

# CONTENTS

Mission Statement. ....	2
Vision Statement. ....	2
Our Common Bond. ....	2
Training and Development. ....	3
Corporate Information . ....	6
Financial Highlights. ....	8
Management Discussion and Analysis . . . .	10
Auditors' Report . ....	13
Financial Statements. ....	14



**BARBADOS PUBLIC WORKERS'  
CO-OPERATIVE CREDIT UNION LIMITED**