

From left to right: Ms Antonella Mercieca,
Mr Colin Micallef and Ms Joanna Schembri



A name to trust

WITHIN THE FINANCIAL SERVICES SECTOR, TRUST IS PARAMOUNT. TIMBERLAND INVEST LIMITED'S COUNTRY MANAGER **COLIN MICALLEF** AND CLIENT RELATIONSHIP MANAGER **ANTONELLA MERCIECA** EXPLAIN HOW A COMBINATION OF HONESTY, STABILITY AND A TOP TEAM HAVE HELPED THE COMPANY BUILD A REPUTATION FOR SERVICES THAT CAN BE TRUSTED.

In the financial services sector, when it comes to delivering efficient results to satisfied customers, trust is paramount. For this, getting together the right people – not only the most highly qualified, but also of integrity, is essential – and the top tiers at Timberland Group know this, which is why they have the best people in their field. Timberland Group was established in 1993 and is represented locally through, Timberland Invest Ltd (“TIL”), authorised by the MFSA to receive and transmit orders and, or provide investment advice and, or place instruments without a firm commitment basis but not to hold or control clients’ money or customers’ assets.

Colin Micallef’s role involves the overall running of the Malta office, together with that of meeting clients. Colin’s career started in 1989 when he joined HSBC Bank Malta plc, before working up the ladder in the financial services industry, working with names like Lombard Bank Malta plc, Rizzo Farrugia and Co (Stockbrokers) Ltd, FIMBank, Calamatta Cuschieri and Co Ltd and, eventually, Timberland Invest as a Client Relationship Manager and later as Manager heading the Malta office, in charge of the provision of investment services to the company’s clients.

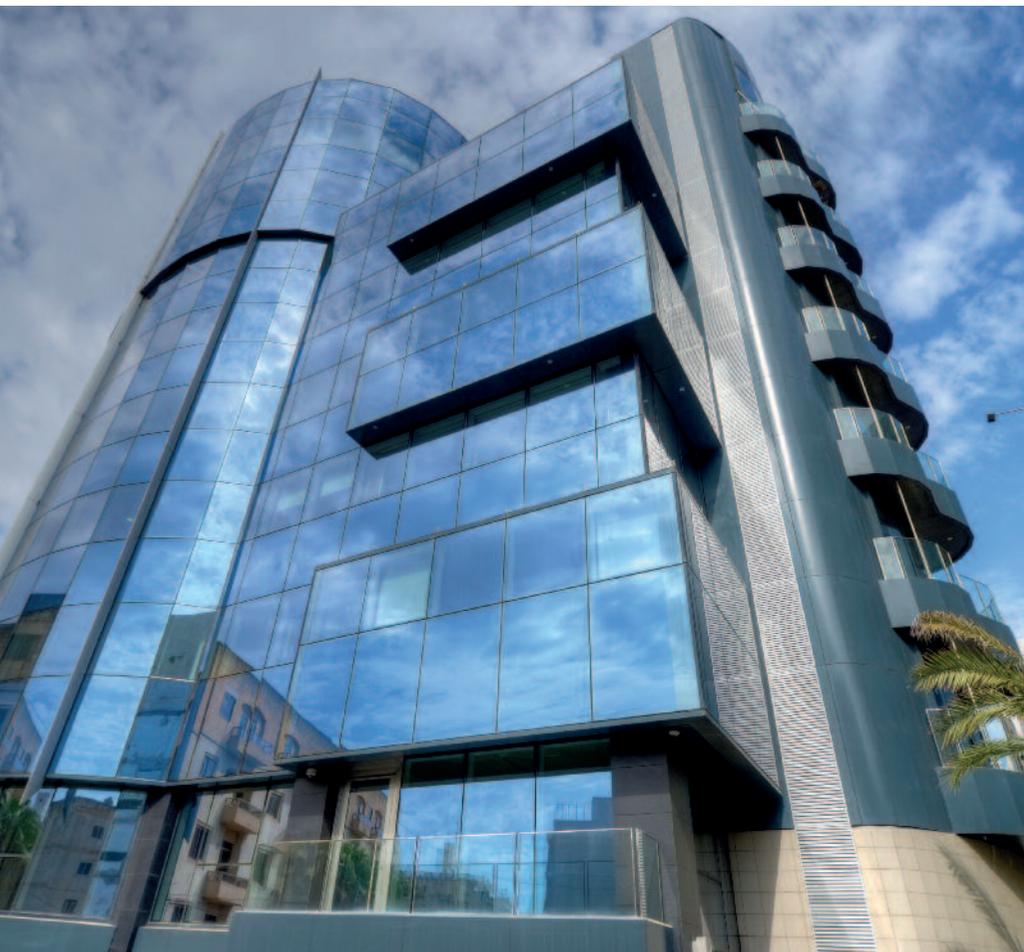
Another valuable team member with more than 19 years of financial services experience, is Client Relationship Manager Antonella Mercieca, known for her ability to deal with clients. Her experience has touched many areas related to finance and investments and she has worked with leading names in the industry, such as Growth Investments Ltd, Middlesea Group, HSBC Securities Services (Guernsey) Ltd., the Malta Financial Services Authority and others.

