

635,1\* ,1'8675< (9\$/8\$7,21 2) ,17(51 3(5)250\$1&(

& R Q V W U X F W L R Q 0 D Q D J H P H Q W 3 U R J U D P \$ V V H V V I  
5 H F H Q W , Q W H U Q ( Y D O X D W L R Q V E \ & R Q V W U X F W L

,Q W U R G X F W L R Q

,Q W K H V S L U L W R I V H O I D V V H V V P H Q W D Q N G K I F R I Q W Q Q X R X V  
W K H & 0 V W X G H Q W L Q W H U Q S H U I R U P D Q F H H Y D O X D W L R Q V  
(G X F D W L R Q D O 2 X W F R P H V 7 K H F R Q V W U X F W L R Q I L U P V Z L W  
V W X G H Q W V E D V H G R Q W K H L U M R E S H U I R U P D Q F H Y H U V X V  
2 X W F R P H V 7 K L V L V D G L U H F W R Y H U D O O P H D V X U H E \ W K H  
H I I H F W L Y H Q H V V R I W K H & 0 D F D G H P L F S U R J U D P L Q W U D L Q  
([S H F W H G (G X F D W L R Q D O 2 X W F R P H V

& 0 ([S H F W H G (G X F D W L R Q D O 2 X W F R P H V

7 K H ([S H F W H G (G X F D W L R Q D O 2 X W F R P H V I R U W K H & 0 D F D G

+D Y H W K H D E L O L W \ W R Z R U N Z L W K D O O W \ S H V R I S H R  
+D Y H W K H D E L O L W \ W R W K L Q N D Q G U H D V R Q O R J L F D O  
+D Y H W K H D E L O L W \ W R X Q G H U V W D Q G D Q G V R O Y H F R C  
+D Y H W K H D E L O L W \ W R P D N H V R X Q G H F R Q R P L F G H F L V  
+D Y H W K H D E L O L W \ W R F R P P X Q L F D W H F O H D U O \ D Q G F  
\$U H F R P S X W H U O L W H U D W H D Q G , Q W H U Q H W F D S D E O H  
.Q R Z D Q G X S K R O G H W K L F D O V W D Q G D U G V R I W K H I L H C  
\$U H S U H S D U H G I R U V X F F H V V I X O H Q W U \ L Q W R W K H F R  
+D Y H W K H D E L O L W \ W R O H D G L Q W K H F R Q V W U X F W L R Q  
2 Y H U D O O 5 D W L Q J R I , Q W H U Q

3 D U W L F L S D W L Q J & R Q V W U X F W L R Q ) L U P V

7 K H I L U P V V S R Q V R U L Q J W K H V G S & Q Q V Z H U Q « V W X G H Q W V L Q

6 W H O O D U	& K D U O H V 3 H U U \	% D U D W Q L H H I O V G	* R U U L H
, Q W H U Q D W L R Q D	\$ U D F J R H M U & R R / S V H U Q		
' D Q L V & R Q V W U X F W Q L R Q X L O G H U V			
% D S W L V W + H ) D Y H U * U D \			

6XPPDU\ RI &RQVWUXFWLRQ , QGXVWU\ (YDOXDWLRQV

	([FHOC	ORUH W 6DWLVID	6DWLV	1HHG\ , PSUR	8QVDWL	1R \$QVZHU
\$ELOLW\ WR	ZRUN Z	LWK				
DOO W\SHV RI	SHRSOH					
\$ELOLW\ WR	WKLQN	DQG				
UHDVRQ ORJLFDOO\						
\$ELOLW\ WR	XQGHUV	WDQG				
DQG VROYH FRQVWU	XFWLRQ					
SUREOHPV						
\$ELOLW\ WR	PDNH VR	RXQG				
HFRQRPLF GHFLVLRQV						
\$ELOLW\ WR						
FRPPXQLFDWH FOHDUO\						
DQG FRQFLVHO\ ERWK						
RUDO DQG ZULWWHQ						
\$UH FRPSXWHU OLW	HUDWH					
DQG LQWHUQHW FDSDEOH						
.QRZV DQG XSKROGV						
HWKLFDO VW	DQGDUGV RI WKH					
ILHOG						
3UHSUHG IRU VXFFHVVI	XO					
HQWU\ LQWR WKH						
FRQVWUXFWL	RQ LQGXVWU\					
3RWHQWLDO WR EH	D OHDGHU					
LQ WKH FRQVWUXFWLRQ						
LQGXVWU\ DQG LQ WKH						
FRPPXQLW\						
2YHODOO 5DV						

2EVHUYDWLRQV DQG &RQFOXVLRQV

6RPH REVHUYDWLRQV RQ WKH FRQVWUXFWLRQ LQGXVWU\ H  
2YHODOO WKH VWXGHQWV VFRUHG EHWZHHQ 6DWLVVIDFV  
6WXGHQWV VFRUHG ([FHOOHQW RU ORUH WKDQ 6DWLVIDFV  
SHRSOH \$ELOLW\ WR WKLQN DQG UHDVRQ ORJLFDOO\  
3UHSUHG IRU VXFFHVVIHQWU\ LQWR WKH FRQVWUXFWLRQ  
6WXGHQW VFRUHV ZHUV PRUH HYHQO\ GLVWULEXWHGL  
FRQVWUXFWLRQ SUREOHPV \$ELOLW\ WR PDNH VRXQG H  
FRPPXQLFDWH FOHDUO\ DQG KHRVWQWMDFWWR REQH LDQ GND

