



# INVESTMENT GUIDE FOR WOMEN



## Are you a woman who:

- Feels like her money runs out faster than expected?
- Keeps saving but doesn't see her money grow?
- Puts everyone else's needs first and delays her own financial goals?
- Has to rely on a partner, friend, or parent for financial advice?
- Wants to feel more confident and in control of her finances?



This guide was created for you.



The path to financial freedom isn't rocket science. Many women around the world have achieved it, you can too.

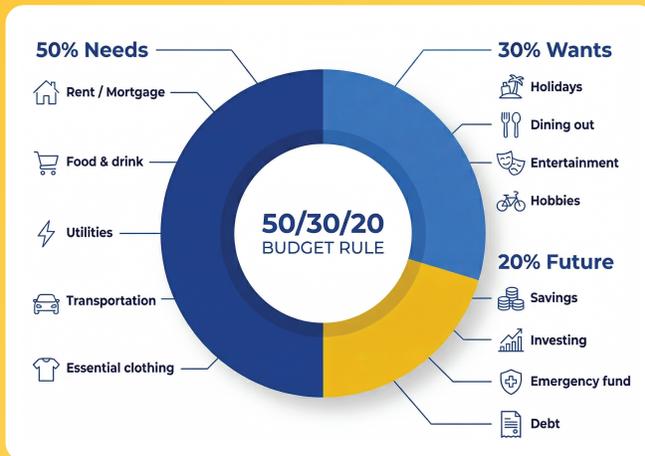
Let's start with the basics – managing money efficiently.

## STEP 1 - MANAGING YOUR MONEY

### 1. Know where your money goes

Money can disappear quickly with daily needs and other necessary expenses. Take time each month to see exactly how you spend. Separate what you need from what you want.

*A simple way to stay on track is the 50/30/20 rule (see diagram below)*



*–50% for needs, 30% for wants, and 20% for savings and investments.*

### 2. Invest in your future

Free up some room in your budget and start investing for your future. Even LKR 1,000 a month can make a difference. Small but regular investments can help you grow your wealth over time and beat inflation.

### 3. Cut down on non-essentials

You don't have to stop everything you enjoy. Even small changes like less impulse shopping or cancelling unused subscriptions can free up extra money.

### 4. Build an emergency fund

An emergency fund is usually 3 – 6 months of your basic needs. Unexpected expenses can happen at any time. Saving a little regularly helps you handle surprises without stress or borrowing.

## STEP 2 - UNDERSTAND HOW SAVING & INVESTING ARE DIFFERENT

*You're probably thinking  
"Why should I invest when I already save?"*

### SAVING vs INVESTING

Saving	Investing
Keeping money safe and accessible	Keeping money safe & accessible <b>while growing over time</b>
Suitable for short-term goals	Suitable for short, <b>medium and long-term goals</b>
Very low risk with minimal fluctuations	Returns usually increase with risk — the key is choosing a level of risk that feels right for you and matches your goals
Offers low returns, which may be further affected by inflation	Offers opportunity to out-perform inflation as it provides real growth for your investment
Focuses on preserving your capital	Focuses on preserving your capital, while growing your capital base

Savings help you be prepared.

Investing helps you be prepared **while actively helping you move forward financially.**

## Principles of Investing

- **Diversification - Are you spreading your investments to manage risk?**  
Diversification involves allocating your funds across different investments rather than relying on a single option. This helps minimise overall portfolio risk, as weaker performance in one investment may be balanced by stronger performance in others.
- **Compounding - What if your returns could earn more returns?**  
Compounding occurs when your investment earnings begin to generate their own returns. Over time, this can significantly accelerate wealth creation.

*Example:*

*If you invest LKR 100,000 & earn 10% in the first year, your investment grows to LKR 110,000. In the second year, you earn returns on LKR 110,000, not just your original LKR 100,000.*

- **Financial Goals - Why are you investing?**  
Every investment decision should be aligned with a clear objective — whether it is long-term wealth creation, retirement planning, education funding, passive income, or lifestyle goals. Your goals influence the type of investments and investment horizon you should consider.
- **Liquidity - How quickly you can access your funds?**  
Liquidity measures how easily an investment can be converted into cash. Maintaining a balance between liquid and long-term investments helps ensure financial flexibility when needed while maximizing potential returns.

- **Risk Tolerance – How much volatility are you willing and able to accept for potential returns?**

Investments offering higher potential returns typically involve greater fluctuations in value. Understanding your willingness and ability to take risks helps you select investments that suit your investment goals.

## What You Think Vs The Reality

**“Investing is only for experts.”**

*Reality:* You don’t need to be an expert. Unit Trusts are **managed by professional fund managers** who make informed investment decisions on **your behalf**.

**“I need a lot of money to start.”**

*Reality:* You can **start small**. For example, for Unit Trusts, you can invest **from as little as LKR 1,000 per month** and build your investment portfolio gradually through consistency.

