

Business Leasing For Dummies

Business model canvas

service: e.g. Netflix. Lending/leasing/renting – Giving exclusive right to an asset for a particular period of time: e.g. leasing a car. Licensing – Revenue

The business model canvas is a strategic management template that is used for developing new business models and documenting existing ones. It offers a visual chart with elements describing a firm's or product's value proposition, infrastructure, customers, and finances, assisting businesses to align their activities by illustrating potential trade-offs.

The nine "building blocks" of the business model design template that came to be called the business model canvas were initially proposed in 2005 by Alexander Osterwalder, based on his PhD work supervised by Yves Pigneur on business model ontology. Since the release of Osterwalder's work around 2008, the authors have developed related tools such as the Value Proposition Canvas and the Culture Map, and new canvases for specific niches have also appeared.

Islamic banking and finance

For Dummies, 2012:89 Jamaldeen, Islamic Finance For Dummies, 2012:160 Jamaldeen, Islamic Finance For Dummies, 2012:158 Jamaldeen, Islamic Finance For

Islamic banking, Islamic finance (Arabic: ?????? ?????? masrifiyya 'islamia), or Sharia-compliant finance is banking or financing activity that complies with Sharia (Islamic law) and its practical application through the development of Islamic economics. Some of the modes of Islamic finance include mudarabah (profit-sharing and loss-bearing), wadiah (safekeeping), musharaka (joint venture), murabahah (cost-plus), and ijarah (leasing).

Sharia prohibits riba, or usury, generally defined as interest paid on all loans of money (although some Muslims dispute whether there is a consensus that interest is equivalent to riba). Investment in businesses that provide goods or services considered contrary to Islamic principles (e.g. pork or alcohol) is also haram ("sinful and prohibited").

These prohibitions have been applied historically in varying degrees in Muslim countries/communities to prevent un-Islamic practices. In the late 20th century, as part of the revival of Islamic identity, a number of Islamic banks formed to apply these principles to private or semi-private commercial institutions within the Muslim community. Their number and size has grown, so that by 2009, there were over 300 banks and 250 mutual funds around the world complying with Islamic principles, and around \$2 trillion was Sharia-compliant by 2014. Sharia-compliant financial institutions represented approximately 1% of total world assets, concentrated in the Gulf Cooperation Council (GCC) countries, Bangladesh, Pakistan, Iran, and Malaysia. Although Islamic banking still makes up only a fraction of the banking assets of Muslims, since its inception it has been growing faster than banking assets as a whole, and is projected to continue to do so.

The Islamic banking industry has been lauded by devout Muslims for returning to the path of "divine guidance" in rejecting the "political and economic dominance" of the West, and noted as the "most visible mark" of Islamic revivalism; its advocates foresee "no inflation, no unemployment, no exploitation and no poverty" once it is fully implemented. However, it has also been criticized for failing to develop profit and loss sharing or more ethical modes of investment promised by early promoters, and instead merely selling banking products that "comply with the formal requirements of Islamic law", but use "ruses and subterfuges to conceal interest", and entail "higher costs, bigger risks" than conventional (ribawi) banks.

Sukuk

Jamaldeen, Islamic Finance For Dummies, 2012:207-13 Jamaldeen, Islamic Finance For Dummies, 2012:208 Jamaldeen, Islamic Finance For Dummies, 2012:212-3 Jamaldeen

Sukuk (Arabic: سوكوك, romanized: *sukūk*; plural of Arabic: سوك, romanized: *sakk*, lit. 'legal instrument, deed, cheque') is the Arabic name for financial certificates, also commonly referred to as "sharia compliant" bonds.

Sukuk are defined by the AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions) as "securities of equal denomination representing individual ownership interests in a portfolio of eligible existing or future assets." The Fiqh academy of the OIC legitimized the use of sukuk in February 1988.

