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**SAVING AND INVESTING:
GO EASY WITH SAVINGS AND
INVESTMENTS THIS FESTIVE SEASON**



NAMFISA COMIC BOOKLET: PART 15 • 11/2021

MISSION

To effectively regulate and supervise financial institutions and to give sound advise 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.

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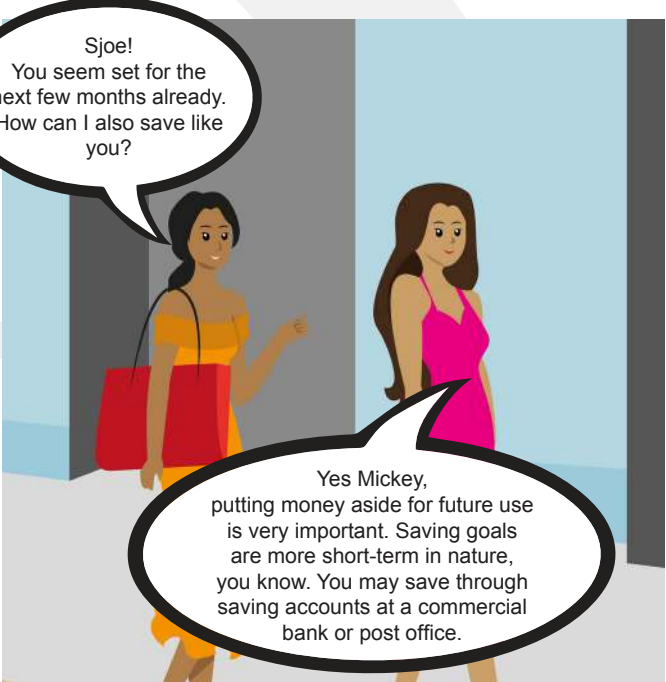
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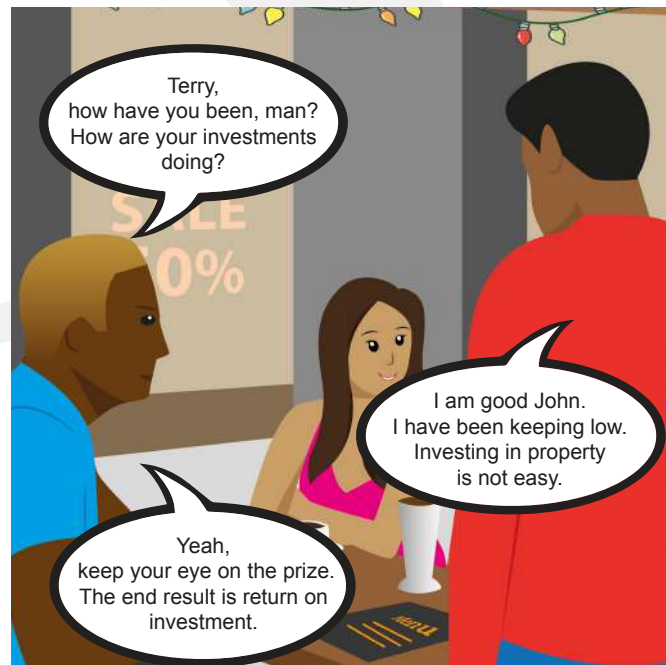
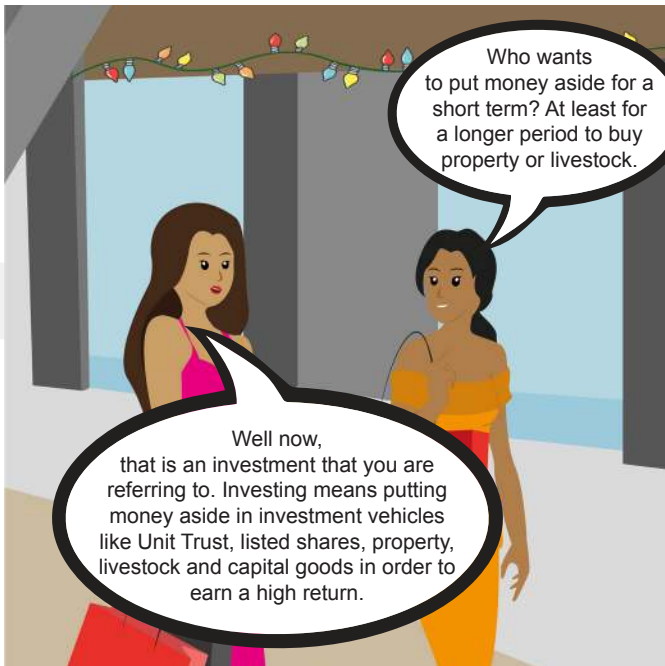
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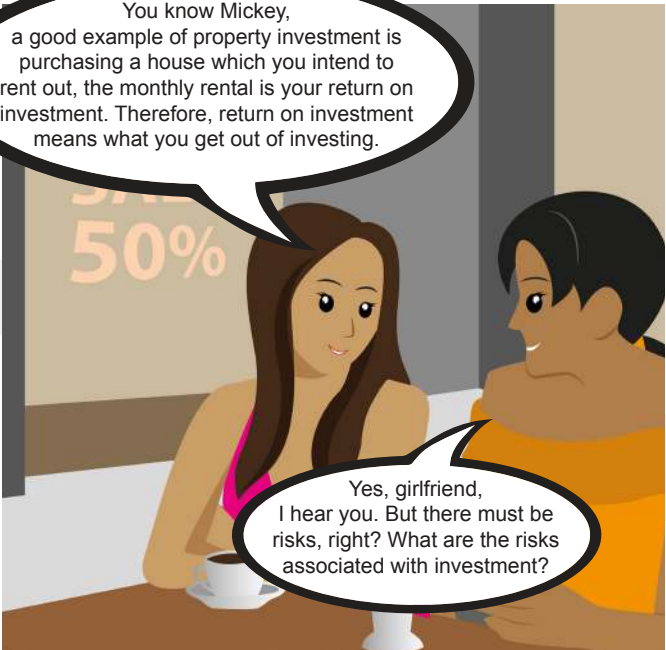
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You know Mickey, a good example of property investment is purchasing a house which you intend to rent out, the monthly rental is your return on investment. Therefore, return on investment means what you get out of investing.

