





2 S S R U W X Q L W \ 2 Q H

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2 X U O H D G H U V K L S K D V V H W D Q G L V F R P P L W W H G W R G H O L  
W D U J H W V

, Q D G G L W L R Q W R L P S O H P H Q W L Q J D Q G W U D F N L Q J R X U J H Q G H U H T X I  
6 : \$ 1 L Q L W L D W L Y H Z H K D Y H P D G H F R P P F R P @ @ D p K H U



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2XU HYDOXDWRQ DSSURDFK LV PXOWL GLPHQVLRQDO WI  
DQG UHYLHZLQJ LQGLYLGXDO H[SHULHQFH

&XUUHQW DQG SODQQHG DFWLYLWLHV WR WUDFN HTXLW\ LQ UHFUX

‡ ,PSOHPHQWDWLRQ RI JHQGHU UHSRUWLQJ UHTXLUHPHQWV WR HQ  
WKURXJKRXW WKH UHFUXLWPHQW OLIH F\FOH

‡ 5HJXODU FRPSUHKHQVLYH SD\ UHYLHZV UHSRUWHG WR 816:¶V (',  
DVVHVVV LI SD\ HTXLW\ WDUJHWV DUH EHLQJ DFKLHYHG

‡ 3URJUHVW UHSRUWHG DW WKH )DFXOW\ DQG 'LYLVLRQ OHYHO DQG  
LQFOXGLQJ 'HDQV DQG 'LYLVLRQ OHDGHUV

‡ 5HJXODU ERQXV UHYLHZV FRQGXFWHG E\ JHQGHU WR HQVXUH WK  
HTXLWDEOH

‡ (QVXUH DOO QHZ SROLFLHV FRQVLGHU HTXLW\ GLYHUVLW\ DQG L  
E\ \*RYHUQDQFH



2SSRUWXQLW\ 7ZR

( 9\$/8\$7 , 21

2XU HYDOXDWRQ DSSURDFK LV PXOWL GLPHQVLRQDO WI  
DQG UHYLHZLQJ LQGLYLGXDO H[SHULHQFH

&XUUHQW DQG SODQQHG DFWLYLWLHV WR UHYLHZ LQGLYLGXDO H[SHU

‡ 7DUJHWHG VXUYH\V RI UHFHQW IHPDOH OHDIYHUV DW OHYHO ' DQG  
XQGHUVWDQGLQJ RI EDUULHUV WR UHWHQWLRQ

‡ 6XUYH\ UHFHQW IHPDOH KLUHV DERXW WKH UHFUXLWPHQW H[SHU  
EDVHG RQ WKHLU IHHGEDFN

‡ &RQGXFW IRFXV JURXSV ZLWK IHPDOH VWDII WR REWDLQ LQVLJKW





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&UHDWLQJ DQ HQDEOLQJ HQYLURQPHQW DQG LQFOXVLYH  
RUJDQLVDWLRQ LV NH\ WRDFKLHYLQJ RXU JHQGHU HTXLW  
WR HPEHGLQJ HTXLW\ DQG GLYHUVLW\ LQWR WKH IDEULF

7KH IRUPDO GHYHORSPHQW SURJUDPV DUH VXSSRUWHG E\ PXOWLS  
DLPHG D FUHDWLQJ DQG VXSSRUWLQJ DQ HTXLWDEOH ZRUNSODFH

‡ 816: 6\GQH\ KDV D\$H\$RX\QW\$HLGFHD &KDQFHOORU (TXLW\ 'LYHUVLW\  
HVWDEOLVKHG DQ (', %RDUG DQG (', FRPPLWWHHV LQ HYHU\ IDFX  
'LYHUVLW\ &KDPSLRQV

‡ ,Q 816: 6\GQH\ LPSO\$H\$PXHODUH\$H D P 0HHWLQJW+KRDXU\W\$H\$RROJLQF\VHV  
WKDW PDQ\ VWDII LQFOXGLQJ WKRVH ZLWK FDULQJ UHVSQRQVLELO  
PHHWLQJV LI WKH\ DUH VFKHGXOHG WRR HDUO\ RU WRR ODWH LQ

‡ ,Q WKH 8QLYHUVLW\OKHD\W\ELOPISORIWPIN Q XWHRGKHOLQSH VRVWHU D ZRUNS  
FXOWXUH WKDW VXSSRUWV WKH ZRUN DQG OLIH QHHGV RI LWV VW

‡ 816: 6\GQH\ KDVHD WLQJ %RIRNDGMQJ LQIRUPDWLRQ RQ OHDYH HQV  
LQ WRXFK DQG IOH[LEOH ZRUN DUUDQJHPHQWV (PSOR\HH DQG PD  
KHOS VWDII QDYLJDWH WKH SHULRG EHIRUH GXULQJ DQG DIWHU \

