

Venue:  
JANM  
TRAJAYA

Date:  
27 MEI  
2021

# EKPLORASI MINDA “TAK HENSEM TAKPE JANJI KAYA”

By:



N A S Q U E

TRAINING & CONSULTANCY

# PENCERAMAH



- Master holder from IIUM in area of strategic management**
- Registered Financial Planner**
- 22 years of experiences in Banking and finance industries. Last post was State Director of AKPK, Bank Negara**
- Pre-retirement and Financial Planning consultant for Petronas Group, Bank Negara Malaysia and many more GLCs and MNCs**

**MOHD NASIR MUSTAFA**

# Prinsip Asas

Empat elemen penting yang perlu dipatuhi untuk anda menjadi seorang pelabur:-

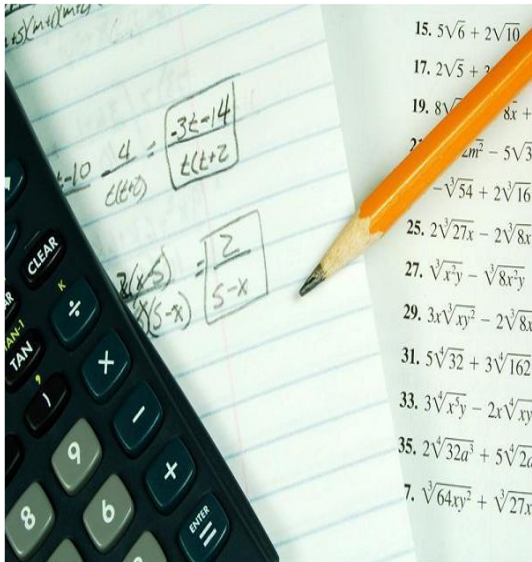
- 1) Competency
- 2) Capital
- 3) T.....
- 4) D.....



# Peraturan 72

**Formula untuk Mengira Nilai  
wang pada masa hadapan  
atau kos hidup pada masa  
hadapan**

$$T = 72/i$$



# Prinsip 72



N A S Q U E

## Belanja

RM 250,000

(RM2,314/bln untuk 9 tahun)

**Terus Melabur**  
RM 250,000

9 tahun

**Terkumpul**  
RM 500,000

**Terkumpul**  
RM 500,000

9 tahun

**Terus Melabur**  
RM 250,000

## Belanja

RM 250,000

(RM2,314/bln untuk 9 tahun)

