

PROFESSIONAL INDEMNITY INSURANCE PROPOSAL FORM

Please complete all questions, and if there is insufficient space please supply the additional information on a separate sheet of headed paper indicating the question to which the answer refers.

1. Name and Address Details

1.1 Name of Firm (including any subsidiaries for whom cover is required).

	Establishment Date(s)
Development Bank of Jamaica Limited	April 2000

1.2 Principal Address

11a-15 Oxford Road, Kingston 5

Main office telephone number

876-929-4000 / 876-619-4000

Firm's Website address

www.dbankjm.com

2. Partners/Directors and Consultants Details

Name	Status: (Partner/Director/Consultant)	Age	Qualifications	How long in this capacity in the Firm
Paul B. Scott - Chairman	See Attached			

3. Staff Details

Please state numbers of:

Partners/Directors	Qualified staff	Other staff	Self-employed persons
8	115	29	

4. Business Activities

4.1 Please provide a full description of your Firm's activities

Development Bank providing funding to viable projects through Affiliated Financial Institutions (AFIs); Microfinance Institutions (MFIs); limited direct loans and government privatisation services.

4.2 Please categorise the activities outlined above and indicate the percentage of the gross fees this represents

Activity	UK %	USA/Canada %	Elsewhere % Jamaica
Lending			100%

5. Fee Income

Please state the total fee income for the business for the last two **complete** financial years and provide an estimate for the **current** financial year.

 / / / / / /
			(Estimated)
UK Based Contracts			
European Contracts			
USA/Canada			
Rest of the World			

Average fee per client Does not earn fees

Largest client fee & client name _____

6. Specialist Sub-consultants

6.1 Are written contracts used for all sub-contractors? **Not Applicable** YES NO

6.2 Do your firm's contracts with sub-contractors always contain indemnification and hold harmless provisions in your favour? YES NO

6.3 Do you always ensure that sub-contractors maintain adequate professional indemnity insurance? YES NO

7. Clients

Please state your 5 largest clients where services have been provided/rendered in the past 5 years:

Client	Date work commenced	Completion date	Firm's Fee	Services provided

8. Other Financial Interest

Does the Firm or any Partner have any association with, or financial interest in any other firm or organisation (other than a share or stockholder in a Publicly Quoted Company)?

YES NO x

If **YES** give full details of the nature of the association or interest together with the name and business of the firm or organisation.

9. Internal Control Procedures

9.1 Does the Firm have compliance and procedure manuals related to all aspects of it's operation?

YES x NO

If **NO** what system of quality control is in place to ensure that professional standards are achieved and maintained?

9.2 Does the Firm use standard terms and conditions of business or letter of appointment?

YES x NO

If **YES**, please enclose copies - Confidential

9.3 Does the Firm issue any brochure, leaflet etc. describing the Firm's Services?

YES x NO

If **YES**, please enclose copies

9.4 Does your firm subcontract professional services?

YES NOx

If "Yes", detail the percentage of professional fees sub-contracted and the types of professional services sub-contracted:

10. Current Insurance Arrangements

If the Firm currently has Professional Indemnity Insurance please provide the following details. (This information is not required where the policy is currently arranged by Howden Insurance Brokers)

Carrier	Limits:	Deductible	Premium	Renewal

Retroactive date of current policy:

11. New Insurance Arrangements

11.1 Please advise your requirements for a quotation for Professional Indemnity Insurance

	Option 1	Option 2	Option 3
Limit of Indemnity	\$30,000,000.00		
Excess	\$ 100,000.00		
Currency	Jamaican		

11.2 If you have any specific requirements with regard to your Professional Indemnity Insurance please state these in the space provided below

The current policy covers Pension Fund Administration Activities

12. Claims

12.1 Have any claims alleging professional negligence, error or omission (successful or otherwise) been made against the Firm or its present or former Partners/Directors and/or predecessors in business during the past 10 years?

YES NOx

If YES, please give full details including amounts

Date of Claim	Details	Amount claimed	Amount Paid	Defence costs (if known)	Insurers' Reserve (if known)

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12.2 Are any of the Partners/Directors AFTER ENQUIRY of all staff and consultants aware of any circumstances or events which may give rise to a claim against the Firm or its present or former Partners/Directors and/or predecessors in business?

YES NO

If YES please give full details

DISCLOSURE

It is essential that when you are seeking a quotation, taking out or renewing an insurance, that you disclose all material facts to Insurers. A material fact is one that is likely to influence the judgement of an Insurer in fixing the premium or in determining whether to accept the risk. If your proposal is a renewal it should include any changes in facts previously advised to insurers. If you have any doubt about facts considered material you should disclose them.

Failure to disclose could prejudice your rights to indemnity in the event of a claim or cause Insurers to void your policy.

DECLARATION

Please read the declaration carefully and sign at the bottom

I/We declare that the statements made and particulars given in the Proposal are true and I/We have not mis-stated or suppressed any material fact.

