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Preface

The presented publication is a collection of articles covering the results of the research studies conducted by the research workers of the Department of Finance and Accounting at the Wrocław University of Economics (Faculty of Economics, Management and Tourism) and the affiliate Department of Finance and Accounting at the Technical University of Liberec (the Czech Republic).

The articles included in this publication are concentrated on three sets of issues related to the following problems:

- 1) the theory and practice of accounting,
- 2) the theory and practice of financial sector entities functioning along with their environment,
- 3) and others.

The first group includes studies by: Melania Bąk, Monika Handlelova, Radana Hojna, Joanna Kogut and Teresa Orzeszko. Their content discusses the following problems: modelling of the non-material resources of an economic entity, tax accounting practice, cost accounting profiling for the purposes of managerial accounting, the organization of public oversight for statutory auditors, audit companies and the professional self-government of statutory auditors in Poland, as well as the definitional approach and the categorization of accounting regulations, including the characteristics regarding Polish balance sheet law.

The second group consists of studies by the following authors: Jacek Adamek, Wojciech Krawiec, Agnieszka Ostalecka and Małgorzata Solarz and also Magdalena Swacha-Lech. They are focused on such problems as: the role and relations between ethics and microfinance, the functioning of target date funds, the importance of education and the financial awareness of financial services consumers in maintaining the stability and safety of the Polish financial system, as well as an analysis of natural persons' behaviour when experiencing situations which require making savings or credit decisions.

The third and final part of the researched problems is reflected in articles by: Arkadiusz Babczuk, Grażyna Borys, Martina Cernikova and Olga Malikova, Ivana Chramostova, Jarosław Dziuba, Elzbieta Hajduga, Andrzej Koza, Robert Kurek and Adrianna Przybyszewska. In their studies, the authors concentrated on analysing the following issues: a/ the advantages and disadvantages of the mechanisms for the allocation of free tradable allowances for greenhouse gas emissions, b/ the role and significance of the state as an element of the business environment in the Czech Republic based on the example of taxation policy development and implementation with reference to CIT, c/ the protection of intellectual property and the valuation of industrial property in the environment of public colleges and universities, d/ the

scope and structure of the taxation on financial transactions in Poland against the background of the European Union member states' experiences, e/ selected problems of agricultural activities taxation in Poland, f/ selected financial instruments supporting the employment of people with disabilities, g/ supervisory arbitrage on the EU insurance market, h/ the present determinants of women's entrepreneurship in the Islamic cultural area.

As the editors of the presented publication, we would like to express our gratitude to all persons involved in preparing both its content and its final form.

Jacek Adamek, Magdalena Swacha-Lech