



## Contents

Our Purpose & Core Values	1	Risk Management	28
Financial Highlights	2	Corporate Governance	30
Chairman's Review	3	Report of the Directors	34
CEO's Review	5	Directors' Interest in Contracts with the Company	38
Board of Directors	8	Report of the Audit Committee	40
Senior Management	10	Report of the Remuneration Committee	41
Board of Management	10	Shareholder Information	42
Group Operating Committee	11	Sustainability Report	45
Management Discussion and Analysis		Financial Statements	51
Group Financial Review	12	Five Year Summary	99
Sector Reviews		Notice of Meeting	100
FMCG	19	Glossary	101
Healthcare	21		
Transportation	23		
Leisure	25		
Power	27		