I/We undertake to inform Insurers of any material alteration to these facts occurring before completion of the contract of insurance.

	<p style="text-align: center;">DEVELOPMENT BANK OF JAMAICA LIMITED 11A-15 Oxford Road Kingston 5</p>	<p style="text-align: center;">January 23, 2023</p>
<p>GM Finance & Treasury Signature of Partner/Director</p>		<p>Date</p>

A copy of this proposal should be retained by you for your own records

NAME	JOB TITLE	DATE OF INITIAL APPOINTMENT TO DBJ'S BOARD	QUALIFICATION AND DATE ATTAINED/ EXPERIENCE
Dr. Adrian Stokes	Director	June 20, 2016	<ul style="list-style-type: none"> • PhD Finance • MSc Economics
Mrs. A. Cecile Watson	Director	June 20, 2016	<ul style="list-style-type: none"> • Senior operations professional in the banking and finance sectors • Certificate – Certified Financial Education Instructor - 2015 • Certificate – Certified Business Advisor - 2014 • MBA 1986 • BSc (Eng.) - Electrical - 1981
Mr. Alok Jain	Director	January 25, 2021	<ul style="list-style-type: none"> • Lectured courses in Managerial Accounting and Finance for MSc Accounting, MSc Computer Based MIS, and Corporate Executive Development Programmes. • J.L. Kellogg Graduate School of Management – Northwestern University - <i>Staff development program sponsored by USAID for faculty of the Mona Institute of Business. Attended courses in international finance, financial strategy, corporate planning and Activity Based Management June-July 1996</i> • MSc in Accounting - University of the West Indies - 1989-1990 • Bachelor of Commerce - Panjab University - 1986-1988 • College of Bahamas - Associate Degree in Business Administration 1985-1987
M. Anthony Shaw	Managing Director	April 1, 2022	<ul style="list-style-type: none"> • An accomplished CEO with extensive international and regional experience at a corporate group level in the financial services sector • Passed Canadian Institute of Chartered Accountants Exam – 1985 • McGill University, Montreal, Canada – 1984- 1985 - <i>Faculty of Graduate Studies/Centre for Continuing Education</i> - <i>Graduate Diploma in Public Accountancy</i> • McGill University, Montreal, Canada – 1984- 1985 - <i>Faculty of Management</i> - <i>Bachelor of Commerce (Accounting & Management Information Systems)</i> • Strategic Planning using the Balanced Scorecard - <i>York University – Schulich School of Business (March 2014)</i>

DEVELOPMENT BANK OF JAMAICA LIMITED – BOARD OF DIRECTORS

NAME	JOB TITLE	DATE OF INITIAL APPOINTMENT TO DBJ'S BOARD	QUALIFICATION AND DATE ATTAINED/ EXPERIENCE
Mr. Paul Scott, CD	Chairman	April 1, 2015	<ul style="list-style-type: none"> • Private Sector Organisation of Jamaica – President 2016-2017 • Jamaica Chamber of Commerce – Board Member 2011-2016 • BA Business & Accounts 1998
Mr. Barrington Chisholm, JP	Director	June 20, 2016	<ul style="list-style-type: none"> • Senior management positions including Director – Corporate Business Development • Diploma – International Banking • Certificate – Marketing Mgmt. • Certificate – Advanced Risk Mgmt. • Certificate – Personal Mgmt.
Mrs. Sherene Golding Campbell	Director	June 20, 2016	<ul style="list-style-type: none"> • Certificate of Legal Education • Juris Doctor • MSc Food Science • BSc Biology
Mrs. Kerry-Ann McKoy Tulloch	Director	June 20, 2016	<ul style="list-style-type: none"> • MSc - Maritime Safety & Environmental Protection (Administration) - 1999 • LLM International Maritime Law - 1997 • Certificate in Legal Education - 1996 • Diploma Shipping Logistics - 1996 • Bachelor of Laws - 1994
Ms. Carlene O'Connor	Director	March 1, 2018	<ul style="list-style-type: none"> • ACCA (FCCA) 2005 • BSc Management Studies - 1992



XXXXXXXXXXXX 2022

Mrs. XXXXXXXX XXXXXXXX
XXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXX
Kingston 8

Dear Mrs. xxxxxxxxxxxxxxxr:

The Development Bank of Jamaica (DBJ) is pleased to offer you employment as XXXXXXXXXXXXXXX on the following terms.

Date of Commencement

The effective date of employment will be XXXXXXXXXXXX 2022.

Confirmation

Confirmation of your position is subject to the satisfactory completion of a probationary period not exceeding six (6) months. During this period either party may terminate the employment without prior notice.

