

# Table of Contents

- Why Corporate Social Responsibility? 2
- Community Service 4
- Other CSR Initiatives 38
- Education 52
- Human Resources 60

# **WHY CORPORATE SOCIAL RESPONSIBILITY?**

**“FOR A BETTER & MORE PROSPEROUS KUWAIT”**



# COMMUNITY SERVICE



# Community Service

## **Gulf Bank Switches Off for Earth Hour 2011 in Kuwait**

Gulf Bank participated in Earth Hour, a global initiative to raise awareness of climate change. On Saturday, March 26th at 8.30pm, the Bank not only switched off all unnecessary lights, lowered A/C units and turned off all non-essential electrical devices at the Head Office, but went a step further by also

eliminating any unnecessary usage of lighting in the Al-Saleh building and all their branches across Kuwait.

Earth Hour is an initiative led by the World Wildlife Fund and is renowned across the world, with businesses and consumers joining in 'the great switch off'.





# Community Service

## **Gulf Bank proudly sponsors the Holy Quran Braille printing initiative**

Gulf Bank in partnership with the Kuwait Blind Association sponsored a Holy Quran in Braille printing initiative.

The Holy Quran Braille printing initiative falls in line with the Bank's Ramadan program and its responsibility towards the community during the Holy month. The Bank proudly contributed to this initiative in its support of all people with visual difficulties, giving them a chance to read the Holy Quran with blessings of the Holy month.





# Community Service

## **Gulf Bank sponsors the biggest Girgai'an bag event at Al Kharafi Activity Kids Center**

Gulf Bank sponsored the biggest Girgai'an bag event at the Al-Kharafi Activity Kids Center on August 10th, under the Patronage of Mrs. Sabeeka Al-Jassir, Chairperson of the Al Kharafi Activity Kids Center.

The event began with a welcome speech by the Center's organizer followed by an impressive theatrical play performed by the children of the Center. Children were kept entertained by Bu Tubailah and the 99 characters from Gulf Bank, who distributed Girgai'an bags. Those who attended the event also took part in several activities including; creating the biggest Girgai'an bag, Henna drawing, face painting and hair braiding. A group of children performed for the audience.

Concluding the event, Mrs. Aisha Salim, Director at the Al Kharafi Activity Kids Center, delivered a speech during which she honored Gulf Bank, the main sponsor of the event.





# Community Service



## **Gulf Bank's sponsors the 5th Autism Annual Charity Bazaar**

Gulf Bank sponsored the 5th Autism Annual Charity Bazaar, which was organized by the Kuwait Center for Autism and took place from 31st March to the 2nd April, in tandem with International Autism Day. The event was held under the Patronage of the Governor of Hawally, H.E. Lieutenant General Abdulla Al Faris (now retired), as part of an initiative to raise awareness about autism and autistic children within the community.

Nassour, Gulf Bank's well known cartoon mascot was present at the stand to entertain the children while they had their faces painted, and the staff handed out gift bags to all the visitors.

On Saturday, April 2nd, International Autism Day, famous international chef, Adla Al-Sharhan fashioned a number of delectable mouthwatering delicacies dedicated to children with autism. In addition, there was a viewing of a short ten minute international video about autism and how it affects people's lives, dedicated to the people of Kuwait.





# Community Service

## Gulf Bank's Blood Donation Day attracts enthusiastic donor response

Gulf Bank concluded its Blood Donation Day at the Mubarak Al Kabeer branch in the Bank's Head Office on Monday, 19th September, 2011. The one day event was open to all customers, staff and walk-in visitors. The Central Blood Bank set up a specially equipped medical clinic in the branch for all enthusiasts from 9:00am through to 1:00pm.

This one day event comes within the framework of a number of initiatives adopted by Gulf Bank in blood donation and the need to increase the storage of blood at the Central Blood Bank, who had suffered from a shortage of certain categories of blood which potentially threatened the lives of many patients.







# Community Service

Gulf Bank sponsored C.A.N. Club's Football Tournament in association with C.A.N.  
The Cancer Awareness National Campaign







# Community Service

## Gulf Bank revives Ramadan Spirit by putting a Girgai'an smile on patients' faces

Gulf Bank staff concluded their annual visit to the children's hospital units associated with the Kuwait Association for the Care of Children in Hospitals (KAACH), in order to share the joys of girgai'an with them. The Hospital visits included: Farwaniya, Jahra, Ibn Sina, Al Razi, Amiri, NBK, and Zain.

