

# INVESTMENT STRATEGY

## The G\$ Income and Growth Fund

The Fund's portfolio will consist primarily of domestic and/or foreign investments of the following description:

- Corporate Bonds
- Government Bonds and other Government Debt Obligations
- Money Market Instruments
- Deposits with financial institutions
- Stocks or Shares
- Mortgages

## The US\$ Income and Growth Fund

The Fund's portfolio will consist primarily of domestic and/or foreign US\$ denominated investments of the following description:

- Corporate Bonds
- Government Bonds and other Government Debt Obligations
- Money Market Instruments
- Stocks or Shares
- Deposits with financial institutions
- Mortgages

## The G\$ Growth and Income Fund

The Fund's portfolio will consist primarily of shares of companies located in Guyana, other Caribbean countries and North America and a range of international investment grade and non-investment grade debt and equity securities. These include but are not limited to:

- Shares in companies traded on the Guyana stock exchange
- Shares in companies listed on any Caribbean stock exchange
- Shares in companies listed on other recognised stock exchanges



Guyana Americas Merchant Bank Inc. ("GuyAm Bank") is your trusted Investment Advisor.

GuyAm Bank engages in the provision of the following financial services:

- **Securities Brokerage;**
- **Securities Distribution;**
- **Investment Advice;**
- **Mutual Funds;**
- **Syndicate Loans & Raising Capital;**
- **Pension Plan & more;**

Guyana Americas Merchant Bank Inc. (GuyAm Bank) is a wholly owned subsidiary of Guyana Bank for Trade & Industry Ltd and Secure International Finance Company Ltd.

For more information,  
read our Prospectus Online  
[gibtbank.com/mutualfunds/](http://gibtbank.com/mutualfunds/)

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[www.gbtbank.com/other-services/mutual-funds/](http://www.gbtbank.com/other-services/mutual-funds/)



# GBTI

We see Guyana through your eyes

## MUTUAL FUNDS

One way to grow your money



# Benefits of a MUTUAL FUND



- 1. Diversification** - Your investment is spread among multiple types of assets like Bonds and Shares in different sectors of the economy.
- 2. Professional Management** - Your investment is Managed by professional Investment advisors who continuously monitor your portfolio.
- 3. Highly liquid** - You can easily sell your units when you need your funds.
- 4. Well regulated** - GBTI Mutual Funds are regulated by the Guyana Securities Council.
- 5. Higher potential returns** - Mutual Funds may over the long term generate higher returns to investors as they invest in a diversified portfolio of assets. However, these returns are not guaranteed and the investment may decrease in value.

## WHAT IS A MUTUAL FUND?

A mutual fund is a pool of money invested by people with similar investment objectives. People who invest money become unitholders of the mutual fund ("Unitholders"). Unitholders share the mutual fund's income, expenses, and any gains or losses the mutual fund makes on its investments in proportion to the number of the units they own.

## WHAT ARE THE RISKS OF INVESTING IN A MUTUAL FUND?

Mutual Funds own different types of investments such as stocks, bonds, treasury bills, and cash depending upon the investment objectives of the particular mutual fund. The value of these investments will change from day to day, reflecting changes in interest rates, economic conditions, and market and company news. As a result, the value of a mutual fund's units may go up or down on a daily basis, and the value of your investment in a mutual fund may be more or less when you redeem it than when you purchased it.



# Our Family of Mutual Funds

**GBTI Mutual Funds are the first family of funds to be launched by a bank in Guyana.**

## G\$ Income and Growth Fund

The primary investment objective of the fund is to earn income and provide capital preservation. The Fund also seeks to generate capital appreciation. The Investment Advisor will seek to achieve these objectives by investing in a range of investment grade and non-investment grade debt securities and equity securities issued in Guyana, other Caribbean countries and countries in Central and South America, North America and Europe.

## US\$ Income and Growth Fund

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## G\$ Growth and Income Fund

The primary investment objective of the fund is to achieve long term capital appreciation. The Fund also seeks to generate income for its unitholders. The Investment Advisor may invest up to 90% of the Fund's assets in shares of companies traded on the Guyana Stock Exchange, other Caribbean Stock Exchanges and other recognised Stock exchanges. The Investment Adviser may invest up to 50% of the Fund's assets in a range of investment grade and non-investment grade debt securities issued in Guyana, other Caribbean countries and countries in Central and South America, North America and Europe.

In each of these funds there are three classes of units, Class A, Class B and Class C.

## INVESTOR WARNING

*Mutual Funds do not guarantee that the amount of your original investment in any of the Funds will be returned to you. Unlike bank accounts or bank deposits, mutual funds are not covered by government deposit insurance corporation and does not have any guarantees.*