



E-NEWSLETTER

WHY YOU SHOULD START INVESTING NOW



The Nigerian economy, like many other emerging markets, is not likely to remain stable for long period of years. It may be in recession today but continuous changes in government policies will always influence the wealth of individuals. Investors however remain gainers at most times for several reasons.

Long-term saving erodes your money

The value of money is dependent on economic conditions which are variables of time. Either you save in bank or at hand, your rate of return is lower than investing. At present, the average interest rate on savings is 5.0% but inflation averaged 18.55% in January 2017 from 9.5% in December of 2015. You must have lost about 10% of the worth of money held through last year.



The time to start is now

“The best time to start investing is years ago, the second best time is now” reads a Chinese rhetoric. Again, the time value of money plays a key role in ensuring

gainful returns. More so, recessions require increased government spending which necessitates various means of generating funds. This leads to reliable investment opportunities. For example, the Nigerian government auctioned N194.12 billion treasury bills on 5th January 2017 and plans to issue N340 billion to N430 billion of local currency bonds during the first quarter of 2017.

Plan for life without salary



Investing is not just about getting richer now but having the necessary financial empowerment whenever that salary stops. It is important to ask yourself what happens next should you stop working, voluntarily or not. Will you be able to keep up with your current lifestyle or barely survive?

It is best for the long term

The first few years of your investment experience may not give the size of returns you hoped for. But compare the prices of stocks or landed properties 10 years ago and now, you would realise this initial stage has little influence on how much you end up with over the coming years.