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UNIT TRUST FUNDS AS AN INVESTMENT VEHICLE



NAMFISA COMIC BOOKLET: PART 12 • 09/2021

MISSION

To effectively regulate and supervise financial institutions and to give sound advice to the Minister of Finance.

VISION

To have a safe, stable and fair financial system contributing to the economic development of Namibia in which consumers are protected.

VALUES

We are committed to **TEAMWORK**

We create a conducive and enabling work environment.
We have a shared urgency to achieve our vision.
We support each other, treat each other with respect and are collectively responsible for our actions.

We are passionate about **SERVICE**

We provide quality service.
We provide our service on time.
We are courteous, professional and respectful.

We act with **INTEGRITY**

We act with honesty, fairness and transparency.
We treat information confidentially.
We act independently and consistently.

We drive Performance **EXCELLENCE**

We commit to regulatory and supervisory excellence.
We commit to operational excellence.
We commit to the highest standards of performance.

We are **ACCOUNTABLE**

We are accountable to our customers and stakeholders.
We are prudent in the management of our resources.
We take accountability for our decisions.

We are **AGILE**

We commit to being adaptable to our changing environment.
We commit to embrace change whilst maintaining regulatory certainty.
We commit to creating innovative solutions.

Disclaimer

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**THE NEXT DAY AT
CITY HALL FOR THE
PRESENTATION**

Good afternoon
and welcome to the
presentation. We will discuss
the various Unit Trust Funds
available in the market.

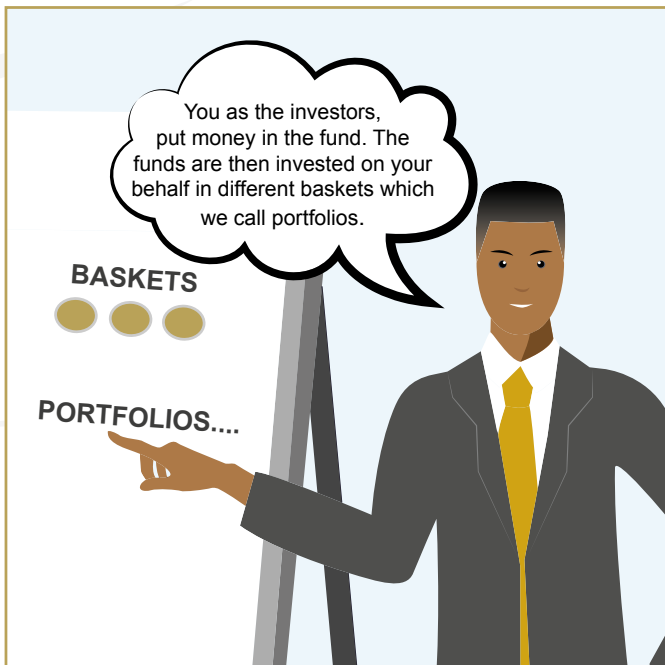
**UNIT TRUST
FUNDS....**

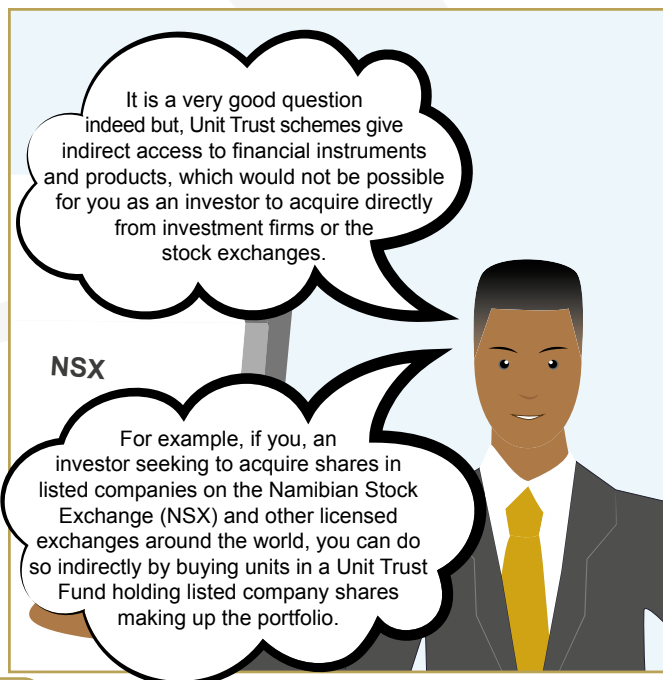
I trust everyone
present today have a pen
and a paper to jot down
what we are going to
discuss.

