



WEEKLY MARKET OVERVIEW

INVESTING BASICS

HOW TO MAKE MONEY BY INVESTING IN THE STOCK MARKET

In this Issue we will continue our discussion on investing in stocks, with a special focus on how you can make money with stocks.

How can you make money by investing in the stock market?

The stock market investor can make profits (capital gains) by purchasing shares at a low price and selling them at a higher market price. As long as the investor manages to buy at a low price and sell at a higher price; shares can generate profits, if the opposite happens, a loss is incurred. Additionally, if a company is performing exceptionally well, it might give additional shares (bonus shares) to its shareholders.

Another way in which you can earn money when you invest in the stock market is via dividend payments. When companies in which you invest pays dividends, the profits are distributed as dividends or as capital distributions, among all the shareholders in the company.

How do you know when to buy and sell stocks?

Though the potential profits of equity investments are high as compared to other investment products, the risks are often equally high. For investors who have a

limited idea about which stocks to invest in or when to sell, due to either lack of time or knowledge, enlisting the assistance of a financial advisor can generally enhance the decision making process.

Assuming you've done all your homework, most financial advisors will tell you that you should only invest money that you won't need for at least five years. This way, you have time to wait out market fluctuations and still make money.

Our Investment Advisors will provide additional assistance and guidance in helping you to achieve your financial goals. Feel free to give us a call today at 876-908-1502

MARKET UPDATE

Global Bond Market

The following are the current Government of Jamaica bond prices as at September 30, 2022:

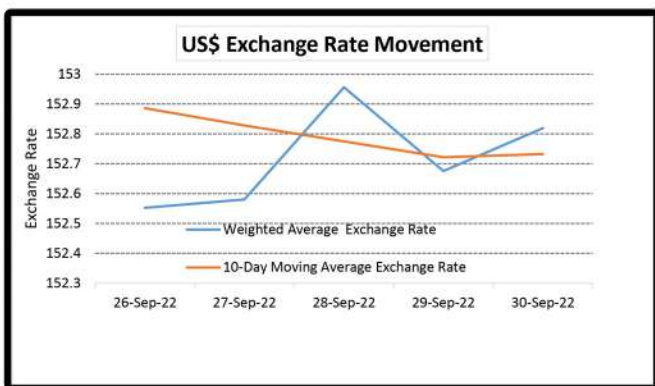
Maturity	Currency	Coupon	Bid	Offer	Offer Yield
2025	US\$	7.625%	103.00	104.00	5.20%
2025	US\$	9.250%	107.00	108.50	6.14%
2028	US\$	6.750%	103.25	104.25	5.68%
2036	US\$	8.500%	111.50	113.50	6.94%
2039	US\$	8.000%	110.00	111.25	6.81%
2045	US\$	7.875%	107.50	108.75	7.09%

*All rates quoted are opening indicative levels in the international capital markets and are subject to change based on market conditions.

Foreign Exchange Market

The Jamaican dollar depreciated by \$0.13 relative to the US dollar week-over-week, moving from a selling rate of \$152.69 on Friday, September 23rd to \$152.82 on Friday, September 30th. The closing BOJ weighted average selling rates are as follows:

Exchange Rate	Close 23/09/2022	Close 30/09/2022	Weekly Change	YTD Change
J\$/US\$	152.69	152.82	-0.08%	1.46%
J\$/CDN\$	114.13	112.94	1.04%	8.00%
J\$/GBP	167.45	168.14	-0.41%	19.99%



Money Market

The following are the average Treasury bill rates:

Tenure	Last Auction	Previous Yield	Current Yield	Net Change
90 day	07-Sep-22	7.62%	7.57%	-0.05%
180 day	07-Sep-22	7.89%	7.96%	0.07%
270 day	10-Aug-22	8.42%	8.20%	-0.22%

Jamaica Stock Market

This week's Market activity resulted from trading in 127 stocks, of which 73 advanced, 41 declined and 13 traded firm. Market volume amounted to 531,927,339 units valued at over J\$4,036,133,675.62.

Indices	Closing levels 30/09/2022	Weekly Change %	YTD Change %
JSE Combined Index	376,221.72	1.09%	-6.21%
JSE Market Index	361,691.60	1.08%	-8.70%
JSE All Jamaican Composite	413,943.31	1.31%	-5.56%
JSE Select Index	9,149.71	-0.39%	-7.42%
JSE Junior Market	4,229.54	1.11%	23.37%

FHCIL'S STOCK PICKS

Stock	Last Price
Caribbean Cement	\$ 61.40
Wisynco	\$ 17.54
Proven (USD)	\$ 0.20
Proven (JMD)	\$ 30.09
Grace Kennedy	\$ 89.69

This information should not be relied upon by the reader as research or investment advice. If you need advice in building a diversified stock portfolio, FHC Investments Limited can guide you in achieving your financial goals. Feel free to give us a call today.

Meet **Ian-Parker Campbell**
Investment & Pension Advisor

Whether your goal is to build wealth or save for retirement, we are committed to helping you achieve it!

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