

\$VVRFLDWH7'HDVQVOHYULFKW / 6NXOPRVRNQ 66BQMSRV % OF RLOVHL YUDA\ - 5
&RQWLQXLQJ'66LXGHWURQH
\$GPLQLVWUDWLYH \$VVLVWV BQVSEHOG DU GRVW H\$U+HLQJH OFFDLQQ . +RMQR
-HQQLQJV / .RKRXW 0DHF1DOO0FHHS / 30BFRQGRQ 6PH\HUV 7 7XFN 0
:DONHU
ø

/LEUD5J7\QHU
6WXGHQW 6H&RIEFOH
2& 6WXGHQWV36URHVLHGMQWV 2& 6WXGHQW 8QLRQ DQG .DODPDOND 6WXG
(GXFDWLRQ &RXUFLWOW ' 0DUTXHV

7UDGHV DQG \$SSUHQWLFHVKLS 3URJUDPV

3URJUDP UHYLVLRQ
7UDGHV 7HFKQRORJ\ 7HDFKHU (GXFDWLRQ 'LSORPD
x \$GGLWLRQ 'HOHWLRQ RI FRXUVHV
5DWLRQDOH
7KH &RPPXQLFSDWLWQMH ZLOO EH SURFR&UQH DWRLRLXWD070HGWDXGHQWV
2ULJLQDOO\ &016 'LJLWDO 0HGLD URDWDLRF,OXKHG QR ZVKEHH7GHSVH
&016 'LJLWDO 0HGLD GRUDWUDGV ZLRFPHS LDRYGLFRQRVMQW VSHFLILFDO
WKH QHHGV RI 7UDGHV 7HFKQRORJ\ 7HDFKHU &0GFDWLRQRGLSDRPLQW
DFFRXQW WKH K\EUHLG PRGHWRKLVGFR&Y7(H'IZS,WRKLD WKH

7KLV FRXUVH FKDQJH SWBG ENH%QURFFH BQLDGEU&RLOVH2NDQSDUWQHU LQ W
'LSORPD SURJUDP
&RXUVH EHLQ&016GGHG'LJLWDO 0HGLD IRU 7UDGHV (GXFDWRUV
&RXUVH EHLQJ&016HWHGJLWDO 0HGLD
3URJUDP RXWOLQH
&XUUHQW
<HDU 7HUP RQO\ WR QRERKDTXJHQW VPHVWHUV \HDUV
2NDQDJDQ &ROOHJH V 7UDGHV 7HFKQRORJR 7HDFKHU (GXFDWLR
<HDU

7HUP ,
(1*/ OHYHO 8QLQHUVH WLVWULQVL
&016 'LJLWDO 0HGLD
777('UDIWLQJ DQG 'HVLJQ UH
777(/HDUQLGFRV 6XHZ
%URFN &RXUVHV

7KH FKDSWHUV RQ UHWLUPHQW SODQQLRQ SURIHYSIDQBG DQG WVKLF
UHVSQRVLELQW DQVIRUVLQDQYIEHQDPR %8\$D[DWLRQ DQG ,QYHVWPHQW
WR WKLW FRXUVH Q7RKHUFRXUVHVRFRFKD\$WFKDQRJVLVN PDQDJHPHQW
KDYH EHQ PRYHG WRX %D\$FH D,QG (VWDWH 3ODQQLQJ
,PSOHPHQWDVHFSQ B D VHU
&RVWQ D

%8\$' ± ± :HDOWK 0DQDJHPHQW DQG (VWDWH 3ODQQLQJ
&RXUVH UHYLVLRQ

x &RQWHQW

x ' H V F U L S W L R Q

x 7LWOH ± QHZ ,FRXUVHQ FVH DQIG (VWDWH 3ODQQLQJ

5DWLRQDOH

7KH 6FKRRO RI %XRLQJHVW RUKDUW FUHSLDQXVWXGHIQWLIIBDWLRQ ZLWK
)LQDQFLDO 3ODQHLUQ B YBLR Q HV7LKH B YBK DQ GMVKLHG ZLWKLQ WKH EDQN
LQYHVWPHQW GHDOHU DQG LQVXUDQFH LQG XVWU\

:H XVH FRXUVH PDWHULDO KHU R QSDQFLRQ LSGYLLRQ URV \$ D Q DGD IRU GHOL
FRXUVHV SUHSDULQJ VWXGHQWV IRUKDQGXSGADUW FQVWVH D VFRZWLQHQ \$ B V F

