

PoNoMo Investment Club was formed April 1999, in Dallas/Fort Worth, Texas. Inspired by the success of PoNoMo, additional African American Investment Clubs have been formed in Dallas, Houston, Washington D.C., Atlanta and Miami.

Our membership consists of a partnership of African American men and women with a common goal of sharing information and investing.

Nubian unity financially is needed to assist with increasing the number of black individual investors invested in wealth producing assets; stocks, bonds, UITs, IPOs, and mutual funds.

Our mission is to save and invest in wealth producing assets, share information in order to promote a comfort level with investment decision- making, and inform other African Americans about the opportunities associated with investing.

Methods of investing follow the NAIC principles. Meetings are held the second Saturday of every month and consists of presentations by members as well as teachings and advice from our financial advisor.

Our website will provide you with information on how to join one of our Investment Clubs, a Resource Center to assist with conducting research, and information about important meetings and networking functions.

Why join PoNoMo Investment Club?

There are basically three reasons to join PoNoMo investment club:

1. education
2. fun
3. potential financial gain.

Like any club, we hope to do well and make profits; however, financial gains are not guaranteed. PoNoMo Investment Club provides a social atmosphere that makes learning about investing fun. Investment clubs differ from other clubs, however, in that individuals are not merely members of the club but are "**partners.**"

Typically, there are 10 to 25 partners in our club. A partnership agreement is filed and guidelines are established for the club. Guidelines include how much and how often partners must pay fees to the club and how to withdraw funds paid in and profits made. Guidelines are also set for the order of business at each meeting.

A typical club meeting will have an update from the treasurer, an educational program, a presentation by partners presenting stocks or investments to buy, and updates from partners who are "watching" the club's current investments.

**Visit us on the web at:
www.ponomo.homestead.com**

Advantages of an Investment Club

- You can learn from others who have been investing longer.
- You are pooling money and making joint decisions. This joint effort may be very comforting if you're hesitant about making investment decisions on your own.
- The club functions as a learning environment with partners taking turns giving educational programs and presenting stocks or other investments to study and to consider for purchase.

Disadvantages of an Investment Club

- Financial decisions must be made year-round. For that reason, investment clubs differ from many clubs in that they must meet throughout the year.
- These clubs require a commitment by partners to attend meetings, hold offices such as president, secretary, and treasurer, and present educational programs.
- Many clubs decide what to buy and sell with a simple vote, with the majority ruling. If you join a club, be prepared to accept decisions made by the majority of the partners even if you disagree with the investment decision.

The Difference between Saving and Investing

Even though the words "saving" and "investing" are often used interchangeably, there are differences between the two.

Saving provides funds for emergencies and for making specific purchases in the relatively near future (usually three years or less). Safety of the principal and liquidity of the funds (ease of converting to cash) are important aspects of savings dollars. Because of these characteristics, savings dollars generally yield a low rate of return and do not maintain purchasing power.

Investing, on the other hand, focuses on increasing net worth and achieving long-term financial goals. Investing involves risk (of loss of principal) and is to be considered only after you have adequate savings.

PoNoMo invites you to join us in enjoying the riches of America, the land of great wealth and opportunity. As a partner in our club, you have the opportunity to make a safe, secure and guaranteed investment.

Initial Investment.....\$565.00

Monthly Investment.....\$75.00

PoNoMo Officers (May 2007 - April 2009)

Presiding Partner.....Lorene Collier

Assistant Presiding
Partner.....Jonathan White

Financial
Partner.....Elaine Harris

Recording
Partner.....Angela L. Davis

PoNoMo
Co-Founder.....John Jenkins

PoNoMo
Co-Founder.....Ron Fry

**For more information, please
contact me today!**

PoNoMo Website Administrator:

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PoNoMo Investment Club

Your Belief Becomes Your Reality!