

ECOCAPITAL INVESTMENT MANAGEMENT LIMITED

EcoCapital Investment Management Limited was incorporated in Ghana; Pursuant to the *Companies Code, 1963 (Act 179)* as a Fund/Portfolio management and Investment advisory firm. The purpose for the firm is the provide investment advisory and total portfolio management solution for both individual and institutional clients in Ghana and the rest of the world.

EcoCapital Investment Management was formed by a group of investment experts and business executives who are committed to providing quality investment management solutions and advisory services to both individual and institutional investors.

EcoCapital Investment Management Limited is a private limited liability company incorporated in July 2013 and licensed by Securities and Exchange Commission (SEC) of Ghana and the National Pension Regulatory Authority (NPRA) as fund managers for the second and third tiers pension schemes.

EcoCapital Investment Management Limited offers the following services:

1.0 ASSET MANAGEMENT SERVICES

The Asset Management Service involves total management of clients' investments by EcoCapital Investment Management Limited, where EcoCapital team makes all the investment decisions on the client's behalf. This enables the Investor to have access to a wide range of investment products backed by professional service of in-depth research by EcoCapital's dedicated research team. This expert management service provides a wide variety of options to the investor that he or she would not have had as an individual average investor.

Here are some few key benefits

- ❖ Services provided are usually tailor made to suit the clients' investment needs and goals. The investor allows the investment expert/fund manager to make investment decisions on his or her behalf – the decision could be discretionary portfolio management solution or non-discretionary portfolio management solution.
- ❖ Peace of mind guarantee - you don't need to understand investment to start investing; you can depend on experience minds in EcoCapital to make your investment objectives a reality
- ❖ Let's be honest, Can you sincerely gage your own risk tolerance without emotional involvement? Concentrate on making the "cash" and leave the management to the "experts" in EcoCapital Investment Management to handle...that's our job!!
- ❖ Properly managed portfolios will enable you generate more income with less risk for yourself and your family

1.4 INDIVIDUAL PORTFOLIO MANAGEMENT PRODUCTS

These investment products are designed to assist individuals to meet their investment objectives. EcoCapital deliberately provides investment products to match the client's status and investment targets. The products provided for individuals include the following:

1.4.1 Private Wealth Management (High Net worth Portfolio)

EcoCapital provides specialized tailor made services to high net -worth individuals with investments above GH 500,000.00; who are of the view of building wealth to meet various investment goals. This service provides transparency and personal association of the client, with his investment advisor - EcoCapital. It provides added service to the client, with expert on-hand to guide your investment decisions and answer all your questions on investment and related topics. Management fees or performance fees can be charged on such portfolios depending on the investment agreement between both parties.

1.4.2 Goal Investor Portfolio (GIP)

EcoCapital uses its expertise to provide fund management service to regular income earners, with regular and stable income for investment. This investment product pools funds over a period of time, with a minimum investment period of 1 year for investment in various asset classes. The product requires consistency over a period of time, which will translate to competitive returns on investments.

1.4.3 Smart Investor Portfolio (SIP)

EcoCapital uses its expertise to provide fund management service to income earners, with variable and irregular, disposable investment incomes. This product pools investments made over a long period of time, with a minimum of 1 year investment period. This investment helps the client accumulate wealth, given the competitive returns on such investment strategy.

1.4.4 Structured Finance Portfolio (SFP)

EcoCapital also provides investment options in structured finance assets. This is a premium service that invests in short term fixed income assets, either listed on the Ghana Stock Exchange, Alternative market, fixed income market, or over the counter. The service strives on the expertise of EcoCapital's risk management team to reduce the risk exposure to the barest minimum. With the high returns that cater for inflation while preserving the initial capital.

1.1 INSTITUTIONAL FUND MANAGENEMT SOLUTION

EcoCapital provides investment management services and investment advisory to corporate bodies, associations, religious and non-religious groups. This service is designed to meet objectives of the group or institution with overall investment growth or capital preservation.

Investment portfolios are structured to meet the clients' specific investment objectives in line with the investment guidelines provided; and as agreed on by both parties – the firm and investor(s).

EcoCapital does not charge management fees for this service but performance fees if benchmark targets are met. All fees are negotiable!