7KH FKDQJHV FRQVLVWHV W HVW XSGFDWXHVL DQIG KRU FRKDDYHH VHV R WKH FRQWHQ
UHDOLJQPHQW RI W KHU F R Q D F H N K Q V K D R B H H G O W F W WKH UHDOLJQPHQW F
&DOHQGDU GHVFULSWLRQ

&XUHQW

7KLV FRXUVH H[DPLQHV PDUNHW LQG I Q D J W R H Q V L Q Q B C H W M L R Q H W S O D Q D Q Q
SURJUHVVHV WR DQIXLQGHUWVPHQGL S U R Q X S V D Q Q L Q H V W B M K D Q G G H E W
PDQDJHPHQW DQG HVWDWH SODQQLQJ DUH DOVR H[SORUH G

3URSRVHG

/H DUQHUV H[DPLQH D W K I G W R V X H V N I P Q Q D J H B D Q Q C L Q G H A R S D F V L Q F O X G H
PDQDJHPHQW D Q G Q H V X G U D B G D W W H L S M Q D B J H B H Q W S U R F H V V S U R G X F W
D Q G S U D F W L F H V L Q X U K Q D H H D & R R S R Q S O D Q Q R Q J H V W D O W K G H Z L O O V D Q G S
SRZHUV RI D W W R U Q B I Q G W L Q W W H D P H Q W D W H X V W H] H D Q G H V W
&RQWHQW FKDQJH

7KLV FRXUVH H[DPLQHV WKH ILQDQFLDOHSODQDQWQRGSURFH DGYDQFRHSDV
 WR WKH SUDFWLFDQRUQLQDQDFILHVOISODHOSBQGLHWDQFLDQVRODQQHUV DUH
 H[SORUHG 'LIIHUHQVVRVUPWURIFAXXUHWV LQFHXGDQDQWGLX LQ UHODWLRQ
 SODQQLQJ
 3URSRVHG
 /H DUQHUV H[DPLQH DQGL QJQSDFEHDVSIQDFRPHRWDDQGH DGYDQFHG DUH DV
 WKH SUDFWLFDH RI ILQDQFLDO LSODHVOHQPHQW[SORHSDQWIRUPVRI EXVLQHV
 VWUXFWXUHV LQFOXGLQJ WUXVWVFLDQHSQDQDQGLQ UHODWLRQ WR I
 &RQWHQW FKDQJH
 &KDSWHUV RQ ZHDWK PDQDJPHQW LQWKLVWRPHXUWH KFRYHSHHWQFDQDQ
 ,QVXUDQFH DQG (VWDWVHUVHODVHURPULQWKHDFRKHGVZH DOWK PDQDJPH
 FKDSWHUV WKH FKDSWHUV RQSHUWHVLEILQLDQDQFHUOKSDYH EHHQ PRYH
 WR %8\$' 5HWLUHPPHQW ,QFRPH 3ODQQLQJ
 ,PSOHPHQWDVHRSQBDEHU
 &RVWQD

3URJUDP UHYLVLRQ
 %XVLQHVV 6WXGLHV &HUWLILFDWH
 x 3URJUDP RXWOLQH
 x 5HYLVLRQ RI FRXUVHV
 5DWLRQDOH
 &RXUVHV EHLQJ UHYLVHGHVWL\$HRQ&RURSRVDOV %8\$&RXUVH QDPHV WR
 FKDQJHG LQ WKH %XUWHVVDWXGLHVLQSRUDDP6HUYLFH

3URJUDP RXWOLQH
 %XVLQHVV 6WXGLHV &HUWLILFDWH)LQDQFLDO 6HUYLFH

3URJUDP 2XWOLQH (;,67,1*	3URJUDP 2XWOLQH 5(9,6('
6L[FRXUVHV VHOHFWHG IURP	6L[FRXUVHV VHOHFWHG
%8\$' &DQDGLDQ ,QFRPH 7D[,	%8\$' &DQDGLDQ ,QFRPH 7D[,
%8\$')LQDQFLDO 3ODQQLQJ	XQGDPHQWDOVQQLQJ%8\$GDPHODV
%8\$' 5LVN DQG 5HWLUHPPHQW	%8\$QQLQHJWLHUPHQW ,QFRPH 3ODQQLQJ
&RPSUHKHQVLYH 3UDFWLFDH	
%8\$' :HDWK 0DQDJPHQW DQGSVWDVH	%8\$VWDVH
3ODQQLQJ	%8\$VWDVH
%8\$' \$FRXQWLQJ &RPSUHKHQVLYH	%8\$' \$FRXQWLQJ &RPSUHKHQVLYH
%8\$' &DQDGLDQ 6HFXULWLHV	%8\$' &DQDGLDQ 6HFXULWLHV
%8\$' 3HUVRQDO DQDQFLDO	%8\$' 3HUVRQDO DQDQFLDO

