

Investments: Managing Your Money for the Future



OVERALL OBJECTIVE

The **Investment Workshop** aims to equip participants with the understanding and skills to navigate through the turbulent world of investing. To **PROTECT** and **GROW** your wealth, and **REDUCE** personal debt. Learn how to plan for your financial future – you, your family, and your employees. Gain understanding of investment risk and pension plans such as retirement annuities, 401K or defined benefit plans.

OUTCOMES

The participants will be able to:

- Integrate stakeholder needs
- Identify future financial needs
- Consider different financial tools
- Understand their current investment position
- Read investment material with understanding
- Weigh up the pros and cons of available tools
- Distinguish what is, and is not, acceptable risk
- Understand financial requirements to consider
- Not venture into future investments unprepared
- Take responsibility for their own investment future
- Know what is required to protect their future investments

CONTENT

Retirement

- Understanding the future landscape
- Implications for your planning

Your Financial Needs

- Stakeholders
- Expectations
- Managing the interfaces
- What is important to you
- Plan for financial stability

Your Financial Realities

- Current expenses
- Current income
- Current portfolio
- Short, medium and long-term requirements

Understanding Investment Language

- Distinguish between different investment terminologies
- Understand different investment types
- Distinguish stock market cycles – bull and bear markets
- Understand stock market research, both fundamental and technical (looking at charts)
- Understand basic derivative instruments and how this can benefit both risk and return
- Look at fundamental examples that impact on financial markets and companies
- Understand and appreciate Risk and Return profiles and how this might affect you

Available Tools to Use

- Understand different investment avenues and classes
- Money management – looking at the facilities offered by banks and savings institutions
- Money market investment returns
- Different avenues of stock market investments that are available
- Pension plans – options available

Asset and Investment Portfolio

- Diversification of assets; deposits, stock market investment, pension, and property
- Balance an equity portfolio between long term investments and short term speculation
- Balance an investment portfolio
- Profile expected returns and dividends

Manage Your Financial Plan

- Know how to talk with confidence to financial advisors
- Take control of your personal financial position
- Balance a personal portfolio properly