Sukuk were developed as an alternative to conventional bonds which are not considered permissible by many Muslims as they pay interest (prohibited or discouraged as *Riba*, or usury), and also may finance businesses involved in activities not permitted under Sharia (gambling, alcohol, pork, etc.). Sukuk securities are structured to comply with Sharia by paying profit, not interest—generally by involving a tangible asset in the investment. For example, Sukuk securities may have partial ownership of a property built by the investment company (and held in a Special Purpose Vehicle), so that sukuk holders can collect the property's profit as rent, (which is allowed under Islamic law). Because they represent ownership of real assets and (at least in theory) do not guarantee repayment of initial investment, sukuk resemble equity instruments, but like a bond (and unlike equity) regular payments cease upon their expiration. However, most sukuk are "asset-based" rather than "asset-backed"—their assets are not truly owned by their Special Purpose Vehicle, and their holders have recourse to the originator if there is a shortfall in payments.

Different types of sukuk are based on different structures of Islamic contracts (*Murabaha*, *Ijara*, *Istisna*, *Musharaka*, *Istithmar*, etc.) depending on the project the sukuk is financing.

According to the State of the Global Islamic Economy Report 2016/17, of the \$2.004 trillion of assets being managed in a sharia compliant manner in 2014, \$342 billion were sukuk, being made up of 2,354 sukuk issues.

Profit and loss sharing

models – mark-up (murabaha), leasing (ijara), cash advances for the purchase of agricultural produce (salam) and cash advances for the manufacture of assets

Profit and Loss Sharing (also called PLS or participatory banking) refers to Sharia-compliant forms of equity financing such as *mudarabah* and *musharakah*. These mechanisms comply with the religious prohibition on interest on loans that most Muslims subscribe to. *Mudarabah* (مُضَارَبَة) refers to "trustee finance" or passive partnership contract, while *Musharakah* (مُشَارَكَة or مُشَارَكَة) refers to equity participation contract. Other sources include sukuk (also called "Islamic bonds") and direct equity investment (such as purchase of common shares of stock) as types of PLS.

The profits and losses shared in PLS are those of a business enterprise or person which/who has obtained capital from the Islamic bank/financial institution (the terms "debt", "borrow", "loan" and "lender" are not used). As financing is repaid, the provider of capital collects some agreed upon percentage of the profits (or deducts if there are losses) along with the principal of the financing. Unlike a conventional bank, there is no fixed rate of interest collected along with the principal of the loan. Also unlike conventional banking, the PLS bank acts as a capital partner (in the *mudarabah* form of PLS) serving as an intermediary between the depositor on one side and the entrepreneur/borrower on the other. The intention is to promote "the concept of participation in a transaction backed by real assets, utilizing the funds at risk on a profit-and-loss-sharing basis".

Profit and loss sharing is one of two categories of Islamic financing, the other being debt like instruments such as murabaha, istisna'a (a type of forward contract), salam and leasing, which involve the purchase and hire of assets and services on a fixed-return basis. While early promoters of Islamic banking (such as Mohammad Najatuallah Siddiqui) hoped PLS would be the primary mode of Islamic finance, use of fixed return financing now far exceeds that of PLS in the Islamic financing industry.

Islamic finance products, services and contracts

Islamic Finance For Dummies, 2012: p. 89 Jamaldeen, Islamic Finance For Dummies, 2012: p.160 Jamaldeen, Islamic Finance For Dummies, 2012: p. 158 Jamaldeen

Islamic finance products, services and contracts are financial products and services and related contracts that conform with Sharia (Islamic law). Islamic banking and finance has its own products and services that differ from conventional banking. These include Mudharabah (profit sharing), Wadiah (safekeeping), Musharakah (joint venture), Murabahah (cost plus finance), Ijar (leasing), Hawala (an international fund transfer system), Takaful (Islamic insurance), and Sukuk (Islamic bonds).

Sharia prohibits riba, or usury, defined as interest paid on all loans of money (although some Muslims dispute whether there is a consensus that interest is equivalent to riba). Investment in businesses that provide goods or services considered contrary to Islamic principles (e.g. pork or alcohol) is also haraam ("sinful and prohibited").

As of 2014, around \$2 trillion in financial assets, or 1 percent of total world assets, was Sharia-compliant, concentrated in the Gulf Cooperation Council (GCC) countries, Iran, and Malaysia.

