

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.

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'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 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:

- a. Name;
- b. Date of birth/age;
- c. Occupation;
- d. Address
- e. 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

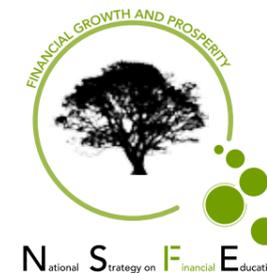
To invest in a mutual fund or a unit trust you must contact the manager to the fund (the fund manager) who stands ready always to sell interests in the mutual fund or the unit trust to investors. A fund manager is an investment advisor licensed to manage the assets of the mutual fund or the unit trust.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

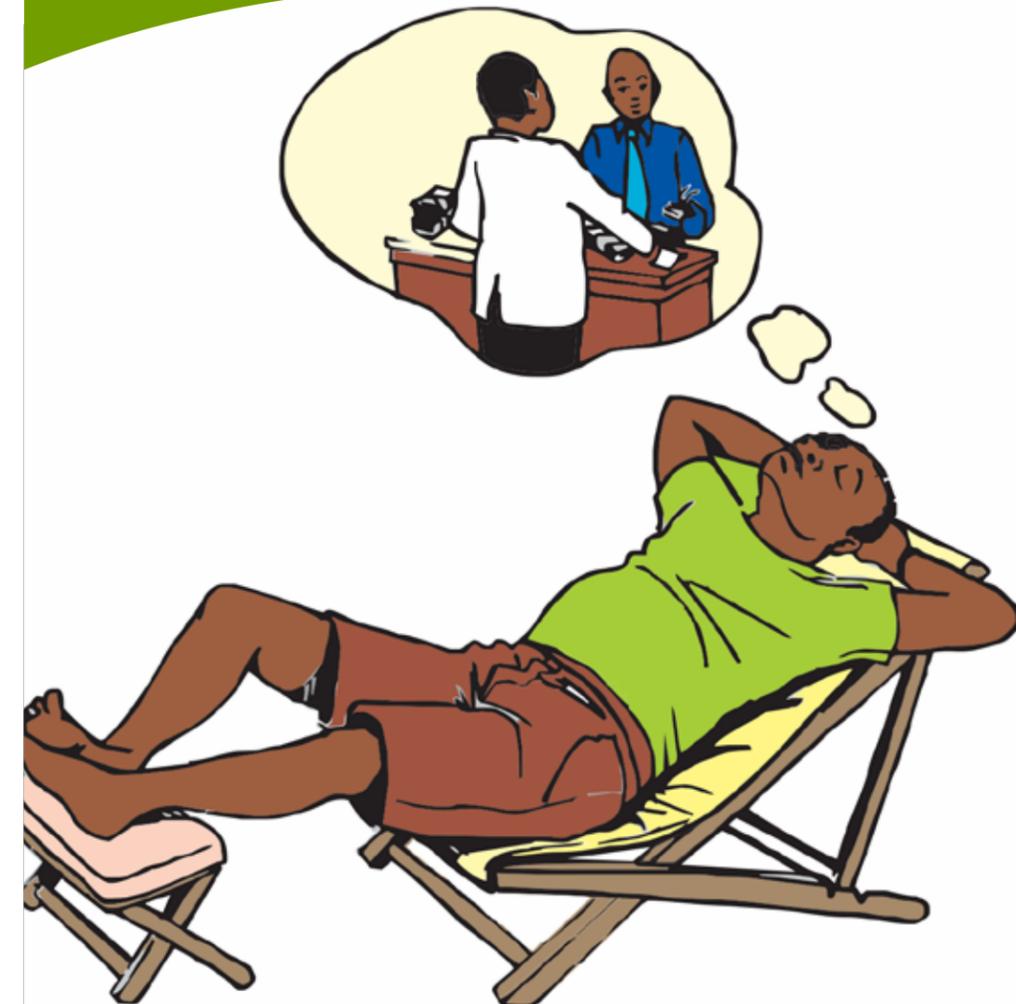
FINANCIAL EDUCATION FOR ZAMBIA



ILUKENU MWATALISHA KUSWEKEZHA

(LUNDA)

KNOW MORE ABOUT INVESTING



ILUKENU MWATALISHA KUSWEKEZHA!