\$GGGLWLRQDO ,QGXVWU\ )HHGEDFN

,PSURYLQJ WKH ,QWHUQ\TV 3HUIRUPDQFH 3URIHVVLRQDO \*

7K\ RQO\ LVVXH WKDW KDV FRPH XS LV WKH VWXGHQW\ V  
KLV SURIHVVRUV DW WKH 8QLYHUVLW\ :H GLVFXVVHG  
OHDUQHG WKH LPSRUWDQFH RI UHVSQRQLQJ WR UHTXH  
& RQWLQXLQJ LPSURYHPHQW ZLOO WDNH SODFH DV LQW  
DQG WHFKQLFDO VNLOOV KDYH EHHQ GHPRQVWUDWHG  
7KH VWXGHQW LV GRLQJ ZHOO DQG ZLOO EHQHILW IURP  
3UDFWLFDO ([SHULHQFH ZRUNLQJ ZLWK D \* & WKH LQWH  
IURP DQ RZQHU\ V SRLQW RI YLHZ DQG WKH VWXGHQW J  
FRQWUDFWRUV 7KH VWXGHQW QHHGV DGGLWLRQDO IL  
H[SHULHQFH

%H VOLJKWO\ PRUH SURGXFWLYH LPSURYH SODQ UHDG  
7KH VWXGHQW KDV D JUHDW ZRUN HWKLF DQG ZLOOLQJ  
FRQWLQXDOO\ DVN IRU PRUH UHVSQRQVLELOLW\ DQG WD  
RI WKH RIILFH VLGH RI WKH LQGXVWU\ \$V ZLWK DQ\ \R  
H[SHULHQFH LQ WKH ILHOG WR SXW WKH ZKROH SLFWXU  
WLPH DQG H[SRVXUH , KDYH QR GRXEW WKDW ZLWK W  
LQGXVWU\

7KH VWXGHQW KDV GRQH DQ H[FHO OHQW MRE +H VKR  
VWHSV LQ WDVNV DVVLJQHG DQG EH SURDFWLYH LQ ILG  
DQG KH JDLQV H[SRVXUH WR WKH FRQVWUXFW ZLOO KH  
GHYHORS KLV ZRUN HWKLF IRU WKH IXWXUH 7KH VWXO  
WHDP DQG KLV GLOLJHQFH DQG RUJDQL]DWLRQDO VNLC

LQFUHDVLQJO\ LPSRUWDQW VNLOO \*DLQLQJ DGGLWLR  
IORXULVKHV LQWR DQ HIIHFWLHYH OHGDGHU ZLWKLQ WKLY  
&RQWLQXH WR ZRUN RQ EHLQJ DVVHUWLHYH DQG UHSRU

,PSURYLQJ WKH ,QWHUQVKLS 3URJUDP  
, EHOLHYH WKH LQWHUQVKLS SURJUDP ZRUNV YHU\ ZHC  
VWXGHQWV RYHU WKH \HDUV  
5HYLHZ YDULRXV W\SHV RI LQVXUDQFH RI UHODWHG O  
)RFXV RQ D ZHOO URXQGHG H[SHULHQFH QHHG H[SRVX  
PDQDJHPHQW ZRUNLQJ ZLWK D JHQHUDO FRQWUDFWRU  
DSSURDFK  
, FDQ\W VWUHVW HQRXJK WKH QHHG IRU D IOH[LEOH VF  
LQ VFKRRO DUH \RXU -XQLRU DQG 6HQLRU \HDU \$QG W  
LV LQYDOXDEOH %\ RQO\ RIIHULQJ FODVVHV LQ WKH P  
GHWULPHQWDO WR WKH LQWHUQ\W IXWXUH 7KH\ DUH  
JUDGXDWH RQ WLPH RU VHYHUHO\ UHGXFH WKH WLPH D  
EHQHILFLDO WR WKH VWXGHQWV RYHODOO IXWXUH VXF  
.HHS ZRUNLQJ RQ WHFKQLFDO ZULWLQJ UHTXLUH RQH  
DQG ZLOOLQJ DWWLWXGH  
7HFKQLFDO ZULWLQJ LV LPSURYLQJ NHHS LW XS (PSK  
ZLOOLQJQHVW WR EH RSHQ WR QHZ DFWLYLWLHV +DYH  
6HQG XV PRUH 7KH\ DUH YHU\ JR RG LQ WHDP OHGDGHU  
KRXUV  
6LWH YLVLWV WR D YDULHW\ RI FRQVWUXFWLRQ SURMH  
DQG H[SHULHQFH OHYHO  
, ZRXOG VXJJHVW KDYLQJ VRPH RXWOLQH RI WRSLFV W  
KHOS HQVXUH WKH\ JHW D FRPSOHWH H[SHULHQFH