\*Anggaran kadar pulangan 8%

TOP OF THE BOOM

Rising real estate values

12

Rising interest rates

1

Falling share prices

2

Falling commodity prices

3

Falling overseas reserves

4

Tighter money

5

Falling real estate values

6

Falling interest rates

7

Rising share prices

8

Rising commodity prices

9

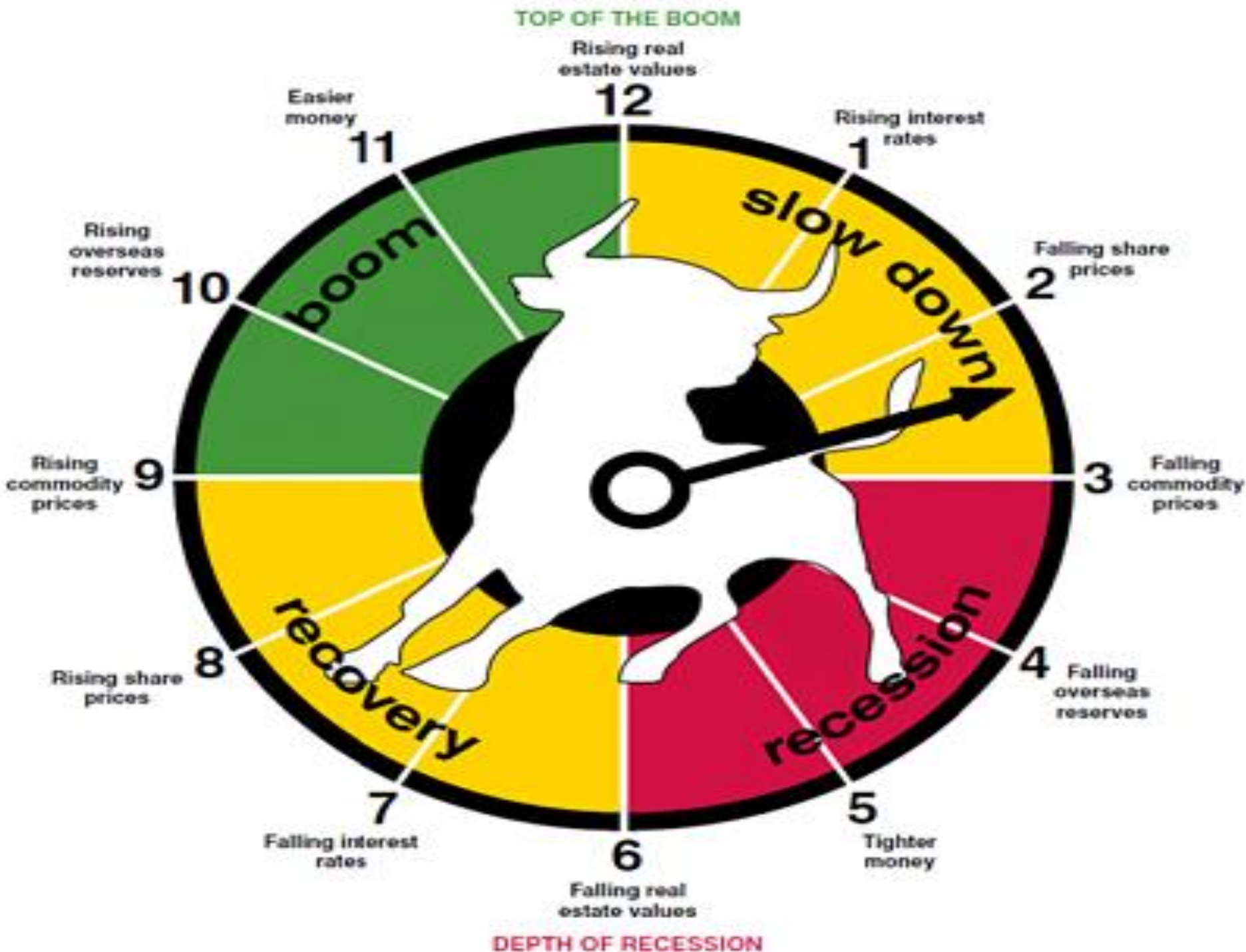
Rising overseas reserves

10

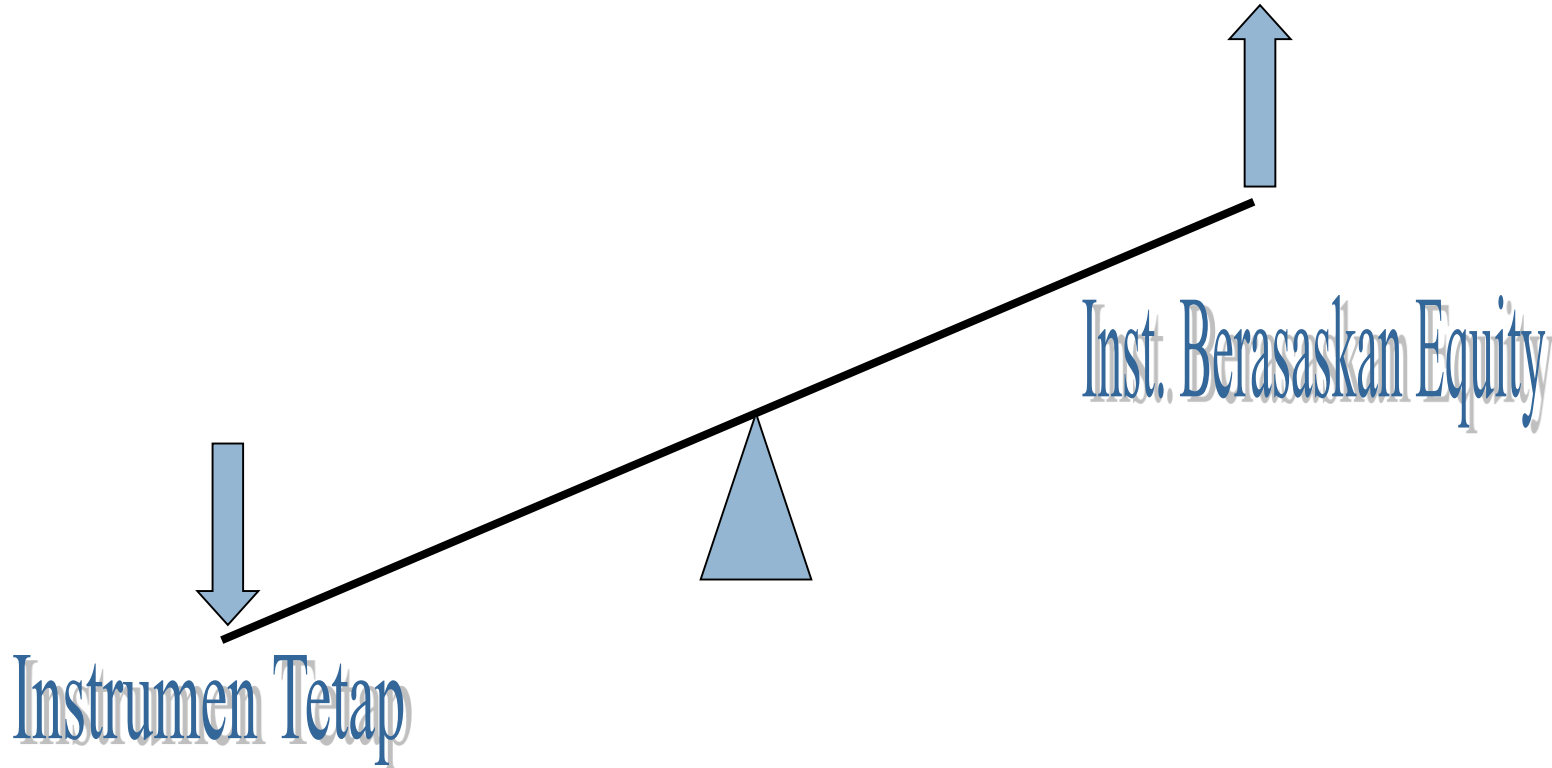
Easier money

11

DEPTH OF RECESSION



# Dua Jenis Pelaburan



**KENALI DIRI SENDIRI!**

**(UJIAN PROFIL RISIKO)**

# PORTFOLIO

JENIS PELABUR / JENIS PELABURAN	TETAP	EQUITI
AGRESIF	60%	40%
SEDERHANA	70%	30%
KONSERVATIF	80%	20%

# Ciri-ciri Pelaburan Tetap

- Modal Permulaan Anda adalah TETAP dan Terjamin
- Tiada peningkatan atau penurunan modal
- Pulangan Pelaburan adalah tetap dan dijamin  
(Tidak semua)
- Pulangan biasanya RENDAH
- Risiko biasanya RENDAH
- Sesuai bagi mereka yang pasif, sederhana dan konservatif



# Pelaburan Tetap

Jenis-jenis Pelaburan Tetap:

- Simpanan Tetap
- TABUNG HAJI, EPF
- ASB dan ASW
- Pelan Jaminan Modal
- Pelan Dividen Endowmen Tetap
- “Koperasi” Pelan Pelaburan



# Ciri-ciri Pelaburan Berasaskan Equiti

- Modal pokok tidak dijamin
- Modal meningkat & juga menyusut
- Pulangan pelaburan tidak tetap dan terjamin
- Pulangan biasanya agak TINGGI
- Risiko juga biasanya agak TINGGI
- Sesuai untuk profil pelabur yang aktif, sederhana dan agresif



# Pelaburan Berasaskan Equiti

- Pasaran Opsyen
- Forex
- Commoditi
- Semua Jenis Unit Amanah
- Hartanah
- Saham & stok
