

## What Do I Need to Know Before Investing?

Investing is a way to grow your money over time, but before you start, there are a few important things to understand.





The first key idea is capital growth. This means your investment should increase in value over time, just like a seed growing into a strong tree.

Next, consider inflation-beating returns. Prices of goods and services rise over time, which means your investment should grow at a rate higher than inflation. Otherwise, your investment loses value.

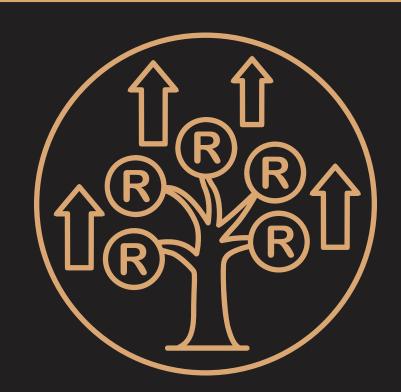




It is also wise to invest in businesses or industries you understand. If you frequently use certain products or services, such as supermarkets, mobile networks, or sports brands, these might be areas where you feel confident investing.

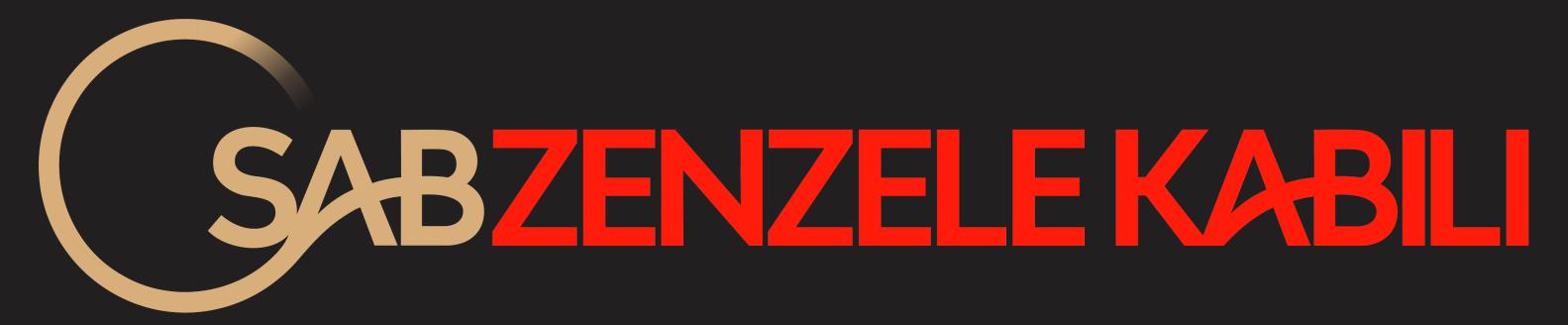
Remember, investing always carries risks. It's best to consult a qualified financial advisor to help you make the right decisions.





## To summarise:

- (1) (Choose investments that grow in value.
- 2 Ensure they provide returns higher than inflation.
- 3 | Focus on industries and companies you are familiar with.
- 4 | Seek advice from a qualified financial advisor.



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