

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.

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Recent Trends In Financial Engineering: Towards More Sustainable Social Impact Constantin Zopounidis, Carine Girard-guerraud, Karima Bouaïss, 2022-08-30 This book is a good collection of state of the art approaches to financial engineering It will be especially useful to new researchers and practitioners working in this field and will help them to quickly grasp the current state of financial engineering The book equips the readers with comprehensive understanding of technological issues and financial innovations in environmental and social matters It will allow the readers to use new econometric and operational methods to examine certain innovative products Finally it proposes new operational solutions based on a framework of analysis that has not yet been explored so that the dialogue between financial engineering professionals and company managers may be more efficient effective and impactful

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