1.2 COLLECTIVE INVESTMENT SCHEMES (MUTUAL FUNDS)

EcoCapital pools fund (money) from several individual investors and institutional investors with similar investment objectives and invest in diversified holdings - several investment securities and is professionally managed by EcoCapital Investment Management Limited.

The investors are able to use the expertise of EcoCapital to gain professional advice that improves performance of their investments.

EcoCapital delivers this service through carefully selected mutual funds with great performance record, managed by various investment houses in Ghana and aboard including (EcoCapital Prime Fund yet to be licensed) and several special purpose close-ended funds:

- ❖ EcoCap Outgrower Fund,
- ❖ EcoCap Real Estate Fund,
 - EcoCapital Residential Housing Fund
 - EcoCapital Commercial Property Fund
 - EcoCap Hostel Fund
- ❖ EcoCap Project Fund,
- ❖ EcoCapital SME Fund
- ❖ EcoCapital Haulage Fund

1.3 PENSION FUND MANAGEMENT

EcoCapital plans and manages both private and statutory Pension funds.

1.3.1 Tier 2 and 3 of Employee Pension Schemes

EcoCapital Investment Management is a licensed fund manager for the tier 2 and 3 of the employee pension schemes in lines with the guidelines of the National Pensions Regulatory Authority (NPRO). Investments made in for this particular client groups are set out in the guidelines and agreements as provided by the Trustees and Administrators of such Schemes.

1.3.2 Individual/Private Retirement Planning and Management

EcoCapital seeks to provide its clients with retirement planning advice as well as managing investments towards retirement. We consider this as “SmartRetirement” at its best. This service is designed to take into consideration the individual’s current situation and future expectation. We believe that SmartInvestment leads to better lifestyle in the future. EcoCapital does not charge fees for the advice, however, we do charge for the management of the fund. All fees are negotiable!

2.0 CORPORATE FINANCE ADVISORY

EcoCapital uses its expertise to provide top notch business advice to corporate institutions on various areas of financial management and advisory. EcoCapital’s team of experts and network of highly qualified professional deliver the best service solution to meet the clients every corporate finance need. Services provided under corporate finance advisory include:

2.1 INVESTMENT RESEARCH AND DUE DELIGENCE

Here, the EcoCapital team provides in-depth analysis into available qualitative and quantitative information about the economy, various industries and institutions. The team provides both general and tailor-made research services to its vast clientele base. Its services aid the users of the research information provided enable to plan on what financial asset to invest in, when to invest ; and how to invest, in order to attain the set goals that meets the clients investment need. Also, EcoCapital can provide due diligence services ranging on the various client transactions.

2.2 INVESTMENT AND CORPORATE FINANCE ADVISORY

EcoCapital provides a full scale of business advisory on all aspects of operation necessary for improvement of performance. This is done to improve cash flow position and and improve the firms profitability. We are able to develop and aid companies in the development of various strategic plans necessary for the success of either, the entire organization, a business unit or a functional unit. Also investment advice can be provided for individuals, of body corporates interested in investing in other companies, joint ventures and private equity.

2.3 MERGERS AND ACQUISITIONS

EcoCapital Investment Management provides the necessary invest and corporate finance advice needed to prepare any two companies for a merger or acquisition either as a predator or the prey. EcoCapital has a dedicated team with the necessary experience to guide any merger and acquisition transaction from identification of the need to merge to the final output of the merger or acquisition transaction.

2.4 CORPORATE RESTRUCTURING

EcoCapital provides Corporate Restructuring and Turnaround services to companies that need the reorganization of the legal ownership, operational or other structures of the company for the purpose of making it more profitable or better organized for its present needs. It involves a total assessment and evaluation of the firm and pruning off unnecessary components of operations as the case may be.

2.5 CAPITAL MOBILIZATION

With EcoCapital's wide network of strategic investors, EcoCapital is able to help corporate institutions to take the necessary steps to raise capital in the form of debt, equity or both to finance its operational activities. Capital can be raised through the various Stock Exchanges in Ghana as well as through private placement.

3.0 ONLINE SECURITY TRADING

EcoCapital is currently developing an online trading platform that will be used to trade both listed on over the counter securities in Ghana. The said system will also be used to trade in foreign stocks through the integration with other stock markets and capital market operators.