Investing in our future:
Changing the savings and investment culture in South Africa
The poor man and the rich man do not play together.
~ Ashanti

Dogs do not actually prefer bones to meat; it is just that no one ever gives them meat.
~ Akan
GERALD MWANDIAMBIRA, CFP®
Todays Conversation

- Global Perspective
- Importance of Savings and Investment
- SA Savings
- SA Savings Data Wealth Creation
The savings stars are 13 countries that have had a sustained average economic growth rate of 7% a year for 25 years or more.
The Importance of Saving and Investing

Average rate of savings and investment among the savings stars (1960 – 2014)

Source: Adrian Saville, Citadel and GIBS (2015)
Gross domestic saving versus gross domestic investment (% of GDP)
1960 – 2014

Source: Thulani Madinginye (2015); data derived from South African Reserve Bank (2015)
Why Saving and Investment is Important to YOU

- Financial Control : Survival
- Emergency Funds : Security
- Future Planning : Confidence & Freedom
- Psycho Social : Happiness
- Wealth Creation : Inheritance
Why Saving and Investment is Important to YOU

Financial Control: Survival

- Are you living in “Survival Mode”?
- Many South Africans cannot see beyond today
- Solution: Get a Financial Planner or Seek Help
Why Saving and Investment is Important to YOU
Emergency Funds : Security

- Can you survive a “Financial Shock”?
- Are you one Emergency away from financial Ruin?
- Solution: Start Saving and Investing today
Why Saving and Investment is Important to YOU
Future Planning: Confidence and Freedom

- What’s in store in your life 5,10,15 years from today?
- Cash, Bonds, Property, Shares, for example...
- Solution: You need an Investment Strategy, Seek Help!
Why Saving and Investment is Important to YOU
PsychoSocial: Happiness

- Do you have peace of mind?
- Do you have a retirement plan?
- Friends, Family, Wife, Husband, BAE
- Solution: You need to GET A LIFE by starting to save and invest!
Why Saving and Investment is Important to YOU
Wealth Creation: Inheritance

- Has anyone in your family ever inherited wealth?
- Estate, Heirs,Usufruct, Bare Dominion, Trusts, Executors
- Solution: You need to stop being selfish and plan beyond your life
Why Saving and Investment is Important to YOU

Getting Started

- How is wealth measured?
- How wealthy are you?
- Solution: StartImmediately
Why Saving and Investment is Important to YOU

Getting Started

Financial Planning

Protection of family and estate
- Life cover
- Disability cover
- Health Cover
- Debt Consolidation

Wealth creation
- Investment planning
- Retirement planning
- Savings
- Income
- Growth
Questions?

www.askgerald.co.za

www.savingsinstitute.co.za
Thank you.

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