

To buy shares in a company that is listed on the Lusaka Stock Exchange you must contact a stockbroker who will buy them on the stock exchange for you. If you invest in shares you receive income in the form of dividends from the company. Dividends may not always be paid by the company as they depend on the performance of the company and decisions of the Board of Directors.

**Bonds and Treasury Bills:** A bond or a treasury bill is an instrument used by the issuer to borrow money from the holder with an obligation to repay the principal and interest on future dates. When you invest in bonds you lend your money to the issuer of the bond who may be a company or government. If you invest in bonds, you receive a promised fixed amount of interest on your investment every half-year or every year. It is an obligation on the issuer of the bond to pay you the interest.

**You can reduce your risk by diversifying your investments.**

**Mutual Funds / Unit Trusts:** Mutual funds and unit trusts are financial instruments that allow investors to pool their money together under the management of a professional fund manager who is responsible for investing the pooled resources in specific investment opportunities.

Mutual funds and unit trusts are designed principally for small savers; you can start investing in these schemes with as little money and buy more shares or units on a regular basis with even smaller monthly payments. When you invest in a mutual fund or unit trust, you become a part owner of the funds' assets and share in the returns from investments made by the fund manager. Your investment may, however, fall in value if the fund makes a loss.

#### SALE OF INVESTMENT PRODUCTS

You can sell part or all of your investments in shares, bonds, mutual funds or unit trusts any time you want to do so. Getting your shares or bonds sold quickly depends on the availability of buyers in the market and the price that you may want to sell at. For investment in mutual funds or unit trusts, the fund manager stands ready at all times to buy from the investor.

#### INVESTMENT AND RISK

Like many of life's activities, investments are associated with risk. Risk is the possibility of losing part or all of the money invested.

Investment-associated risk is the chance that the invested capital may drop in value which means that your aim for investing may not be achieved because the investment does not work as one hopes or expects.

**You can sell part of or all your investments anytime you want to do so.**

**Most investments come with risk. You can lose some of your money.**

#### WHY SHOULD YOU INVEST?

How would you like to give a bit of your earnings to someone to do business with and who would then pay you back regularly or at an agreed time with additional money earned from what he used your money for?

This is what happens when you invest. Here are some key reasons why you should consider investing your money;

- You generate additional resources to protect your future well being;
- You achieve your financial goals such as buying a house, a car or starting a business;
- You accumulate resources to care for your children, ageing parents or other relatives;
- You secure your retirement income;
- You contribute to the growth of your national economy as your investment is deployed in the productive sector of the economy;
- You preserve the value of your money against inflation.

#### HOW AND WHERE CAN YOU INVEST?

There are financial institutions that specialize in managing investments. These include banks, asset stockbrokerage firms, investment advisory firms, etc. A variety of investment avenues are offered by different financial institutions and they are always happy to advise you on how you should go about investing your resources.

#### HOW TO CHOOSE THE RIGHT INVESTMENT

There are various factors that can inform your choice of investment products. Weigh these factors carefully and make the decision. The factors include:

- Your objective for investing
- Your current income;
- Your age;
- Your risk tolerance level, i.e. the extent to which you are capable of coping with the uncertainties associated with investing.

**Before you take a decision to invest and what to invest in, consult an investment advisor or stockbroker who is in the best position to help you to define clearly your investment objectives and determine which investments are best suited for you.**

#### WHO CAN INVEST?

Investment is good for anybody who receives income and is able to set something aside to achieve future financial goals, ensure retirement income or generate extra resources to protect his or her future well being.

#### WHEN SHOULD YOU INVEST?

When you invest, the resources that you thereby commit may not be immediately available to you when you need them. You should, therefore, invest at a time that will not put a financial burden on you. Invest only after you feel satisfied that you understand the commitment you are making, preferably, after receiving professional advice.

**Be cautious of get-rich-quickly investment schemes.**

#### MANAGING YOUR INVESTMENT

The fact that you have given your money to a financial institution to manage for you does not mean that you

should take a back seat. You have to be part of the management and growth of your money.