Yes, girlfriend, I hear you. But there must be risks, right? What are the risks associated with investment?



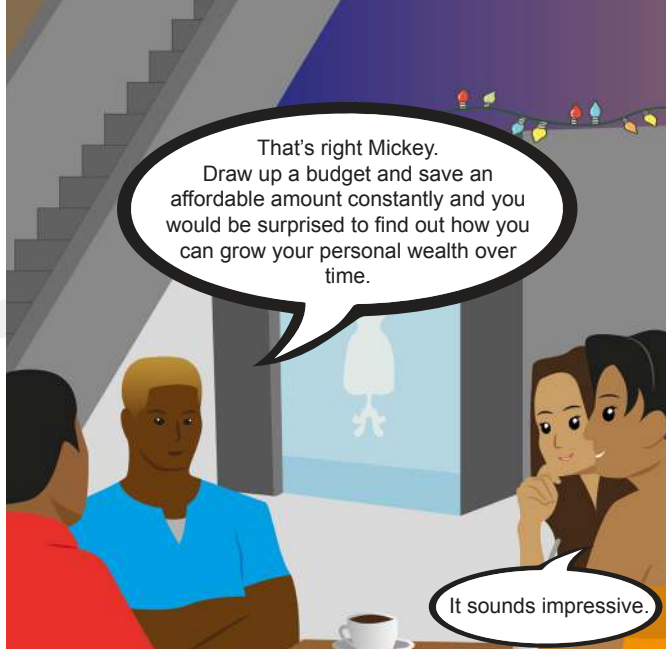
Well Mickey, every investment carries a certain degree of risk. This risk is mainly determined by the type of investment vehicle that one chooses and the financial institution's credibility, through which an investor wishes to invest their money.

This is enough information. Now tell me, when can I start investing?



There is no better time to start planning and investing your money than today.

