

Money | Matters



A HOLISTIC INVESTMENT APPROACH

Today's market place is cluttered with many different investment offerings offered by an array of different financial institutions. This includes banks, brokers (including life insurance brokers), wealth managers, stock brokers, online internet investment sites, asset managers, etc. Due to the different level of complexity of investment products, clients often find the offering highly diverse and sometimes complex making it very difficult to make an investment choice. The end result in many cases could be that clients opt for investment solutions that are not ideally suited to them or addressing their investment goals.



Christo de Vries
Managing Director

At Bank Windhoek we realized that in this modern age of client choice we were no different and hence embarked on a journey to change the status quo. This meant that we had to live up to our motto of "Together We Do Better" and design a completely client centric and holistic investment solution. This challenged the way we used to offer investment products and required us to look wider than only bank products and also to include other products available in our group of companies.

We are proud to offer an integrated investment solution that includes products provided by Bank Windhoek, Bank Windhoek Unit Trusts, services offered by Capricorn Asset Management as well as BWFA Financial advisors in an effort to give clients a "one stop shop" to investing.

The first tangible result was the compilation of a "5 Step Investment Solution Guide" that is available as a tool to be used for any investor in search of an investment suitable to satisfy his or her needs. This guide, which is available on our website and at all our branches, does not endeavour to provide investment advice but aims to assist our clients, big and small, poor or rich, to arrive at the most appropriate investment solution to satisfy his or her needs in the most cost effective manner possible. The guide addresses aspects such as time horizon, expected return and the client's attitude toward market volatility. In addition, detailed comparative investment product information is provide per product, to assist our clients to make an informed investment decision.

As mentioned, the guide does not provide investment advice and will therefore not provide a solution to clients that specifically require investment advice. Clients needing specific investment advice will be referred to a dedicated financial advisor of BWFA Financial Advisors or in the case of high value investments to Capricorn Asset Management.

We are very proud to offer such an innovative, comprehensive and client centric investment solution in Namibia spanning the investment products and services offered by one group of companies. As with any offering, the work however is never done and we are committed to seek our clients' feedback on "their" investment solution and to work to improve it on an ongoing basis.



BW Financial Advisors (Pty) Ltd.
(Reg. No2003/561)

Mr. M. Alfons is the lucky winner of N\$1000.00 in the Money Matters Issue 258 poll draw.

You could win N\$1000! Opinion Poll

**Is choosing the right investment solution
daunting for you?**

SMS the number "1" followed by "yes" or "no" to 987 or
email: poll@bankwindhoek.com.na or
vote online at www.bankwindhoek.com.na

*SMSs charged at normal rate

Money Matters Issue 258 Results:

Will Bank Windhoek ever expect clients to give out personal account details via email/internet?

Yes | | 99%
No | | 1%

