

7 RZ DUGVMH\$ XVP DMF' HMFVRQRI \$ UFKD-RBJLFDQ' RRMQJ 8 VLQJ & RP SXVMARQDOO HMRGV  
3KLQDS: DQJ & DWRI

\$ UFKD-RBJLFDQ' RRMQJ LV/DUJ SDQ/SUREOP VRCQD VMDVQRVRCQ HQGDQJHV/VHSHUHVYDMRQRI  
KXP DQKLVRIJ DQKHLUMJH EXVDORIXGG/VHDFVYLVAVRI GDQJHURXVJURXS/VXFKDV,6/ 0 RQVAVUQJ  
VAVLQ' RRMQJ LVP DGHGIIIFXQVA VHGQJHURXVQDMUHRI P DQ RI VHVHVLM/DQGVVHYDWDV P RXQVRI DQGG  
VMDVUHDVAVN , QDGGVVRQ VHVHVMDQVRCQOP HMRGV/UHTXLVHDVJQLIFDQ' V P RXQVRI V P HDQGGKXP DQ  
UHXUHV \$ UFKD-RBJLWVXFK6DUK3DUFN KDYHVFFHVXQD EHVXQV P RQVAVUQ' RRMQJ XLQJ QZ  
P HMRGV/VAVHVMDQ' MIP DJHV / RRMQJ DSS-DV/LQVMDQ' MIP DJHV LQVHI RUP RI VP DQGDUNSLVMDV  
DUHGJ E' Q' RRMQJ / 7KHVHGRYHOP HMRGV/KDYHDCZ HGDVFKD-RBJLWVRI FRYHUQJHUP RXQVRI DQGLQ  
Q' W' V P H EXVMDVUHTXLVHDVXVMDQ' DQOP RXQVRI KXP DQQLQSW7KLVXVP P HV , UHVDFKHGVHSHRVLQV  
RI FVDMQJ DFRP SXVMSURJUDP VMDVXVP DMFDQ GHVAVDFKH-RBJLFDQ' RRMQJ XLQJ VMDQ' MIP DJHV  
DQGRFP SXVMSURJUDP V 7KLV/SURJUDP Z RYGDQZ DFKD-RBJLWVRI UDSLQD VDFN' RRMQJ RYHV  
YDVMH SDQVRI DQGG

, EHVDDP\ SURVFA UHVDFKQJ SRVLEOHVXUHVRI VMDQ' MIP DJ @DQJH 66% J

UHVXMRQ/ \$ I VAVFRQ/LGHUQJ P XQSDVXUHV , GFLG-GVXVHLP DJHV VHXUFGIURP \* RRJQ( DUK3UR  
7KLV/SURJUDP SURYLG/VUHVHJKUHVXMRQ' VMDQ' MIP DJHV DQGSURYLG/VGDVUURP P DQ GLIHUQVHDV  
DQZLQ RQVAVVHLOJ FQDQJHVRYPH , VHQEJDDQJ VQVYHQMUMUHUMHZ RQDFDQ' P LF SDSHV/  
FRYHUQJ DP I' VAVRI DFKD-RBJLFDQ' DQGRFP SXVMARQDO' RSLV 7KHVSDSHV/SURYLG-GIQLJKVQRVAVU  
Z RUVRFVUQJ LQVHI LQ' RI VDFHDFKH-RBJL' DQGSURYLG-GP HZLVKLG-DVRI P HMRGV/DQGSDFVAVR  
LQVAVMDM \$ I VAVFRQ/LGHUQJ FVDMUGHVAVRQDQGVAV SDMP DAVKQJ DORUMV , GFLG-GVXVJ JG

0 DQ DFDQ' P LF SDSHV/VMDV UHGXVMDQJ HGLP DJHSUHSURFVMDQJ V P DNHFKD' D' FVAVVAVRI Q' RRMQJ  
P RUHGHVAVDQJ 7KHUHVH , ILLVAVHJDQVRI H' SHUP HQZLVK VHSURFVAVRI HURVRCQDQGGQDNRQ ERV  
DYDQDQD' D' DORUMV VZLVMLQ2 SHQ&9 V P DNHQ' RRMQJ KRV P RUHVMDQ GHVAVDQJ \$ I VAVH' SHUP HQVQJ  
ZLVKGLIHUQVAVVRI FRGHQDQSDUP HAV , ZDVDEQV P DNHQ' RRMQJ KRV/DSSHDV/GVAVQVDFN  
FLVQV , VHQXVMDQJ HGDQVAVUHVXQVRI RXGGZLVMLQ2 SHQ&9 VVQ' D' V' FQDGVH+ RXJK&LVQ' XQVAVRQ  
DQGE DQVMDQJ VHVQJVDQGSQDUP HAV/ZDVDEQVAVR GHVAVVHVH' RRMQJ KRV/VXFFHVXQD V VAVQD •

QGEV VV