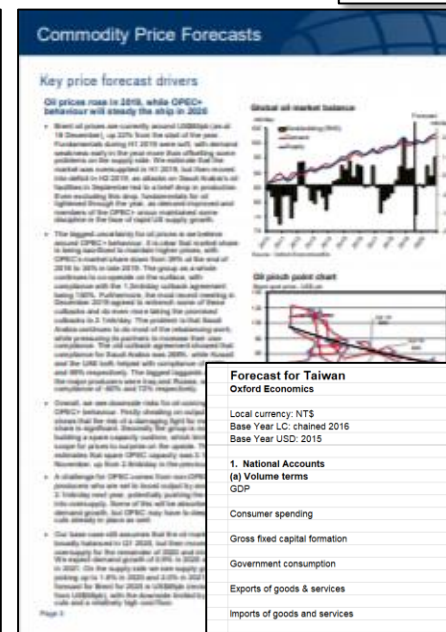
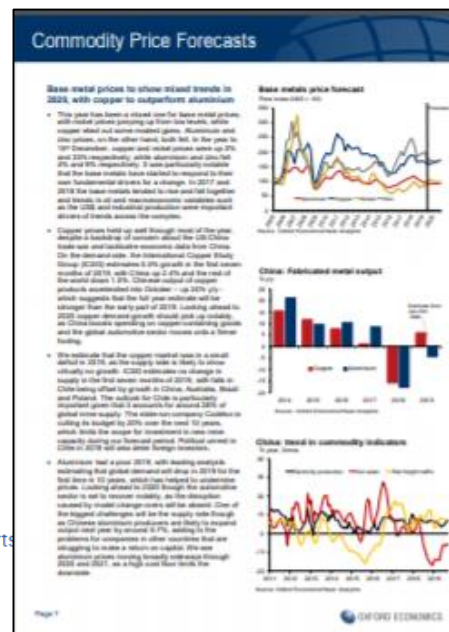
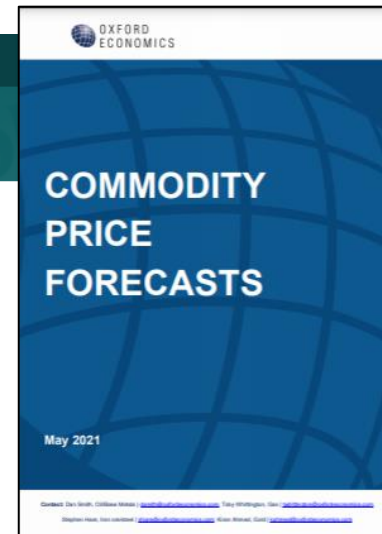
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Company Overview

1 Apple Park Way
Cupertino, CA 95014-0542 United States
Phone: 1-408-996-1010
http://www.apple.com

Ask Siri to name the most successful company in the world and it might respond: Apple. And it's not just out of familial pride. Apple consistently ranks highly in profit, revenue, market capitalization, and consumer cachet and it was the first to reach a trillion dollar market cap. The iPhone, in its 12th year, has been the company's golden goose, generating tens of billions in revenue and profit. Other Apple products and services include Mac computers and iPad tablets as well as the App Store, Apple Music, the Apple Watch, and other wearable devices. Apple has entered entertainment with the Apple TV+ streaming service. The company has listed alliances with corporations to deepen its penetration of the enterprise market. 45% of Apple's revenue comes from outside the Americas.

Key Information

DUNS Number	060704760
Location Type	Parent/Headquarters
Subsidiary Status	No
Manufacturer	No
Company Type	Publicly Traded Company - Corporation
Plant/Facility Size (Square Feet)	17,389,000
Owns/Rents	Owns
Accountant	DT
Total Employees	147,000
Employee Growth (1-3 years)	18%
Employees by State/Country	100%

Company Description

Operations

Apple relies on the iPhone for 55% of sales, while its other hardware products, the Mac, desktop and notebook computers and iPad tablets, account for 10% or less each. Services, which includes the App Store, iCloud, Apple Music, and Apple Pay mobile payment, is the second biggest revenue producer, 20% of revenue. The Wearables, Home and Accessories segment, which includes the AppleWatch and HomePod, accounts for more than 10% of sales.

