

DBJ PROVIDING APPROPRIATE FINANCIAL SOLUTIONS FOR BUSINESSES



MISSION, VISION & CORE VALUES







Provide
opportunities to
all Jamaicans to
improve their
quality of life
through
Development
Financing, Capacity
Building, Public
Private Partnerships
& Privatization
solutions in keeping
with GOJ Policy.

In 2020 the DBJ has facilitated the creation of over 250,000 new jobs over the past 7 years while being a major contributor to the country's Economic Growth and Social Transformation.

Professionalism

Integrity

Accountability

Innovation

DBJ's PRIMARY OPERATION





BUSINESSES/ ENTREPRENEURS

































GENERAL CRITERIA FOR DBJ LOANS

662/3% Jamaican Ownership

- Operating in Jamaica
- Tax compliant
- Technically & Financially viable
- Equity Injection: 10% 30%
- Positive Contribution to Economy

Exceptions

Purchase of Land/Buildings
Acquisition of Businesses
*Refinance



STRATEGIC SECTORS

- Agriculture
- Agro-processing
- Energy
- Manufacturing
- Mining & Quarrying
- Services
- Tourism
- Infrastructure
- InformationTechnology



LOAN PURPOSES

Establishment of Crops & Livestock

Construction & Expansion of structures

Modification of structures

To purchase Machinery & Equipment

Permanent Working Capital

Energy-Saving Projects

Tourist
Attractions &
Wellness
Projects

To purchase Movable Fixed Assets

DBJ'S PROVIDING SUSTAINABLE FINANCIAL SOLUTIONS

- ENERGY AUDIT GRANT
- ENERGY LOANS
 - BUSINESSES
 - RESIDENTIAL
- SME LOANS
- LOANS FOR LARGE BUSINESSES
- AGRICULTURAL LOANS
- PARITIAL GUARANTEE
- VOUCHER FOR TECHNICAL ASSISTANCE





Grant of up to J\$200,000 for an Energy Audit to SMEs



Up to **J\$30M** at 9.5% to client; Over **J\$30M** at 10% to client; Loan Tenure 7 Years; 12 Months moratorium on principal 90% financing for **SMEs** 75% financing for large firms



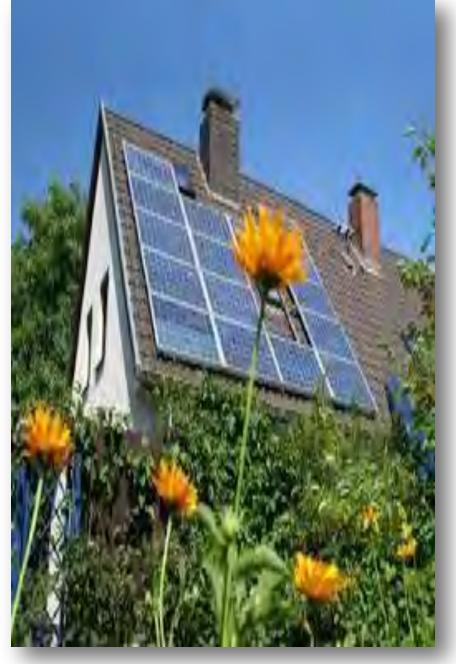
DBJ will guarantee:

80% of **Energy** Loans up to **J\$15M** for **SMEs**



Loans for residents:

- Interest Rate -9.5%
- Loan Term: 8 years
- We finance 90% of Project cost up to J\$2M for:
 - Solar Water Heaters
 - PV Systems
 - Wind Turbines
 - Bio-digester



SME LOANS

- 90% financing of Project Cost
- Maximum Loan J\$30M;
 Interest Rate at 10% to SME;
 Maximum Tenure 7 Years
- Up to 12 months moratorium on Principal
- *DBJ will also guarantee 50% of DBJ-funded SME loans up to J\$15M



AGRICULTURAL LOANS

- Up to J\$8.4M at interest rate of 9.5% to client
- Tenure: up to 7 years
- Up to 24 Months moratorium
- 90% financing of Project cost
- *DBJ will also guarantee 50% of DBJ-funded SME loans up to J\$15M



VOUCHER FOR TECHNICAL ASSISTANCE



- Assists SMEs who need business development services to qualify for a loan
- For example:
 - Business Plans
 - Marketing Plans
 - Financial Statements

MICRO ENTERPRISE LOANS

Through approved MFIs

- Up to J\$500,000
- Favourable repayment terms
- Guarantors may be used
- Reasonable interest rates



GOOD IDEAS NEED FINANCING

DBJ aims to provide value added solutions, through:

- Lower Rates
- Longer Tenures
- Moratorium on Principal repayment
- Reduce Risk Exposure with a Partial Guarantee for SMEs)
- Providing Technical Assistance& Capacity Building



QUESTIONS AND COMMENTS