These visits created an authentic Ramadan ambience for the patients, giving them a chance to relive the joyful moments of Ramadan and offering them colorful filled Girgai'an bags, in addition to several activities that included face painting, henna, hair braiding, as well as a handshake from The 99 cartoon characters of Gulf Bank.





# Community Service







## Community Service







# Community Service







# Community Service



## **Gulf Bank Celebrates National and Liberation Day with Children's Units of Farwaniya and Jahra Hospitals**

A group of Gulf Bank staff visited the Children's Units of the Farwaniya and Jahra hospitals to celebrate National and Liberation Day with patients and hospital staff in style. The visit created a party atmosphere for the children led by Gulf Bank's

famous Nassour character, who put a smile on the faces of the children and adults alike. In addition, all the children enjoyed getting their faces painted with the Kuwaiti flag and girls had their hair braided in the Kuwaiti national colours. The Bank also presented the children with celebratory gift bags with national day memorabilia.





# Community Service

## **Gulf Bank Continues its Pledge of Giving Others New Hope in Life with 'Paint Kuwait Red'**

Gulf Bank continues to connect with the community, and contributed as the Golden Sponsor to the "Paint Kuwait Red" campaign, organized by 'Club 25 Kuwait', to celebrate the World Blood Donor's Day. The campaign was officially inaugurated by Dr. Hilal Al-Sayer, Minister of Health, along with several prominent guests, including Mrs. Margret Al-Sayer, Founder and Director of Bayt Abdullah Children's Hospice, Dr. Rana Al-Abdulrazzak, Medical and Donor Affairs Director at the Kuwait Central Blood Bank, Dr. Ghanim Al-Najjar, Political Science Professor at Kuwait University and Mr. Yousef Abdulhameed Al-Jassim, Kuwait's prominent TV presenter on Thursday, 16th June 2011, near the Kuwait Towers.



The "Paint Kuwait Red" campaign included several events that aimed to increase awareness and importance of blood donation. These events included: the release of about 300 balloons, lighting of Kuwait Towers, the Avenues Mall and Green Island enshrouded in red, including a stand for 'Club for Blood' donations at the Avenues.

The campaign, organized by 'Club 25 Kuwait' was part of a 10-year old global initiative that originated in Africa, specifically in Zimbabwe, to encourage youth to live healthy life-styles and play an active role as blood donors. The concept was to encourage healthy individuals to donate blood at least 25 times throughout their lifetime. The 'Club 25 Kuwait' initiative is the 61st blood donating volunteer club worldwide and first of its kind in the Middle East.





# Community Service



## Gulf Bank Sponsors World Anti-Drug Day Celebration

Under the patronage of H.E. the Deputy Prime Minister, Minister of Interior, and the Head of the National Anti-Drug Committee, Sheikh Ahmad Al Hamoud Al-Sabah, Gulf Bank proudly sponsored the World Anti-Drug day celebration, which took place on 26th June 2011 at the Scientific Center in Salmiya.

Gulf Bank is committed to supporting the Kuwaiti community



in tackling the harmful consequences and the detrimental impact of drug addiction through its support of World Anti-Drug Day with the National Anti-Drug Committee. Over 192 United Nations representatives attended to convey the message of 'Yes to your Life, No to Drugs', the campaign's slogan. The celebration included many exhibits, most significant of which was an exhibition being held at the Scientific Center, specially constructed for a large audience across different segments of society in an effort to further deepen the awareness of harmful drug usage.



# Community Service

## **Gulf Bank Visits Site of Bayt Abdullah Hospice**

Gulf Bank visited the site of the Bayt Abdullah Children's Hospice, which was nearing its structural completion. The hospice, which was opened in January 2012, was being fixed with advanced state-of-the-art medical equipment to receive and treat children suffering from cancer.

Visiting the site in early May was Mr. Fawzy Al-Thunayan, General Manager - Board Affairs at Gulf Bank, and a team from the Bank who presented a contribution from Gulf Bank to the Kuwait Association for the Care of Children in Hospitals (KACCH). This donation falls under Gulf Bank's annual contribution to KACCH to ensure excellent medical care and accommodation for children staying at the hospice.