You will be a successful investor if you review the information you are always given, ask questions, and make sure you understand and are comfortable with the way your investment is being managed.

Keep in contact with the financial institution you invest with so that you can monitor your investments. Invest regularly. It is important to view investing as a process, not a one-time event.

Once you have decided on an investment that appeals to you, e.g. a mutual fund or a unit trust, arrange for an amount of money to be regularly withdrawn from your salary or account and paid into your investment account.

Keep your investment receipt or certificate in a safe place.

Be prepared to hold your investment for a long time. In the short term, share prices tend to be volatile, however, in the long-term, share prices tend to appreciate.

**Regularly keep in touch with your financial institution to know the status of your investment.**

#### INVESTING - SOME BASIC TIPS

Below we present basic steps in investing:

- Identifying the financial institution you want to invest with and talk to a member of their staff;
- The officer will explain the different investment opportunities to you;
- Think seriously about the options presented to you and choose the one that best fits your financial plans;

You will be asked to complete forms which usually require the following information:

- Name;
- Date of birth/age;
- Occupation;
- Address
- Identification e.g. National Registration Card, passport, birth certificate.

The financial institution may verify your personal information and address using any one or more of the following methods:

- Utility bills such as an electricity, water, telephone or property rate bill. Some financial institutions may also accept any of the mentioned bills in the name of your landlord;
- Obtaining a reference from a professional or a letter from your employer or school;
- A known customer of the regulated institution; or
- A customary authority, civic or community leader that knows you.

Once you go through the formalities, you will be given a certificate of a receipt for your investment.

**Always seek professional advice before you invest.**

#### INVESTING YOUR MONEY

##### INVESTING IN A FIXED DEPOSIT

To invest in a fixed deposit, contact a bank, or a financial institution of your choice and place your money with it. At the end of the fixed period of the investment, you must go for the money invested, unless you decide to invest for another fixed period.

##### BUYING SHARES OR BONDS

To buy shares or bonds, contact a stockbroker who will buy the instrument on the stock exchange, such as the Lusaka Stock Exchange for you. The minimum amount you can invest in shares or bonds depends on the price of the share or bond you want to buy and the minimum number of shares that can be transacted.

A stockbroker is an agent licensed to buy and sell shares and bonds on behalf of investors. A list of licensed stockbrokers is available at the Securities and Exchange Commission. The time it takes to get the shares or bonds bought for you and the price at which you buy the shares or bonds will depend on the conditions on the market. Shares and bonds that are in a great supply can be purchased easily, while those that are in great demand may take some time to be purchased.

##### SELLING YOUR SHARES OR BONDS

To sell your shares or bonds you must contact a stockbroker who will sell them on the stock exchange for you. Depending on the market, the price you get for the sale of your shares or bonds may be higher or lower than your purchase price.

How long it takes to get your shares or bonds sold is dependent on the state of the stock market and the price at which you wish to sell. Shares or bonds that are in great demand can be easily sold; while shares or bonds that are in great supply may take some time to be sold.

##### INVESTING IN MUTUAL FUNDS AND UNIT TRUSTS

To invest in a mutual fund or a unit trust you must contact the manager to the fund (the fund manager) who stands ready always to sell interests in the mutual fund or the unit trust to investors. A fund manager is an investment advisor licensed to manage the assets of the mutual fund or the unit trust. A list of licensed investment advisors is available at the Securities and Exchange Commission.

##### SELLING YOUR INTEREST IN MUTUAL FUNDS AND UNIT TRUSTS

You can sell your interests in a mutual fund or a unit trust any time to the manager of the fund who stands ready always to buy your interest and pay you.

You will be a successful investor if you review the information you are given, ask questions, and make sure you understand the investment you are undertaking.