Apple's hardware products are tightly integrated with the company's software, which helps to device work smoothly, but in some ways limits its market reach and can frustrate users who would like to have access to more third-party products including hardware. The company's operating systems are iOS for mobile devices, macOS for computers, Apple WatchOS for the watch, and tvOS for the iPad. The company generally releases generational updates of its operating systems once a year.

Apple outsources substantially all production to contractors located mainly in Asia, while some Mac components are made in the US and Ireland.

Financial Performance

Total net sales increased 6% or \$14.2 billion during 2020 compared to 2019, primarily driven by higher net sales of Services and Wearables, Home and Accessories.

The company's net income increased by \$2.2 billion to \$57.4 billion in 2020. The increase was due to higher sales and lower provision for income taxes.

Cash held by the company at the end of 2020 decreased by \$10.4 billion to \$38.9 billion. Cash provided by operations was \$88.7 billion while cash used for investing and financing activities were \$4.2 billion and \$26.8 billion, respectively.

Geographic Reach

Apple, based on Cupertino, California, generates 45% of sales in the Americas, while Europe and Greater revenues.

In fiscal 2019, the company has facilities and land for corporate functions, R&D, data centers, retail and other purposes at locations throughout the US and in various places outside the US.

People

Employees

Title	Name	Age	Salary	Bonus
Chief Executive Officer	TIMOTHY D. COOK	--	--	--
Chairman of the Board	ARTHUR D. LEVINSON	--	--	--
Chief Operating Officer	JEFF WILLIAMS	--	\$847,596.00	--
Senior Vice President	LUCA MAESTRI	--	\$1,036	--
Chief Financial Officer	DEIRDRE O'BRIEN	--	--	--
Senior Vice President	KATE ADAMS	--	--	--
General Counsel	--	--	--	--
Secretary	--	--	--	--

Board Members

Title	Name	Age
Board Member	MS. ANDREA JUNG	--
President Board Of Directors	MS. JANET PROHLMAYER	--
Board Of Directors	MS. YOUNG	--
Board Member	MR. ROBERT IGER	--
Board of Directors	MS. THERESA AMADIO	--

Annual Balance Sheet

All amounts in millions of US Dollars, except per share amounts.

	Sep 2020	Sep 2019	Sep 2018	Sep 2017	Sep 2016
Assets					
Cash	38,910.00	45,444.00	25,913.00	25,288.00	20,484.00
Net Receivables	16,120.00	22,426.00	23,186.00	17,376.00	12,744.00
Inventory	6,080.00	4,136.00	3,658.00	4,602.00	5,132.00
Other Current Assets	--	--	--	--	--
Total Current Assets	143,710.00	162,016.00	121,339.00	128,645.00	106,868.00
Net Fixed Assets	38,766.00	37,376.00	41,304.00	33,763.00	27,810.00
Other Noncurrent Assets	--	--	--	--	--
Total Assets	322,886.00	338,216.00	265,725.00	275,219.00	221,886.00
Shareholder's Equity					
Preferred Stock Equity	--	--	--	--	--
Common Stock Equity	38,776.00	45,174.00	45,201.00	35,867.00	31,251.00
Total Equity	63,330.00	69,488.00	67,147.00	54,647.00	49,246.00
Shares Outstanding (M)	16,976.76	17,772.34	16,919.94	16,304.84	15,344.86
Liabilities					
Accounts Payable	47,268.00	45,242.00	45,242.00	37,754.00	--
Short-Term Debt	12,769.00	12,240.00	22,746.00	19,473.00	11,625.00
Other Current Liabilities	40,844.00	27,730.00	32,527.00	35,551.00	--
Total Current Liabilities	100,921.00	85,212.00	100,515.00	92,778.00	79,506.00
Long-Term Debt	58,947.00	59,857.00	67,750.00	67,257.00	75,437.00
Other Noncurrent Liabilities	26,330.00	25,896.00	15,325.00	8,954.00	10,035.00
Total Liabilities	185,198.00	170,965.00	183,590.00	169,039.00	165,078.00

