

# DEHRING BUNTING & GOLDING 1996

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## ABOUT THE FIRM

Dehring Bunting & Golding Limited (DB&G) is an investment firm which offers our clients a wide range of investment and financing products. We are focussed on meeting the requirements of businesses and high net worth individuals, and have designed a superior service appropriate for these market segments. In 1997, we intend to expand our offerings through acquisitions of a merchant bank and stock brokerage firm.

DB&G is a publicly held company listed on the Jamaica Stock Exchange. We are a licensed Securities Dealer, Foreign Exchange Trader, and Primary Dealer in Securities by the Government of Jamaica. Assets under management are currently valued in excess of \$3.5 billion dollars. Transactions with DB&Golding are exchange Trader, and Primary dealer in conducted in an environment of privacy securities issued by the Government of and confidentiality.

### INVESTMENT SERVICES

DB&G satisfies clients by offering customised services in developing and maintaining your portfolio of investments, while ensuring financial stability. Our investments are offered in Jamaican and US dollars and we are able to transfer money worldwide through our banking partners.

### CAPITAL MANAGEMENT CERTIFICATE

We offer a management agreement between ourselves and investors. Funds are managed prudently across a diverse portfolio which includes commercial paper

offered by blue chip companies, government instruments and placements with commercial banks. Funds may be invested on a revolving basis from 30 to 365 days and provide excellent returns.

#### **GOVERNMENT SECURITIES FUND**

Secured by government instruments, this fund invests primarily in money market securities issued or guaranteed by the Government of Jamaica. The Fund provides competitive returns without risk, ideal for the conservative investor. The terms of investment are 90, 180 and 365 days.

#### **DB&G ADVANCE LINE**

For investors who need to be liquid at a moment's notice, DB&G offers a chequebook loan account which allows you the flexibility of an affordable overdraft facility accessible by simply writing a cheque. The size of the line is limited only by the size of the transaction you are doing and your net worth.

#### **INVESTMENT PORTFOLIO**

We will personally design your portfolio by establishing your financial objectives. Our Investment Advisors and state-of-the-art technology, track emerging opportunities worldwide and make adjustments to your portfolio, as needed.

#### **COMMERCIAL PAPER**

We effectively coordinate commercial paper transactions for both borrowers and lenders. Our qualified Investment Advisors assess the risk of various blue chip companies, and then advise the client of the risk level associated with the paper and the best rates available.

#### **LOCAL REGISTERED STOCK REPURCHASE AGREEMENT**

As primary dealers, our skilled managers are experts at buying and selling government securities. We directly purchase government instruments for our clients who are more risk averse. Investing in these agreements through DB&G is hassle-free for our clients.

## **C O R P O R A T E BANKING SERVICES**

Our corporate banking services are designed to meet your business needs. We focus on "adding value" to your corporation rather than merely selling products. Find out how your business can get ahead by asking about our corporate banking services.

### **CORPORATE FINANCE**

An independent financial advisory service is provided to clients with whom we seek long term relationships. We provide advice on acquisitions and mergers, helping to identify potential targets and executing transactions. We assist companies with capital railings, including flotations, rights issues and the provision of development capital.

We advise on management buy-outs and buy-ins, restructuring and refinancings, and provide general financial and strategic advice to management.

### **LOANS**

DB&G provides a variety of credit facilities for trading, acquisitions, property and other projects.

We will evaluate the type of loan (demand, amortized or insurance premium financing) that will best suit your needs.

With independent credit decisions taken locally we are able to respond quickly and provide carefully considered solutions for our clients' financing needs.

### **FOREIGN EXCHANGE TRADING**

For the most convenient, hassle-free foreign exchange trading in JA\$, US\$, CDN\$ and Pound Sterling, with the best rates, call our CAMBIOMAN. We gaurantee availability of large amounts of foreign exchange for regular customers.

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