

Investor Red Flag Series

Promises of Guaranteed High Returns



Akweley's friend, Abena, told her about an "investment opportunity" that promised a mouthwatering 50% return every month—guaranteed. At first, Akweley was doubtful. But when Abena showed her screenshots of payouts she had received, the doubt slowly melted away.

Akweley began to imagine all the things she could do with such returns. The thought was exciting. She joined the group, and just like Abena, she received some small payouts in the beginning. It felt like magic, so much so that she invested more and even encouraged her friends and family to join.

But soon, the cracks began to show. The app started glitching, the website went offline, and the money she thought was multiplying had disappeared. What once looked like a dream had turned into a nightmare. Akweley could barely sleep.

Sadly, Akweley's story is all too familiar. Many Ghanaians have lost money in schemes that promised the impossible—sometimes through "investment clubs," sometimes under the banner of crypto or other trendy opportunities. The pattern, however, is always the same: tempting returns at the start, followed by collapse and regret.



How to Spot the Red Flag

Whenever you hear **"guaranteed, risk-free, or fixed high returns,"** pause immediately. Investing is never a one-way street—there are always ups and downs. Promises that sound too certain should raise alarm bells.



Why It Spells Trouble

Fraudsters know how to package their offers. They may:

- Give small payouts at the beginning to win trust.
- Use fancy words like "double your money" or "secure monthly income."

Here's the hard truth: Every real investment, whether it's shares, bonds, or mutual funds, comes with some level of risk. If someone tells you otherwise, it's likely a trap.



How to Protect Yourself

Compare promised returns with what's normal in the market.

On average, investments like mutual funds, bonds, or treasury bills give reasonable but not “sky-high” returns. If someone is offering returns that are much higher than what banks or licensed investment firms provide, that's a clear red flag. Higher returns almost always come with higher risks.

Remember: Good things take time. Don't let greed cloud your judgment. True investment growth is built with patience, discipline, and consistency. If it sounds too good to be true, it probably is.

Already fallen victim or noticed a suspicious scheme?

Don't stay silent. Report it to the Securities and Exchange Commission (SEC) through their complaint portal: [File a Complaint – SEC Ghana](#)

Reporting helps protect not just you, but others too.

Disclaimer: This article is for educational purposes only and does not constitute financial advice.



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