Salary

Your annual gross emoluments will be as follows: -

- Basic Salary : \$333333333333
- Motor Vehicle Upkeep Allowance : \$XXXXXXXXXXXX***
- Clothing Allowance : \$ 22222222****

*** Paid on submission of proof of ownership of a motor vehicle.

**** Paid on confirmation and pro-rated accordingly.

Group Health Insurance

As an employee of the DBJ, you will at the outset be able to participate in the contributory Health Insurance Scheme.

Pension / Group Life Insurance

1) On confirmation in the position, participation in DBJ’s Contributory Pension Scheme is **compulsory**. You may contribute either:

- The minimum of five percent (5%) of your Basic Salary; **or**
- Opt to contribute an additional amount – to a total of thirteen-point one (13.1%) percent.

2) The Group Life Insurance Scheme is non-contributory.

Working Hours

The normal working hours are Monday to Friday, 8:30 a.m. – 4:30 p.m. However, the exigencies of the job will, from time to time, require you to work beyond normal hours of work to meet the needs of the Bank’s business.

MrsXXXXXXXXXXXXXXXXXXXX

XXXX Aug. 2022

Leave

Your annual entitlement will be:

- Twenty (20) days' Vacation Leave.
- Five (05) days Casual Leave; and
- Fourteen (14) days Sick Leave.

Confidentiality

- 1) It is a condition of your employment that you are sworn to secrecy regarding DBJ's affairs and shall treat with strictest confidence, all transactions and other corporate matters with which you become aware. Accordingly, you are governed by the provision of the Official Secrets Act.

- 2) You shall return to the DBJ upon request, and in any event, upon termination of your employment for any reason whatsoever, all documents and tangible items which belong to the DBJ, or which contain or refer to any confidential information which are in your possession or under your control.

- 3) You shall, if required by the DBJ, delete all confidential information from any re-usable material and destroy all other documents and tangible items which contain or refer to any confidential information and which are in your possession or under your control.

Ownership of Material

Any studies, reports or other material, graphic, software or otherwise prepared by you for the DBJ shall belong to and remain the property of the DBJ.

Publications & Copyrights

All documents and materials produced and furnished to the DBJ by you pursuant to this Agreement shall be the sole property of the DBJ. Copyright to said documents and materials shall rest with the DBJ.

Conflict of Interest

As an Officer of the DBJ, you are forbidden to:

- Solicit from external sources or accept payment and/or any other consideration relating to the performance or neglect of your official duties.

- Conduct personal business during work hours and/or on the Company's property.

General Conduct

It is expected that you will execute your assigned responsibilities in a manner satisfactory to the Bank. As an employee of the Bank, you are required to comply with all instructions and lawful orders issued to you. You will perform your duties with the highest standards of professional and ethical competence and integrity.

Mrs XXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXX

Rules and Regulations

- You will be subject to and will be required to adhere to the Rules and Regulations as determined by DBJ and as may be promulgated from time to time.
- You will be required to conform to DBJ's Policies and Guidelines as outlined in the Policies and Procedures Manual (copy of which you are deemed to have read and the contents of which are deemed to be incorporated hereby by reference).
- In cases where DBJ has not determined rules and regulations or guidelines and policies, the Public Service Financial Regulations and Government Guidelines in force or promulgated from time to time, will apply.

Termination of Services

After confirmation in the position, employment may be terminated by either party giving three (3) months' Notice in writing OR pay in lieu thereof.

This offer is subject to the Bank's receipt of:

- Satisfactory reports from the references you have provided.
- A satisfactory report from your current or last place of employment, if applicable.
- A satisfactory medical report; and
- A favourable report from security checks undertaken.
- Proof of your Covid-19 vaccinations.

Kindly confirm your acceptance of the position based on the above terms and conditions by signing and returning the enclosed copy of this Letter of Appointment.

Yours sincerely,

M. Anthony Shaw
MANAGING DIRECTOR

Att.



I, XXXXXXXXXXXXXXXXXXXX, agree to the terms and conditions stated above.

Signature

Date



**Development Bank
of Jamaica Limited**

Facilitating Economic Growth & Development



PRODUCTS & SERVICES

Guide

Providing business enterprise solutions

OUR MISSION

The Development Bank of Jamaica (DBJ) provides opportunities to all Jamaicans to improve their quality of life through development financing, capacity building, public-private partnerships and privatisation solutions in keeping with Government policy.

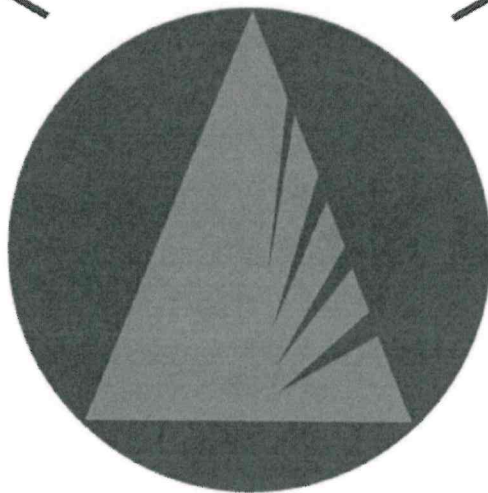


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THE DBJ PROVIDES:

Financing solutions through alliances with Approved Financial Institutions (AFIs), which include commercial banks, credit unions and investment houses or through Micro Finance Institutions (MFIs) that provide loans to micro and small entrepreneurs.

