

# MERWEB

## MERBAN WEALTH BUILDER



(Simple Steps To Building  
A Better Tomorrow)

### Do you THINK of ...

- How you will sustain your lifestyle if your job or business suffers?
- How you will buy the house of your dreams?
- How you will buy the car that complements you?
- How you will afford the best education for your children?
- How you will retire comfortably to enjoying your golden years?

....You don't have to anymore!!

Because investing in the stock market could help you realize some of your dreams. Ghana's stock market has returned to investors, on average, an annual return of 40.42% over the 18-year period, 1991-2008, compared with only 28.29% in Treasury bills?

And more recently, for the six-year holding period, 2003 to 2008, the stock market has returned on average an annual return of 51.84% compared to an annual average return of 15.59% on Treasury bills.

That means if Amankwah had invested GH¢50 each month earning an average annual return of 51.84%\* in stocks over the six year period (2003-2008) he would have earned GH¢24,319.35 by the end of the sixth year. He would have invested a total amount of GH¢1,440.00 over the six year period and earned GH¢22,879.35

On the other hand, if Amankwah had invested the same GH¢50 each month in Treasury bills earning an average annual return of 15.59%† he would have earned GH¢5,899.66 by the end of the six year period. He would have invested GH¢1,440.00 over the six-year period and earned GH¢4,459.66 (a lowly sum compared to what he could have made in stocks).

\*Computation of average annual returns does not include brokerage commissions, dividend income, and the effects of inflation

† Computation of average annual return does not include the effects of inflation

### So, why is it that in spite of these benefits many people do not invest in the stock market?

#### They think;

- The stock market is for millionaires only
- You need a huge sum of money to start investing in stocks
- The stock market is for smart and financially savvy investors
- The stock market is speculative and synonymous with gambling

Dear investor, the stock market is for everybody!!!

#### This is what we recommend:

- Start **NOW** with **MerWeb!**
- MerWeb allows you to make monthly/regular payments for the purchase of shares in companies listed on the Ghana Stock Exchange.

- A simple but effective strategy. Invest a fixed percentage of your income regularly in stocks (for example GH¢50.00 every month).

The earlier you start, the longer your money is invested and the better your chances for significant positive growth.

#### Benefits:

- Professionals from MSL will help you to choose the stocks that fit your investment style and goals.
- No management fee is charged.
- Up-to-date information on stock market developments, through our newsletters and company analysis reports.
- Quarterly valuation report on the performance of your portfolio.
- You can borrow using your investment in shares as collateral.

#### Are there any charges?

No. Except the required GSE approved brokerage charges which range from 1.5% to 2.5% of the value of the transaction.

#### How do you get started?

Very simple! Complete the required forms, which are available at our office, website, and all Merchant Bank branches or simply call us to send you one. And make a commitment to give a standing order!







## our Services

- Brokerage
- Equity Research
- Equity Portfolio Management
- Issuing House Services
- Corporate Finance



**MERBAN  
STOCKBROKERS  
LIMITED**

MSL - A Wholly owned Subsidiary of Merchant Bank (GH) Limited  
A Licensed Dealing Member of the Ghana Stock Exchange

With our thorough, in depth knowledge of the Investment terrain and our unparalleled investment advisory services, we put you on the sure road to financial success.

Talk to us today about getting on the highway to success

Please contact MSL at the Ridge Branch of  
Merchant Bank (GH) Limited  
and talk to a friendly investment officer.

Telephone: 233 (0) 30 225 1131 – 5  
233 28 9555 200

Fax: 233 (0) 30 225 1138

Email: [merbanstockbrokerslimited@merbangh.com](mailto:merbanstockbrokerslimited@merbangh.com)  
Website: [www.merbanstockbrokers.com](http://www.merbanstockbrokers.com)



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## Buying and Managing your Shares is NOW as simple as A.B.C.

**A**

Walk into Merban Stockbrokers Ltd. or any Merchant Bank Branch

**B**

Open a **Securities Depository Account**

**C**

Buy and manage your shares with ease electronically

Trading and Settlement on the Ghana Stock Exchange is now done electronically. Your new **Securities Depository Account** will allow you to buy and sell shares.

### BENEFITS OF A SECURITIES DEPOSITORY ACCOUNT

- The elimination of delays in the issuance of paper certificates, currently, it takes between a four to six week period for a share certificate to be issued.
- The elimination of the risk of loss, destruction and theft associated with paper certificate and the inconvenience associated with preparing an indemnity to replace a lost, destroyed or stolen certificate.
- The ease of tracking shareholdings as all records of holdings are held in one account as compared to holding several paper certificates.
- Receipt of regular statements (quarterly) on all shareholding.
- No charges on account opening
- Shareholders receiving an alert via sms/text message whenever there is a transaction on their account ( this feature is being explored by the GSD)

### WHAT YOU NEED TO OPEN YOUR FREE ACCOUNT

#### INDIVIDUAL

- Complete a Securities Account opening form
- Submit the completed form together with a passport sized photograph and either a Passport, Driving Licence, NHIS card or a Voters card, for identification.

#### CORPORATE

- Complete a Securities Account opening form
- Certified true copy of Certificate of Incorporation
- Certified true copy of Company Regulations or Constitution
- Certified true copy of Board Resolution authorising the opening of the securities account
- Certified true copy of Certificate to Commence Business
- Specimen signatures of Authorised Signatories of the Securities Account
- Endorsed passport sized photograph of Authorised Signatories.



#### CONTACT:

- Merban Stockbrokers Limited at 57 Examination Loop, North Ridge, P. O. Box 401, Accra or on telephone no. 021-251131-5
- All Merchant Bank (Ghana) Limited Branches in Accra, Tema, Koforidua, Kumasi, Takoradi, Tarkwa, Techiman and Bibiani



**MERCHANT**

My Bank, My Way.