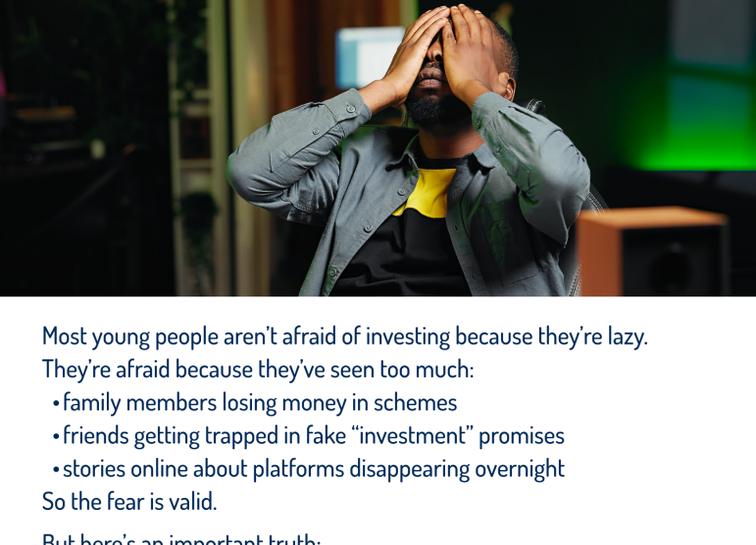


Why Young Ghanaians Fear Investing – And How You’ll Overcome It This Year

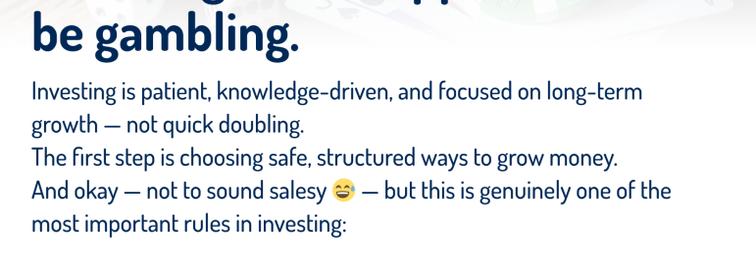


Most young people aren’t afraid of investing because they’re lazy. They’re afraid because they’ve seen too much:

- family members losing money in schemes
- friends getting trapped in fake “investment” promises
- stories online about platforms disappearing overnight

So the fear is valid.

But here’s an important truth:



Investing is not supposed to be gambling.

Investing is patient, knowledge-driven, and focused on long-term growth — not quick doubling.

The first step is choosing safe, structured ways to grow money.

And okay — not to sound salesy 😊 — but this is genuinely one of the most important rules in investing:



Invest based on Insights

The first step to investing is seeking a credible partner. One that gives you insights and confidence to make decisions about where to put your money. The insights are what your decisions should be based on. While the jargon can be daunting, we have found that there are so many tools including AI like NotebookLM that can digest reports and explain it in simple audio for you.

So when you're easing into investing...

Start Easy

Especially if you’re nervous about dipping your whole toe in, it helps to start with structured options like:

- **mutual funds**
- **treasury bills**

While not as exciting as the stock market, these give you an introduction to how returns change over time and build an investing habit while staying liquid and without taking too much risk.

And if you caught the previous article, “Your 2026 Wealth Blueprint” then you already know we talked about investing based on different risk profiles:

- **Low Risk**
- **Very Low Risk**
- **Higher Risk**

So what does that look like in real life?

Let’s use the IC Wealth App as a practical example and let’s look at the options available there..

Risk: Low

IC Liquidity Fund (ICLF)

Returns: Steady, historically better than most savings accounts

This is often the easiest entry point for beginners.

Why low risk? Because while the returns are not guaranteed, it is managed professionally to keep the chance of losing your hard-earned money to the barest minimum.

The easy part: it’s working in the background while still remaining accessible.

On the app, you can even monitor performance regularly, and if you ever feel uncomfortable, you can withdraw and receive your money within a working day.

The fund is designed to stay liquid, meaning your money isn’t trapped.