#### FINANCIAL EDUCATION FOR ZAMBIA



# ISHIBILENIPO NA FIMBI PA FINTU MWINGABIKAMO INDALAMA (BEMBA)

## KNOW MORE ABOUT INVESTING



## ISHIBILENIPO NA FIMBI PA FINTU MWINGABIKAMO INDALAMA!

Ukubika indalama muli fimo cipilibula ukushita ifingamiletele indalama pamo nga ama shares, ama unit trust, ama treasury bill nangu ama bonds ku kutwala pa ntanshi umutengo wa fiko uwa ku ntanshi, nangu ukulenga indalama shenu shilebomba pa kuti shilefulilako. Ici cilepilibula ukuti mwabuula indalama shimo no kushibika mu ndalama no kubika umo shingafula elyo mulelyapo indalama ishilefumamo.

Tontonkanyeni pa muntu uwapanga indalama ishingi sana pa ncito abomba kabili talekabila ukubomfya isho indalama shonse apo pene; kuti afwaya ukushita no kusunga ifintu pamo nge ifya kukuulila, ifibekobeko, motoka, ifya kufwala na fimbipo. Lyena kuti alepoosa inshita ne ndalama ukusunga ifi fintu kabili pa mpela kuti afibomfya nangu ukufishitisha, pa kuti asangemo indalama. Iyi ni nshila imo iya kubika indalama mu fintu. Lelo, ukubika indalama mu fintu ifyangailiwa no twampani tusungila abantu icipao kulalenga tamukwete incito ya kusakamana ifyo fintu. Abaishibisha ukubomba iyo milimo e bakalamibombelako imwe mukalalyako fye indalama ishilefumamo elyo uku mulelipila abalemibombelako iyo ncito.

### Kuti mwacefyako ubusanso no kufusha indalama shenu nga muleshibika mu fyapusana-pusana.

#### NI MULI FINSHI UMO MWINGABIKA INDALAMA?

Kwaliba ifingi ifyo mwingabikamo indalama ifyo mwingasala kabili mufwile ukufishiba bwino pa kuti musale bwino ifingamiwamina ukulingana ne mikalile yenu ne ndalama mulefwaya. Fimo fimo ifyo mwingabikamo indalama ni fi ifyakonkapo:

Kuti mwacefyako ubusanso no kufusha indalama shenu nga muleshibika mu fyapusana-pusana.

**Fixed Deposit nangu Certificate of Deposit:** Ilyo mwabika indalama mu fixed deposit, ninshi akampani ka ndalama mwakashimisha indalama shenu kabili mukalalyako nsonsela iyo balebika ku ndalama shenu. Kuti mwabika indalama mu fixed deposit nga mwabika indalama muli akaunti iyo bamupangila ku kampani ka cipao ako mulebomfya. Ilyo mwapwisha fyonse ifya kulembeshanya ififwaikwa bali no kumipeela icipepala ca certificate of deposit icaba e bushininkisho bwa kuti mwalibikamo indalama. Ninshi bakalamipeela nsonsela iyo mwasuminishanya cikulu fye indalama mwabikamo eko shili nangu kuti bamisungila nsonsela no kwisamipeelela yonse pamo pa mpela. Akampani ka cipao ni ncito ya kako ukumipeela nsonsela.

### Na imwe kuti mwabika indalama muli fimo pa kuti mukashibomfye ku ntanshi.

**Ama Shares:** Share e cintu icilangilila ukuti umuntu alikwatako icakaniko muli kampani. Nga mwashita ama shares ninshi mwakwatako icakaniko muli kampani kabili kuti mwalyako indalama isho akampani kalepanga.

Pa kushita ama shares mu kampani ako batantika kuli ba Lusaka Stock Exchange mufwile ukwipusha abashitisha ama stocks na ma shares abali no kumishitilako pa stock exchange. Nga mwabika indalama mu ma shares bakalamipeelako indalama isho akampani kapanga. Ishi indalama teti shibe shimo shine lyonse pantu cishintilila fye na pa fyo akampani kalebomba ne filepingulapo abatungulula akampani ba Board of Directors.

