

Company Selection:

The Company for the 1st Quarter is **NCB FINANCIAL GROUP LIMITED**

Analysis Areas/Questions:

Analyses must include (but not restricted to) discussion of:

1. The Company's financial performance/strength for the past five (5) years.
2. Global economic conditions post-pandemic has changed drastically. How has the company adjusted for the shift in local and global economic policies as well as the increased costs to doing business caused by global inflation?
3. Evaluate the impact of the global COVID-19 pandemic on CSR practices on the company's business, with specific reflection on its impact in the Jamaican environment?
4. Analyse the company's impact intensity of profits and discuss the impact this is having on its share price.
5. Where is the company in regard to reducing greenhouse gas emission and thus lowering the climate risks especially to small island states such as Jamaica (*against the background of the United Nations Framework Convention on Climate Change and the government of Jamaica's objective of getting 50% of national energy from Renewables by 2030*)?
6. How will investors' interest impact this Company during and after COVID-19?

As a result of your analysis, make your recommendation to investors on the Company's shares, whether to:

- A.** Buy
- B.** Hold
- C.** Sell

Your response will be evaluated on the following criteria:

1. Presentation: Structure, Clarity and Readability of Presentation **(35%)**
2. Analysis of Company's Performances **(40%)**
3. Insights, Conclusions and Recommendations **(25%)**

Format of Submission:

- Submissions should be between two thousand and two thousand five hundred words (2,000-2,500), excluding graphics, charts, and appendices. **If this is exceeded your submission will automatically lose marks.**
- Appendices should be typed 1.5 space using 12-point Times New Roman or an equivalent font.
- Articles must be submitted in one of the following ways:
 1. Electronically in Microsoft Word format **ONLY** on or before the due date. Or
 2. Hard copy delivered to the offices of the JSE at 40 Harbour Street, Kingston on or before the due date.

- Participants are strongly encouraged to make effective use of visual presentations including graphs, charts, and other illustrative devices to enhance their submissions.
- Kindly note that an executive summary of your analysis should be placed at the top right-hand corner and should also include whether to buy, hold or sell.
- The JSE will edit submissions in order to make them anonymous for judging, therefore analysts should refrain from placing identifiers or making personal identifying references within the body of the document.