Kuswekezha kwabombelamu kuzatisha malenu kulonda mulandi yuma yidi neyi ma shares, ma unit trusts, ma treasury bills hela ma bonds kulonda kumbidi yikatwalekili kwikala yalema wuseya, hela kuzatisha malenu imwahembaña avuliluku. Dikwila nawu mwatela kuzatisha malenu kulonda muyiswekezhi hela kuyisha munzhila zhi kwawu kulona muwanumu pulofeti yimwatela kuhetelamu munzhila zhimwaswekezheli.

Tofozhokenu hadi muntu wakwataña mali amavulu mumudimu windi wazatañayi nawa malindi hanakukeña kuyizatisha hohenhuku; natweshi kufuukulahu kulanda nikuyiswekezha muyuma yidi neyi yuma yakutuña nachu matala, ma jewellery, motoka, yakuvwala niyuma yikwawu. Wukuzatisha mpinji nimaheta hakwakamena iyi yuma nawa kuhifahu wukuyizatisha hela kuyilandisha, nakufwila kuwanamu pulofeti. Iwu himutapu wakuwekezha. Hela chochu, kuswekesha kumutayi wamali kukuyamunaku mudimu wakuhemba chiwahi yuma mumunaswekezhi mali. Antu akuluka yitembi akuyizatilaku iwu mudimu nawa enu mukutambula pulofeti nakuyifweta antu anayizatili mudimu weniwu.

Munateli kukeheshaku kukisañana yuma yenu, nakuvulisha malenu kuhitila mukuvulisha nzhila mwakuswekezha.

ZHILANYI MUMWATELA KUSWEKEZHELA MAHETENU?

Kudi yuma yashiyasha mwakuswekezhela yimwatela kutonda nawa mwatela kudidizisha enu aweni chachiwahi hanoyi nzhila kulona yiyikwashi kwiluka nikutonda yinayiteleli nawa yashikila mumali imukweti. Nzhila zhimu zhakuswekezhelamu zhimwatela kutondahu zhinabombelumu nzhilizhi:

Fixed Deposit hela Certificate of Deposit: Neyi muswekezha mu fixed deposit, mukusondamisha malenu kumutayi kumutayi wamali nakuhetelamu mumali ahewulu iyawezhelañahu.

Munateli kuswekezha mu fixed deposit kuhitila mukusha mali muakawunti yakuyishinkwilawu kudi akamutayi wamali. Hanyima yakuhita munzhila zhakefekeña akuyilezha chinjikizhilu chakumwekesha nawu munaswekezhi munzhila ya certificate of deposit. Iyi nzhila yikulefiela mutambuleña chipimu chamali ahewulu akuyinkañawu mumpinji mumpinji hampinji yakuswekezha hela akuvulila hakukumisha. Mutayi wamali wukweti mudimu wakuyinka mali ahewulu hela intilesiti.

Anenu munatweshi kuswekesha maheta imukazatisha kumbidi.

Ma Shares: Share hichitwa chemenañaku chibalu chenu chakampani. Chimwaswekezhamu ma shares enu mukwikala a shareholder mukampani nawa mwatela kutambulaña pulofeti yamali anakwanzañana kampani.

Hakwila mulandi ma shares mukampani yashawu ha Lusaka Stock Exchange mwatela kuhanjeka namuntu hela kampani yalandaña nikulandisha ma stock nima share awantu amakwawu anateli kuyilanda ha stock exchange. Neyi muswekezha muma shares mukutambulaña mali apulofeti kufuma kukampani. Mali apulofeti anakwata kampani hiyanateli yinakawu mpinji yezhimaku muloña ashindamenaña hachinakuzata kampani nichikufuukula Akulumpi zhandyidimu.

Bonds nima Treasury Bill: Bond hela treasury bill hinzhila yazatishañawu kudi mukwakwila inshuwa hakungonga mali kufuma kudi mwani mali nankelu yakufuntshila mwini mali nikuwezhela ahewulu kumafuku akumbidi. Neyi muswekezha mali muma bonds mukukongwesha malenu kudi mukwakwila inshuwa bond yinateli kwikala kampani hela nfulumendi.

Neyi muswekezha muma bonds, akuyikana chipimu chamali chakuyiwezhelahu mali ahewulu hamalenu imwaswekesha hachibalu chachaaka hela hachaaka chachaaka. Himudimu wamukwila inshuwa hama bonds kuyifwetenu mali ahewulu.

Munateli kukeheshaku kukala kuhitila mukuvulisha yuma yakuswekezhelamu malenu.

