

## **LECTURE 20**

### **BUSINESS FINANCE**

#### **Financial Sector**

The financial sector is made up of agencies such as:

- Government financing agencies
- Central bank,
- Commercial banks,
- Mortgage companies,
- Credit unions
- Insurance companies
- **Building societies** - A building society is a type of financial institution that provides banking and other financial services to its members. Building societies resemble credit unions in that they are owned entirely by their members.
- Micro-lending agencies – eg Island Finance
- Unit trust, stock market
- Development banks (Caribbean Development Bank, Agricultural Development Bank)

**A commercial bank**- is a financial institution that provides a range of financial services to individuals and business clients. They accept deposits and give loans. The bank pays a percentage to the depositor as interest or gain on the deposit. In essence they borrow a surplus of funds to lend to those who are experiencing a shortage.

#### **Role of Financial Institutions**

- Commercial bank accepts money **deposits** and therefore provides a safe place for saving money.

# Lecture Notes For Finance 1 And More

**RJ Alexander**



## **Lecture Notes For Finance 1 And More:**

## **Lecture Notes For Finance 1 And More** Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the ability of words has become more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such could be the essence of the book **Lecture Notes For Finance 1 And More**, a literary masterpiece that delves deep to the significance of words and their impact on our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book's key themes, examine its writing style, and analyze its overall affect on readers.

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