Import

cross border financial leasing, cross border deliveries between affiliates of the same enterprise, goods crossing the border for significant processing

Import is the activity within international trade which involves buying and receiving goods and services produced in another country. An importer is a person, organization or country receiving imported goods which have been exported from another country. Importation and exportation are the defining financial transactions of international trade. The seller of such goods and services is called an exporter.

In international trade, the importation and exportation of goods are limited by import quotas and mandates from the customs authority. The importing and exporting jurisdictions may impose a tariff (tax) on the goods. In addition, the importation and exportation of goods are subject to trade agreements between the importing and exporting jurisdictions.

SBA 504 Loan

Retrieved 26 August 2010. Tyson, Eric; Jim Schell (2008). Small Business for Dummies (3 ed.). Wiley. p. 88. ISBN 978-0-470-17747-1. "Electronic Code of

The U.S. Small Business Administration's SBA 504 Loan or Certified Development Company program is designed to provide financing for the purchase of fixed assets, which usually means real estate, buildings and machinery, at below market rates. The program is so named because it was originally created by Section 504 of the Small Business Investment Act of 1958. Section 504 was subsequently codified at 15 U.S.C. § 697a.

As part of its mission to promote the development of businesses, the SBA offers a number of different loan programs tailored to specific capital needs of growing businesses. The 504 program works by distributing the loan among three parties. The business owner puts a minimum of 10%, a conventional lender (typically a bank) puts up 50%, and a so-called Certified Development Company (CDC) puts up the remaining 40%.

Certified Development Companies are established under the SBA 504 program as non-profit corporations set up to support economic growth in their local areas. There are a few hundred such CDCs nationwide. The maximum amount of the loan is \$5 million (\$5 million for meeting SBA-defined policy goals, and \$5.5 million for manufacturers and some energy-related policy goals), and if the borrower defaults, the private sector lender is paid off first, reducing the risk to the lender and encouraging loans.

HubSpot

company had already been leasing. Hubspot announced its acquisition of B2B intelligence firm Clearbit in November 2023. For 2023, the company reported

HubSpot, Inc. is a US-based developer and marketer of software products for inbound marketing, sales, and customer service. HubSpot was founded by Brian Halligan and Dharmesh Shah in 2006. The global headquarters is in Cambridge, MA.

As a service

be done through the "as a service" business model, according to the book Data Management as a Service for Dummies. DDoS-as-a-Service (DDoSaaS) is a cybercrime

"X as a service" (rendered as *aaS in acronyms) is a phrasal template for any business model in which a product use is offered as a subscription-based service rather than as an artifact owned and maintained by the customer. The converse of conducting or operating something "as a service" is doing the same using "on-premise" assets (such as on-premises software) or lump sum investments. Originating from the software as a service concept that appeared in the 2010s with the advent of cloud computing, the template has expanded to numerous offerings in the field of information technology and beyond it. The term XaaS can mean "anything as a service".

The following is an alphabetical list of business models named in this way, including certain forms of cybercrime (criminal business models).

Marketing

the business's printer ink. In B2C marketing, this does not occur because consumers are not also selling products. Leasing: Businesses tend to lease expensive

Marketing is the act of acquiring, satisfying and retaining customers. It is one of the primary components of business management and commerce.

Marketing is usually conducted by the seller, typically a retailer or manufacturer. Products can be marketed to other businesses (B2B) or directly to consumers (B2C). Sometimes tasks are contracted to dedicated marketing firms, like a media, market research, or advertising agency. Sometimes, a trade association or government agency (such as the Agricultural Marketing Service) advertises on behalf of an entire industry or locality, often a specific type of food (e.g. Got Milk?), food from a specific area, or a city or region as a tourism destination.

Market orientations are philosophies concerning the factors that should go into market planning. The marketing mix, which outlines the specifics of the product and how it will be sold, including the channels that will be used to advertise the product, is affected by the environment surrounding the product, the results of marketing research and market research, and the characteristics of the product's target market. Once these factors are determined, marketers must then decide what methods of promoting the product, including use of coupons and other price inducements.

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