Historical Financials

Income Statement

Year	Revenue (\$M)	Net Income (\$M)	Net Profit Margin
Sep 2020	274,515.00	57,411.00	20.91%
Sep 2019	260,174.00	55,266.00	21.24%
Sep 2018	265,595.00	58,231.00	22.41%
Sep 2017	229,234.00	48,201.00	21.05%
Sep 2016	215,639.00	45,687.00	21.19%

2020 Year-End Financials

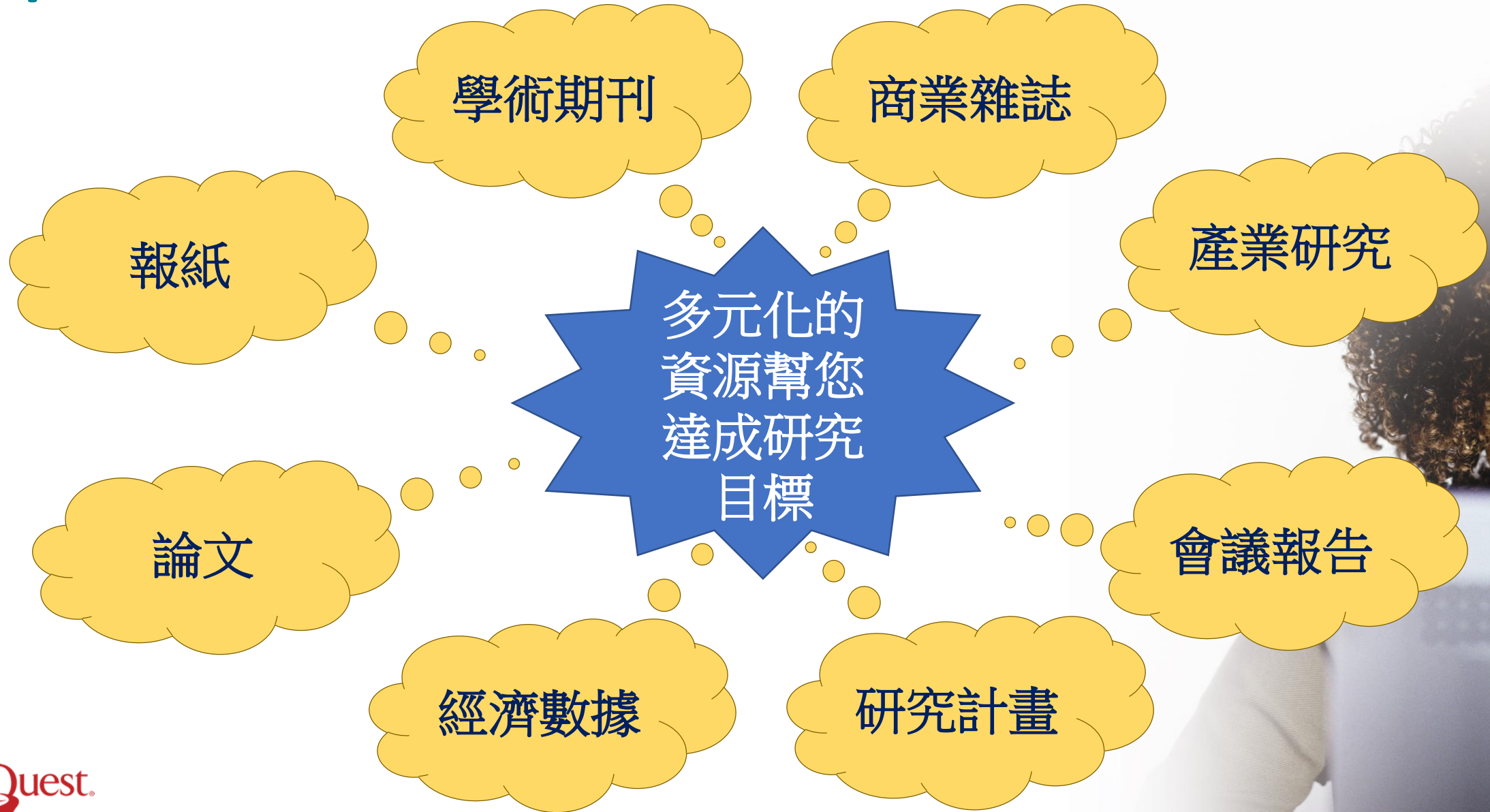
Debt Ratio	151.01%
Return on Equity	73.69%
Cash (\$M)	38,910.00
Current Ratio	1.36
Long-Term Debt (\$M)	58,947.00
Shares Outstanding (M)	16,976.76
Dividend Yield	0.67%
Dividend Payout	0.24
Market Cap (\$M)	1,850,816.17