,PSOHPHQWDVHRSQBDEHU
 &RVWQD

3URJUDP UHYLVLRQ
 %XVLQHVV \$GPLQLVWUDWLRQDQDFILHVOISODHSHUYLFHV 2SWLRQ
 x 3URJUDP RXWOLQH
 x 5HYLVLRQ RI FRXUVHV
 5DWLRQDOH
 &RXUVHV EHLQJ UHYLVHGHVWL\$HRQ&RURSRVDOV %8\$' &RXUVH QDPHV
 EH FKDQJHG LQ WKH %XUWHVVDWXGLHVLQSRUDDP6HUYLFH
 3URJUDP RXWOLQH
 %XVLQHVV \$GPLQLVWUDWLRQDQDFILHVOISODHSHUYLFHV 2SWLRQ

(GXFDWLRQ &RXQFLO ,WHPV \$SSURYHG

%8\$' &RQWHP SRUDU\ 3UDFWL	F%8\$' LQ)7DQ DQW EIRDQ	DODQG , QYHVWPH	HQW 3
3ODQQQLQJ			
%8\$' &DQDGLDQ)LQWQVFLDQV,	QVW %8\$' &DQDGLDQ	WILQD	WLRQV
%8\$' 6HOHFWHG 7RSLFV)LQDQFH	%8\$' DQFH6HOHFW	HG 7R	
%8\$' 6HOHFWHG 7RSLFV)LQDQFH	%8\$' DQFH6HOHFW	HG 7R	
%8\$' &DQDGLDQ ,QFRPH 7D[,	%8\$' &DQDGLDQ ,QFRPH 7D[,		
%8\$' ,QYHVWPHQW 0DQDJPH	QW %8\$' ,QYHVWPH	HQW 0	
%8\$' \$SSOLHG &RUSRUDWH)LQDQFH	\$SSOLHG &RUSRUDWH)LQDQFH		

,PSOHPHQWD V6HRSQ B D EHU
&RVWQD

\$UWV DQG)RXQGDWLRQDO 3URJUDPV

)1,/ ± ± ,QGLJHQRXV 5HJLRQDO /DQJXDJHV ,
Short title – Indigenous Languages I

1HZ FRXUVH
5DWLRQDOH
5HTXLUHGH FRXUVH HQ \$SSOLHG 'BRFLDOQ'GH YSHO RSDPH QWSDVR HOHFWLYH
VWXGHQWV LQ \$UWV 3URJUDP
&DOHQGDU GHVFULSWLRQ
7KLV FRXUVH SURYKLG R' SRAUXGHQLWX W R VOUHDFWQX WK HRE DVO DQJXDJH LQG
UHJLRQ 2NDQDJDQ 6LKPXVNDSP HHCW XRGUHQWV ZLROZD LG RDJ ZRUNLQJ XVH RI
ODQJXDJH LQ HYHU RQDA DQ GH FRLQXHUW DWLRQ
,PSOHPHQWD V6HRSQ B D EHU
&RVWV 6WDIILQJ

)1,/ ± ± ,QGLJHQRXV 5HJLRQDO /DQJXDJHV ,,
Short title – Indigenous Languages II

1HZ FRXUVH
5DWLRQDOH
5HTXLUHGH FRXUVH HQ \$SSOLHG 'BRFLDOQ'GH YSHO RSDPH QWSDVR HOHFWLYH
VWXGHQWV LQ \$UWV 3URJUDP
&DOHQGDU GHVFULSWLRQ
7KLV FRXUVH EXLOGMYRHO RSKHG VINL Q'DV OHDJQX BRQMHFRPISQFH V WUXFWX
XVLQJ QRXQXV URQG YHSLDEWL G VHKVHQ W DQGHIX V6XUX GHQWV HQJDJH LQ
FRPSOH[FRQYHUVDWLRQ LQFOXGLQJ TXHRQLBQM HFOVQ YHHW SBQG HDVGHU
3UHUHTXUW VJWHV
,PSOHPHQWD V6HRSQ B D EHU
&RVWV 6WDIILQJ