Mutual Funds / Unit Trusts: Mutual funds nima unit trusts himali azatishañawu aleñelaña akwakuleta nyidimu kusha malawu hamu mudi mukulumpi wamudimu wukutalaña owu mali wukwila namudimu wakuwekezha owu mali munyidimu yimu.

Mutual funds nima unit trusts ayituñila antu aswekezhaña mali antesha; munateli kutachika kuswekezha muninzhi nzhila namali antesha nakulanda ma shares hela ma units mpinji yezhima hela namali antesha ahakakwezhi.

Neyi muswekezha mu mutual fund hela unit trust, mukwikala hakachi kaweni mali yuma nima shares mumali akafuma muyuma yimwaswekezheli yelili mukulumpi watalaña hamali. Yuma yenu yimunaswekezhi, hela chochu, yinateli kuholoka wuseya niyi mali abula kuleta pulofeti.

KULANDISHA MAHETENU

Munateli kulandisha chibalu hela mahetenu ezhima imwaswekezha muma shares, bonds, mutual funds hela ma unit trusts hadi mpinji yidi yezhima yimunakeñi. Kutambula ma shares hela ma bonds enu ayilandaña swaifu neyi chakwila akwakulanda adikoku hachisankanu niwuseya wamukukeña kuyilandisha. Hakuswekezha muma mutual funds hela ma unit trusts, mukulumpi watalaña hamali wekalaña wadiloñesha kuyilanda kufuma kudi ma investor hadi mpinji yidi yezhima.

KUSWEKEZHA MALI NI KUZHIMBESHA

Neyi chochidi nyidimu yezhima, kuswekezha yuma kwendelaña hamu nakuzhimbesha yuma. Kuzhimbesha yuma hikuzhimbesha chibalu hela mali ezhima imwaswekezheli.

Kuzhimbesha kwamwekana chakwila mali imwatachili nachu anateli kufunta mwishina chinateli kutalisha mukwila nawu mumwafuukwili kuswekezha himunateli kuzatikaku hamuloña mumwatofozhokeli munakañanyi kuzatika.

Munatweshi kulandisha chibalu hela yuma yezhima yimwaswekezheli neyi munakukeña.

Kakavulu kuswekezha kwenzaña nakuzhimbesha. Munateli kuzhimbesha malenu amakwawu.
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MULOÑADI CHIMWATELELA KUSWEKESHA MAHETENU?

Munateli kumwinka fiahi muntu kulonda yatachiki mudimu wakulanda nakulandulula hamalia imwakwataña kulona yatachiki mudimu wakulanda nakulandulula kulonda yakayifuntshili mpinji yezhima hela hampinji yimukuditezha nakushilahu mali amakwawu kufuma kumalenu kwayiswekezheli?

Ichi dichamwekanaña neyi muswekezha mahetenu. Iyi diyi nzhila zhimu zhimwatela kutofozhokahu zhatela kuleñesha kuswekezha malenu:

- Mukuleta mali amakwawu akulefiela akayikiñi kumbidi;
- Munateli kushikizha yikwokwanyi yenu yamali yidi neyi kulanda itala, motoka hela kutachika mudimu wakulandulula;
- Mukwilala namaheta kulonda mukahembi anyana, anrwali ashinakazha dehi hela antaña;
- Mukuhemba malenu akutambula neyi munaleki dehi kuzata;
- Mukulefiela maheta amwituña denu kuyilaku hambidi neyi mali imwahemba ayitwala munyidimu yayiwahi yamwituña;
- Mukuhemba kulema kwamalenu neyi kwikala nfiatenu.

MUNZHILANYI NAWA KUDIHI KUMWATELA KUSWEKEZHA?

Kwekala nyitayi yamali yeluka chikupu kuhemba chachiwahi yuma yimwaswekezha. Chidi neyi zhinyambawulu, nyitayi yahembaña yuma, nyitayi yalezhaña mwakuhembela maheta, ninyitayi yikwawu. Nyitayi yamali yayivulu yahanaña nzhila zhashiyashana mwakuswekezhela maheta nawa mpinji yezhima ekalaña adiloñesha kuyikwashenu chimwatela kwila hakuswekezha mahetenu.

CHIMWATELA KUTONDA NZHILA YAYIWAHI MWAKUSWEKEZHELA MAHETA

Kwekala yuma yayivulu yatela kulefiela mwiluka mwakuswekezhela maheta. Mwatela kushinshika hayuma yeniyi chachiwahi nikufuukulahu chimunakukeña. Yuma yeniyi yabombelamu:

- Chimunakukefiela kuswekezha maheta
- Mali imunakukwata chakatataka;
- Yaaka yenu;
- Hachipimu himwatela kushika hakwila lisiki muwundeli yuma yenu, chidi neyi hachipimu himwatela kushika hakuumika nakukala kwakadi kwiluka kwamwekanaña mukuswekezha maheta.