**“Investing is too risky.”**

*Reality:* Risk depends on how and where you invest. For example, Money Market Funds (a type of Unit Trust) are generally **less risky**. **Investments in the stock market on the other hand could be risky**.

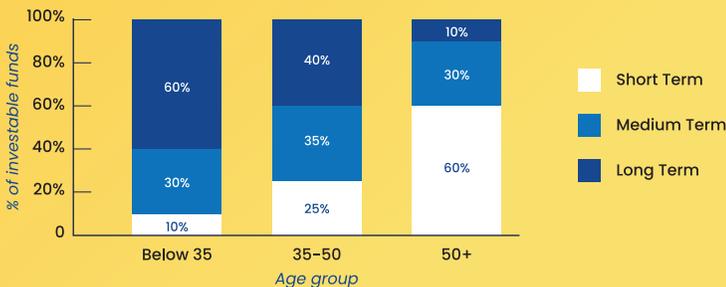
## STEP 3 - BUILD AN INVESTMENT PLAN

Once you have a budget that works for you, the next step is to create an investment plan. Your investment plan should match your goals, how long you plan to invest, and how comfortable you are with risk. Different goals need different investment strategies.

However, we all have different goals with different timelines. Most of us have a mix of short-term goals (like building an emergency fund), medium-term goals (such as planning a trip or buying something important), and long-term goals (like funding higher education).

Since each goal has a different time frame, it’s smarter to use different investment options to maximise returns, rather than relying on just one approach.

Here’s a sample investment plan:



Short Term (0 – 12 months)	Money Market Fund, Money Plus Fund
Medium Term (12 – 24 months)	Repo, Treasury Bills
Long Term (24 months +)	Equities, Wealth Fund, Equity Fund, Debentures

*Note: This is an illustrative investment plan. Actual investment strategy, allocation amounts, and time horizons should be determined based on your individual financial circumstances, objectives, and risk profile. Adjustments should be made accordingly.*

If the investment options mentioned above feel overwhelming, start with one of the simplest ways to invest – Unit Trusts.

## What are Unit Trusts?

A Unit Trust is an investment where money from many people is combined into one fund and managed by professional investment managers. The fund invests in different assets such as government securities, fixed deposits, corporate debt, and shares.

In simple terms, a Unit Trust lets you invest in a mix of investments without having to choose or manage them yourself. You can also start with a small amount. There are different types of Unit Trusts to suit different risk levels and time frames, so you can choose one that matches your goals and comfort with risk.

*I used to think investing was only for people with a lot of money. I started with a small amount just to try it out, and now I make it a habit to invest every month. It feels good to see my savings actually growing.*



Savindi – Sales Executive, 23



*With work and family responsibilities, I didn't have time to constantly think about my money. I wanted something structured and reliable. Investing has helped me plan for my children's future while still working toward my own goals*



Nachali – Assistant Manager, 37



*I was keeping most of my money in a regular savings account, but the returns were very low. I wanted something safer but better than just saving. Investing gave me more confidence and a clearer plan for my finances.*



Asma – Homemaker, 46



Join thousands of women who are taking control of their finances and growing their savings with confidence.

The truth is, you already have what you need to begin – the most important step is simply to start.

## STEP 4 - START YOUR JOURNEY TO FINANCIAL FREEDOM



Scan the QR code  
to open your account

- ✔ Complete the eKYC form
- ✔ Invest an amount you're comfortable with in a product that matches your goals
- ✔ Need help? Call us on 0112 651 651 (8am – 5pm on weekdays)
- ✔ Track, withdraw, and invest easily through our WhatsApp platform – simply say Hi to +94 76 665 6656

### Financial terms you should know:

#### **Inflation**

*The rise in prices over time, which reduces what your money can buy. Example: If a cup of tea costs Rs. 100 today and Rs. 110 next year, that increase is inflation – your Rs. 100 buys less than before.*

#### **Money Market Fund**

*A low-risk investment fund that mainly invests in short-term government and high-quality instruments. It focuses on stability and easy access to your money.*

#### **Money Plus Fund**

*A fund that aims to give slightly higher returns than a Money Market Fund by investing in a mix of short-to medium-term fixed-income instruments.*

#### **Equity Fund**

*An investment fund that mainly invests in shares of companies, aiming for higher long-term growth but with higher risk.*

#### **Wealth Fund**

*A diversified fund that invests in a mix of assets such as shares, bonds, and other instruments to grow your money over the medium to long term.*

#### **Treasury Bills (T-Bills)**

*Short-term government securities (usually less than one year) that offer fixed returns.*

#### **Treasury Bonds (T-Bonds)**

*Longer-term government securities that pay interest over several years.*

#### **Debentures**

*Debt instruments issued by companies to raise money, offering fixed interest payments to investors.*

#### **Investable Funds**

*The portion of your money that is available to invest after covering expenses, emergency savings, and short-term needs.*