, '67 ± 3V\FKRVRFLDO &XOWXUDOL&KVDSDQHQJHV \$FURVV WKH
Short title – Psychosocial Challenges

1HZ &RXUVH
5DWLRQDOH
(OHFWLYH FRXUVH HQ \$SSOLHG 'BRFLDOQ'GH YSHO RSDPH QWSDVR HOHFWLYH
LQ \$UWV 3URJUDP
&DOHQGDU GHVFULSWLRQ
7KLV FRXUVH H[DPLQGHV DQ V\FRRO BDL FLBQI DFRUW W WDW OUIHVSDQ DV WK
HQFRXQWHUV SHRSO B XULG L QWVHL FRXUVH R I GDNYHQRISQ LQWHUGLVFLSC

DSSURDFK FRPPRQ SV\FKRORJLFDO DQGRSM\EKRVSRFLDLDOLIFVHVXQMLIHDFGQJ
VHUYLEFH ZLOO EH WKBG WDLVVRIGXZLGWVKUW VHDQORRJE R WSVWFKRVRFLDO FRQ
WKHLU SHUWRQLDHOVDQGRFRQWIFLDDQIDHFWVWVWHRDQX XQKWLWIXDPLDQ WFKRR
FRPPXQLW\ JRYZUHQPIHROWHWHQW PHGLDW BHHUDWVHFWWVGRQRUGHQWLW\
EHKDYLRXU
3UHUHTXLV⁹LW⁹W⁹VWDQGLQJ
,PSOHPHQWDV6IHSQV B D VHU
&RVWV 6WDIILQJ

, '67 ± 3URIHVVLQRQDO &RGHV RI (WKLFV
1HZ &RXUVH
5DWLRQDOH
(OHFWLYH FRXUVHHLQ \$SUSJULDFG 6HRJLDQO'GHSIHVRISPHQWSDVR HOHFWLYH
LQ \$UWV 3URJUDP
&DOHQGDU GHVFULSWLRQ
7KLV FRXUVH UHYLHZD FSGHDFRILFHWKFLSRJRVHDVQLXPEVHUSRWRWKDW KDYH D
UROH LQ VRFLDO VHUYLEFHV PHGLFLQPHDQGDQDQW B B M B D F L K O O D Z W B I
DQG HGXFDFWLRQ 5HOWYDFGWH D RG HFVWKO DDEHSDWHDFVHLZHHG DQG VHW LQ W
ERWK SURPLQHQW HWKLFDO WKHRULSUDDFQGLFKD G W K G J H Q W R I Z L O R H M S I O
GLOHPPDV WKDW FRQIURQW SURIHVVLRQD D E L V O D W V W K H \ D S G J Z R L O P W K H L U Q
HWKLFDO GHFLVLRQ P D N H Q W R Z K Q G H W W K H D Q G O D W L R Q D R Q G S U R I H V V L R Q D O
VWDQGDUGV

3UHUHTXLV⁹LW⁹W⁹VWDQGLQJ
,PSOHPHQWDV6IHSQV B D VHU
&RVWV 6WDIILQJ

3+ , / ± ± 3URIHVVLQRQDO (WKLFV
1HZ FRXUVH
5DWLRQDOH
(OHFWLYH FRXUVHHLQ \$SUSJULDFG 6HRJLDQO'GHSIHVRISPHQWSDVR HOHFWLYH
LQ \$UWV 3URJUDP
&DOHQGDU GHVFULSWLRQ
7KLV FRXUVH ZLOO SDRMGGDISUWRKDFRIUWV LHWKLOFDVOPSDURG D F DV H E D V H G
GHDOLQJ ZLWK HWKLFZDONLSODHMLORRYFRXWKR VZL O O D W R H W K F H Q W W D O O L
DQ\ SURIHVVLRQDOFWQWHSJULWVRQV D V N L R V L F E H Q F R I P S H Q F H D Q G Q R Q P D
DQG UHVSQVLELOLW\
3UHUHTXLV⁹LW⁹W⁹VWDQGLQJ
,PSOHPHQWDV6IHSQV B D VHU
&RVWV 6WDIILQJ

