



INVESTMENT THERAPY

Kirshni Totaram, Head of Institutional Business at Coronation Fund Managers, explains how she'd invest different amounts of money

R1 000

I'd donate it to a "Food for Life" charity.

R10 000

I'd invest this in an attractive BEE scheme/opportunity. These schemes generally have five- to 10-year lock-ups, but you can get some great discounts on shares and cheap funding, which results in an excellent overall return. One scheme that's worked really well is Phuthuma Nathi (MultiChoice's BEE deal).

R100 000

I'd invest this amount in an aggressive equity unit trust, where I'd have liquidity [immediate access to the money, if necessary] and could earn good capital appreciation over the long term. My choice would be the Coronation Top 20 Fund.

R500 000 AND ABOVE

I'd split this amount 80/20 between a diversified portfolio and international investments. The international investments would be split 50/50 between the Contrarius Global Equity Fund and the Coronation Global Emerging Markets Fund. My well-diversified portfolio would comprise multi-asset classes across SA equities, fixed income and listed property. I'd double up my offshore exposure because I believe there'll be higher growth opportunities from offshore than from SA over the next 10 years. **D**