The Bank has been involved throughout all the phases of the project starting from the preliminary layouts, hence making Gulf Bank's visit to the site an update of the progress of the project. Mrs. Margaret Al-Sayer, Founder and Director of KACCH, shared the latest developments of Bayt Abdullah with Gulf Bank's team while hosting the visit and provided the team with an overview of the project's recent progress.

Towards the end of the visit, Mr. Al-Thunayan presented Gulf Bank's donation to Mrs. Al-Sayer, who expressed her thanks and appreciation for the pivotal role Gulf Bank has made in caring for hospitalized children.





# Community Service

## **Gulf Bank 'Platinum Sponsor' of 'Life is Precious' Breast Cancer Campaign**

Gulf Bank was the 'Platinum' sponsorship of the 'Life is Precious' charity campaign organized by the Roqaya Abdul Wahab Al Qatami Breast Cancer Association. The "Hayatt Foundation" and "Ghalia" club also joined to celebrate World Breast Cancer Awareness Month.

Studies have shown that Kuwait has the highest mortality rate from breast cancer in the world, and that part of the reason for this is a lack of awareness and delay in detection

of the disease. The celebration of the World Breast Cancer Awareness Month falls in line with the Bank's Corporate Social Responsibility program which aims at supporting all kinds of community related causes that affect society.

The Bank was also represented at the charity gala dinner organized by the Roqaya Abdul Wahab Al Qatami Breast Cancer Association in collaboration with the 'Hayatt Foundation' and "Ghalia" club on Wednesday 26 October 2011, to further raise awareness on the detection and treatment of the disease.

### **First Ever Kuwait Half Marathon Sponsored by Gulf Bank to Support Bayt Abdullah**

Gulf Bank was the main sponsor of Kuwait's first ever half marathon. The 21 km run took place on the Gulf Road on Saturday, 19th March and was part of a charity drive conducted on behalf of Bayt Abdullah Children's Hospice (BAACH).

As part of its commitment towards BAACH, Gulf Bank also encouraged staff members to participate in the event, and entered a company team into the race.



## Community Service







# OTHER CSR INITIATIVES





# Other CSR Initiatives

## Gulf Bank Celebrates Kuwaiti Entrepreneurship

Gulf Bank hailed the success of its sponsorship of the “Proud to be Kuwaiti” (P2BK) Forum, which was held at the Mishref International Exhibition Fairgrounds. The opening ceremony was held on the 15th March 2011, under the Patronage of H.H. Sheikh Nasser Mohammed Al Ahmad Al Sabah, Prime Minister of Kuwait, and the closing ceremony on the 20th March was under the auspices of H.E. Sheikh Ahmed Fahad Al Ahmed Al Jaber Al Sabah.

During the P2BK Forum a competition was organized to recognize the ‘Best Business Concept’, ‘Best Marketing Plan’ and the ‘Best Booth’, with the judging panel of Hadeel Al-Fadhli, Manager-Marketing Department, Gulf Bank, Haya Al-Mane’a from Zain Telecommunications and Ahmad Al-Abdulmohsin from Kuwait Energy Company announcing the results during the closing ceremony.

P2BK provided the perfect opportunity to recognize and support young, fresh business talent in Kuwait. A key highlight during the event was to introduce a dynamic group of budding young Kuwaiti entrepreneurs, to seasoned business experts, such as those from the Gulf Bank team, in order to encourage and assist the future growth of their businesses.







## Other CSR Initiatives

### **Gulf Bank Hails Successful Conclusion of the 9th Golf Friendship Tournament**

Gulf Bank successfully concluded its sponsorship of the 9th Golf Friendship Tournament that took place at the Sahara Country Club.

In a two day prestigious event organized by the Kuwait Golf Committee, VIPs along with golfers and media representatives were entertained by the exciting contest between a Kuwaiti team and an expatriate team each comprising 15 golfers. The event concluded with an awards ceremony on April 9th that was followed by a gala dinner. A number of Gulf Bank staff participated in the tournament.





### **Gulf Bank Sponsors the Third Season of the Green Caravan Film Festival**

Gulf Bank sponsored the third season of the Green Caravan Film Festival (GCOFF) which held its opening ceremony at the UNDP in Mishref on November 16th, 2011. The festival featured a wide range of regional and international films which focused on creating awareness about environmental issues, pollution and climate change.

