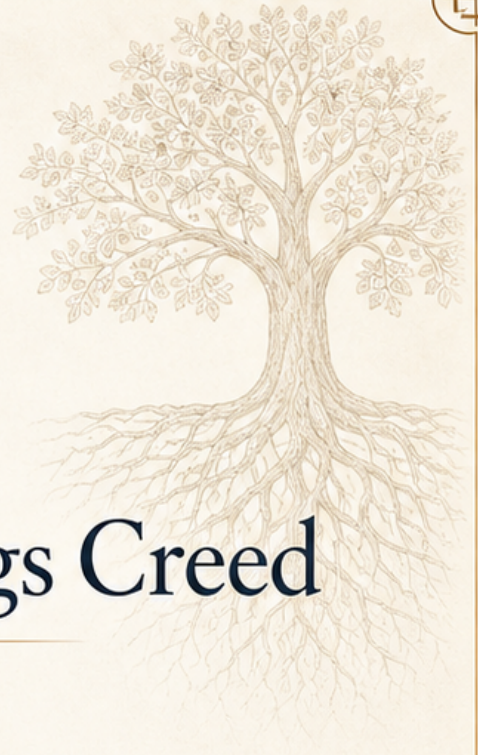




BARICH HOLDINGS

LEGACY. STEWARDSHIP. GENERATIONS.



The Barich Holdings Creed



We build before we consume.
We protect before we gamble.
We document before we claim.



We do not confuse income with wealth,
attention with value, or borrowing with prosperity.



Each generation receives education, structure,
values, and opportunity - not entitlement.



The family capital system exists to protect the household,
compound productive assets, fund education, support
business creation, and transfer stewardship to
future generations.



Principal is preserved. Cash flow is improved. Debt is
used only when it is controlled, productive,
measurable, and non-destructive.



Every asset must have a job. Every liability must have
a reason. Every family member must understand
the difference.

ONE FAMILY.



MANY GENERATIONS.



BARICH

FAMILY CREED

We are the Barich family.

We come from those who worked with their hands, thought with their minds, protected their families, crossed hard roads, and carried the name forward before us.

We honor those who came before us — the builders, workers, mothers, fathers, grandparents, storytellers, inventors, protectors, travelers, believers, and quiet sacrifices that made our lives possible.

Legacy is not only wealth, property, patents, companies, or names on paper. Legacy is what a family teaches, protects, builds, forgives, remembers, and passes forward.

WE BELIEVE FAMILY IS A RESPONSIBILITY.

We carry our name with humility, discipline, faith, and courage.

We do not waste what was sacrificed for us.

We do not forget where we came from.

We do not build only for ourselves.

WE ACT WITH STEWARDSHIP.

We protect what has been entrusted to us.

We respect the land, the work, the tools, the ideas, and the people connected to our name.

We treat ownership as duty, not entitlement.

We make decisions with patience, wisdom, and long memory.

We move with Hawaiian intent: with aloha in how we treat people, with kuleana in how we carry responsibility, and with respect for 'ohana — family as something deeper than convenience.

WE MOVE WITH FAITH.

God is above the house.

Truth is above pride.

Service is above ego.

Family is above selfishness.

Progress is above comfort.

We will build companies, protect ideas, create useful things, write what matters, steward assets, and teach the next generation to think clearly, work honestly, and lead with purpose.

We will not measure this family only by what it owns. We will measure it by what it preserves, what it improves, what it gives, what it teaches, and what kind of people carry the name after us.

WE ARE BARICH.

We remember.

We build.

We protect.

We progress.



BARICH FOREVER.



BARICH

CHILDREN'S FAMILY CREED

We are the Barich family.
We remember those before us.
We love our family.
We work hard.
We tell the truth.
We help others.
We protect what God gives us.
We treat people with aloha.
We carry our kuleana with care.
We build with purpose.
We learn, grow, and move forward.

We are Barich.
We remember.
We build.
We protect.
We progress.

BARICH FOREVER.





BARICH

TODDLER FAMILY CREED

We are Barich.
We love God.
We love family.
We tell the truth.
We help others.
We work hard.
We build.
We protect.
We progress.



Barich Forever.

