

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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**David Gershon, Alexander
Lipton, Mathieu Rosenbaum, Zvi Wiener**

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