The GCOFF is the first film festival of its kind both in Kuwait and Dubai, and one of a small handful of film festivals worldwide which seeks to increase the level of environmental awareness. The festival included screenings of over ten award winning international films at venues throughout Kuwait and Dubai, and featured prominent speakers who covered critical environmental issues in a very enriching and educational manner.





# Other CSR Initiatives

## **Gulf Bank welcomes home the Young Divers from the 23rd Memorial Journey for Pearl Diving**

Gulf Bank hailed the successful conclusion of the 23rd Memorial Journey for Pearl Diving. The expedition, proudly sponsored by Gulf Bank, consisted of 15 fully crewed dhows, with over 180 divers on board, who sailed from Kuwait on 14th of July, and returned safely on the 23rd of July to a traditional reception and an enthusiastic welcome by the families, friends and well-wishers of the divers and crew.

The closing day ceremony, called 'Yum Al-Quffal' in Arabic, was attended by Dr. Mohamad Al-Afasy, Deputy Prime Minister for Legal Affairs and Minister of Justice and Minister of Social Affairs and Labor on behalf of His Highness Sheikh Sabah Al-Ahmed Al-Jaber Al-Sabah, Amir of Kuwait. The ceremony was also attended by the Undersecretary of the Ministry of Social Affairs Mohamed Al Kandari, Governor of Hawally, Retired Lieutenant General Abdullah Al-Faris, and Retired Lieutenant General, Fahad Al-Fahad, the President of

the Sea Sport Club, who took the opportunity of welcoming back and honoring the young Kuwaiti divers, as well as the captains of the dhows for upholding and preserving the traditional legacy of Kuwait.

With the traditional melodies of a Kuwaiti band playing in the background, the divers showcased their spoils to the audience, including the shells gathered from the deep and, of course, many beautiful pearls.

The journey, which is organized each year by the Committee of the Marine Heritage of the Kuwait Sea Sport Club, has Kuwaiti sailors using dhows to sail great distances away from their families and to dive for pearls in the traditional manner. The memorial journey serves to remind new Kuwaiti generations of the difficulties and challenges faced by their forefathers in earning their living, along with the message to continue to uphold the traditions and values their ancestors developed during the early history of Kuwait.





## Other CSR Initiatives







# Other CSR Initiatives

## **Gulf Bank Sponsors the First Gulf Small and Medium Enterprises Forum**

Gulf Bank sponsored the Small and Medium Enterprises (SME) Forum, which was held under the Patronage of H.H. the Amir, Sheikh Sabah Al Ahmad Al Jaber Al Sabah. The event which took place on the 29th and 30th March was held at the

Chamber of Commerce & Industry building in Kuwait City.

The SME Forum was the first and largest of its kind across the Gulf region and was attended by around 25 small and medium local and Gulf Cooperation Council (GCC) companies.



### **Gulf Bank Golden Sponsors of the Inaugural Special Needs Entrepreneurship Exhibition**

Gulf Bank sponsored the First Special Needs Entrepreneurship Exhibition, dedicated to offering entrepreneurial opportunities to the special needs community. The exhibition took place at Mishref Fair Grounds from the 22nd – 28th May and is the only exhibition in Kuwait that focuses solely on funding health care, education and other social programs for people with special needs.

Funds raised from the exhibition were used to finance various health care, educational and social programs targeted for special needs.



## Other CSR Initiatives



# Other CSR Initiatives

## Gulf Bank's contributions to various other organizations

- American University of Kuwait
- Mishref Co-op Society
- Al-Rumaithya Co-op Society
- Abdullatif Ibrahim Al-Naseef School - Boys
- Surra Co-op Society
- Zahra Co-op Society
- Salmiya Co-op Society
- Shuhada Co-op Society
- Excellence & Creativity Consulting Co.
- Salam Co-op Society
- Shaab Co-op Society
- Daiya Co-op Society
- Kuwait Sea Sport Club
- Dahiya Jaber Al-Ali Co-op Society
- Adeliyah Co-op Society
- Sabah Al-Naser Co-op Society
- Kuwait University - College of Engineering & Petroleum

# EDUCATION



2011 - 2010



# Education

## **Gulf Bank Hails Successful Conclusion of its Sponsorship of ACK's Beach Volleyball Tournament**

Gulf Bank hailed the successful conclusion of its sponsorship of The Australian College in Kuwait's (ACK) Beach Volleyball Tournament that took place 16th - 18th August at the Mishref campus.