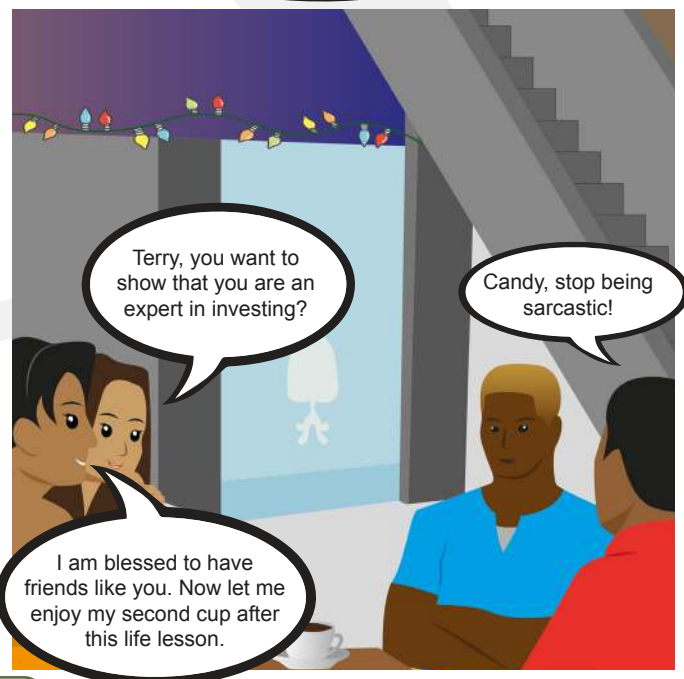
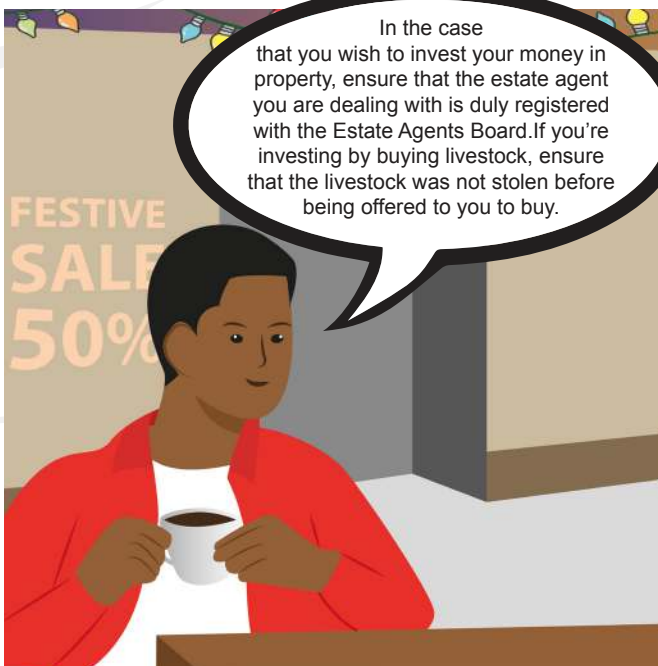
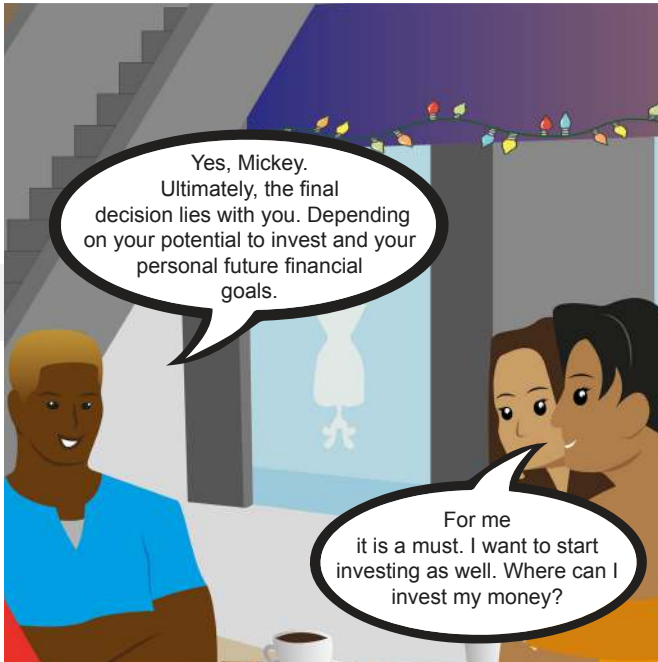
Hmm, I will probably need to come up with a budget, neh?



That's right Mickey. Draw up a budget and save an affordable amount constantly and you would be surprised to find out how you can grow your personal wealth over time.

It sounds impressive.





More Saving and Investing Tips:

- * Shop around for your suitable saving and investment options.
- * Read any contract before signing.
- * If you don't understand the terms and conditions, don't sign a contract.
- * Have all the terms and conditions of the investment explained to you.
This should be done in a simple and understandable manner and language which you understand clearly.

Benefits of Saving and Investing:

- * Saving and investing has benefits for you as the saver or investor in the sense that you would be financially independent in the future.
- * On the other hand, your savings can be used i.e. by bank etc, for on-lending to other people who might need the money for production purposes, resulting in creating jobs for the people and economic growth.
- * It is important that you **Do Not** keep your money under a mattress (if the mattress catches fire, you stand to lose all your money) or buried somewhere as you can deny someone out there a chance to be employed.



What
have you learned?

- * The difference between saving and investing
- * Risk associated with saving and investing
- * Return on investment
- * When to start investing
- * Where to save or invest
- * My rights and responsibilities
- * Benefits of saving and investing
- * Dealing with registered institutions only

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