

DEHRING BUNTING & GOLDING LIMITED 1997

Overview

Creating long term partnerships with our clients by providing managed investment growth is the key to our success. DB&G offers a full range of products and services coupled with exceptional customer service to provide you with sophisticated investment advice.

DB&G's product range includes investments for the conservative to aggressive investor. Our team of investment advisors will individualise an investment program for your specific needs.

Our investments are offered in both Jamaican and US dollars. Through our banking partners we are able to facilitate money transfers world-wide.

Our Investment products include:

- . Government Securities Fund
- . Capital Management Certificate
- . Commercial Paper
- . Investments in Gov't Securities directly or through Repurchase agreements

For detailed information on these products, please call our Investment Advisors.

DB&G provides exceptional customer service through our qualified Investment

Advisors. Our core strength is satisfying clients requests effectively and efficiently. We strive to be first in service.

FOREIGN EXCHANGE TRADING

DB&G is an approved Cambio Operator trading in most currencies but primarily in US\$, CDN\$ and Sterling. For the most convenient, hassle-free foreign exchange trading with competitive rates call any of our five locations. We guarantee availability of large amounts of foreign exchange for regular customers.

In this ever changing world it is imperative that businesses evaluate their operations on an ongoing basis and restructure accordingly. Our Corporate Banking Services are geared towards "adding value" to your corporation and are designed to assist you with conquering this process of change. Find out how your business can get ahead by asking about our corporate banking services.

CORPORATE FINANCE

DB&G provides financial advice to clients on a wide variety of Corporate Finance transactions which include: assisting companies with raising capital by way of bond issues, rights issues, and private and public placements; managing buy-outs and buy-ins; restructuring and refinancing; and advising on acquisitions and mergers. In addition we provide general financial and strategic advice.

LOANS

Our team of qualified credit analysts will evaluate your loan request and recommend the loan structure which best suits your financial constraints. DB&G strives to provide a prompt response to all loan requests while carefully considering solutions for our clients' financing needs.

MANAGEMENT CONSULTING SERVICES

DB&G works with you to achieve dynamic results from every part of your organization. We have the experience, skills and market understanding which enhances our insight into companies' issues. By working together, we are able to pinpoint problem areas and offer expert management advice.

We offer the following consulting services:

- Financial Management
- Business Process Re-engineering
- Strategic Planning

These services will produce significantly improved capabilities in your company.

Through Improvements, DB&G helps companies secure a competitive advantage.