Direct lending for large projects in strategic areas – for example, Information and Communications Technology / Business Process Outsourcing sector.

Collateral support through the Credit Enhancement Facility.

Management of the Public-Private Partnerships and Privatisation programmes that facilitate private sector investment in the Jamaican economy

Grant funding and technical assistance that provides capacity development support to improve the productive capacity of Micro, Small and Medium-sized Enterprises (MSMEs)

Oversight of the implementation of a sustainable and globally relevant venture capital and private equity industry in Jamaica.

LOAN FINANCING

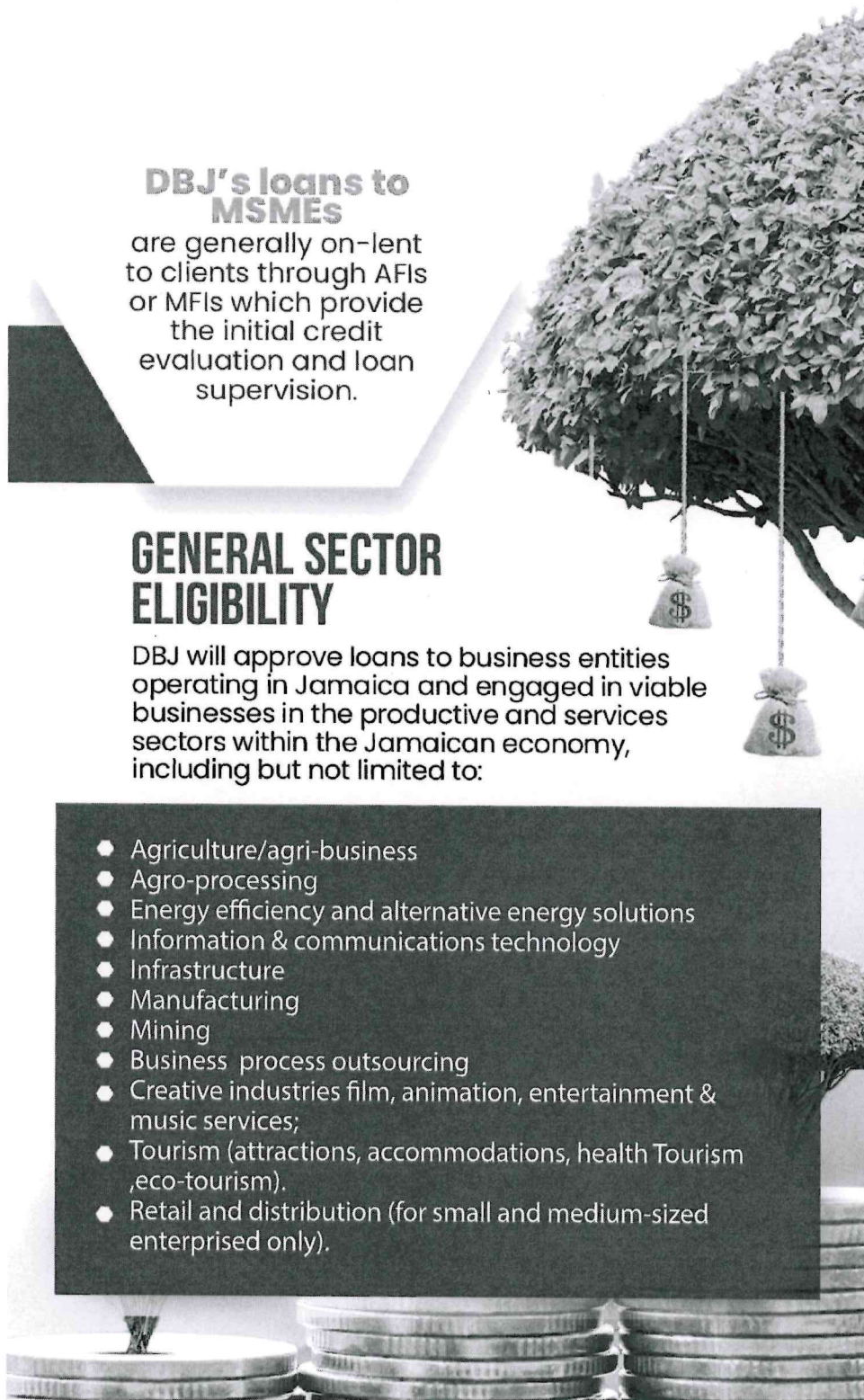
DBJ's loans to MSMEs

are generally on-lent to clients through AFIs or MFIs which provide the initial credit evaluation and loan supervision.

