



HOW  
TO START  
INVESTING

**"The best time to start  
investing was yesterday;  
the second best time is today."**



You've worked hard to earn money, but saving no longer seems enough. The Georgian lari fluctuates, inflation takes its toll, and rising living costs add pressure. The problem is clear: your savings need to grow. However, investing can feel intimidating and distant, as if it's only for professionals or the wealthy.

Here's the truth: you don't need to be an expert to start investing. With the right guidance and tools, you can take control of your financial future, no matter your starting point. That's why we've created this guide to help you take your first steps and confidently begin your investment journey.

## THE PLAN: THREE STEPS TO HELP YOU START INVESTING

### Step 1: Define Your Goals and Priorities

Every great journey begins with a clear destination — the same applies to your path to financial success. Knowing exactly what you want to achieve makes every step purposeful and meaningful. Goals give you motivation, help you stay focused during challenging times, and, most importantly, let you feel satisfaction as you get closer to your dreams.

Ask yourself the following questions:

- **Why am I starting to invest?**

What do I want to achieve:

- Buy a home
- Fund my child's education
- Take a dream vacation
- Save enough for retirement
- Build an emergency savings fund

- **For how long do I plan to invest?**

- Short-term (up to 1 year): Focus on low-risk investments like term deposits or demand deposits.
- Medium-term (1-5 years): Prioritize fixed deposits and funds that align with your goals and timeframe.
- Long-term (15+ years): Explore higher-return opportunities like real estate, stocks, or diversified funds.

## Step 2: Understand Investment Opportunities in Georgia

Investment culture is evolving in Georgia, offering various financial products tailored to different goals and needs:



- **Bank Deposits:** Term deposits in Georgian lari often offer high-interest rates (sometimes over 10%). However, inflation can erode these returns, making currency diversification (e.g., USD or EUR) a smart choice.
- **Real Estate:** Real estate prices are generally on the rise, making it one of the most popular investment options in Georgia. You can earn rental income or benefit from property appreciation. For instance, a two-room apartment in Tbilisi can generate an annual rental yield of 7-8%.

- **Investment Funds:** Investment funds pool investors' money into different types of assets, ensuring safety through diversification. They are ideal for those who don't want to spend too much time managing investments or lack extensive knowledge of the market.
- **International Investments:** Purchasing international stocks is now accessible to everyone through various platforms. However, these investments come with additional complexities and risks. It's essential to be cautious and thoroughly understand the market before investing.



### Step 3: Start Small and Stay Consistent

You don't need large sums of money to begin investing — consistency is key.

- Open an account: Choose a bank, investment fund, or international broker that serves Georgian clients.
- Start with small amounts: Even investing 100-200 GEL monthly can lead to significant growth over time.
- Be consistent: Building wealth takes time. Stay patient and consistent, focusing on long-term goals. Track your progress and don't let temporary challenges discourage you.

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Take the first step today: explore investment opportunities, open an account, and start with even a small amount. Every step brings you closer to your best reality.



In your early steps into the world of investing, an **asset management company** can play a crucial role. One such company is Foresight Investment Group, which offers funds of various types and durations tailored to different goals and needs. They also provide financial advisory services to help clients better manage and plan their finances.

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## THE CHOICE IS YOURS

- **Start now:** Secure a future where your savings grow, your financial goals are achieved, and economic changes don't dictate your life.
- **Delay investing:** Risk losing your savings' value to inflation and miss opportunities that could transform your financial future.



Imagine a future where your investments bring stability and freedom for you and your family.

By taking small, consistent steps, you're not just building wealth – you're creating a **legacy.**