Henohu kanda mufuukuluhu kuswekezha maheta nimuyuma yimunakukeña kuswekezhamu, ihulenu akuhana maana hakuswekezha hela stockbroker watela kuyilumbulwila chachiwahi mwatalish yuma yimunakukeña kuswekezhau mahetenu nikwiluka nzhila yayiwahi yatela kuyikwasha.
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HINYI WATELA KUSWEKEZHA?

Kuswekezha kwakuwahi kudi muntu wudi wezhima watambulaña mali nawa nateli kutuula mali ahambadi kulonda yakashikizhi yikwonkwanyi yakumbidi munsañu zhamali, yakekala namali neyi naleki dehi kuzata hela nakukeña kwikala namwakuwanina mali kulonda kumbidi yakashakami chiwahi.

MPINJINYI YIMWATELA KUSWEKEZHA?

Neyi muswekezha, yuma yimukuswekezha himunateli kuyiwana hohenho neyi munakuyikeñaku. Dichi, mwatela kuswekezha hampinji yimukula kwikala mukukala kwamali. Mwatela kuswekezha hohu hampinji yimunamoni nenu muneluki chuma chimunakwila, sweje-e hanyima yakuyilezha chakwila kudi akuluka yitembi.

Babalenu nanzhila zhakukeña kuheta swayi.
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KUHEMBA CHIWAHI YUMA YIMUNASWEKEZHI Chineli munahani malenu kumutayi wamali kulonda ayihembeli hichinatalishi mukwila nawu mwatal kushakama mwala nimakundaku. Mwatela kuzatila hamu nikulefiela malenu avuliluku.

Mukutwesha kuswekezha chachiwahi neyi muhitulukaña munsañu yikuyinkawu mpinji yezhima, ihulenu malwihu, nawa mwatela kwiluka nenu munatyiishi nawa munazañalali nazhila munakuhembelawu yuma yenu yimwaswekezha.

- Mpinji yezhima hanjekenuña namutayi wamali kumwaswekezha kulonda mwiluki chidi yuma yenu.
- Swekezhenuña mpinji yezhima. Chalema kwila kuswekezha nenu hichuma chakwila mpinji yezhima, bayi neyi chakwila hampinji yimu hohuku.
- Chimweluka nzhila yimunakukeña kuswekezhelamu, chidi neyi ma mutual fund hela ma unit trust, loñeshenu chipimu chamali chimukufumishaña mpinji yejima hamali imwatambulaña hela mwakawunti yenu nakuyisha mwakawunti yakuswekezha.
- Hembenu malisiti enu akuswekezhelahu hela satifiketi muchisweku chachiwahi
- Diloñeshenu kutwalekahu kuswekezha hadi mpinji yayilehi. Kuswekesha hadi mpinji yantesha, wuseya wahimpa himpaña, hela chochu, kuswekezha hadi mpinji yayilehi, wuseya wakalaña chachiwahi.

Mpinji yezhima hanjekenuña namutayi wenu wamali kulonda mwiluki chidi yuma yimwaswekezha.
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NZHILA ZHALEMA ZHAKULONDELA - HAKUSWEKEZHA

Aha heshina hadi nzhila zhalema zhakulondela hakuswekesha:

Mwatela kwiluka mutayi wamali kumunakukeña kuswekezha nawa hoshenu namuntu wazatañaku;

- Mukwamudimu wukulumbulula nzhila zhashiyashana mwamwatela kuswekezha;
- Tofozhokenu chikupu hanoyi nzhila nawa tondenu yinateteleli namalenu;
- Akuyilezha kusoneka hamafomu havula kuwanika iyi nsañu:
 - Izhina;
 - Ifuku dakusemuka/yaaka;
 - Mudimu imwazataña;
 - Keyala
 - Chakuyilukilaku chidi neyi Mutu Wamenzhi Amatamba, chitupa, chipapilu chakusemuka.