GENERAL SECTOR ELIGIBILITY

DBJ will approve loans to business entities operating in Jamaica and engaged in viable businesses in the productive and services sectors within the Jamaican economy, including but not limited to:

- Agriculture/agri-business
- Agro-processing
- Energy efficiency and alternative energy solutions
- Information & communications technology
- Infrastructure
- Manufacturing
- Mining
- Business process outsourcing
- Creative industries film, animation, entertainment & music services;
- Tourism (attractions, accommodations, health Tourism ,eco-tourism).
- Retail and distribution (for small and medium-sized enterprises only).



GOJ ENTERPRISE SIZE CLASSIFICATION CHART

Firm Size	Total Annual Sales/Turnover
MICRO	> 15M
SMALL	> 15M ≤ 75M
MEDIUM	> 75M ≤ 425M
LARGE	> 425M



DBJ LOAN FUNDING IS AVAILABLE FOR:

- ◆ Construction of structures (for productive purposes)
- ◆ Establishment of crops & livestock
- ◆ Expansion/modification of structures
- ◆ Purchase of machinery & equipment
- ◆ Purchase of movable fixed assets
- ◆ Permanent working capital
- ◆ Rehabilitation/renovation of existing enterprises - Energy efficiency projects
- ◆ Tourist attractions & wellness projects
- ◆ To acquire commercial real estate
- ◆ Motor vehicles for use in the business

HOW MUCH CAN YOU BORROW?

The DBJ's debt to equity ratio requirement is a minimum of 70:30 for MSMEs large enterprises with annual revenues in excess of J\$425M. These enterprises can therefore borrow 70% of the cost of the project. For MSMEs, The DBJ will finance up to 90% of project cost for MSMEs. For large enterprises with annual revenues in excess of \$425M, the debt to equity ratio is a minimum of 70:30. These enterprises can therefore borrow 70% of project cost.

For energy Loans, 75% of project funding is available for large enterprises and 90% to MSMEs.

INTEREST RATES & LOAN TENURE

The DBJ offers:

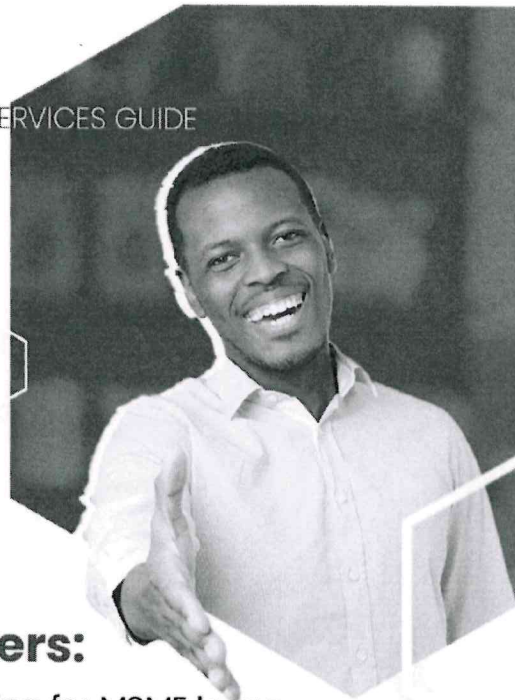
- Competitive interest rates on loans denominated in both Jamaican and US dollars.
- Flexible loan tenures based on cash flow.



APPLYING FOR A DBJ LOAN

- Visit your financial institution (AFI or MFI), to discuss your project proposal and ask for a DBJ loan.
- The AFI or MFI appraises the project proposal and if the assessment is favourable, the proposal and the loan application are submitted to DBJ.
- Once DBJ determines that the project meets the established criteria, the funds are approved and disbursed to the AFI for on-lending.

Financial solutions with your business in mind



The DBJ offers:

- Up to 90% financing for MSME loans • Flexible moratorium on principal payments up to 24 months (Condition apply)
- Longer repayment term up to 10 years (Conditions apply)
- Competitive interest rates on the reducing balance.

ELIGIBILITY CRITERIA FOR DBJ LOAN APPLICATIONS

- Businesses registered in Jamaica
- Valid Tax Compliance Letter (TCL).
- The project must be legal, technically feasible, financially viable & environmentally sound. – Projects must be able to generate new jobs and earn or save foreign exchange.
- A loan application must be approved by an AFI.

ELIGIBILITY CRITERIA OF THE AFI

Loans are processed strictly by your financial institution that bears the credit risk for each application.

