

7DOHQW &XOWLYDWLRQ ORGH RI ,QWHOOL
*URXSV LQ ,QGXVWULDO 8QLYHUVLWLHV
5HVSQRVLEOH ODLQ %RG\

%DRKXLDQG 6KDQVKDQ ;LDR

6FKRRO RI (FRQRPLFV DQG HOSXWULDO) JHRJUDSKLQV 6LFKXDQ

&KLQD

\$EVWU:DFWK WKH SURSRVDO RI &KLQD V PDQXDFHQW HUSQLSRZH D UHW UO
QHHG RI D ODUJH QXPEHU RI FRPSXWHG WLDJHQWV DLOX WFKW XGLUOHF W H B Q
&KLQD UHOHDVHG D WRF XHQFRX UIDQH RW KLQ G Q VWIU U DVQLR QH GXFDWLRQ
FRQVWUXFWLRQ RI LQGXVWULDO XQLYHUVLWLHV 2Q WKH EDVLV RI V
XQLYHUVLWLHV DW KRPH DQG DEWRDGLRW KRH SDSHQWDFXDOOLYLDW
SUREOHPV LQ WKH LQWHOOLJHQW SDLOXDFW W QG XQV SUROH XQLR QDOLJLF
WKH JHQHUDO UHTXLUHPHQVV IRQJWDDO HLQW HFOXLWHYQDW P B Q X I B H W X FURLQ
JURXS LQ DQ LQGXVWULDO XQLYHUVLWLHV ZR D I K Q H E R G H U F S I U V F K R R D L Q W K H
FRQVWUXFWLRQ RI GLVWLQFWLYH QIDOW H O R X S M Q W K F D Q R U P F W X L R Q Q R I S
FHQWHUHG HGXFDWLRQ P D Q G W W K H Q L V R W D Q R W K H H Q W G R H G X F D W L R Q D Q
FRQFHSWV DQG RWKHU PHDVXUHVQ W W P D Q X I S W W X R L W K H S Q H V H Q Q R I O L W V
QHZ HUD

