

# WORLD-CLASS BANKING AND FINANCIAL SERVICES

FOR CARIBBEAN-BASED BUSINESSES,  
GOVERNMENTS AND PROJECTS



Our Greatest Asset is **YOU**

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**WHO  
WE ARE**

**THE ANSA McAL GROUP AND SECTORS**

**You want  
to make  
big moves**

**ANSA McAL is committed to the  
region's sustainable development.**



ANSA McAL stands today as one of the most robust, stable and progressive regional conglomerates.

An iconic corporate group comprising **73 companies** in over **eight territories**, we offer our **world-renowned brands, product and services** in over **30 markets worldwide**. We employ close to **6,000 people**.

Our legacy of 135 years has created relationships that have contributed to corporate and national growth and provided significant employment for generations of Caribbean people.

The Group contributes to national development through the investments we make in enterprise, human and technical and financial resources. Landscapes have changed through the implementation of our ideas. We contribute in numerous ways to the arts, sports, culture and education in all territories in which we operate.

#### SECTORS



Automotive



Beverage



Distribution



Financial Services



Manufacturing



Construction



Retail



Media

# ANSA McAL FINANCIAL SERVICES SECTOR

TRINIDAD AND TOBAGO



BARBADOS



**ANSA Merchant  
Bank** can make all  
the difference in  
your **journey to  
a prosperous  
financial horizon.**



## OVERVIEW AND BRIEF HISTORY

**You want to  
prosper? We  
have the products  
and expertise  
to ensure your  
achievement.**

## OUR HISTORY

**ANSA Finance, formerly Amalgamated Finance, operated a portfolio that included instalment loans via hire purchase, mortgage bills of sale and lease facilities.**

Fleming ANSA Merchant Bank was a joint venture between ANSA McAL Limited and Robert Fleming & Co. Limited of Great Britain. This company's main areas of business were Investment Banking and Investment Management Services. In 1998, ANSA McAL purchased the shareholding of Robert Fleming and Company, paving the way for the creation of ANSA Finance & Merchant Bank through the merger of ANSA Finance and ANSA Merchant Bank.

In 2004, ANSA Finance and Merchant Bank once again became known as ANSA Merchant Bank, when ANSA Finance & Merchant Bank acquired Tatil and Tatil Life Insurance, also of the ANSA McAL Group of Companies. In 2016, ANSA Merchant Bank acquired Consolidated Finance Co. Limited in Barbados, giving the Bank a regional presence. In December 2021, Consolidated Finance was officially rebranded ANSA Merchant Bank (Barbados) Limited.

The strength of this acquisition has thrust ANSA Merchant Bank into a new competitive arena, providing the impetus for a broader range of financial services expertly presented to the local and regional markets.



# FINANCIAL SOLUTIONS OVERVIEW







**What are  
your goals?**

Whatever you're  
working toward, **we**  
**partner with you to**  
**achieve them.**

# OUR FINANCIAL SOLUTIONS

## Business Banking

We can help you access the working capital you need now, to fund the business you envision for the future.

## Employee Benefit Plan Management

We have more than a decade of experience in serving the needs of institutions when it comes to managing their employee benefit plans.

## Corporate & Investment Banking

Global input for regional debt facilities.