It is recommended that applicants speak with their relevant business banker to determine the specific requirements of the AFI which may include but are not limited to the following:

- Business registration (both trading as and limited liability registration)
- Proof of income (recent copies of audited financial statements, bank statements, cash flow projections, pay slips, etc.)
- Proof of collateral (cash, securities, assigned life insurance policies, shares, real estate, plant & machinery, etc.)
- Business and/or strategic plan may be required • Applicant's ID & TRN
- Regulatory approvals (where applicable)

LOAN READINESS TIPS

The financial institution's ability to validate your company's revenues or earnings will make the loan application process easier. One approach to dealing with this is to route all business income through your business bank account. This simple practice, when carried out consistently, leaves a financial footprint and improves your company's ability to obtain loans.

It is also recommended that you register your business as soon as you begin trading.

Maintain accurate accounting records, from receipt books to raw material purchases to profits earned. Maintain your records!

Please keep in mind that different Approved Financial Institutions (AFIs) may have different requirements based on their credit risk management policies, so look into your options to see which one is best for you.

1

2

3

4



DBJ'S PARTIAL GUARANTEE

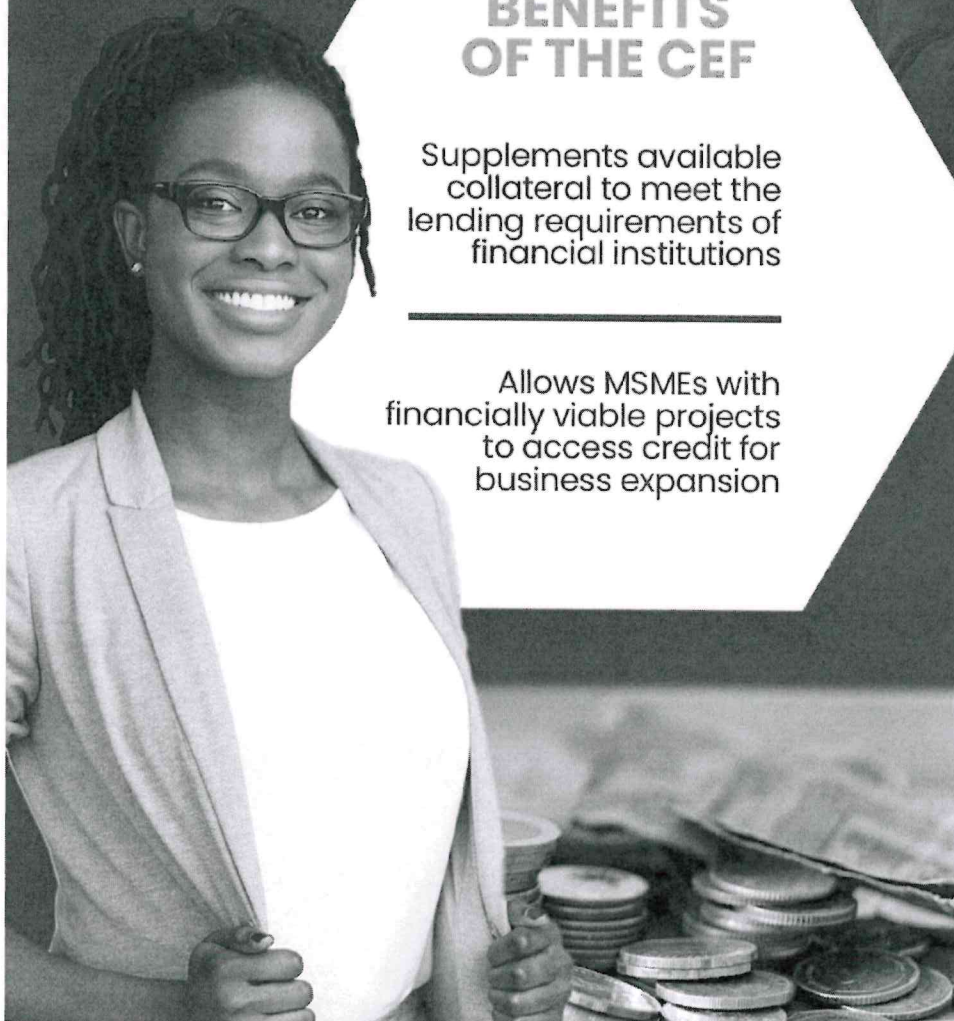
THE CREDIT ENHANCEMENT FACILITY (CEF)

Many micro, small and medium-sized enterprises are unable to provide adequate security to pledge against business loans. With DBJ's CEF (partial guarantee) MSMEs are one step closer to accessing loan financing.