36<& ± ± (YLGHQFH %DVHG 3UDFWLFH 7KHRULHV
Short title: Evidence-Based Practice
1HZ FRXUVH
5DWLRQDOH
5HTXLHG FRXUVH HQ \$SUSJULDFG '6RFLDQO'GHSIHVRISPHQWSDVR HOHFWLYH
VWXGHQWV LQ \$UWV 3URJUDP
&DOHQGDU GHVFULSWLRQ
7KLV FRXUVH SURYLGHVPSLBNSTPQDWHG FHYEDVHG SUDFWLFH RI SV\FKR
WUHDWPHQWV)RFXVLQJ RQ GLVRUDFHU ZWKHQD QHDQHLQRZLWGLWRIOLDORV
FRXUVH ZLOO UHYLHZWKRUHYSBFIQIFHWKQJPSIQWVDDQG EHKDYLRXUD

WKDW UHODWH WRQGGMRFLDO IDEEHL QQLQVSDURZKHOVFRDPLQH ZKDW
UHVHDFK VHRZUGLWRK DVQWVUPHQWLRQHDHQGHVWYFHQHVV LQIRUPLQJ

,PSOHPHQWDWLSQSDVHU
&RVWV 6WDIILQJ

(GXFDWLRQ &RXQFLO ,WHPV \$SSURYHG

RUJDQLJDWLRQV 7KH\$UDHS\$OQW\$G\$G\$J\$D\$S\$S\$O\$L\$V\$D\$O\$M\$V\$R\$Q\$M\$R\$E\$I\$G\$H\$J\$U\$H\$H\$F\$R\$Q\$W\$H\$
SUDFWLFXP ILHOG \$SS\$S\$U\$R\$R\$H\$Q\$W\$R\$O\$L\$Q\$M\$R\$Q\$Z\$H\$V\$U\$R\$M\$O\$D\$V\$S\$H\$W\$K\$D\$O\$R\$S\$ IURP WK
VWXGHQW V \$U\$X\$G\$U\$H\$D\$P\$D\$Q\$G\$F\$R\$P\$P\$X\$Q\$L\$W\$X\$I\$G\$H\$Q\$W\$V\$S\$O\$D\$G\$E\$P\$H\$Q\$W\$H\$O\$R\$S\$H\$P\$S\$O\$R\$D\$E\$
DQ DSSUHFLDWLRQ\$F\$R\$I\$W\$W\$K\$R\$I\$D\$S\$F\$O\$D\$O\$G\$V\$U\$D\$E\$Q\$F\$U\$H\$W\$D\$Q\$G\$W\$O\$X\$G\$E\$H\$V\$ S\$U\$H\$S\$D\$U\$L\$Q\$J\$V\$
FRQWULEXWLRQ WR \$P\$X\$Q\$G\$H\$W\$U\$D\$Q\$V\$H\$G\$R\$E\$G\$D\$F\$O\$R\$Q\$D\$W\$U\$L\$E\$Q\$W\$D\$ FRQVWUXFWLYH
UHJLRQDO LVVXH

7KH SURSRVHG FUHGLW GHJUHH HVW\$D\$E\$D\$D\$S\$O\$L\$M\$K\$H\$E\$D\$E\$D\$E\$D\$K\$U\$N\$D\$W\$H\$
\$U\$W\$V\$ \$Q\$ \$S\$S\$O\$L\$H\$G\$O\$Q\$W\$M\$G\$S\$U\$H\$H\$L\$Z\$P\$W\$D\$Q\$E\$E\$L\$O\$E\$S\$Q\$F\$O\$X\$G\$H\$ WKH IROORZL
IHDWXUH