## Mutual Funds

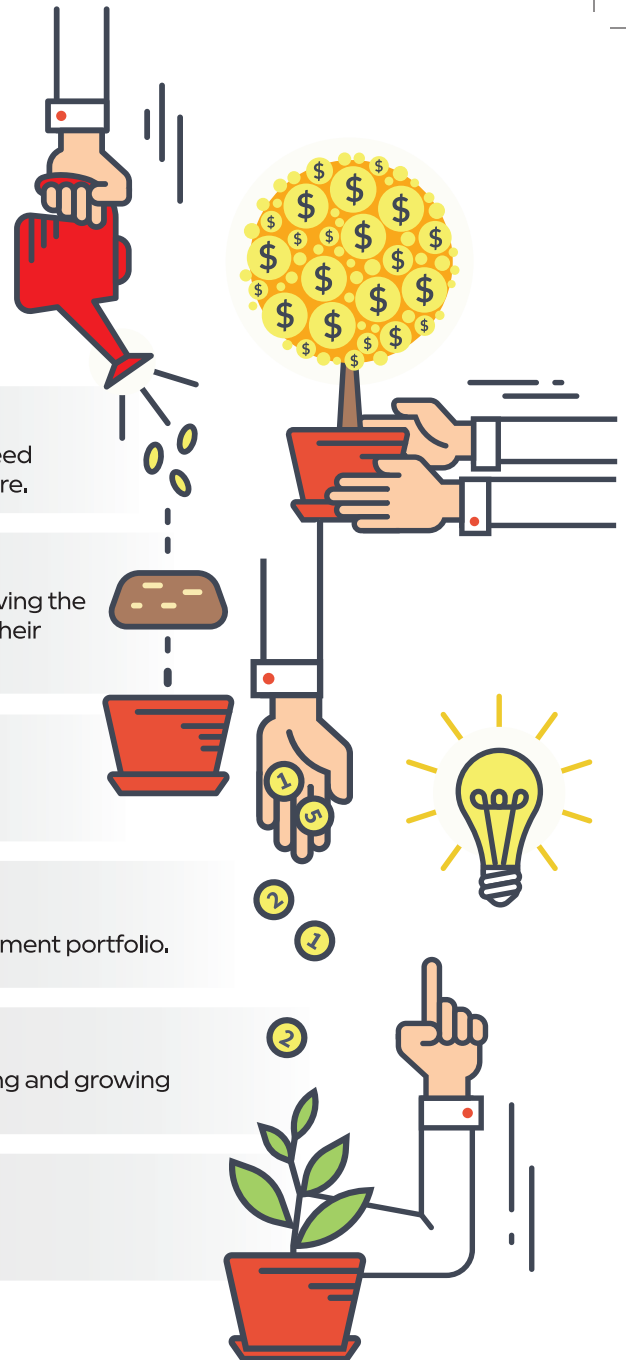
We help you turn your cash into a profitable investment portfolio.

## Wealth Management

We take the stress and complexity out of protecting and growing your wealth.

## Treasury and Foreign Services

Achieve the best financial returns.



## BUSINESS BANKING SOLUTIONS OVERVIEW

# Boosting your business and financing **your** **growth**

ANSA Merchant Bank gives businesses like yours the liquidity and capital to grow with confidence. For over 40 years, we've been helping businesses in Trinidad and Tobago and the Caribbean with creative financial products and services.

### OUR SERVICES



ASSET  
FINANCING



DEBT  
CONSOLIDATION



COMMERCIAL  
MORTGAGES



PROJECT  
FINANCING



CORPORATE  
LINES OF CREDIT

A yellow excavator is shown from a low angle, working on a construction site. The excavator's arm is extended upwards, and its tracks are visible on the ground. In the background, there are some buildings and a clear blue sky. The text is overlaid on the left side of the image.

The equipment  
that can ensure  
your business  
succeeds? **We**  
**have the solutions**  
**to help you get**  
**what you need.**

# BUSINESS BANKING QUALIFICATION CRITERIA AND REQUIRED DOCUMENTS

## QUALIFICATION CRITERIA

- Your business should be in operation for at least three years.
- Collateral is required. One hundred percent (100%) of the loan must be secured by assets in the name of the business or director(s), such as cash, real estate, investments or alternative assets.
- Formal financial statements for the past three years are required to demonstrate your business' financial performance.
- Existing loans must not be in a state of bad debt, or with a collections agency.
- No judgements or high court action should be outstanding against the business or directors.
- Annual Return, if applicable, must be up to date with completed Return of Beneficial Ownership.