‡ 816: ¶\QWHUSULVH \$JUXWHQPHQW\\$DLG DQG XQSDLG PDWHUQLW\ OHDI  
SULPDU\ FDUHU OHDYH HQWLWOHPHQWV \$DLG OHDYH HQWLWOHPI  
RQ FRQWUDFW W\SH DQG OHQJWK RI VHUYLFH DQG SDUWQH\ OHDI

2SSRUWXQLW\ )RXU

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816: 6\GQH\ ZHEVLWHV DQG PDUNHWLQJ FROODWHUDO XV  
HQVXUH YLVLEOH JHQGHU EDODQFH :RPHQ DUH IHDXUH  
NH\ SULQW SXEOLFDWLRQV

816: 6\GQH\ LV FXUUHQWO\ ZRUNLQJ WRZDUGV LPSURYLQJ WKH YLV  
VWDII 6RPH H[DPSOHV RI RXU FRPPLWPHQWV DUH

‡ 7KH 816: 6\GQH\ 0DQDJHPHQW %RDUG KDV FRPPLWWHG WR WKH 0D  
μ3DQHO 3OHGJH ¶ WR HQVXUH FRQVLGHUDWLRQ LV JLYHQ LQ WKH



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( '8 & \$7 , 21

816: 6\GQH\ LV FRPPLWWHG WR HQFRXUDJLQJ FDSDEOH V'  
EDUULHUV WR GPLVVLRQ DQG WDNH DGYDQWDJH RI WKH  
LUUVSHFWLYH RI WKHLU EDFNJURXQG RU SHUVRQDO FLU  
FRPPLWPHQW LQFOXGHV HQFRXUDJLQJ JLUOV DQG ZRPHQ

ODWKHPDWLFDO VFLHQFHV

‡ \*LUOV 'R WKH ODWKRUZBQNVKBSE\ WKH 6FKRRO RI ODWKHPDWLFV  
DWWUDFWV XS WR IHPDOH \HDU DQG VWXGHQWV IURP DFUR  
7KHVH ZRUNVKRSV DLP WR VKRZ \RXQJ ZRPHQ WKDW PDWKV DQG V  
FDUHHU IRU WKHP

‡3DUDGLFH 6FKRHOODFURXKULDSJH V IHPDOH VWXGHQWV WR XQGHUWDNH D  
WKH 6FKRRO RI ODWKHPDWLFV DQG 6WDWLVWLFV DQG LV IXQGHG

‡ \$V D IXOO PHPEHU RI 7KH \$XVWUDOLDQ ODWKHPDWLFDO 6FLHQFH  
ZRUNV FORVHO\ &KWRV\$HOD\WKV SZKRFUKDZRUNV ZLWK VWXGHQWV S  
WHDFKHUVRYHU ILYH \HDUV WR WXUQ DURXQG FRPPXQLW\ DWWLW  
HVSHFLDOO\ IRU JLUOV DQG \RXQJ ZRPHQ



2 S S R U W X Q L W \ ) L Y H  
( ' 8 & \$ 7 , 2 1

( [ D P S O H V R I I D F X O W \ O H G D F W L Y L W L H V W K D W V X S S R U W D  
Z R P H Q W R V W X G \ 6 7 ( 0 0

8 1 6 : ) D F X O W \ R I ( Q J L Q H H U L Q J  
7 K H : R P H Q L Q ( Q J L Q H H U L Q J : , ( S U R J U D P



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( '8 & \$7 , 21

([DPSOHV RI IDFOW\ OHG DFWLYLWLHV WKDW VXSSRUW  
ZRPHQ WR VWXG\ 67(00

816: )DFOW\ RI 6FLHQFH

‡:RPHQ LQ 6FLHQFH 6\PSFRKV\KDU WR FHOHEUDWH ,QWHUQDWLRQDO :RPHQ\ 'D\ 8  
\$XVWUDOLDQ 1DWLRQDO ODULWLPH 0XVHXP KRVW D IUHH 6\PSRVLXP IRU KLJ  
VFLHQFH 3DUWLFLSDQWV JHW WR SDUWLFLSDWH LQ D <RXQJ 6FLHQWLWWV GLV  
H[FOXVLYH WRXUV WKURXJK WKH PXVHXP

‡/¶2UHDQ \*LUOV LQ 6FLHQFH 'D\





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5(63216( 72 &29,'

816: 6\GQH\ KDV WDNHQ VWHSV VLQFH WR PLWLJDWH WKH  
LPSDFWV RI &29,' RQ JHQGHU HTXLW\  
‡ ,QD\



\$SSHQGL[  
5(63216( 72 &29,'

816: 6\GQH\ KDV WDNHQ VWHSV VLQFH WR PLWLJDWH WKH  
LPSDFWV RI &29,' RQ JHQGHU HTXLW\  
‡ ,QXO\ RXU 9LFH &KDQFHOO RU SUHVHQWHG RQ WKH ³1H[W VWHSV  
&29,' 7KH SUHVHQWDWLRQ UHDIIILUPHG 816: 6\GQH\¶V @ VHQZ