The tournament which commenced on 16th August was divided according to two match categories, the professional male matches and the amateur male matches. Gulf Bank was also an exclusive sponsor of ACK's sports events and vouched for the ACK scoreboard for 2011/12.



Gulf Bank sponsored the "Baitna Al-Oud" celebrations in "Fatima Bint Al-Khatib" School - Al Sabahiya



# Education

## **Gulf Bank Sponsors Fourth Forum for Intermediate Schools Council Directors**

Gulf Bank hailed the success of its sponsorship of the Fourth Forum for the Directors of the Intermediate Schools Council for 2010-2011. The Forum, formally entitled 'The Development Strategy in Education', shed light on the importance of further developing the educational sector in Kuwait. The Forum was held under the Patronage of Professor Moudhi Al Homood, Minister of Education and Higher Education.

Mona Al-Loghani, Assistant Undersecretary of Ministry of Education for Public Education, who attended on behalf of Minister Al Homood, commended the forum by thanking the organizers for highlighting the important role of education in the development of a better future for Kuwait. Mr. Adel Al Rashid, Chairman of the Intermediate Schools Council, spoke further, by referring to the benefits of the event and extending his thanks to the organizers for supporting education in Kuwait. Hadeel Al Fadhli, Manager-Marketing, represented Gulf Bank at the Forum.





# Education



## **Gulf Bank Sponsors Kuwait University's Outstanding Science Students' Ceremony**

Gulf Bank sponsored a ceremony honouring Kuwait University's College of Science's outstanding students for the academic year 2009/2010. The ceremony took place at the JW Marriott Hotel on 10th May 2011.



The event was held under the patronage of Professor Dr. Nadia Shuaib, the Dean of the College of Science, and was attended by a host of Associate Deans, Professors and Heads of Departments, in addition to the parents and guardians of excellent students.





# HUMAN RESOURCES





# Human Resources

## **Gulf Bank Helps Encourages Employee Health & Wellbeing**

As part of its continued efforts to maintain the health and wellbeing of its staff, Gulf Bank in association with the International Clinic provided free flu shots for all its employees. Gulf Bank undertook this initiative to provide

its employees with preventative measures to help ensure employees maintain good health. This is an annual activity undertaken by Gulf Bank, along with other initiatives, which aim at enhancing the employee work environment



# Human Resources

## Gulf Bank Sponsors GUST's 2011-2012 Fall Job Fair

Gulf Bank continues its promise to provide exciting job opportunities for fresh graduates. Gulf Bank sponsored the GUST 2011-2012 Fall Job Fair which took place from 7th - 8th December at GUST's Main Hall on the Mishref campus.







### **Gulf Bank holds 'Health Week' for its Employees**

Gulf Bank, in partnership with Al Seef Hospital, a specialized health care unit, held its first 'Health Week' for the Bank's employees. Consultations for the Bank's employees were held at Al Saleh building from 18 – 21 April.

The Bank's Health Week focused on different areas of

health and well-being each day of the week, with specialists from Al Seef Hospital offering general health consultations to Gulf Bank staff. Throughout the week, staff were offered free dental examinations, dermatology advice including mini-facials and physical fitness reviews via a workshop on how to stay fit during office hours, as well as dietary and nutritional advice.

# Human Resources

## **Gulf Bank hosts students from several schools as part of INJAZ's Job Shadowing Program**

Gulf Bank completed a hosting program for students from various schools including Kuwait National English School (KNES) as a part of INJAZ Kuwait's Job Shadowing Program. The students visited the Bank's main branch in Mubarak Al Kabeer, where they met with professionals to see first-hand how some of the departments operated on a day-to-day basis.

The students heard presentations from a number of the Bank's specialist departments, including Marketing Communications, Anti Money Laundering (AML), Human Resources, Customer Contact Center (CCC), Learning and Development, Public Relations and the Corporate Banking team. During the visit students were given the opportunity to ask questions and observe some authentic examples of each department's work.





