



*Managed Individual Accounts
for
Non-resident Ghanaians*

Investment Management

Backed by

Local Investment Expertise



*Find out about our special
Investment & Disbursement
service.*

SEM Capital Management Limited

For enquiries, please contact us at:

- ✓ P. O. Box CT 2069, Cantonments, Accra (Write to us)
- ✓ capital@semfinancial.com (Email us)
- ✓ 233-21-238382, 233-21-235400 (Call us)
- ✓ 4th Floor, Trust Towers, Farrar Avenue, Accra (Visit us)

**Your Wealth is Our
Business**

Our Services Are For You

If you are like most non-resident Ghanaians, you have considered accumulating funds in Ghana to meet one or more of the following financial goals:

- Build/Purchase a house
- Build capital to set up your business
- Retirement
- Meet obligations to family and relatives
- Accumulate funds to spend when visiting Ghana

Perhaps, you have also considered investing the country's financial market, which has over the years proven to be attractive.

Whatever your aim of investing in Ghana is, we are sure that you are not likely to have the time and timely information to make informed investment decisions. However, investment decision, based on a thorough understanding of Ghana's investment environment pays! At SEM Capital Management Limited, we put our expertise in investment and financial products to invest your funds optimally in shares, bonds, Treasury instruments (bills, notes, and bonds), mutual funds, etc.

Our Products Are For You

We have designed the following two investment products for you:

A. Individual Managed Account (IMA)

This account is for you if you want to accumulate funds in Ghana to meet your investment goal(s). Though, we have designed it to enable you accumulate funds through the investment we make for you, it gives you the flexibility of withdrawing funds from your investment portfolio, as and when you want to.

B. Investment Disbursement Account (IDA)

This is an individual managed account (IMA) with regular disbursements. This account is for you if you send funds to Ghana regularly to meet recurring obligations such as remittances to parents and relatives, or payments for building projects. With an IMARD account with us, we save you the time and cost of doing this, and at the same time offer you a unique benefit. The IMARD account is a managed individual account. Funds in the account are invested to earn a return. We agree on a regular disbursement to a designated beneficiary in Ghana. By this arrangement you get triple benefit as follows:

1. You have somebody you can trust to hold your funds in Ghana safely for you, and disburse it on your behalf, since Securities and Exchange Commission (SEC) of Ghana strictly regulates us.
2. Your funds are not just being kept or saved, but invested to earn some high returns
3. You can meet your regular remittances needs, and at the same time choose to accumulate funds for your use when you are in Ghana.

How Do We Manage Your Account?

Whether you set up a managed individual account or investment/disbursement account, we manage your funds as follows:

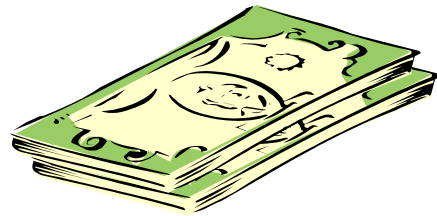
1. *We identify your investment goal(s):* Here, we establish the level of risk appropriate for your fund, and assess your investment horizon, and how much and how often you need to fund the account to meet your goals.
2. *We design an investment strategy that suits your fund*
3. *We set up your investment portfolio for your fund:* We carefully select from the wide range of available investments to ensure that the right mix of assets is used to achieve your investment goal(s)
4. *We monitor your portfolio:* Your Investment Representative monitors your portfolio, and is your liaison with a team of investment experts whose daily business is to analyze the market as well as financial and economic trends. This team of experts makes investment decisions on your behalf, giving you the benefit of our financial and investment intelligence.
5. *We diversify your portfolio:* We reduce your investment risk by holding several assets or groups of assets each having a different possibility of loss.
6. *We report to you:* We give you detailed quarterly report on your portfolio with personalized commentary. We inform you of adjustments made to your portfolio and the reasons for these adjustments.
7. *We keep your investment confidential:* We manage your funds under the strictest of confidentiality. We DO NOT disseminate information about your fund without your prior approval.

The Benefits We Offer

- Expert investment managers
- Comfort and peace of mind knowing that professionals are managing your funds
- Continuous monitoring of your funds
- Professionally diversified portfolio to reduce risk
- Customized mix of investment instruments for your portfolio
- Personalized client service
- Competitive and negotiable management fees
- Speedy responsiveness

Frequently Asked Questions (FAQs)

1. *How different is your service from others?* We offer tailored investment solutions to non-resident Ghanaians. Above all, our investment advisory services are backed by extensive research and driven by financial and investment expertise.
2. *What return can I make on my investments?* We don't guarantee return on investment since the environment can be volatile. However, we recognize that investors prefer more return to less, and less risk to more. So, for your preferred level of risk, we try to optimize the returns on your funds.
3. *What are your fees?* Our fees are attractive and negotiable.
4. *How much can we invest?* You can invest a minimum of cedi equivalent of \$5,000.
5. *Can we add to our investment?* Sure! In this case, you achieve your investment goals faster!
6. *Can we make withdrawals from our investment?* Yes, provided the value of your fund does not fall below the minimum specified above.



At SEM Capital Management Limited, *your wealth is our business!*