**Ama Bonds na ma Treasury Bills:** Ama bond nangu ama treasury bill e nshila iyo uulepeela abomfya ku kupokako indalama ku ukwete ne cipangano ca kuti ali no kubwesha ishi ndalama no kubikapo nsonsela ku ntanshi. Nga mwabika indalama mu ma bonds ninshi mwayashimisha indalama shenu ku bamipeela ama bonds nampo nga kampani nangu ubuteko.

Nga mwabika indalama mu ma bonds, mukalapokelela nsonsela iyo mwapangana pa ndalama shenu pa myeshi 6 nangu pa mwaka. Ni ncito ya wamishitisha ama bond ukumilipila nsonsela.

### Nga mulebika indalama mu fyapusana-pusana kuti mwacefyako ubusanso bwa kuluusa.

**Ama Mutual Funds / Unit Trusts:** Ama Mutual funds na ma unit trusts ni nshila iyo ababika indalama mu fintu babomfya ku kulonganya indalama pamo no kuleka uwaishibisha ifya ndalama ashibuula no kushibika umo balefwaya ukushibika.

Ama mutual funds na ma unit trusts ilingi line abayabomfya ni balya abashikwata indalama ishingi; kuti wmatampa ukubika indalama muli aya mapange ukutampila fye ne shinono elyo muleshita ama shares nangu ama units na yambi libili-libili ukubomfya nangu fye indalama ishonu isho mukwata pa mweshi.

Nga mwabika indalama muli mutual fund nangu unit trust, na imwe ninshi mwaba abene ba ndalama isho kabili kuti mulelyako indalama ishilefuma uko maneja wa ndalama shenu abika indalama. Lelo, indalama shenu kuti shaya pa nshi nga ca kutila kwaba ubuluuse.

#### UKUSHITISHA IFYO MWABIKAMO INDALAMA

Kuti mwashitishako ulubali lwa ma shares, ama bonds, ama mutual funds nangu ama unit trusts nangu ukushitisha fye yonse pa nshita yonse iyo mulefwaya ukucita ifyo. Ukushitisha bwangu ama shares nangu ama bonds cishintilila fye nga ca kutila aba kushita epo bali elyo na pa mutengo muleshitisha. Nga mwabika indalama mu ma mutual funds nangu mu ma unit trusts, maneja wa ndalama shenu alaba uwaipekanya lyonse ukushita nga mwafwaya ukushitisha.

#### UKUBIKA INDALAMA MU FINTU NO BUSANSO

Filya fine caba ku fintu ifingi mu bumi, mu kubika indalama mu fintu namo mwaliba amasanso. Ubusanso cilepilibula ukutila kuti mwalufya indalama shimo nangu shonse isho mwabika mu fintu. Ubusanso bwaba mu kubika indalama mu fintu bwa kuti indalama mwabikamo kuti shalufya umutengo ne ci kuti capilibula ukuti teti mufishepo ubuyo bwenu pantu indalama mwabikile mu fintu tashibombele nge fyo mwaletontonkanya.

### Kuti mwashitishako ulubali nangu fyonse ifyo mwabikako indalama pa nshita yonse mulefwaya.

### Umwingi umwa kubika indalama mulaba no busanso. Kuti mwalufya indalama shenu shimo.

#### MULANDU NSHI MUFWILE UKUBIKILA INDALAMA MULI FIMO?

Bushe teti mutemwe ukupeela umuntu umo indalama shimo isho mwafola pa kuti akacitemo amakwebo elyo

alemibwesesha libili-libili nangu pa nshita mwaumfwana elyo alelundapo na shimbi pa kubomfya indalama shenu?

E fyo ciba nga mwabika indalama muli fimo. Pano pali imilandu iikalamba iyo mufwile ukutontonkanya pa kubika indalama muli fimo;

- Kuti mwakwatilapo na shimbi pa kuti mukekale bwino ku ntanshi;
- Kuti mwashita ifyo mwaimininapo ukushita pamo nga ing’anda, motoka, nangu ukutampa amakwebo;
- Kuti mwakwatilapo indalama na shimbi isha kusungilamo abana benu, abafyashi benu abakote nangu ba lupwa bambi;
- Kuti mwakwata isha kwisabomfya nga mwapoka penshoni;
- Ninshi na imwe muleipoosamo mu kukusha ubunonshi bwa calo cenu pantu ifyo mwabikamo indalama nafyo ninshi filebomba ku fya bunonshi;
- Ninshi indalama shenu tashakalause umutengo ilyo imitengo ya fintu yaya pa muulu.

