



# BIZNESS PROGRAM

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Evidently, attributable to the recent and continual Russian invasion of Ukraine, oil and gas prices have begun to increase swiftly and copiously. The unceremonious increase in oil and gas prices have and will continue to indisputably suppress the supply, trade and purchasing of our globally desired goods - by virtue of the increased cost to produce them. This present article will evaluate the impacts of rising oil and gas prices on our global trade and global economy.

Around approximately February 2002, Russia overtook Saudi Arabia in becoming and eliciting the title of the World's largest oil producer - a position paramount to extrinsic aspects

in the globe. Thus, shockingly, when for example, the UK imported no coal or gas from Russia from September 2022, the economic, social and political problems grew excessively and potently.

“Higher oil prices may reduce real incomes and import demand worldwide, while higher natural gas prices would probably have a greater impact in Europe,” the WTO says.

(Masterson) This time of prodigious uncertainty, has stimulated a belief by the World Trade Organisation (WTO), that the use and distribution of natural gas in Europe would be the prudent solution. Yet, I remain here questioning, why does it not appear as easy as that?

The implications of the abrupt Russian invasion of Ukraine have had a chain reaction, persistently disrupting global trading and pressurising food and energy prices. A quote from the CBI ministry of foreign affairs claims, “From a trade perspective, the biggest consequence of the war is the rise in commodity prices... The result is higher inflation rates worldwide. This may cause shifts in demand, as consumers are not willing or able to buy what they usually would.” (Globally Cool B.V.)

This statement obliquely alludes to the fact that due to a substantial increase in commodity prices, citizens internationally, are required to pay more money for less than anticipated - thus contributing to inflation (the borrowing of money).

The CBI ministry of foreign affairs continues to announce, “In its report, the Food and

Agriculture Organization of the United Nations (FAO) estimates that 20-30% of the Ukrainian areas used for winter cereals, maize and sunflower seed will remain unused or unharvested during the 2022/23 season. Decreased availability of crops further increases prices and competition for alternative sources. In such a difficult market, developing countries may struggle to compete for supplies with developed countries.” (Globally Cool B.V.) This further substantiates the worldly, familiarised view that the Ukrainian War is affecting innumerable features in our globe, as well as accounting for immense human suffering.

*This unconscionable and injurious method attempting to achieve Russian expansion has damaged our globe exponentially, yet hopefully not irrevocably.*

*By Grace Scott*



### **What is investment?**

*Investment is putting in capital to accumulate profit. Anyone can invest in anything, including a business. Investing in a business, be it small or big, may look like purchasing machinery like a coffee machine, or purchasing software for an upcoming business. As long as it is any asset that increases production as well as reducing costs. Now why even invest in a business, moreover a small business? Investing is important as it is an effective way of gaining wealth through repayments, and putting extra money into efficient use. It in turn affects the area of operation's economy thereby improving the lifestyle of the residents in the area.*

### **Having understood investment, what does investing in a small business look like?**

*A small business is a privately owned business, or even a partnership. It may be a bookstore, a coffee shop or even a lipgloss shop, anything as long as it is unders mentioned previously. private ownership. Small businesses are important because they provide opportunities for entrepreneurs and create meaningful jobs therefore helping the economy as i mentioned earlier.*

*Obviously with the rise in social media, there has also been a rise in small business investment. That is because apps like Tiktok have it made it now possible to market a business with immense success. Investing in a small business means having a common goal or motive, with the right about of dedication to do it.*

### **A picture of small investment looks like this:**

#### **1. Setting a goal to be achieved within the range of your client's budget**

*That means one must list down or even draw what the business may look like. This is extremely important as it lays the foundation of the business. This may look like assets that particular business may need to utilise to achieve the goal for example the building to be used. which can draw up how much is to be invested. This also looks at liabilities that may be there such as a bank loan that can be withdrawn for more funds, and ways to tackle them. All should align with the budget of you, the investor. Can you invest in that specific business?*

## **2. Understand how a business is run**

*It doesn't take a genius to know how a business is run. However, one must have a profound knowledge on how businesses are funded, how to effectively use assets as depreciation can be an influencing factor and how not to fall into debt. Again, this all links to having a business plan, and a motive. The business owner cannot buy the most expensive assets when budget is less. This means as an investor, make sure to have a 'ranking' from most important to least important for the business. What is it that may cost the most, make sure that the business prioritizes it. Contact the business owner for inquiries on how they plan to use the investments. One must always understand the funding of their businesses, for a successful small business investment.*

## **3. Working together**

*As much as 'working together' is an overused statement, it is key in small business investment especially. It is highly favoured that anyone who intends to invest in a small business meets up with the people who own small businesses. In literal terms, that means contacting businesses and meeting up with them for discussion about how investment has helped their businesses. It's essential to gain exposure from those who are already in the path you are heading. Find business owners that you are interested in funding and gain contact with them, sign a deal with them and oversee how it all plays out.*

*Anyone can invest in a small business successfully, that could be you!*

*Sparked your interest?*

*Check out : [How to invest in Small Businesses](#)*



*Before we look into the investment companies that have ranked high worldwide, let us have some insight on what it is that investment companies do and how the particular ones became top in the world*

*According to Investopedia, investment companies are business entities that sell and market goods to customers. They are either privately or publicly owned with the purpose of managing securities and offer investors a variety of funds and investment related services. Knowing that, it is important to know what it is that makes a good investment company. This include stable earning of course, return on equity and their overall value compared with other companies. Some types of investment are stocks, bonds and cash equivalent. However, the most popular type is stocks also known as shares. So what are the investment companies thriving world wide right now?*

5.. **State Street Global Advisors** - America

Assets Under Management : \$4.14 trillion



*“State Street Global Advisors, Inc operates as an **investment management firm**. The Company offers portfolio management and advisory services to individuals, institutions, trusts, private funds, charitable organizations, and investment companies. State Street Global Advisors serves customers worldwide”*

*Its executives include [Matteo Andretto](#), [Jaclyn Collier](#), [John C Brockelman](#) and more*

#### **4.. [Fidelity](#) - America**

*Assets Under Management \$4.5 trillion*



*'We provide the financial planning, advice, and educational resources that investors and emerging investors need, including retirement planning, wealth management, brokerage services, college savings and more'*

*It was founded by :[Edward C. Johnson II](#)*

### **3. [UBS Group](#) - Switzerland**

*Assets Under Management \$4.6 trillion*



*'UBS is a global firm providing financial services to private, corporate and institutional clients. We are present in all major financial centers and have offices in over 50 countries'*

CEO of UBS [Ralph Hamers](#)

## **2. [The Vanguard Group](#) - America**

*Assets Under Management : \$7 trillion*



*'Vanguard isn't owned by shareholders. It's owned by the people who invest in our funds. As an owner you have access to personalized financial advice, high-quality investments, retirement tools, and relevant market insights that help you build a future for those you love.'*

*CEO: Mortimer J. Buckley*

## **1 BlackRock - America**

*Assets Under Management : \$10 trillion*



*'Last year, we delivered on our commitment of increasing women in senior leadership roles. In fact, 47%<sup>1</sup> of our global hires were women. We believe that the more our workforce represents our world, the more we're able to understand and serve our clients'*

*CEO: Larry Fink*

*These are the top 5 leading investments, for more information, i.e the top 20, look at [Top 20 Investment Companies in the World](#)*

**By Nokutenda Mutava**