BENEFITS OF THE CEF

Supplements available collateral to meet the lending requirements of financial institutions

Allows MSMEs with financially viable projects to access credit for business expansion



GUARANTEE COVERAGE

The maximum guarantee coverage per sub borrower, entity or group is:

- General MSME Loan Guarantees:
MAX. J\$30M
- Small MSME Loan Guarantees:
MAX. J\$10M
- Start-up* Loan Guarantees:
MAX. J\$5M

*Start-ups are businesses operating for a period of up to 24 months

PERCENTAGE COVERAGE

The maximum guarantee coverage per sub borrower, entity or group is:

General MSME Loan Guarantees:

80%

Small Loan Guarantees:

90%

Start-up Loan Guarantees:

80%



GENERAL ELIGIBILITY CRITERIA

CEF Guarantees are available to MSMEs as detailed below:

- Annual turnover of **J\$425 million** or less
- Businesses operating for more than 24 months
- Start-ups operating for more than 12 months
- Satisfactory credit history

CEF GUARANTEE FEES

An annual fee of

2%

plus GCT

Visit: www.dbjcef.com for more information.



HOW TO ACCESS THE CEF GUARANTEE

The MSME submits a loan application to the AFI. If the AFI determines that there is a collateral shortfall, it may recommend the use of the CEF.



ENERGY AUDIT GRANT

The DBJ assists the MSME to make informed decisions about investments in energy efficiency and renewable energy solutions. MSMEs are offered an Energy Audit Grant of up to \$200,000 to conduct an audit by DBJ-approved Certified Energy Managers.

The Grant may be used to support the MSME in accessing a loan or implementing energy efficiency projects.



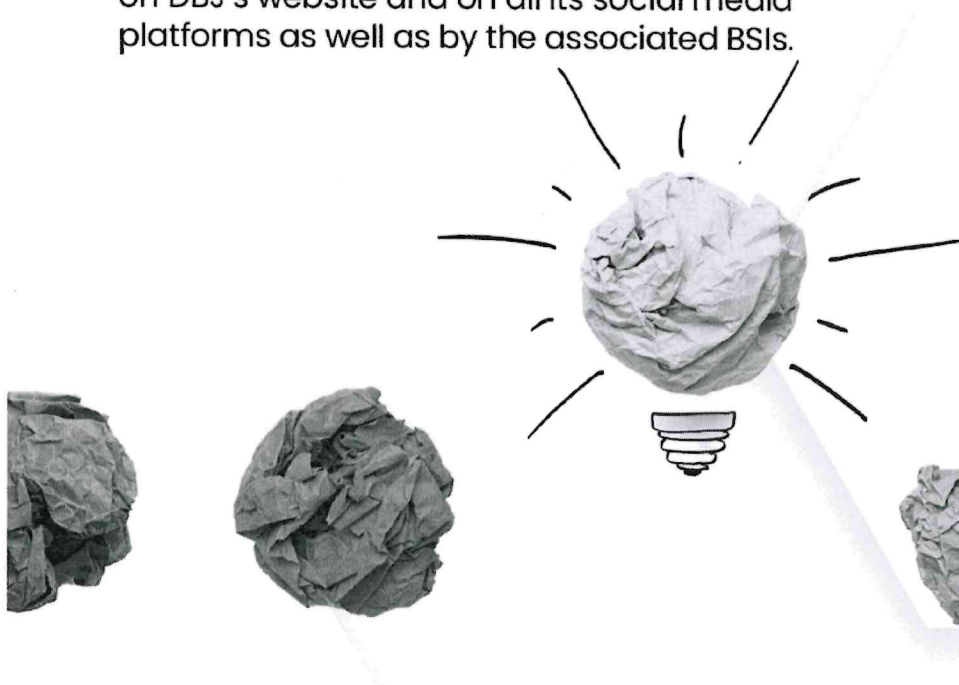
Visit: www.dbankjm.com for more information.

INNOVATION GRANT FROM NEW IDEAS TO ENTREPRENEURSHIP (IGNITE)

The DBJ's Innovation Grant from New Ideas to Entrepreneurship (IGNITE) programme offers innovative start-up businesses a grant of up to \$7 million or 70% of the project cost, whichever is lower, for commercially viable inventions or innovations.

The grant is channelled through Business Service Intermediaries (BSIs), which are business support organizations that will assist the MSMEs in presenting their proposals and monitoring the progress of grant recipients.

The next intake of applications will be announced and advertised in the print media, on DBJ's website and on all its social media platforms as well as by the associated BSIs.



JAMAICA VENTURE CAPITAL PROGRAMME (JVCP)

The Jamaica Venture Capital Programme is the vehicle through which the DBJ:



