

NOTICE TO SHAREHOLDERS

The Annual General Meeting of Shareholders of BF&M Limited will be held in the Boardroom, Level 1 of the Insurance Building 112 Pitt's Bay Road, Pembroke on Thursday 16th June, 2011 at 8:30 a.m.

THE AGENDA

1. Approval of Minutes
2. Financial Statements and Auditors Report for 2010
3. Fix the number of Directors at 15 for the ensuing year
4. Election of Directors
5. Authorize Directors to fill vacancy
6. Appointment of Auditors
7. Increase In The Number of Shares That May Be Allotted To The Equity Incentive Plan
8. Any other business

By order of the Directors
Lynda A. Davidson Leader, B.A., C.A.
Secretary