

GraceKennedy Limited Investor Briefing



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Overview

- ❑ **Group Structure**
- ❑ **2008-FY & 2009-Q1 Financial Highlights**
- ❑ **2008 Milestones & 2009 Growth Initiatives**

GKI Group Structure



BANKING & INVESTMENTS



INSURANCE



MONEY SERVICES



RETAIL & TRADING



2008 Financial Highlights

GKI

Revenue By Business Segment



N.B. excludes inter-segment sales

2008 Financial Highlights

GKI Cont'd

Profits Before Tax By Business Segment



2009 Q1 Financial Highlights

GKI

Revenue By Business Segment

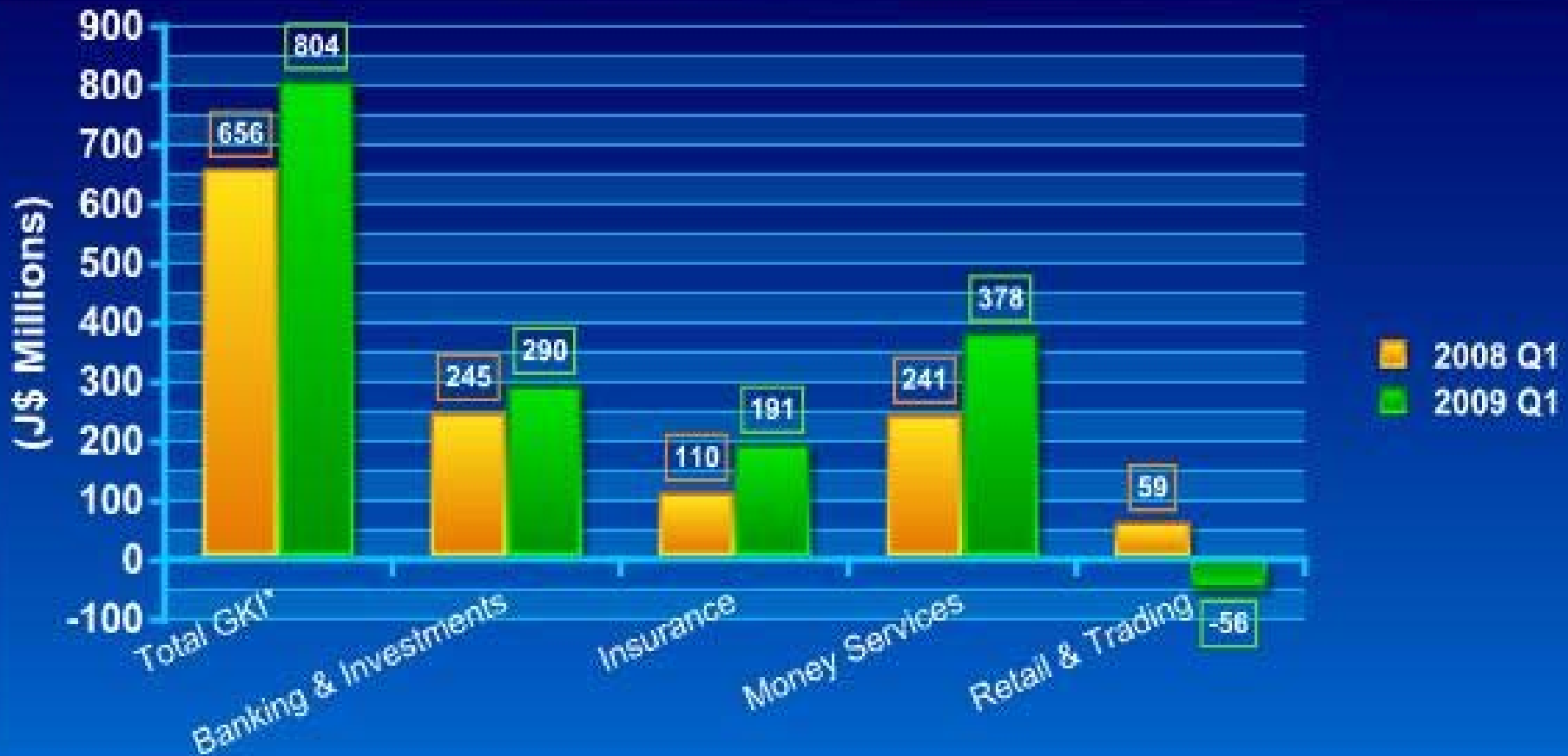


N.B. excludes inter-segment sales

2009 Q1 Financial Highlights

GKI Cont'd

Profits Before Tax By Business Segment

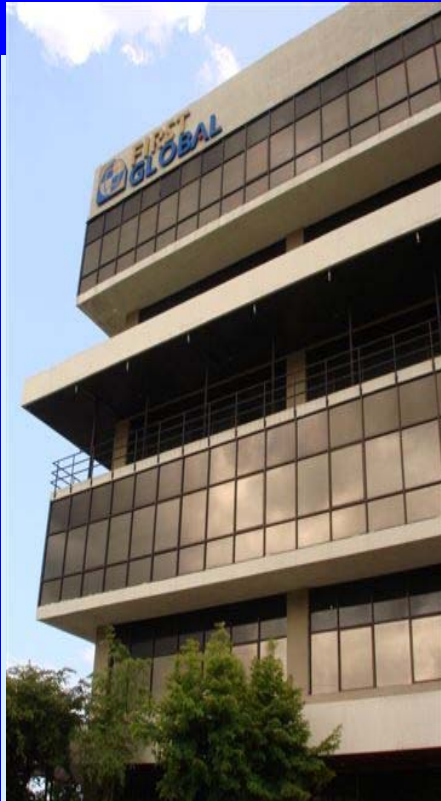


2008 Milestones & 2009 Growth Initiatives



2008 Milestones & 2009 Growth Initiatives

Banking & Investments



- ❑ Roll-out of FG brand in T&T
- ❑ Over 75% growth in loan portfolio
- ❑ New Montego Bay joint branch
- ❑ Focus on inter-company synergies
- ❑ Strategic Alliances: IIC (US\$6m), IFC (US\$20m)
 - ❑ Increased Capitalisation
 - ❑ Funding for Jamaican businesses

2008 Milestones & 2009 Growth Initiatives

Insurance



- ❑ Acquisition of URI portfolio, Turks & Caicos
- ❑ Established Agency in Dominica
- ❑ Increase use of technology to drive greater efficiency: EDI
- ❑ Maintain A.M. Best 'B++ Good' rating (JIIC)
- ❑ New Products: AIB – Wellness, JIIC – Vehicle Tracking, Personal Accident Rider

2008 Milestones & 2009 Growth Initiatives

Remittances



- ❑ Resilience vs market: Jan-Feb 09/08
Remittance inflows -17.8%, GKRS approx flat
- ❑ UK Launch: Operational and adding outlets
- ❑ Total WU locations (Caribbean & UK) now 241
- ❑ Bill Express continues to add new billers, total now 32
- ❑ WU improving its loyalty programme
- ❑ F/X Trader: implemented more efficient software



2008 Milestones & 2009 Growth Initiatives

Retail & Trading



- ❑ New Products: Allmet Roofing, Mason's Select concrete stains
- ❑ Reduction of US\$-denominated debt
- ❑ Focus on Working Capital Mgmt, Category Mgmt, Controlling Operating expenses
- ❑ Continue use of technology to improve efficiency, controls and service



Thank You