# Human Resources

## **Gulf Bank Wins Coveted GCC Localization Award for the 7th Consecutive Year**

Gulf Bank announced an unprecedented accomplishment by winning the coveted Localization Award for the seventh consecutive year from the GCC Council of Ministers of Labour and Social Affairs. A senior team from Gulf Bank's Human Resources Department received the Localization Award at an event hosted by the GCC Council of Ministers of Labour and Social Affairs at the Emirates Palace Hotel in Abu Dhabi on the 19th October 2011.

The Bank has focused on recruiting and developing a highly talented workforce over the years, helping the Bank to become one of the leading institutions in the GCC.

The award reflects the Bank's excellence in localization, demonstrating a commitment to developing careers for Kuwaitis within the Bank, and further highlights Gulf Bank's continuous efforts in achieving and maintaining one of the highest employment percentages of Kuwaiti nationals in the private sector.





# Human Resources

## Open Day

Gulf Bank held its Annual Staff Open Day for staff and their families.

OUR CAMP was a desert-themed camp hosted near Mutla'a, where everyone was able to enjoy fun and games, including football, camel rides, kite-flying and much more that had been arranged for all ages throughout the day, along with an excellent buffet with a traditional mendi.

A number of prizes were handed out with one lucky winner winning a brand new car!







# Human Resources

## **Gulf Bank moves to becoming 'Smoke-Free'**

Gulf Bank became 'Smoke-Free' by banning smoking completely on all its premises to enhance the working environment for the Bank's customers and its staff.

The Bank's 'Smoke-Free' approach is in tandem with its corporate strategy to provide a clean and comfortable environment for customers and employees, as well as providing a better banking experience. All Gulf Bank branches have 'No Smoking' signs installed to inform customers and employees.

An overwhelming majority of customers indicated that they prefer a non-smoking environment while performing transactions at branches. As a responsible financial institution in Kuwait, the Bank is committed to the well-being of its community. Gulf Bank believes introducing a no smoking approach across all branches and Head Office premises will benefit customers' and employees' health, as well as providing a more comfortable environment in which customers can carry out their business





## Sporting Heroes

All work and no play.....! Gulf Bank is a keen sponsor and supporter of many sporting activities.

Staff from various parts of Gulf Bank have benefited from sponsorship and general support to help them develop their sporting talents and achieve success outside of the Bank.

These range from football to cricket, squash to shooting, fencing to jet-skiing, 10-pin bowling to chess, and cricket to basketball! A Gulf Bank Motorbike Chapter has also started, encouraging safe riding for motorcyclists.



# Human Resources

## Staff Girgai'an Competition

In recognition of the Holy Month of Ramadan, Gulf Bank organized its annual competition that all staff could take part in.

Each member of staff received a girgai'an gift, in addition to a tasty cup cake in Gulf Bank colors. There was also a competition that comprised 5 tricky questions based on Gulf Bank news and activities over the past year.

All correct entries were placed into a draw and 100 staff received fantastic prizes.





### **Staff ideas continue to contribute to our success**

Our Ideas program completed its 3rd year with almost 700 ideas submitted by staff to date.

The Bank was able to implement some of these, including a number to improve internal processes, how the Bank uses

telephones in branches, introducing QR codes to enhance advertising and suggestions to improve promoting of online services.

Gulf Bank is keen to listen to its staff, fully reviewing each idea and taking the time to provide feedback to everyone, as well as acting on many of them.

# Human Resources

## Gulf Bank Congratulates 70 of its Staff

Gulf Bank celebrated the graduation of 70 of its staff members at the annual Institute of Banking Studies (IBS) graduation ceremony. The event held on 12th December 2011, at the Kuwait Chamber of Commerce and Industry, allowed 70 Gulf Bank employees to develop their skills and knowledge by completing various programs to enhance their vocational performance.

A wide variety of programs are helping to develop their skill sets such as: Certified Credit Management (CCM), Advance Certificate in Credit Management (ACCM), Risk Management Certificate (RMC), Certified Bank Branch Manager (CBBM), and Certified Assistant Bank Branch Manager programs (CABBM).

Gulf Bank graduates ranked the highest among other participants in the IBS graduation ceremony. Outstanding graduates, Dina Al-Mahmood (CCM), Lateefah Al-Wazzan (ACCM), Ahmed Jammal (RMC), Rajat Dawood (CBBM program), Fatima Al-Qenaei (CABBM), and Rana Houtait (CABBM) ranked first in their specialized programs.





