



WEEKLY MARKET OVERVIEW

INVESTING BASICS

INFLATION AND YOUR INVESTMENTS

High inflation or an economic recession can adversely impact the value of your investment, which may make it more challenging to achieve your investment goals. However, with some adjustments, you can be better positioned to mitigate against potential setbacks and to grow your wealth.

1. **Maintain liquidity in your portfolio**

Keeping some liquidity in your portfolio will provide you with more flexibility to respond to any market opportunities that may arise. For investors with a shorter investment timeframe, keeping liquidity in your portfolio is especially important.

2. **Diversify your investment**

You can diversify your investment by putting your money in different classes of assets. For example, you can spread your investment among cash, stocks and bonds. By diversifying, you aim to offset potential losses in one class of asset with potential gains in another class of assets.

How can FHC Investments Limited help You?

We can help you to take advantage of the various investment opportunities, including:

Informed Decision Making: You can benefit from our fundamental research, as we assist you in selecting the right stocks and securities to achieve your investment goals.

Investor Education: You can sign up to receive our investor newsletters and look out for our investor webinars where we provide you with market insights to guide your portfolio decisions.

Access to Stock Trading: You can buy and sell stocks on the JSE by opening a stock brokerage account with us.

MARKET UPDATE

Global Bond Market

The following are the current Government of Jamaica bond prices as at August 12, 2022:

Maturity	Currency	Coupon	Bid	Offer	Offer Yield
2025	US\$	7.625%	106.25	107.25	3.61%
2025	US\$	9.250%	110.25	111.25	5.34%
2028	US\$	6.750%	109.25	110.75	4.20%
2036	US\$	8.500%	121.25	125.25	5.78%
2039	US\$	8.000%	119.50	121.00	5.92%
2045	US\$	7.875%	117.50	119.00	6.30%

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

Jamaica Stock Market

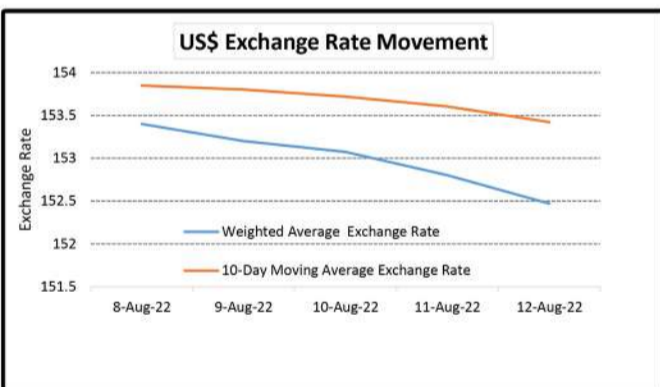
This week's Market activity resulted from trading in 121 stocks, of which 47 advanced, 62 declined and 12 traded firm. Market volume amounted to 86,276,899 units valued at over J\$441,182,354.25. The following reflect the movement of the JSE indices.

Indices	Closing levels 08/12/2022	Weekly Change %	YTD Change %
JSE Combined Index	380,712.84	-1.37%	-5.09%
JSE Market Index	367,335.68	-1.50%	-7.27%
JSE All Jamaican Composite	418,550.69	-1.18%	-4.51%
JSE Select Index	9,475.14	-1.67%	-4.13%
JSE Junior Market	4,142.42	-0.17%	20.83%

Foreign Exchange Market

The Jamaican dollar appreciated by \$1.23 relative to the US dollar week-over-week, moving from a selling rate of \$153.71 on Friday, August 5th to \$152.47 on Friday, August 12th. The closing BOJ weighted average selling rates are as follows:

Exchange Rate	Close 08/05/2022	Close 08/12/2022	Weekly Change	YTD Change
J\$/US\$	153.71	152.47	0.80%	1.69%
J\$/CDN\$	119.14	119.52	-0.32%	2.64%
J\$/GBP	184.27	187.68	-1.85%	10.69%



Money Market

The following are the average Treasury bill rates:

Tenure	Last Auction	Previous Yield	Current Yield	Net Change
90 day	10-Aug-22	7.62%	7.64%	0.02%
180 day	10-Aug-22	7.89%	7.86%	-0.03%
270 day	10-Aug-22	8.20%	8.42%	0.22%

FHCIL'S STOCK PICKS

Stock	Last Price
Jamaica Teas	\$ 2.79
Wisynco	\$ 17.40
Proven (USD)	\$ 0.22
Proven (JMD)	\$ 32.54
Grace Kennedy	\$ 98.47

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 **Keleen Osborne**
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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