The fact that you have given your money to a financial institution to manage for you does not mean that you have given up control over your money. 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 primarily 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 fund's 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 have 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 addictions, 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. The risk is directly related to the strategy (asset allocation) and the period of investment. The duration of the investment is the time for which the investment is committed. The longer the money remains invested, the greater the risk. The nature and size of this risk depend on a number of factors, including the time period and the extent of the market’s volatility. Risk can be assessed at two levels: investment risk and market risk. Investment risk is the risk that the capital invested will be lost. Market risk is the risk that asset prices will move in an unpredictable way due to factors such as changes in interest rates or inflation. The risk is increased if the market’s volatility is high.

INVESTMENT AND RISK
Your investment in shares, bonds, mutual funds or unit trusts may not be available to you when you need it. The time it takes to get your shares or bonds sold depends on the supply and demand of the investment in the market and the price that you may have to sell at. For investment in shares, bonds, mutual funds or unit trusts, the fund manager stands ready at all times to buy from the investor. INVESTMENT AND RISK
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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 to sell interests in the mutual fund or the unit trust to investors. A fund manager is an investment advisor licensed to market 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 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 demand may take some time to be purchased.

INVESTING IN 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.

INVESTING IN SECURITIES
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.

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KULILA MA SHARES NAA MA BONDS

KUSAMBALA MA SHARES NAA MA BOND ANIU
Iliti kayamanda kusala shares naa ma bond, amunte kubwabikidwe wala uyo yamukwawu la kusala nave umuntu uye Mulungo wama stockbrokers nkouli ku Securities and Exchange Commission.

KUSAMBALA MA SHARES NAA MA MUTUAL FUNDS ALIINO MBUTI ALIMWI NKULI NKONZIYA KUCITA INVEST?
Iliti kayamanda kusala shares naa ma bond, amunte kubwabikidwe wala uyo yamukwawu la kusala nave umuntu uye Mulungo wama stockbrokers nkouli ku Securities and Exchange Commission.