## Application Requirements

### LIMITED LIABILITY COMPANY

1. Certificate of Incorporation or Certificate of Continuance
2. Articles of Incorporation or Articles of Continuance
3. Updated Annual Return
4. Financial Statements for the last three years
5. Bank Statements or Account History for the last six months
6. Company profile
7. Two forms of ID for each director, corporate secretary & beneficial owner with 10% or more shareholding interest.
8. Proof of address – Utility bill no older than three months
9. VAT registration certificate & BIR number
10. Statement of Affairs for Director  
(provided by AMBL)
11. Company borrowing resolution  
(provided by AMBL)
12. Know Your Customer (KYC) Form  
– Individual/Corporate

### SOLE TRADERS/PARTNERSHIPS

1. Certificate of Registration/Partnership agreement
2. Financial Statements/revenue & expenditure statements for the past three years
3. Bank statements/account history for the past six months
4. Invoices & receipts for the past three months
5. Two forms of ID for owner or partners
6. Company profile
7. Proof of address – Utility bill no older than three months.
8. Know Your Customer (KYC) Form  
– Individual/Corporate





INVESTMENT SERVICES  
**PENSION PLANS  
AND MUTUAL FUNDS**

**You didn't come  
this far, just to come  
this far. We make sure  
you're set to reap the  
rewards of a productive  
lifetime.**

## Employee Benefit Plan Management

**We have more than a decade of experience in serving the needs of institutions when it comes to managing their employee benefit plans, such as pension funds and savings plans.**

We have accumulated significant understanding of the complexities of various sectors to develop portfolios which comply with relevant legislation and recognise both general and specific requirements. Our team of analysts understands the importance of a pension fund to the quality of life for retirees, and prudence is key to the development of investment strategies.



## Mutual Funds



Want to make  
great gains?  
The feeling is  
Mutual!

If you're looking to safely get on and advance on the investment ladder, an ANSA Merchant Bank Mutual Fund is your answer.

### **Why invest with ANSA Merchant Bank?**

We've consistently managed profitable investments for over 40 years.

**Diversification** – this is a primary goal for many investors because it lowers the risks associated with the poor performance of a single investment. The advantage of a mutual fund is that it diversifies every dollar invested. Your funds are pooled with all the other investors, which allows the fund to invest in hundreds of different investments. Each dollar you invest is then proportionately allocated to each security.

**Access to Professional Management** – mutual funds offer investors access to the active strategies and benefits of a professional money manager who makes decisions on security selections (buy/sell) for the fund. The fund manager continuously monitors and adjusts the portfolio to achieve the stated objective. So, investors get professional expertise at a significantly lower cost than hiring an individual financial advisor.

**Sharing of Investment Expenses** – mutual fund investors reduce their investing expenses by pooling their assets. The expenses of the fund are shared proportionately based on the size of the investment. This spares the investor the numerous charges needed to create a diverse portfolio and the ultimate reduction in the overall portfolio size.



## Our Mutual Funds

**Enjoy the advantages  
of a high-liquidity, low-risk  
investment option that  
outshines commercial  
banking alternatives**

Our Mutual Funds seek to generate investment returns which are superior to other mutual funds domiciled in Trinidad and Tobago. They are designed to manage risks, liquidity and returns by investing primarily in a diversified portfolio of debt securities, equities, instruments and contracts which are backed mainly by marketable securities.

## TT\$ Income Fund

Minimum Initial Investment	TT\$25,000
Additional Investments	TT\$5,000
Entry or Exit Fees	None
Distribution Frequency	Quarterly

## US\$ Income Fund

Minimum Initial Investment	US\$3,000
Additional Investments	US\$500
Entry or Exit Fees	None
Distribution Frequency	Quarterly

# INVESTMENT SERVICES MUTUAL FUNDS PERFORMANCE

Be part of a proven  
record of growth.