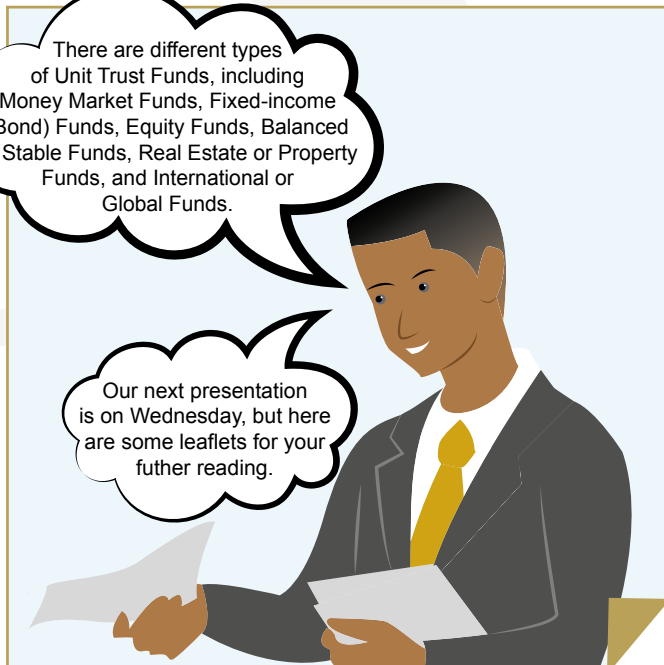
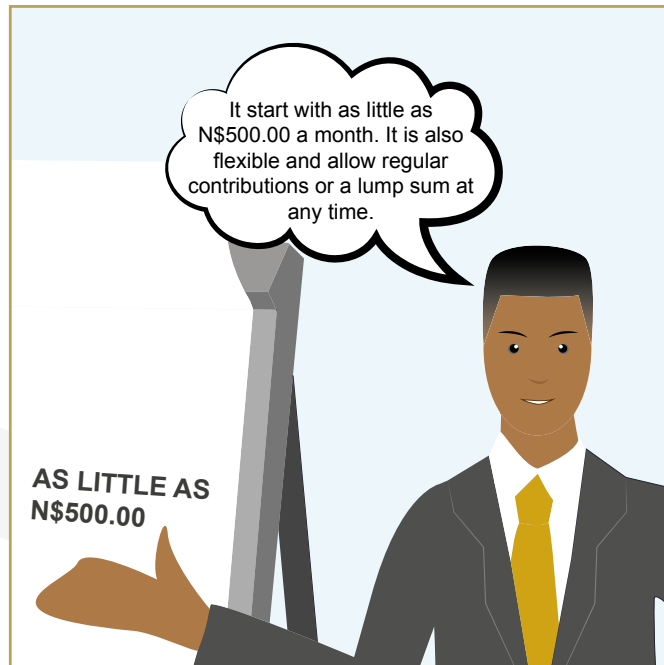
**UNIT TRUST
FUND
POOLS....**

A Unit Trust Fund pools
money from investors and collectively
invests it in a diversified portfolio of
assets according to the fund's stated
investment objective and
investment approach.

Where is my pen?
I am sure, I had put it in
my bag before we left.





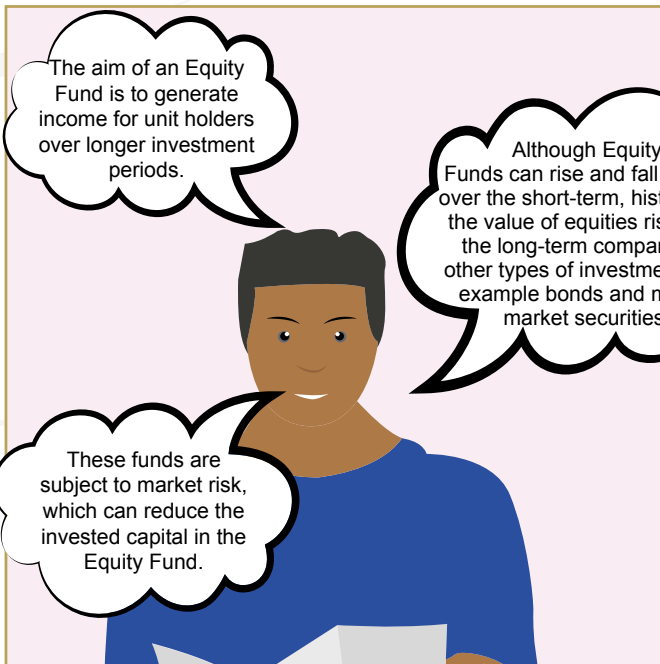


AT CHRISTY'S HOUSE AFTER THE PRESENTATION









AT THE CAMPUS

Where have you been the whole morning?

I am coming from the City Hall. You missed a great deal.