L \$SSOLHG\$H\$D\$Q\$R\$S\$D\$E\$R\$Z\$U\$W\$K\$U\$R\$X\$J\$K\$R\$X\$D\$P\$W\$K\$H\$ SURJ
LL 6WXGLHV LQ LFWXOW \$E\$D\$G\$G\$L\$Q\$Y\$H\$W\$D\$D\$Q\$J\$Q\$D\$J\$H\$V\$K\$Y\$H\$U\$L\$R\$X\$V\$ DSSURDFKH
,QGLJHQRXV VWXGLHV\$W\$Q\$F\$D\$X\$G\$R\$Q\$V\$ D\$D\$D\$Q\$J\$K\$W\$D\$E\$H\$R\$S\$W\$M\$R\$Q\$D\$W\$L\$R\$Q\$V\$ D\$Q\$G\$D\$Q\$
XQGHUVWDQGLQJ RI JHQGHU VH\$X\$D\$O\$L\$D\$Q\$G\$Z\$R\$P\$H\$V\$V\$W\$X\$G\$L\$H\$V\$
LLL \$SSOLHG\$U\$H\$C\$H\$D\$Q\$F\$K\$L\$Q\$N\$I\$L\$O\$V\$W\$E\$H\$L\$D\$U\$D\$K\$G\$F\$R\$Q\$K\$R\$X\$W\$ I\$R\$X\$U\$ \H\$D\$U\$V\$R\$I\$V\$
LY 6WXGLHV LQ FULWLFDO WKLQW\$D\$Q\$J\$P\$O\$R\$J\$W\$H\$G\$H\$F\$L\$D\$S\$V\$B\$S\$H\$U\$R\$L\$R\$G\$E\$D\$Q\$F\$W\$K\$
WKURXJK WKH UHTXLUHPHQW RI 6FLHQFH HOHFWLYHV
Y 6WURQJ UHSUH\$V\$R\$E\$M\$D\$O\$V\$R\$Q\$R\$R\$F\$W\$K\$Z\$W\$R\$K\$R\$W\$K\$M\$B\$E\$L\$R\$Q\$H\$GL\$V\$F\$L\$S\$O\$L\$Q\$H\$R\$
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YL 6XII\$F\$L\$H\$Q\$W\$X\$S\$Z\$H\$U\$N\$O\$M\$R\$H\$Q\$V\$R\$X\$H\$W\$H\$Y\$D\$Q\$F\$H\$G\$L\$O\$Q\$D\$D\$Q\$G\$N\$Q\$R\$Z\$O\$H\$G\$J\$H\$
YLL \$SSOLHG\$IL\$H\$O\$F\$W\$L\$S\$H\$K\$U\$L\$H\$Q\$F\$H\$G\$S\$O\$S\$H\$U\$P\$H\$Q\$W\$H\$R\$H\$G\$K\$F\$D\$W\$L\$R\$Q\$H\$[S\$H\$U\$L\$H\$
FDSVWRQH SURMHFW LQ WKH ILQDO \H\$D\$U\$
YLLL 3URJUDP SURP\$H\$Q\$W\$V\$W\$R\$E\$H\$Q\$X\$U\$H\$W\$W\$X\$G\$H\$Q\$W\$ V\$X\$F\$F\$H\$

7KHVH HLJKW IHDW\$G\$H\$E\$D\$R\$F\$D\$K\$D\$X\$D\$S\$E\$O\$H\$H\$G\$W\$H\$U\$H\$W\$H\$L\$D\$O\$H\$F\$W\$K\$S\$R\$Q\$H\$Q\$W\$V\$R\$I\$D\$Q\$
RI \$SSOLHG 6WXGLHV LQ \$)3 DW 2NDQDJDQ &ROOHJH

2QH LWHUDWLRQ R\$H\$W\$K\$W\$D\$S\$E\$O\$E\$R\$Q\$W\$K\$H\$D\$O\$S\$U\$R\$K\$S\$L\$V\$D\$S\$H\$O\$S\$S\$O\$G\$H\$G\$U\$%D\$F\$K\$H\$O\$
RI \$U\$W\$V\$ 6RFLDO 'H\$Y\$H\$O\$F\$D\$S\$P\$H\$K\$Q\$V\$R\$U\$D\$Q\$E\$G\$H\$G\$Z\$L\$W\$K\$H\$W\$K\$J\$Q\$
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HPSLULFD\$O\$O\$ \V\$N\$L\$O\$O\$H\$G\$H\$P\$S\$O\$R\$D\$E\$O\$H\$E\$J\$D\$F\$O\$D\$D\$X\$H\$V\$H\$D\$U\$R\$P\$S\$D\$R\$R\$F\$D\$E\$D\$O\$V\$F\$Z\$H\$O\$
FUHDWH D SDWKZD\ W\$R\$U\$D\$D\$E\$X\$N\$D\$O\$V\$:R\$W\$X\$G\$N\$D\$Q\$
7KH HPSOR\$D\$E\$O\$H\$V\$N\$L\$O\$O\$V\$U\$H\$D\$F\$K\$D\$E\$V\$R\$D\$G\$L\$F\$D\$Q\$R\$H\$J\$D\$Q\$S\$X\$E\$V\$O\$L\$R\$Q\$D\$Q\$G\$Q\$R\$F\$I\$E\$
GHDO ZLWK FKLOG QIDP\$O\$W\$D\$E\$G\$S\$F\$H\$W\$R\$V\$K\$H\$V\$G\$H\$J\$U\$H\$H\$V\$S\$D\$R\$J\$U\$D\$P\$S\$U\$R\$Y\$L\$G\$H\$V\$J\$
VNLOOV LQ VRFLDO\$G\$H\$M\$D\$O\$R\$S\$P\$H\$Q\$D\$W\$H\$D\$O\$V\$D\$E\$Q\$U\$L\$D\$K\$G\$E\$B\$D\$G\$H\$V\$Q\$I\$R\$U\$Z\$R\$U\$N\$L\$Q\$D\$
VRFLDO VHUY\$W\$L\$R\$Q\$V\$O\$D\$E\$Q\$L\$J\$D\$Q\$V\$

