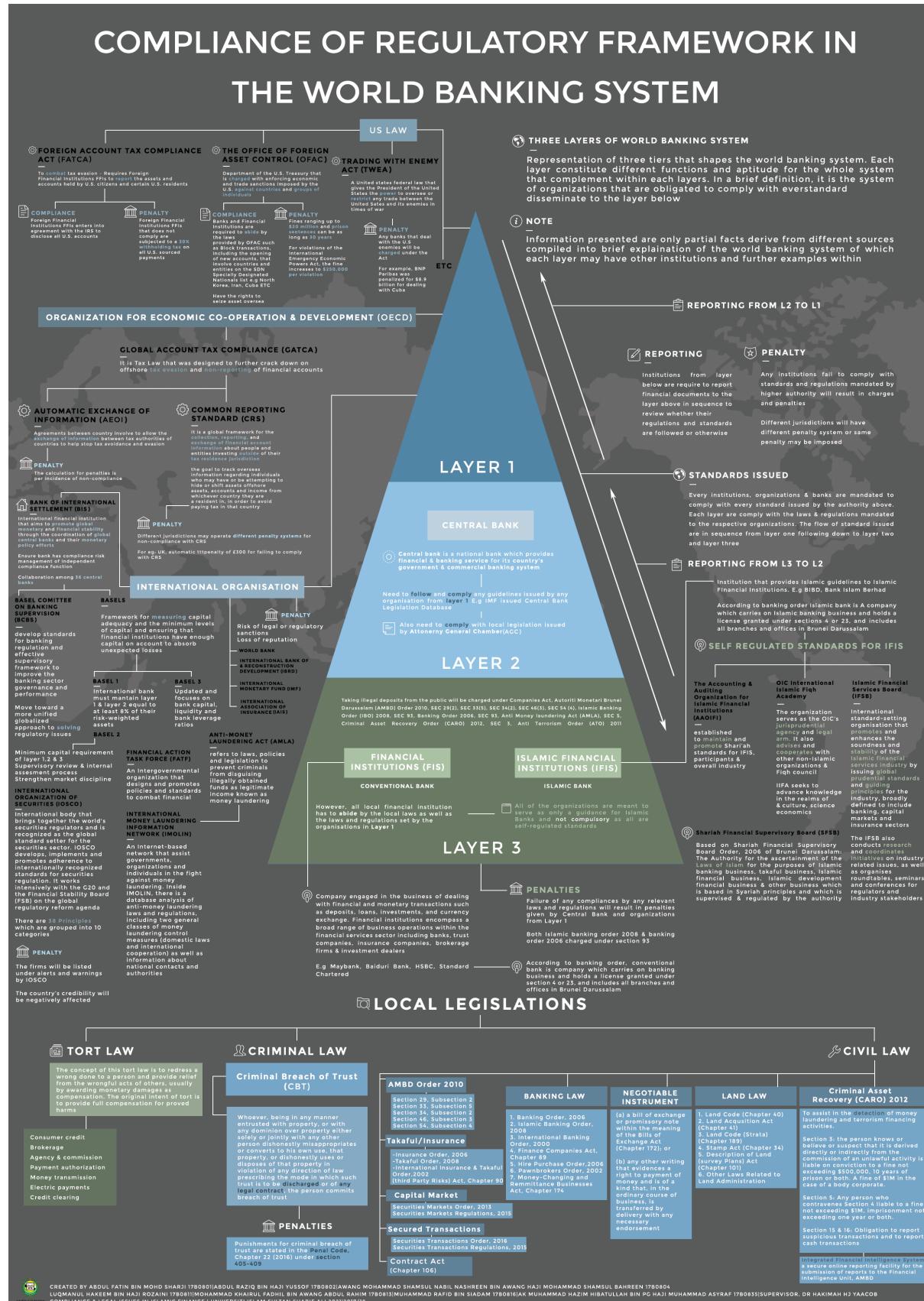


# POSTER BOUGHT BY BIBD FOR THE BANK, UBD, UNISSA, UTB AND BILIF LIBRARY REFERENCE



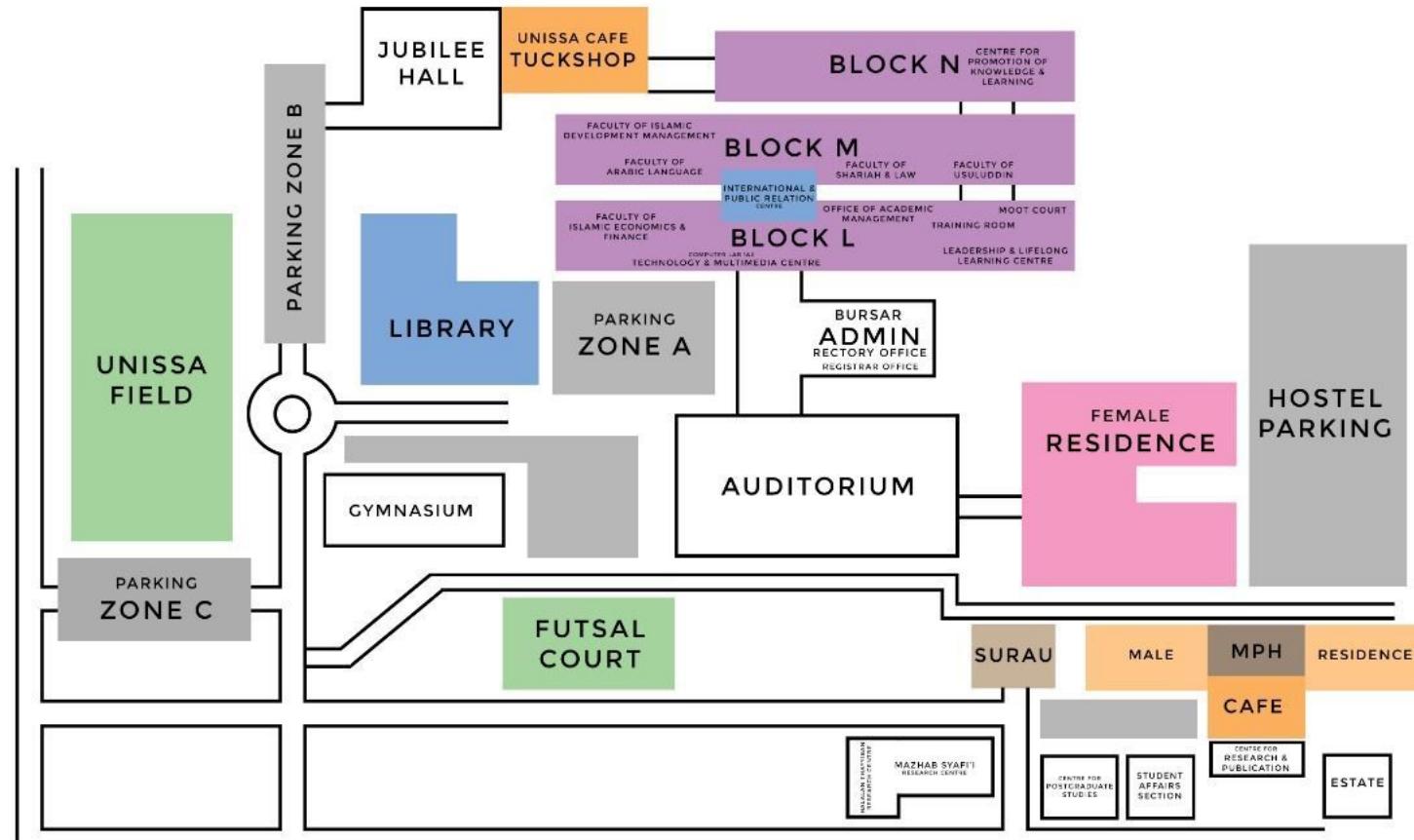
# LOCAL HANDMADE COSMETIC PRODUCTS CERTIFIED BY MINISTRY OF HEALTH PRODUCED AS FINAL YEAR PROJECT UNIVERSITI ISLAM SULTAN SHARIF ALI