Her role with TIL entails meeting with clients, whilst also carrying out research to keep abreast on the latest developments in local and international markets.

At TIL, administration is given the utmost importance, with Joanne Schembri taking care of reception, office and account administration. Joanne boasts 17 years experience in the industry, starting out with HSBC in the UK and eventually joining TIL in 2016.

What makes Timberland Group, a cut above the rest?

AM: The Timberland Group operates internationally, with offices spread around Europe tailoring their products to the investment needs of their clients. Opportunities to invest, earn a high yield and return is not that easy. In this regard, choosing the right partner is



available on the market. A bad experience will make one cautious, but it should not be a reason to avoid investing in financial products.

Is there such a thing as security within the financial market?

AM: Trust and transparency are intrinsic for financial markets to operate. Investors want to invest in a safe environment, where their money is stable and invested in a way to earn a good return. Having said that, different financial products carry certain levels of risk and it is important that investors are aware of the risk profile commensurate with the different investment vehicles that meets their own expectations. Furthermore, past performance is not necessarily a guarantee of future performance and it is important that investors understand this concept. Going back to the financial crises experienced in recent years, regulation has become tougher in order to safeguard the interests of investors who have become more demanding.

CM: No, because every investment involves some level of risk, which means it can lose value. But the relative risk of investments varies widely, because some investments are inherently riskier than others. Warren Buffett's first rule of investing is: don't lose it. His second rule? See rule No. 1. Avoiding undue risk, therefore, is good.

very important. Values such as transparency, reliability and performance are the basis on which the Timberland Group operates which are key in the way we do business.

CM: Timberland Group is an international group of companies with more than 20 years of sustained success in the demanding financial segment. The group has exhibited passion, knowledge and a good sense of trends, markets and people from the beginning, which has been the key to success. If one looks back and sees what the group has achieved throughout these years, it's evident that Timberland is a category on its own.

Do you feel that there's a general misconception about the financial services in general from a layman's perspective?

AM: Some investors have experienced the hardship of losing some of their savings, for some reason or other, and maybe their confidence in the financial markets has been tarnished. Certainly, the investment community needs to be continuously educated about the different investment products and the main traits of each product highlighted at the outset.

CM: Unfortunately, unforeseen market conditions, past cases of poor advice and mis-selling has reduced investor confidence. New regulations have come into place in order to safeguard the interests of investors over time. Furthermore, through education and training investors are becoming more aware about the products which are

How can risks be minimised?

AM: Risk can be minimised by diversifying your investments amongst different asset classes. One also should take into account short and long term financial goals and what stage of the life cycle the investor is at.

CM: The goal of every investor is to increase their investments through capital appreciation, or through compounded interest or dividend income. The recipe to all this is to minimise risk by spreading one's investments i.e. not putting all of one's eggs in one basket. 



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