,Q DGGLWLRQ D\$Q\$Q\$P\$E\$H\$U\$D\$O\$I\$L\$P\$X\$D\$O\$H\$G\$H\$Q\$G\$H\$W\$W\$K\$G\$H\$S\$U\$R\$V\$U\$V\$W\$E\$H\$Z\$G\$O\$H\$S\$U\$W\$H\$Q\$W\$U\$
WKH ODVWHU RI 6RFLDO\$D\$R\$O\$U\$Z\$R\$R\$X\$Q\$D\$D\$W\$U\$V\$K\$G\$L\$H\$U\$D\$S\$U\$B\$W\$H\$D\$E\$N\$D\$Q\$D\$J\$D\$Q\$
7KURXJK DQ LQWHU\$R\$R\$V\$D\$O\$Q\$X\$P\$V\$R\$R\$G\$D\$G\$H\$S\$V\$R\$S\$R\$Q\$G\$H\$Q\$G\$H\$W\$K\$H\$H\$LV\$G\$H\$V\$L\$J\$Q\$H\$O\$
LPSOHPHQW D UHJL\$E\$C\$H\$V\$Z\$S\$E\$D\$Q\$W\$Q\$H\$U\$V\$G\$U\$B\$Y\$W\$G\$H\$W\$L\$R\$Q\$D\$O\$L\$K\$D\$W\$J\$J\$U\$D\$G\$X\$D\$W\$H\$V\$
DGPLVVRQ WR WKHRW\$Z\$R\$F\$H\$D\$O\$:O\$D\$U\$W\$S\$U\$R\$N\$D\$Q\$D\$J\$D\$W\$ 8%G\$D\$G\$X\$D\$K\$G\$H\$Q\$W\$V\$Z\$K\$R\$
GR QRW JDLQ GLUHFW\$D\$G\$P\$L\$V\$V\$R\$Q\$Z\$I\$Q\$O\$W\$K\$U\$R\$L\$Q\$Q\$E\$S\$S\$O\$E\$O\$F\$H\$W\$L\$R\$R\$Q\$H\$D\$Q\$G\$D\$G\$H\$P\$
DGPLVVRQ SRV\$V\$H\$V\$D\$E\$Q\$D\$W\$H\$Q\$K\$Q\$J\$U\$H\$U\$G\$H\$H\$W\$L\$J\$Q\$M\$G\$8\$P\$R\$J\$2\$W\$X\$E\$D\$D\$G\$X\$D\$W\$H\$S\$U\$R\$J\$