# CREATED FIRST UPDATED UNISSA MAP



## Universiti Islam Sultan Sharif Ali Map خريطة جامعة السلطان الشريفي علي الإسلامية



@mppunissa



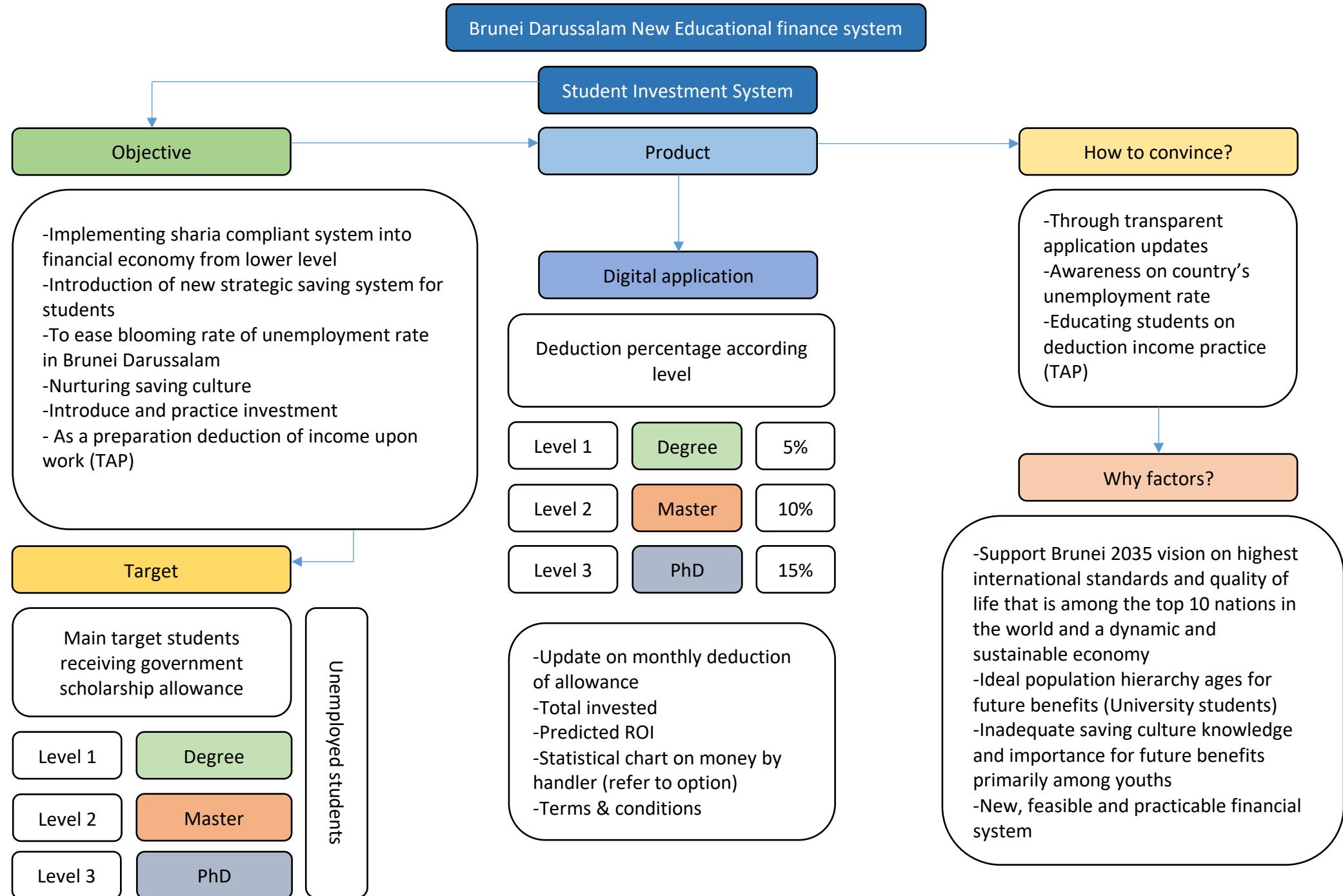
telegram.me/hepunissa



Majlis Perwakilan Pelajar Unissa

Prepared by Unit Kesenian & Kebudayaan, UKsKb, Majlis Perwakilan Pelajar

# FRAMEWORK ON ISLAMIC FINANCE CHANGEMAKERS COMPETITION BY THE ISLAMIC DEVELOPMENT BANK (IsDB) AND SAUDI-SPANISH CENTER FOR ISLAMIC ECONOMIC AND FINANCE



## Methodology

Upon receiving government monthly allowance, immediate deduction will be made according to percentage level

Handler option

Option 1

All local banks

Rules to bank

Investments made by banks are MANDATED to comply with sharia regulations

Handler will start investing upon receiving student deductions

Any necessary updates will be posted on digital application for student's reviews

Terms & conditions

All local banks used by institutions will be responsible for investments according to the fix rate deduction level including Baiduri, Standard Chartered, BIBD & TAIB

Pros/Cons

Cons:

Certain banks may charge a different rate of transfer service to other banks that may result in different deduction or agreement shall be made between banks

