

For subscription of secured bonds having an aggregate principal amount of up to J\$5,000,000,000.00 with an option to up-size to J\$7,000,000,000.00

Public offer made subject to a prospectus with a registration date of 25 November 2022.

Opening Date: **Friday, December 2, 2022**

Closing Date: **Friday, January 6, 2023**

**INSTRUMENTS:**

Mayberry will be issuing four (4) tranches of Secured Bonds, namely::

	Tranche I	Tranche II	Tranche III	Tranche IV
Amount (JS):	1,250,000,000	1,250,000,000	1,250,000,000	1,250,000,000
Tenor	13 Months	18 Months	24 Months	36 Months
Interest Rate:	9.25% per annum	10.00% per annum	11.00% per annum	12.00% per annum

**OPTION UP-SIZE:**

The Company reserves the right to up-size the Offer by issuing an additional J\$2,000,000,000 in any tranche or a combination of the tranches up to J\$7,000,000,000.

**ISSUE PRICE:**

100% of principal face value.

**MINIMUM SUBSCRIPTION:**

J\$20,000 and further increments of no less than J\$10,000.

**INTEREST CALCULATION:**

Interest will be calculated and accrued from day to day (as well after as before any judgement) but prorated on the basis of a 360-day year and paid quarterly on each Interest Payment Date. The first Interest Payment Date will be March 30, 2023.

Interest will begin to accrue from the date an Applicant receives an Allocation Certificate or other written confirmation of the commencement of accrual interest (whichever is earlier).

**INTEREST PAYMENT DATES:**

Interest will be due and payable on December 30, March 30, June 30, September 30 in each year, save and except that the first Interest Payment Date shall be March 30, 2023 and the final Interest Payment Date shall also be the Maturity Date.

**MATURITY DATES:**

For Tranche I – the Business Day falling 13 months after the Issue Date  
 For Tranche II – the Business Day falling 18 months after the Issue Date  
 For Tranche III – the Business Day falling 24 months after the Issue Date  
 For Tranche IV – the Business Day falling 36 months after the Issue Date

**SECURITY:**

The Company's obligation to pay will be secured by a charge over the Secured Loan Book Pool.

**LISTING:**

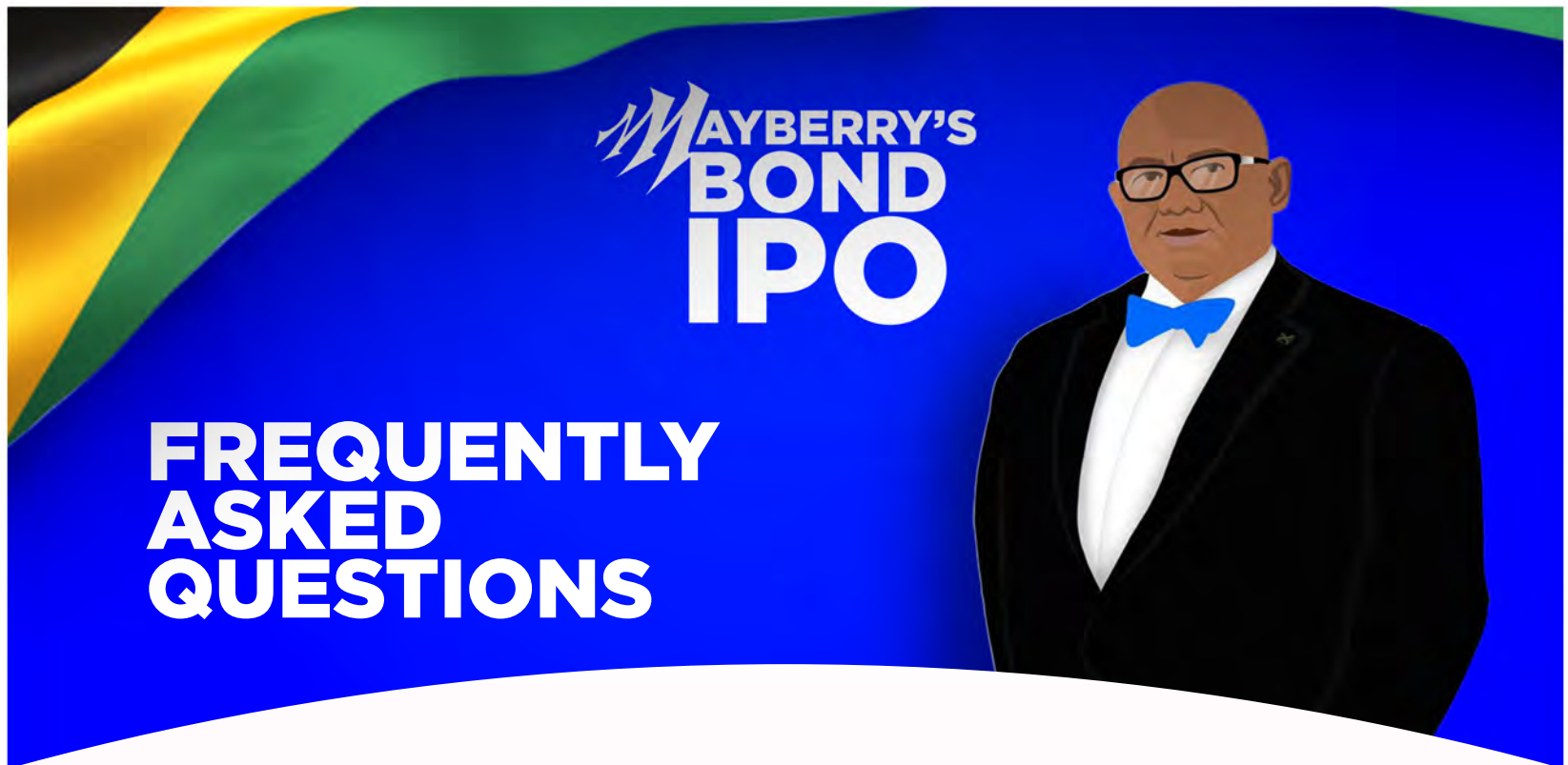
The Company will apply to the JSE to list the Secured Bonds on the Bond Market Platform of the JSE. This is not a guarantee that the application will be successful.

