

2019

CONSOLIDATED Annual Report



People Helping People

CONTENTS

Organisational Structure3

Our Leaders

Barbados Public Workers' Co-operative
Credit Union Limited4
BPW Financial Holdings Inc.5
CAPITA Financial Services Inc.6
CAPITA Insurance Brokers Inc.7

Consolidated Financial Highlights8

Management Discussion and Analysis . . .10

Board of Directors' Report13

Independent Auditors' Report16

Consolidated Financial Statements 20