#### KUTI MWACITA SHANI KABILI NI KWISA MWINGABIKA INDALAMA MULI FIMO?

Kwaliba utwampana twa cipao utwaishibisha ifya kwafwa abantu ukubika indalama muli fimo. Pamo nga ma banki, utwampani tushitisha ama stock, utwampani utupandako amano pa fintu mwingabikamo indalama na tumbipo. Utwampani twa cipao utwapusana-pusana twakwata ifyo mwingabikamo indalama ifyapusana-pusana kabili lyonse kuti bafwaya ukumpandako amano pa fyo mwingabika indalama shenu muli fimo.

#### IFYO MWINGASALA BWINO UMWA KUBIKA INDALAMA

Fingi ifingakuma imisalile yenu iya fintu mulefwaya ukubikamo indalama. Mufwile ukutontonkanya bwino pali ifi fintu elyo mwasalapo. Fimo ni ifi fyakonkapo:

- Ifyo mwimininepo pa kubika indalama muli ifyo fintu
- Indalama mufola ndakai;
- Imyaka ya kufyalwa;
- Ifyo mwingacita nga kwaba ubusanso, ekutila, ukuipima nga kuti mwakosa ilyo kwacitika ifyabula ukwenekela ku ndalama isho mwabika muli fimo.

### Ilyo tamulasalapo ukubika indalama muli fimo, ipusheni uwaishibisha ifya kubika indalama muli fimo amipandeko amano nangu uushitisha ama stock pantu ena akamyeba bwino bwino ifyo mwimininepo no kumyeba umwingawama ukubika indalama shenu.

#### NI BANANI BENGABIKA INDALAMA MU FINTU?

Uuli onse uukwata indalama kabili nga kuti asungako shimo pa mbali pa kuti akacite fimo ku ntanshi, akekale bwino nga apoka penshoni nangu nga alefwaya indalama shifulileko isha kwisaikalilamo bwino ku ntanshi kuti abika indalama mu fintu.

#### NI LILALI MUFWILE UKUBIKA INDALAMA MU FINTU?

Ilyo mwabika indalama mu fintu, kuti papita inshita pa kuti mutampe ukumwenamo ubunonshi ilyo mulekabila indalama. Kanshi mufwile ukutampa ukubika indalama mu fintu pa nshita ilyo tamuli sana no bwafya bwa ndalama. Mufwile ukutampa ukubika indalama mu fintu nga ca kuti fye mwaumfwikisha ifyo muleipoosamo, kuti cawama mwacita ifyo ilyo bamipandako amano ku baishibisha.

### Cenjeleni ku mapange ya kufwaya ukunonka bwangu.

#### IFYA KUBOMBELAPO PA NDALAMA MWABIKA MU FINTU

Nga mwapeela indalama shenu ku kampani kabomba ne cipao ukumisakamaninako tacilepilibula ukuti mufwile ukwikala fye nomba. Mufwile na imwe mulecิตapo fimo mu mibombele ya ndalama shenu na mu fyo shilefula.

Mukabomba bwino mu kubika indalama mu fintu nga ca kutila mulebelenga ifyebo balemipeela, muleipusha amepusho, no kushininkisha ukuti namumfwikisha kabili tamukwete ubwafya ne fyo indalama mwabika mu fintu shilebomba.