Mutayi wamali wukukeña kwiluka nsañu yenu nikeyala kuzatisha muntu wudi wezhima hela kuzatisha izhi nzhila:

- Malisiti imwafwetelañahu malayiti, menzhi, nshiña hela imwafwetelañahu maheta imukweti. Nyitayi yikwawu yinateli kwitezha malisiti adi ezhima itunateni adi mwizhina damuntu kumwasonkelaña itala;
- Atela kutambula chipapilu chakufuma mukulumpi wamudimu hela mukanda wakufuma muntu wayiñizha

- mudimu hela kushikola kumwatañilili;
- Kufuma kudi kasitoma wawu; hela
- Chilolu wamuchituñulu, wanfulumendi hela mukulumpi wamukala wayilukenu.

Chimwahita muyuma yezhimiyi, akuyinka setifiketi yakwetezha yuma yenu yimunakuswekezha.

Mpinji yezhima mwatela kwihula eluka mwakwilila henohu kanda muswekezhi.

KUSWEKEZHA MALENU

KUSWEKEZHA MU FIXED DEPOSIT

Hakwila muswekezhi mu fixed deposit, mwatela kuya kunyambawulu, hela kumutayi wamali kumunakefi nakuhembelaku malenu. Chimwashika kunsa yakuswekezha yuma yenu, mwatela kuya nakutambula mali imwaswekezheli, chifña neyi mufuukulahu kuswekezha chefi.

KULANDA MA SHARES HELA MA BONDS

Hakwila mulandi ma shares hela ma bonds, hanjekenu na stockbroker wukuyilandila nzhila yakuzatishilamu ha stock exchange, chidi neyi Lusaka Stock Exchange. Chipimu chamali imwatela kuswekezha muma shares hela ma bonds chashindamenaña hawuseya wama share hela ma bond imunakukeña kulanda ninambala yashikila yama shares yatela kulanda.

Mukwa stockbroker hiñimenu wetezhawu mushimbi kulanda nikulandisha ma shares nima bonds kwimena mukwakuswekezha. Kwekala chipapilu chamazhina ama stockbrokers akweti malasensi chekala ku Securities and Exchange Commission. Mpinji yimwazatishaña hakushika kudi ma shares hela ma bonds inayilandiluwu niwuseya wumwalandilahu ma ma shares hela ma bonds yikushindamena hachidi maliketi. Ma shares nima bonds amavulu munateli kuyilanda swayi, ilaña anakuleñeshawu anateli kusenda mpinji hakwila ayilandi.

KULANDISHA MA SHARES ENU HALA MA BOND

Hakulandisha ma shares enu hela ma bonds mwatela kuhanjeka na stockbroker wakuyilandishalu ha stock exchange. Kwesekezha nachi maketi, wuseya wumukuwana hakulandisha ma shares hela ma bonds enu wunateli kwikala hewulu hela mwishina kubadika wuseya wamwalandiiluhu enu.

Hakwila nawu ma shares enu hela ma bonds ayilandi chashindamenaña hachidi stock market niwuseya wunakukeña kuyilandishilahu. Ma shares hela ma bonds anakufeñawu chikupu anateli kuyilanda swayi; ilaña ma shares hela ma bonds amavulu chikupu anateli kusenda mpinji hakwila ayilandi.

KUSWEKEZHA MU MUTUAL FUNDS NIMUMA UNIT TRUSTS

Hakwila muswekezhi mu mutual fund hela muma unit trust mwatela kuhanjeka namukulumpi wamali (the fund manager) wunateli kwikala wadiloñesha mpinji yezhima kulandisha ma mutual fund hela ma unit trust kudi akwakuswekezha. Mukulumpi wamali himuntu walezhaña maana akwakuswekezha wukweti lasensi weluka chakuhemba yuma yama mutual fund hela ma unit trust. Chipapilu chamazhina awakwakufumba maana hakuswekezha chekala ku Securities and Exchange Commission.

KULANDISHA INTEREST YENU MU MUTUALFUNDS NI UNIT TRUSTS

Munatweshi kulandisha interests yenu yamu mutual fund hela unit trust hadi mpinji yidi yezhima kudi manager watalaña hamali wunateli kulanda interest yenu hadi mpinji yidi yezhima nakuyifweta enu.

Munateli kwikala mukwakuswekewa wamuwahi neyi muhitulukaña munsañu yinayilezhiwu, nikwiluka nenu muneluki nzhila yimunakuswekezhelamu yuma yenu, ihulenu malwihu, nikwiluka nenu munelukishi mwatalisha oyu nzhila yimunakuswekezhelamu.

KUDIZA HANSAÑU YAMALI MU ZAMBIA
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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.