,QWURGXFWRQ

DGKHULQJ WR WKH TXDOLW\ RI HGXF

TXDOLW\ DQG XSJUDGLQJ RI YRFDWLR
,Q RUGHU WR FRPSOHWHO\ FKDQJH WKH GVRQWYKH XPE RY H & KLQD H O R S P H
PDQXIDFWXULQJ LQGXVWU\ ZKLFRQVLEUXLEQW FQRWRVWWR QJGDSW W
&KLQD UHOHDVHG D W K I R W V G B W X I R H V D L Q Q H I L Q V H Q W H P D Q R I D L F W X H U Q U J
&KLQD LQ OD\ IRU D VWURR H W D Q I D E W X U X Q O S O D \ W R W K H
FRXQWU\ ZKLFK SURSRVHV WKD E A R & K I R Q D W K H P D Q X W H F W X U L Q H H P S O R
LQGXVWU\ VKRXOG PDNH PDMRU ERU H D Q W K W S R X L W H V L A X Q Q D R Y F W L D R Q V
TXDOLW\ DQG EUDQGLQJ LQ RWKHU W D O R I Q W H W O D J H Q L W K H P R G H D Q G
WUDQVIRUPDWLRQ DQG XSJUDGLQJ R H Q & L Q D Q W P D Q X D F M X X U Q Q J S U R
LQGXVWU\ DQG PDNH D OHDS IRQJWDDO U L O Y H K E D W H R O W M E K I H Q G X W D U L E
GHYHORSPHQW RI DGYDQFHG D Q G L Q W H O S U R H O M P P W R X E D F W R O Y L Q G
LQGXVWU\ UHTXLUHV WKH LQ G H S W K L Q W H J U D W L R Q R I S U R G X F W L R Q
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JUHDWHU QHHG IRU KLJK TXDOLW\ W D W X F P S O H L Q G X H W W L D Q W K Q L Y H
PXOWLGLVFLSOLQDU\ EDFNJURXQG LQ WKH LQWHOOLJHQW
PDQXIDFWXULQJ LQGXVWU\ +RZHYHU &KLQD V
PDQXIDFWXULQJ SHUVRQQHO WUDGLQJ LV VWLQD Q SDUWLWLDQ W R W K H
WUDGLWLRQDO PRGHO WKH UHDO LW\ LV W K D W W K H V X S S O I R I
WUDGLWLRQDO ZRUNHUV LV W R R Q Q X V W U L D Q G W K H Y H U V L W L H H U L Q X H I
VKRUWDJH RI KLJK HQG WDOHQW R X Q K R L P V V H Y H O R S H Q O H D H U W H U
PDQXIDFWXULQJ WHFKQRORJ\ > @GLIIHUHQFHV KHUH IRFXV RQ WKH
,Q UHVSQRVH WR LQGXVWU\ Q H Y H B S P W Q M V D Q G W H D Q H W H G L Q J C
GHPDQG &KLQD V 6WDWH &RXQWQH & Q V W H G A W K W M S D W E B Q F K D Y F W H U
,PSOHPHQDWLRQ 3ODQ IRU 9RFDWLRQ P D Q D U L Q X F D W L R Q U S H W L P V E H J D Q
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EHFRPH SUDFWLFDQ LQG XVWULDO BXWV VZHKR HQ DUH HPHU LQVXV HREOH
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GLUHFWLRQ RI DSSOLF DWLRQ RULHQWHG DQG PRUH WKDQ
ORFDO XQGHUJUDGXDW H FROOHJHV DQG XQLYHUVLWLHV LQ & KLQD
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7DOHQW FXOWLYDWLRQ PDQRURFDWLRQVHOOOLJHQV
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LQGXVWULDO XQLYHUVLWLHV VSHFLDOW\ JURXS V ZLWK HQWHUSULVHV DV WKH
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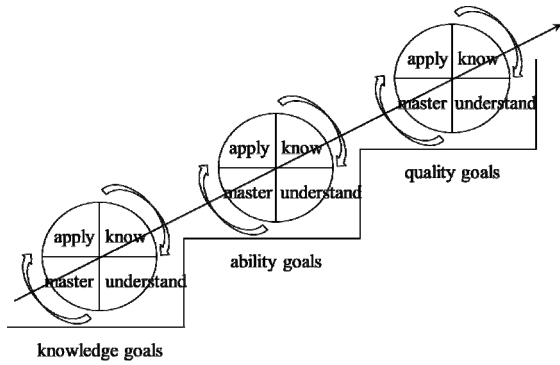
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TXDOLW\ DQG RWKHU IDFWRUV IRUP DQ HPSOR\PHQW DGYDQWDJH > (<
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PDLQ VFKRRO UXQQQLQJ ERG\ LW LV WUDLQLQJURXS V ZLWK HQWHUSULVHV DV WKH
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JRDO RULHQWHG WDOHQW FXOWLYDWLRQV VSHFLDOW\ JURXS V ZLWK HQWHUSULVHV DV WKH
DGDWV WR WKH UHTXLUHPHQWV IRU WDOHQW FXOWLYDWLRQV VSHFLDOW\ JURXS V ZLWK HQWHUSULVHV DV WKH
FXOWLYDWLRQ RI LQWHOOLJHQW PDQXIDFWXULQJ VSHFLDOW\ JURXS V ZLWK HQWHUSULVHV DV WKH

&RQVWUXFWLQJ DQ LQWHOOLJHQW PDQXIDFWXULQJ VSHFLDOW\ JURXS V ZLWK HQWHUSULVHV DV WKH

VSHFLDOW\ JURXS V ZLWK HQWHUSULVHV DV WKH VSHFLDOW\ JURXS V ZLWK HQWHUSULVHV DV WKH
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VSHFLDOW\ FRQVWUXFWLQJ WUDLQLQJURXS V ZLWK HQWHUSULVHV DV WKH
LQFRPSOHWH V\WHP RI WUDLQLQJURXS V SURJUDPV ODFN RI
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HPSOR\PHQW WR EXLOG VXEGLYLGHG GLUHFWLRQV XQGHU WKH



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&RQFOXVLRQV DQG UHFRPPH

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XQLYHUVLWLHV JRDOV RI WDOHQW

)LJ 3DWK WR UHDOLJH DELOLW\ JRDOV
FXOWLYDWLRQ V\WHP
6HFRQGO\ WKH UROH RI WHDFK
WKDW RI FRDFKHV , Q WKH VWXGHQW
V\WHP WKH UROH RI WKH WHDFK
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ZLOO DOORZ VWXGHQWV WR JHW
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'HQJ 6 3 +DQ + =KDQJ ; / 4L < 0 (TXLS
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