This makes it a good “test the waters” option.

Risk: Very Low

Treasury Bills (T-Bills): Stability First

Returns: Predictable, but change each week

Access: Locked for a fixed period

Why very low risk? Because T-Bills are backed by the government. They are about stability, not rapid growth. They protect your capital, give certainty, and provide predictable returns.

But here’s the honest truth: they don’t always beat inflation.

That’s why Treasury Bills work best as part of a plan, not the whole plan.

They’re the “safe foundation” of investing.

Risk: Higher

Equities

Returns: Unpredictable

Access: A trade only happens when someone else agrees to sell at your requested price (for a buy order) or buy at your price (for a sell order).

Why are these higher risk? Because stock returns depend on a significant number of factors. .

It’s not always easy to sell immediately the price moves in your favour, or even if you really just need your money back — trades only happen when buyers and sellers agree on price.

If no match is found, your order won’t go through. And many people may have the same need or idea as you with very few people on the other side.

Also, markets are not always stable. Prices can rise and fall based on news, company performance, and investor behaviour.

But here’s why stocks are still powerful:

If you treat them as a very long-term investment, strong companies can grow significantly over time.

Stocks grow wealth in two major ways:

- Dividends can be paid to shareholders
- Growth in company value over time which makes the share price go up

This is where long-term extra income really compounds — especially when you stay consistent and patient and reinvest the income from your shares.

You Don’t Need to Know Everything to Start

So now that we’ve given you a quick refresher, it’s important to know that you don’t need to know everything to start, but you do need a credible partner who can give you some information to get started..

Investing is not only for finance experts.

It’s about learning step by step.

Start by asking yourself simple questions:

- How long do I want to put my money away?
- Can I access it if I need it?
- What level of risk am I comfortable with? (We’ve just talked about risk levels)

Remember, the best investors are not the smartest...

They’re the most consistent learners.



Many People Think Investing Is Only for the Rich

One of the biggest myths is:

“Investing is for people with thousands of cedis.”

But wealth is not built by investing big once.

It’s built by investing small amounts consistently: a Cedi a day, 10 cedis a week, 100cedis a month

Even starting with small amounts monthly builds discipline, confidence, and growth over time.

The goal is not to impress anyone.

The goal is to begin.

So a great place to start is via automated investments. You set up your investments in a way that once you get paid, they automatically go into investments.

You don’t even have to see it.

Just set consistent payments that go in your investment accounts, and that is one way to build wealth.

Trust Takes Time, And That’s Okay

Young people are cautious because trust has been broken too often.

That’s why investing with regulated institutions requires verification and identity checks — to protect investors and prevent fraud.

If something feels too rushed, too secretive, or too good to be true...

It usually is.

Be patient..

Ask questions.

That’s wisdom, not fear.

Okay, so this has been a lot, but hopefully helpful.

So How Do You Actually Overcome Investing Fear This Year?

Here are 5 practical steps you can take immediately:

✔ Start With Saving + Small Growth

Before jumping into high-risk assets, start with something that helps your cash grow steadily.

Think of it like upgrading from a savings account into something slightly more productive.

✔ Focus on Consistency, Not Big Amounts

Investing ₵100 every month is more powerful than waiting to invest ₵5,000 “one day.”

The habit is the foundation.

✔ Automate It If Possible

One of the easiest ways to invest is to remove stress from it.

Automating daily, weekly or monthly contributions even from your MoMo wallet builds discipline without overthinking.

✔ Learn As You Go

Good investing is not guessing or gambling.

It’s understanding over time through trusted education and simple market insights.

Final Thought: Start Small, Start Safe, Start Now

You don’t need to be rich.

You don’t need to be an expert.

You don’t need to feel perfectly ready.

You just need to start with something simple, safe, and consistent.

And over time, fear turns into confidence.

So if you’re looking for beginner-friendly ways to start investing in Ghana...

Start with something like the IC liquidity fund, test the waters, and then grow bigger step by step.

This year, don’t let fear delay your future.

Start slow.

Start safe.

Start smart .