## TT\$ INCOME FUND PERFORMANCE AS AT DECEMBER 2021

### FUND PERFORMANCE - TRAILING CUMULATIVE

YTD	1 Year	2 Year	3 Year	5 Year	Inception
4.21%	4.21%	6.02%	10.85%	17.08%	35.79%

## US\$ INCOME FUND PERFORMANCE AS AT DECEMBER 2021

### 12 MONTH TRAILING (DECEMBER 2020 – DECEMBER 2021)

YTD	1 Year	2 Year	3 Year	5 Year	Inception
3.31%	3.31%	6.72%	12.38%	16.64%	27.09%

See the most up-to-date Mutual Fund Performance here:  
<https://ansamerchantbank.com/ansa-merchant-bank-rates>

# Wondering how much your investment could have **grown?**

Our Income Funds were launched in November 2010 and over the years, many individuals and institutions have trusted us to manage their investments. Use our Past Performance Check tool to calculate how much an investment in one of our Income Funds could have been worth today if you had made the investment in the past and held on to it.

**Go to:** <https://tt.ansamerchantbank.com/mutual-fund-investing/performance-check/>

*Don't miss out on any more growth.*

## INVESTMENT REQUIREMENTS

### APPLICATION REQUIREMENTS

- Two valid forms of identification – National Identification Card, Driver's Licence or Passport
- Proof of Address – Utility Bill or Bank Statement with personal name and address (no older than three months). Cell phone bills are not accepted
- Proof of Income
- Employed Individuals: Job Letter (no older than three months) or most recent Payslip
- Self-employed Individuals: Business Registration Certificate and last three years' Audited Financials or six months' Bank Statement
- Retired Individuals: Recent Bank Statement to show pension
- For Corporate/Institutions: Company Documents – Financials; Certificate of Incorporation; Bye Laws; Board Resolution; Annual Return; List of Directors; Certification and Articles of Continuance; Director's Statement
- Completion of Forms: Know Your Customer (KYC), Income Fund Application, Transaction Form and Source of Funds

A silhouette of a man in a suit and glasses, seen from the back, looking out over a body of water. The image is dark and moody, with the man's figure in the foreground and the water in the background.

## **WEALTH MANAGEMENT SERVICES**





We help you  
advance with  
insightful, intuitive  
products **to stay**  
**ahead of the**  
**game.**

## High-net-worth individuals and their families turn to ANSA Merchant Bank to preserve and grow their wealth, and to help with succession planning.

Our experts meet with each client to understand their objectives, and to draft an investment policy statement that will guide the strategies to get there.



### Benefits of Using a Wealth Manager

- Quick response to a changing investment environment
- Easily accessible
- Flexible in response to our clients' needs
- Able to focus on building and maintaining client relationships based on mutual respect, transparency, confidentiality and trust

## **Our Core Principles**

# **Confidentiality**

We treat our clients with the utmost respect and confidentiality, recognising the importance of discretion.

# **Trust**

We abide by our clients' wishes, and adhere to their stated risk tolerance in the deployment of their funds.

# **Sound Risk Management**

We protect our clients' wealth in unfavourable markets, and create growth in favourable times.

## **Style of Investing**

### **Discretionary Approach**

You may not want to actively spend time managing your money, so we will manage your investment portfolio and financial requirements in line with your instructions. This involves making decisions on where to invest and when to buy or sell.