PROSPECTUS IS AVAILABLE FOR DOWNLOAD FROM THE FOLLOWING SITES:  
 MAYBERRY INVESTMENTS LIMITED

[www.bondberryja.com](http://www.bondberryja.com)

THE JAMAICA STOCK EXCHANGE:  
[www.jamstockex.com](http://www.jamstockex.com)





**What is a bond?**

A bond is a loan taken by companies or governments at a certain rate of interest for a predetermined period and it is repaid at maturity. Unlike traditional loans, a bond is usually tradable and can change many hands before it matures

**How can I benefit from Mayberry's bond?**

The Mayberry bonds will provide a safe and conservative way to earn interest on your money. In fact, the Mayberry bonds are providing higher interest rates than the savings rates at traditional banks, thus providing more money in your pocket. The bonds will also pay interest quarterly and as a result, provide stable and consistent returns. Lastly, the Mayberry bonds are secured and will be traded on the JSE market which will create the necessary liquidity for investors with readily available market prices.

**How much can I invest?**

Investors can invest a minimum of only J\$20,000.00 with additional increments in multiples of J\$10,000.00 and no maximum amount!

**How can you apply?**

Investors can apply at [www.bondberryja.com](http://www.bondberryja.com). Those persons who are interested in subscribing to the Mayberry Secured Bonds should read the Prospectus in its entirety inclusive of the full Terms and Conditions of the Invitation set out in Section 6, the Risk Factors in Part 11, and then follow the Application Guidelines set out in Appendix 1. Additionally, feel free to contact Mayberry or your preferred stockbroker.

**A SAFE HAVEN FOR YOUR MONEY!!**



# ADDENDUM TO THE PROSPECTUS BY



**MAYBERRY**  
INVESTMENTS LIMITED  
Established 1985



This is an Addendum to the Prospectus by Mayberry Investments Limited published on 25 November 2022 in respect of an Invitation for subscription of Secured Bonds having an aggregate principal amount of up to J\$5,000,000,000 with an option to up-size to J\$7,000,000,000.

The list of Selling Agents for the Invitation has been revised. They are now as follows:

- 1. Proven Investments Limited**
- 2. Sagicor Investments Jamaica Limited**
- 3. Stocks and Securities Limited**

December 1, 2022