,Q WRWDO WKHQ K\$Z\$K\$H\$U\$H\$R\$U\$H\$U\$D\$Z\$R\$D\$S\$V\$R\$P\$H\$V\$W\$D\$G\$H\$K\$O\$M\$D\$O\$W\$V\$Z\$N\$O\$O\$X\$V\$H\$WK\$H\$
DSSOLHG GHJUHH WR V\$H\$H\$N\$H\$P\$S\$O\$R\$P\$H\$Q\$R\$W\$Z\$D\$O\$L\$K\$D\$O\$V\$M\$K\$Q\$V\$E\$L\$Q\$D\$E\$W\$K\$U\$R\$J\$L\$R\$H\$O\$
DSSOLHG VR\$F\$S\$D\$O\$W\$S\$H\$F\$H\$W\$E\$Y\$H\$S\$U\$R\$Y\$L\$G\$H\$G\$U\$E\$V\$W\$X\$G\$H\$G\$M\$J\$U\$Z\$H\$O\$O\$2\$F\$K\$R\$R\$V\$H\$WR\$W\$
JUDGXDWH VWXGLH\$W\$L\$M\$K\$K\$E\$F\$W\$D\$O\$R\$:R\$J\$K\$G\$M\$K\$U\$H\$F\$X\$W\$K\$O\$Q\$K\$H\$V\$H\$R\$E\$U\$D\$Q\$G\$X\$P\$R\$I\$
8QGHUVWDQGLQJ V \$U\$R\$Y\$R\$V\$R\$S\$H\$O\$W\$L\$M\$L\$W\$H\$K\$D\$S\$O\$L\$F\$D\$W\$L\$R\$Q\$
7KH HLJKW JHQHULF IHDW\$X\$U\$H\$V\$R\$I\$W\$K\$H\$H\$D\$S\$S\$O\$H\$K\$G\$H\$G\$H\$F\$O\$U\$W\$H\$K\$D\$H\$S\$%\$Q\$W\$'I\$E\$H\$G\$
WKH IROORZLQJ OLVW RI FUHGLWV
L D PLQLXP RI FUHGLWV RI (QJOLG\$K\$E\$R\$D\$ &\$R\$D\$P\$X\$Q\$L\$R\$Q\$V\$R\$R\$Q\$V\$L\$R\$D\$O\$R\$Z\$E\$
FRXUVHV

FUHGLWV RI (QJOLWLRQV&RBRQ1FD LW\8QLWHLQV (1*/ &ULWLFDO
DQG 5HDGLQJ 1DUUDW3LYRIH&016RQDO :ULWLQURIH&016RQDO :ULWLQJ ,,
FUHGLWV RI 3KLORVRSWURGXFWLRQ\WRWLFDO\7KLOQNLQJ &QWURGXFWLRQ V
/RJLF DQG &ULWLFDO 7KLQNLQJ ,,
FUHGLWV RI 3V\FKRORJ\WRWLFDO\WRWLFDO\3V\FKRORJ\ 36<&
,QWURGXFWLRQ WR 3V\FKRORJ\ 3HUVRQDO)XQFWLRQLQJ
FUHGLWV RI 6FLHQF\%QIRORJYH&RPS(XVWUK 6F(LHQFURQPHQWDO 6FLHQF
0DWKHPDWLFV

<(\$ 5 7:2 &2856(5(480,5176 FUHGLWV
FUHGLWV RI \$QWKURSRIDWLY\$17HRS\$17%& &RDDWLYH 3HRSOH %& ,Q
FUHGLWV RI ,QGLJHQRXV 2NDQDQJ,QGLJHQRXV HV +LVWRU\ ,1'*
2NDQDJDQ &RQFHSWV DQG)UDPHZRUNV
FUHGLWV RI 3V\FKRORJ\WRWLFDO\WRWLFDO\36<&WDWLWVLFV DQG 'DWD \$QDO
FUHGLWV RI 6RFLDO\$:RQW 6RQ:QWURGXFWLRQ\WRWLFDO\6RQ:RQWURGXFWLRQ
WR 6RFLDO :HOIDUH LQ &DQDGD
FUHGLWV RI *HQDQJ :RPHXGLHV *6:6

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FUHGLWV RI (QJOLWLROV&URPPXQKFDIROORZBQJLYHUVLW\ :ULWLQJ (1*
&ULWLFDO :ULWLQJDUJDDQVLSYHDC&LQJ6 VVLRQDUR:HLWLQJ , &016
3URIHVVLQRQDO :ULWLQJ ,,
FUHGLWV RI 3KLORVRS,QWURGXFWW /R JLFLDQ FDO 7KLQNLQJ , 3+ ,/
,QWURGXFWRQ WR /RJLF DQG &ULWLFDO 7KLQNLQJ ,,
FUHGLWV RI 3V\FKRORJ,QWURGXFWLRQ WRD3LV7K&R&R&6<&
,QWURGXFWRQ WR 3V\FKRORJ\ 3HUVRQDO)XQFWLRQLQJ

62&: 6RFLDO 3ROLFLHV 3UR	62&FWLRQDQG:HOODHPHQW DQG 7U
RI WKH &KLOG DQG)DPLO\	3UDFWLFXP
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N 6XUYLYLW SURYLVLRQV RRGHFGHQRQVLDOLV&@ DQGUDSDPUNHWLQJ
ODWHULDOV@ VKWDDPVLQDYLFRWKHWKLV \$JUHHPHQW

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