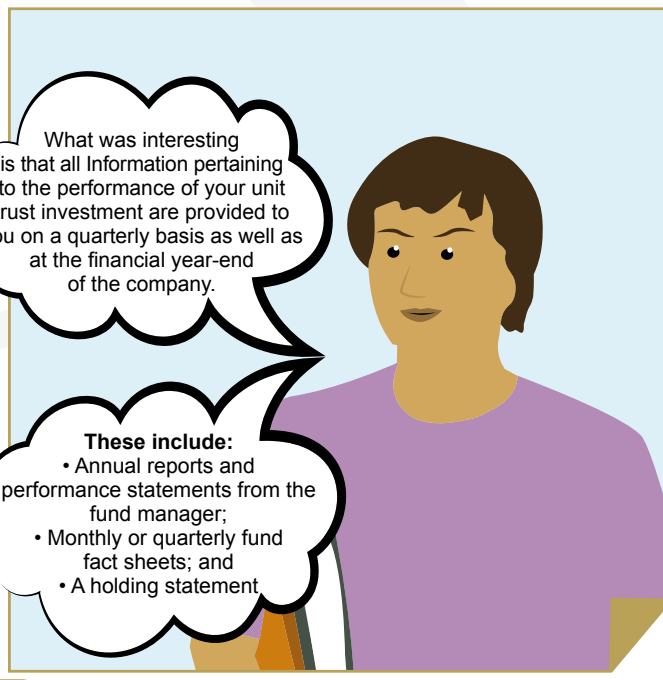
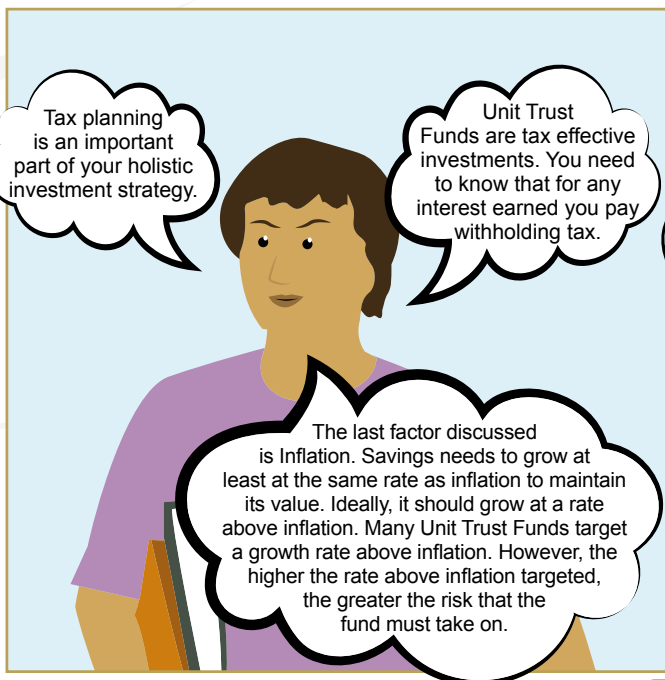
There was a presentation about various Unit Trust Funds, the presenter knew what he was talking about.

How do you choose the right Unit Trust.

Choosing a Unit Trust Fund depends on three key factors: one is your risk tolerance.

Risk is the possibility that an investment's actual return will be different than expected. You need to decide what your tolerance for risk is.







What have you learned?

1. What is a Unit Trust?

A Unit Trust Fund pools money from investors and collectively invests it in a diversified portfolio of assets according to the fund's stated investment objective and investment approach.

2. How does a Unit Trust benefit an Investor?

Unit trust schemes give indirect access to financial instruments and products, which would otherwise not be possible for investors to acquire directly from investment firms or the stock exchanges.

3. Why you should invest in them?

- Unit trusts are most affordable and simple ways to invest.
- Allow regular contributions or a lump sum at any time.
- They offer a quick easy access to your money

4. How do they work?

Unit Trust Funds (or unit portfolios) are designed by investment professionals or fund managers according to investment objectives, time horizon, and the risk appetite of investors. Each fund or unit portfolio is a combination of financial assets or securities i.e. bonds,

What have you learned.....Continued.

treasury bills, equities, property shares, derivatives, etc.

5. What types of Unit Trust Funds are available in the market?

- International or Global Funds
- Real Estate or Listed Property Funds
- Balanced or Stable Funds
- Equity Funds
- Money Market Funds
- Fixed-income (Bond) Funds

6. How do I choose the right Unit Trust for me?

Choosing a Unit Trust Fund depends on three key factors;

- Risk Tolerance
- Investment Time Horizon
- Investment Goal

7. What reports can I expect to receive for my Unit Trust investment? How frequently will the reports be sent to me?

Information pertaining to the performance of your unit trust investment must be provided such as:

- Annual reports and performance statements from the fund manager;
- Monthly or quarterly fund
- A holding statement



ALWAYS REMEMBER



DON'T PUT ALL YOUR EGGS IN ONE BASKET

“Unit Trust Funds can be accessed through Unit Trust Management Companies which are all regulated by NAMFISA. The registered unit trust management companies are available on the Namfisa website and the consumers are welcome to contact the Authority to confirm if they are uncertain”.

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DON'T MISS THE NAMFISA COMIC BOOKLET:
Part 14 - Duties Of An Insured After A Loss