- Mu nshita mu nshita, mulelanshanya na ba kuli ako kampani ka cipao pa kuti mwishibe ifilecítika ku ndalama shenu.
- Mulebikako indalama lyonse. Ukubika indalama mu fintu cintu ca mutatakuya te ca pa nshita fye imo epela.
- Ilyo mwasala umo mwingabika indalama umo mwatermwa, pamo nga muli mutual fund nangu muli unit trust, pekanyeni ukuti baleputulako indalama shimo ku sho mufola nangu ukufuma kuli akaunti ya ku banki no kulipila kuli isho mwabika muli fimo.
- Mulesunga bwino ama lisiti ya isho indalama muletwalako
- Ipekanyeni ukusunga indalama mwabika muli ifyo fintu pa nshita iyalepa, imitengo ya ma share ilaluka-aluka, lelo pa nshita iitali, ilelsa mu kuwama.

### Mulelanda ilingi line na ba ku kampani ka cipao pa kuti mwishibe ifyo indalama mwabika mu fintu shilebomba.

#### UKUBIKA INDALAMA MU FINTU – TUMO TUMO MUFWILE UKWISHIBA

Pano pe samba pali fimo ifyo mwingakonka pa kubika indalama mu fintu:

- Ishibeni akampani ka cipao mulefwaya ukubomfya pa kubika indalama mu fintu kabili landeni no mubomfi wabo;
- Uyo mubomfi ali no kumyeba ifyo mwingasalapo ukubikamo indalama ifyo bakwata;
- Tontonkanyeni bwino pa fyapusana-pusana ifyo bamyeba no kusalapo ifingamiwamina ukulingana na mapange mukwete;
- Bakamyeba ukulemba amapepala kabili ilingi line bakamyeba ukulemba ifyakonkapo:
  - Ishina;
  - Ubushiku bwa kufyalwa /imyaka mukwete;
  - Incito mubomba;
  - Adresi
  - Ica kwishibikilwako pamo nga akakope ka National Registration Card, pasipoti, icipepala ca kufyalilwapo.

Akampani ka cipao kuti kafwaya ukushininkisha ifyebo mulembele na adresi yenu ukubomfya inshila shakonkapo nangu na shimbi:

- Amapepala musonkelelapo amalaiti, amenshi, lamya nangu ing’anda. Utwampani tumo tulasumina nga mwabapeela ifyo abene ba ng’anda musonkela balipililapo amenshi, amalaiti, nangu lamya ifyaba mwi shina lyabo;

- Kuti bafwaya uubomba incito imo amimininako nangu kalata ukufuma uko mubomba nangu ku sukulu;
- Uubikisha indalama uko kwine uo baishiba; nangu
- Imfumu, umulashi wa ku citente mwikala uwamishiba bwino.

### Ilyo mwapwisha ukulembeshanya, bali no kumipeela icipepala ca kulanga ukuti namubikamo indalama.

### Lyonse ilyo tamulabika indalama muli fimo ipusheni abaishibisha bamipandeko amano.

#### UKUSUNGA INDALAMA SHENU

#### UKUSUNGILA INDALAMA MULI FIXED DEPOSIT

Nga mulefwaya ukusungila indalama muli fixed deposit, ipusheni aba ku banki, nangu ku kampani kasungila icipao ako mulefwaya ukusungishako. Pa mpela ya nshita yapimwa iyo mwaumfwene, kuti mwafumya indalama mwabikilamo, kano fye nga mulefwaya ukushisunga pa nshita na imbi iyapimwa.

#### UKUSHITA AMA SHARES NANGU AMA BONDS

Nga mulefwaya ukushita ama shares nangu ama bonds, landeni na bashitisha ama stock kabili bali no kumishitilako ukwa kushita pamo nga kuli ba Lusaka Stock Exchange. Indalama isho mwingabika mu ma shares nangu ama bonds ciba fye na ku mutengo wa share nangu uwa bond iyo mulefwaya ukushita ne mpendwa ya ma share mwingashita.

Uushitisha ama stock muntu basuminisha mwi funde ukushita no kushitisha ama shares na ma bonds ukwimininako abacita aya makwebo. Amashina ya bashitisha ama stock kuti mwayasanga ku cipani ca ba Securities and Exchange Commission. Inshita cipoosa ukushita ama shares na ma bonds no mutengo fishintilila sana sana pa filecítika mu makwebo. Ama Shares na ma bonds ayafulile yalyanguka ukushita, nomba yalya ayo abengi balefwaya sana kuti capoosa inshita pa kuyasanga no kuyashita.