### **Non-discretionary Approach**

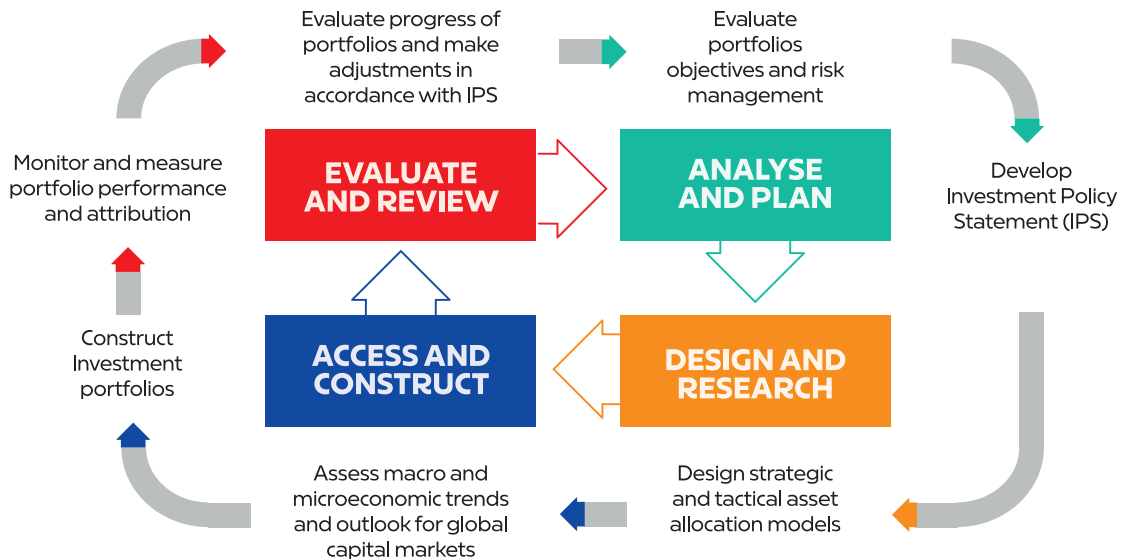
If you prefer to be directly involved in the daily activities of managing your portfolios, we will be your support team. We will act upon your instructions, ensuring there is clear agreement before any transaction is completed.



# Preserve and grow your wealth for future generations.

- Investment advice and management
- Estate planning
- Philanthropic planning
- Risk management and insurance planning
- Lifestyle acquisitions
- Retirement planning
- Banking services

# Our Investment Approach



## **TREASURY SERVICES – FOREX, TREASURY BILLS AND FIXED DEPOSITS**

# **Improve your bottom line.**

**Our Treasury Services put you in a prime  
position by cutting your costs with  
enhanced efficiency.**

Whether your appetite is for risk, return, or liquidity, the Treasury Desk at ANSA Merchant Bank is here to help you make the smartest decisions and achieve the best financial returns.

## TT\$ and US\$ Fixed Deposits

Fixed Deposits are a safer and more predictable way to grow your savings and manage your risk.

- Guaranteed interest rate over the whole of the agreed period
- Protection against market fluctuations during the locked-in period
- Payments from the interest earned – monthly, quarterly, semi-annually or annually
- Up to TT\$125,000 insured by the Deposit Insurance Corporation (DIC) (applicable to TT\$ Fixed Deposits only)





## **TT\$ Treasury Bills**

We are an authorised broker/dealer of Treasury Bills issued by The Central Bank of Trinidad and Tobago that are due to mature in three months, six months or one year.

## **Foreign Exchange/Forex**

We are a licensed Foreign Exchange dealer, and we offer competitive rates on most international currencies: CAD, EUR, GBP, USD, JPY.

## **CORPORATE AND INVESTMENT BANKING**

# **Where do Caribbean Governments and Corporations go to access debt finance?**

**They approach the Corporate and  
Investment Banking experts.**

Issuers reach out to us for tailored and effective financing debt solutions, with terms that reflect the risk appetite of our investor base. Our reputation for successfully matching demand with supply in the Caribbean is second to none.

## **Primary Debt Capital Markets**

Our Corporate and Investment Banking team syndicates sovereign projects of all sizes, as well as corporate growth initiatives and entrepreneurial visions. The Primary Desk offers opportunities for investors to participate in Bond offerings, as well as attractive Syndicated Loan facilities in the Caribbean Region.

## **Secondary Market Fixed Income Trading**

The Corporate and Investment Banking team also manages a Secondary Market Bond Trading Desk where they trade domestic, regional, and global financial instruments across all currencies.

## CONTACT US

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## **CORPORATE & INVESTMENT BANKING**

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MERCHANT BANK