Annual Cash Flow

All amounts in millions of US Dollars, except per share amounts.

	Sep 2020	Sep 2019	Sep 2018	Sep 2017	Sep 2016
Cash & Cash Equivalents at Beginning	30,234.00	25,913.00	20,288.00	20,484.00	21,183.00
Net Cash Provided by Operating	80,674.00	69,391.00	77,434.00	64,225.00	66,231.00
Net Cash Provided by Investing Activities	(4,288.00)	(4,886.00)	(6,096.00)	(46,446.00)	(43,677.00)
Net Cash Provided by Financing Activities	(86,522.00)	(86,376.00)	(87,876.00)	(17,376.00)	(24,996.00)
Net Increase/Decrease in Cash & Equivalents	(10,136.00)	(24,311.00)	(16,538.00)	(19,597.00)	(2,432.00)
Cash & Cash Equivalents at End of Year	38,766.00	38,216.00	25,913.00	20,288.00	20,484.00

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- A **not** B: 結果中要有A但不能有B這個字詞
- “A B” : 結果必須含有A 、B兩字詞且完全符合(A,B緊鄰未拆開)
- NEAR/n (N/n) 尋找包含相隔指定字數內的兩個檢索詞 (順序不限)
- PRE/n (P/n) 尋找包含在第二個檢索詞之前指定字數內出現的另一個檢索詞
- NEAR>PRE>AND>OR>NOT (請使用括號來設定運算元優先權)

問號 ? (代表0至1個字元,可以使用多個?號來代表多個字元)

nurse? 結果：nurse、nurses、nursed

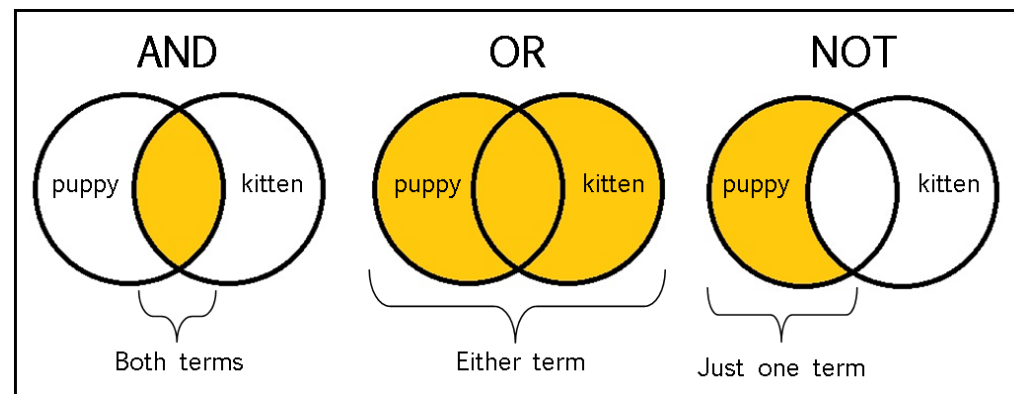
cat?? 結果：cat、cats、catch

星號 * (代表0至5個字元)

farm* 結果：farm、farms、farmer、farming

colo*r 結果：colour、color

(註: ?,*不可使用在關鍵詞的開頭)



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