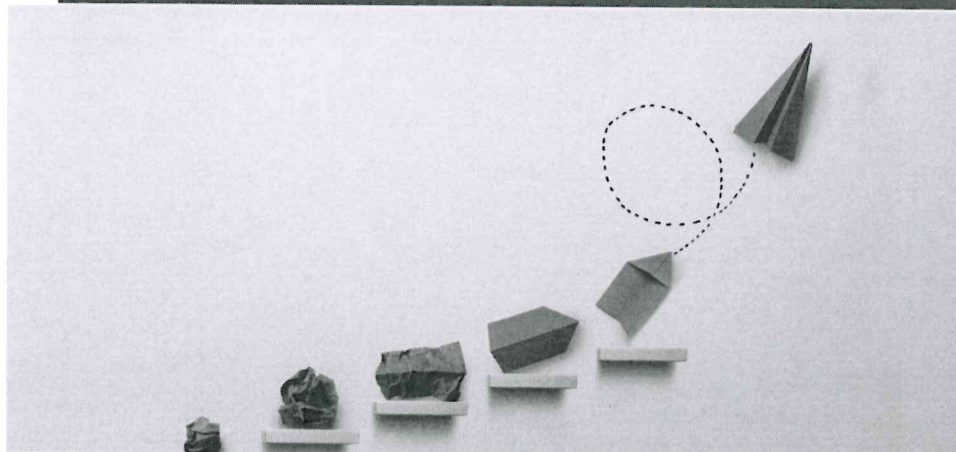
Develops a venture capital ecosystem intended to create an environment conducive to the establishment of a dynamic private equity/ venture capital (PE/VC) industry.



Fosters the establishment of new venture capital and private equity funds through public and private sector collaboration with local and international fund managers.



Builds strong linkages with our international development partners (IDPs), the Jamaican Diaspora, as well as our Latin American and Caribbean neighbours.



The JVCP actively executes its mandate via the following:

- Private Equity Funding for Small Medium Enterprises(SMEs) working through fund managers.
- Capacity Development for university-based Incubators enables them to improve their delivery of effective programs to entrepreneurs.
- National Business Model Competition (NBMC)
- Provides leadership and technical support to encourage potential entrepreneurs at the university level and facilitates students putting entrepreneurship principles into practice, through an integrated learning experience.
- Facilitates linkages between budding entrepreneurs, private sector mentors and financiers.



The NBMC is executed on the campuses of the following universities:

- Edna Manley College of the Visual Performing Arts,
- Northern Caribbean University,
- University of Technology Jamaica
- The University of West Indies.

APPROVED FINANCIAL INSTITUTIONS

- ✓ Barita Investments Limited
- ✓ CIBC FirstCaribbean International Bank
- ✓ Citibank NA
- ✓ COK Sodality Co-operative Credit Union
- ✓ Educom Co-operative Credit Union
- ✓ C&WJ Co-operative Credit Union
- ✓ First Global Bank Ltd
- ✓ First Heritage Co-operative Credit Union
- ✓ GK Investments
- ✓ Jamaica Co-operative Credit Union League
- ✓ JDF Co-operative Credit Union
- ✓ JMMB Bank
- ✓ JN Bank Jamaica Ltd
- ✓ JN Fund Managers Ltd
- ✓ Mayberry Investments
- ✓ National Commercial Bank Ja. Ltd
- ✓ National Export-Import (EXIM) Bank
- ✓ NCB Capital Markets
- ✓ NCB Employees Co-operative Credit Union
- ✓ Palisadoes Co-operative Credit Union
- ✓ Proven Wealth Limited
- ✓ Sagicor Bank Ja. Ltd
- ✓ Sagicor Investments Jamaica Ltd
- ✓ Scotiabank Jamaica Ltd
- ✓ Victoria Mutual Investments Ltd
- ✓ Victoria Mutual Wealth Management Ltd
- ✓ VMBS

DBJ-FUNDED MICRO AND SMALL ENTERPRISES (MSE) LOANS ARE ALSO AVAILABLE THROUGH THE FOLLOWING MICRO FINANCE INSTITUTIONS (MFIs):

- ✓ Access Financial Services Ltd.
- ✓ Bull Investments Ltd.
- ✓ C&WJ Co-operative Credit Union
- ✓ COK Sodality Co-operative Credit Union
- ✓ First Heritage Co-operative Credit Union
- ✓ JN Bank Small Business Loans Ltd.
- ✓ LASCO Micro Finance Limited
- ✓ McKayla Financial Services
- ✓ Wilco Financial Limited



DBJ PRODUCTS & SERVICES GUIDE

GLOSSARY

OF TERMS

- ✓ AFI: Approved Financial Institution
- ✓ BDO: Business Development Organisation
- ✓ BPO: Business Process Outsourcing
- ✓ CEF: Credit Enhancement Facility
- ✓ DBJ: Development Bank of Jamaica
- ✓ ICT: Information and Communications Technology
- ✓ IDP: International Development Partners
- ✓ IGNITE: Innovation Grant from New Ideas To Entrepreneurship
- ✓ JVCP: Jamaica Venture Capital Programme
- ✓ MFI: Micro Finance Institution
- ✓ MSMEs: Micro, Small & Medium-sized Enterprises
- ✓ NBMC: National Business Model Competition
- ✓ PE: Private Equity
- ✓ RADA: Rural Agricultural Development Authority
- ✓ TCL: Tax Compliance Letter
- ✓ VC: Venture Capital