#### NGA MULEFWAYA UKUSHITISHA AMA SHARES NANGU AMA BONDS YENU

Nga mulefwaya ukushitisha ama shares nangu ama bonds yenu mufwile ukulanda na bashitisha ama stocks ukuti bamishitishisheko ku balefwaya. Ukulingana ne fyo amakwebo yali kuti mwashitisha ama shares nangu ama bonds yenu pa mutengo uukalamba nangu uunono ukucila apo imwe mwashitile.

Ifipima inshita mukapoosa pa kuti mukashitise ama shares yenu nangu ama bonds ni fintu amakwebo yali elyo no mutengo muleshitishishapo. Ama Shares na ma bonds ayo abengi balefwaya sana yalyanguka ukushitisha; nomba yalya ayafulile sana kuti capoosa inshita pa kuyashitisha.

#### UKUBIKA INDALAMA MULI MUTUAL FUND NA MULI UNIT TRUST

Pa kubika indalama muli mutual fund nangu muli unit trust mufwile ukulanda na ba maneja ba ico icipao (maneja wa cipao) uwaipekanya ukushitisha nsonsela wa muli mutual fund nangu muli unit trust ku balefwaya ukubikamo indalama. Maneja wa cipao ni mpanda mano ya fya kubika indalama mu fintu uwakwata lasenshi ya kubombela fyuma fya muli mutual fund nangu muli unit trust. Amashina ya bampanda mano abakwata lasenshi kuti mwayasanga ku cipani ca ba Securities and Exchange Commission.

#### UKUSHITISHA NSONSELA YENU MULI MUTUAL FUND NA MULI UNIT TRUST

Kuti mwashitisha nsonsela yenu muli mutual fund nangu muli unit trust inshita ilii yonse kuli maneja wa cipao pantu ena lyonse kuti ashita nsonsela yenu no kumilipila.

Mukabomba bwino mu kubika indalama mu fintu nga ca kutila mulebelenga ifyebo bamipeela, ukwipusha amepusho, no kushininkisha ukuti namumfwikisha ifyo mulecita.

### UKUSAMBILISHA ABENA ZAMBIA PAFYA NDALAMA

#### KNOW MORE ABOUT INVESTING!

Investing involves using your money to buy financial assets such as shares, unit trusts, treasury bills or bonds to increase their future value, or putting your savings to work for your money to grow. This means that you make your money available to be put into an investment fund or ventures and thereby benefit from the profits from such ventures.

Imagine a person who makes a lot of money from her work and not needing all that money immediately; she could decide to buy and stock e.g building materials, jewellery, a car, clothes etc. She would then spend time and resources to take care of these assets and susequently use them or sell them, hoping to obtain profit. This is a form of investment. However, investing with a financial institution frees you from the responsibility of managing the investment. It is done on your behalf by professionals and you receive the profits when they come in whilst paying the professionals for their service.

### You can reduce your risk, and increase your income by diversifying your investments.

#### WHAT FORMS OF INVESTMENTS ARE AVAILABLE TO YOU?

There are different investment products to choose from and you need to educate yourself fully about them to enable you to determine and choose the one that best suits your situation and financial need. Some of the available investment products to choose from include the following:

**Fixed Deposit or Certificate of Deposit:** When you invest in a fixed deposit, you lend your money to the financial institution and benefit from the interest that accrues on the money.

You can invest in a fixed deposit by paying money into an account set up for you by the relevant financial institution. After going through the relevant processes you will be given proof that you have invested in the form of a certificate of deposit. This gives you a fixed amount of interest which may be paid to you periodically over the life of the investment or cumulative at the end. It is an obligation on the financial institution to pay you the interest.

### You too can invest for the future.

**Shares:** A share is an instrument which represents a part ownership of a company. When you invest in shares you become a shareholder in the company and are entitled to dividends from the profits of the company.