



Securities

*(Member of The Nigerian Stock Exchange)*

## APPRENTICESHIP FREEDOM NOTES

The BGL AFN is a high yield investment product with a guaranteed rate of return on your investment. The fund is suited for those investors seeking guaranteed returns and very low risk on their investments. We aim to afford small scale store owners the opportunity to invest sensibly in the Capital Market whilst ensuring they provide for the future funding requirements of their apprentices using our Apprenticeship Freedom Notes platform.

### Features

- Minimum Account Opening Balance of **N10,000.00**
- A minimum monthly contribution of N10'000 to be received from our individual clients
- Flexible duration (180 | 360 day product)
- Guaranteed minimum investment return which is a function of invested amount and duration
- Tenure for product: 12 | 24 | 36 months
- Guaranteed Security of Investment Capital
- Waiver of all penalties on drawdown before maturity, provided capital withdrawn is being re-invested through BGL Securities in the primary market (Public Offers) or in secondary market instruments
- Subject to a 24hr notice, Investors can drawdown on investment before maturity but such a transaction will cause a break of the product and a penalty discount of **15%** on the prorated guaranteed return will apply.
- An applicable call rate of 2.5 - 4% applies to investment liquidated before the 1<sup>st</sup> 180 day lock in period.
- Automatic and continuous rollover of principal and investment return feature (At prevailing terms)
- Personalized periodic statements.
- Zero COT

## **I n v e s t m e n t**

Investment portfolio of the Fund comprise of the following:

- Investment in discountable instruments of reputable financial institutions in Nigeria
- Debt instruments issued by blue chip companies quoted on the Nigerian Stock Exchange.
- Capital Market Investments

## **B e n e f i t s**

- Higher than average investment returns with the benefit of zero charges
- Swift conversion to full primary and secondary markets investments
- Flexible structure with variable durations
- Indemnity for third party withdrawals (subject to a minimum investment of N10m)
- Reciprocal funds transfer (e.g. if an account is funded via an RTGS transfer, an RTGS transfer will be effected for exit i.e. RTGS in, RTGS out).

## **O t h e r   B e n e f i t s**

These notes aim to cater for the following;

- The provision of medium to long term funds for our small scale store owners' apprentices' start up requirements.
- The creation of a savings platform for small scale store owners
- The creation of a more sustainable long term investment culture for the average small scale store owner.
- The development of a lasting sound apprenticeship legacy for our young Nigerians