Students will receive invested amount as agreed on agreement made after study period has ended

Option 2

BIBD

All banks are accountable to transfer the fix rate deduction from students directly to BIBD

Pros:

Same deduction rate with no additional service charge and benefits to BIBD. Clear, transparent & same investments methods

Students can continue investment period upon pursuing study to the next level with rate mentioned

Option 3

Bank Usahawan

All banks used by institutions liable to transfer the fix rate deduction from students to Bank Usahawan

Pros:

- Helping other local businesses & develop the institution reputation
- No reputation between banks

Cons:

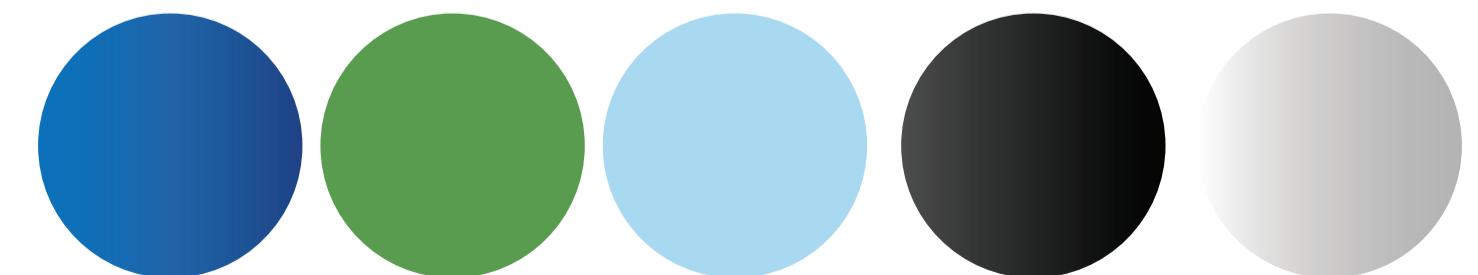
- Uncertain and high risk as a newly establish business

All students under government scholarship are automatically OBLIGATED for this system with agreement between Ministry of Education

# GRAPHIC DESIGN ON LOGO COMPETITION ORGANISED BY MARITIME AND PORT AUTHORITY OF BRUNEI DARUSSALAM



4<sup>TH</sup> ANNIVERSARY  
MARITIME AND PORT AUTHORITY OF BRUNEI DARUSSALAM



4<sup>TH</sup> ANNIVERSARY

MARITIME AND PORT AUTHORITY OF BRUNEI DARUSSALAM

28<sup>TH</sup> SEPTEMBER 2021



## ROSE GRAPHIC DESIGN

