

September 10, 2020  
**Do It Fuh Grantley**  
**Episode 21: On the Rise**

This week we continue to look at some of the challenges and lessons, financial and personal, stemming from the COVID-19 pandemic. Our guests tell us about their work from home experiences, how their relationship with money has changed since the pandemic, the value of investing in these times and more. We speak with the newest member of the Fortress team, Client Relations Associate Krystal Dowell and Alex Jordan, a veteran radio and TV broadcaster, from her working location at the Caribbean Premier League (CPL) 2020 cricket bubble in Trinidad.

We hope you enjoy the show!

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**Episode Time Stamps:**

[00:00:00] Introduction from Kim Howard

[00:03:28] Interview with Krystal Dowell

[00:05:50] Interview with Alex Jordan

[00:06:07] Travelling and life in a sporting bubble

[00:07:42] Observations, self-discovery and lessons from lockdown

[00:13:30] Investor behaviour

[00:19:17] Living in the moment, income adjustments and investing in yourself

[00:24:30] Changing relationships with money and self-reliance

[00:29:37] Closing comments

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Record your life and finance question at [speakpipe.com/doitfuhgrantleypodcast](https://speakpipe.com/doitfuhgrantleypodcast) to be featured on a future episode.

## Grantley Speaking

1. **Share Price** - The price of an individual share in a company.
2. **Redeem** - With mutual funds this refers to investors selling part or all their investments. The investor then receives the current market value of their shares less any fees and other charges.
3. **Panic selling** - This refers to the sudden, wide-scale selling of a security or securities by many investors, causing a sharp decline in price.
4. **Risk aversion** - This is where investors prioritise the safety of principal (the original amount invested) over the possibility of a higher return on their money.
5. **Equity fund** - A mutual fund that invests principally in stocks.
6. **Risk tolerance** - A measure of how much of a loss an investor is willing to endure within their portfolio. It looks at how much market risk an investor can tolerate, due to stock market swings, economic events, regulatory changes etc.
7. **[Caribbean Growth Fund](#)** - The Fortress Caribbean Growth Fund invests in equities in the Caribbean and around the world. The level of risk is moderate, and the fund seeks to provide attractive returns over the long-term. This fund is ideal for you if you have at least a five-year time horizon and want to enjoy the highest potential returns while limiting your risk. Investors can open a Fortress Caribbean Growth Fund account with a \$100 minimum (“a Grantley”) investment.
8. **[Caribbean High Interest Fund](#)** - The Fortress Caribbean High Interest Fund is a fixed income fund. It aims to achieve the highest level of income compatible with the preservation of capital by investing in corporate and government debt securities principally in the Caribbean. The Fund offers two classes of share, the Accumulation Shares and the dividend yielding Distribution Shares.
9. **Long term vehicle** - This refers to any method by which individuals or businesses can invest and, ideally, grow their money over an extended period. This is usually for at least seven to ten years.
10. **Paper loss** - Paper loss refers to the amount that *would be* lost on an investment if it were sold due to temporary fluctuations in value.
11. **Real loss** - The actual amount lost on an investment.

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