

# CONTENTS

## **A MESSAGE FROM OUR CHAIRMAN**

4-7

## **IN CONVERSATION WITH OUR MANAGING DIRECTOR**

8-13

## **DIRECTORS' REPORT AND MANAGEMENT DISCUSSION & ANALYSIS**

15-81

## **BEYOND BUSINESS – GOOD & GREEN**

83-101

## **REPORT ON CORPORATE GOVERNANCE**

103-120

## **FINANCIALS**

121-166

## **CONSOLIDATED FINANCIALS**

167-206