- Apa jua pelaburan yang tidak menjamin modal yang dilaburkan





# UNIT TRUST



# Jenis-jenis Unit Amanah



- Bond Fund
- Income Fund
- Balance Fund
- Growth Fund
- Aggressive Growth Fund
- Blue Chip Fund
- Emerging Company Fund
- Sectorial Fund

# Kelebihan dan Kekurangan Unit Amanah



- Instant Diversification
- Hassle free
- Professional Fund Manager
- Potential Capital Growth
- Small Capital Outlay
- Transparent
- Govern by BNM through FMUTM
- Easy to Monitor



- Capital is not guaranteed
- Return is not guaranteed
- Potential Capital Depreciation
- No personalized investment advice as when to exit and cash out on profit
- High fund charges

# Amalan Baik di dalam Unit Trust

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1. Ambil tahu keadaan pasaran terkini
2. Khidmat nasihat yang betul
3. Mendapatkan laporan dana yang dilaburkan
4. Tidak mengelirukan dan salah maklumat
5. Bertukar dana jika perlu
6. Tiada Jap jari untuk pelaburan akan

# MARI MENGIRA.....

- Pulangan dari unit trust





# PROPERTY



# Property Investment

1.  $P^2 = 3L + S + D$
2. Refinancing Method
3. Residential vs  
Commercial
4. Rental and Capital  
Appreciation



# TANDA-TANDA MASALAH KEWANGAN

- Kemurungan
- Sukar tidur malam
- Menjadi pmarah
- Sering bergaduh dengan pasangan
- Masalah Disiplin di tempat kerja
- Kerap bercuti atau cuti sakit
- Berhutang dengan ramai orang
- Membuat kerja-kerja sampingan
- Kurang fokus di tempat kerja



# GOOD DEBT vs. BAD DEBT



# TYPE OF LOANS

## SECURED VS UNSECURED

### Secured

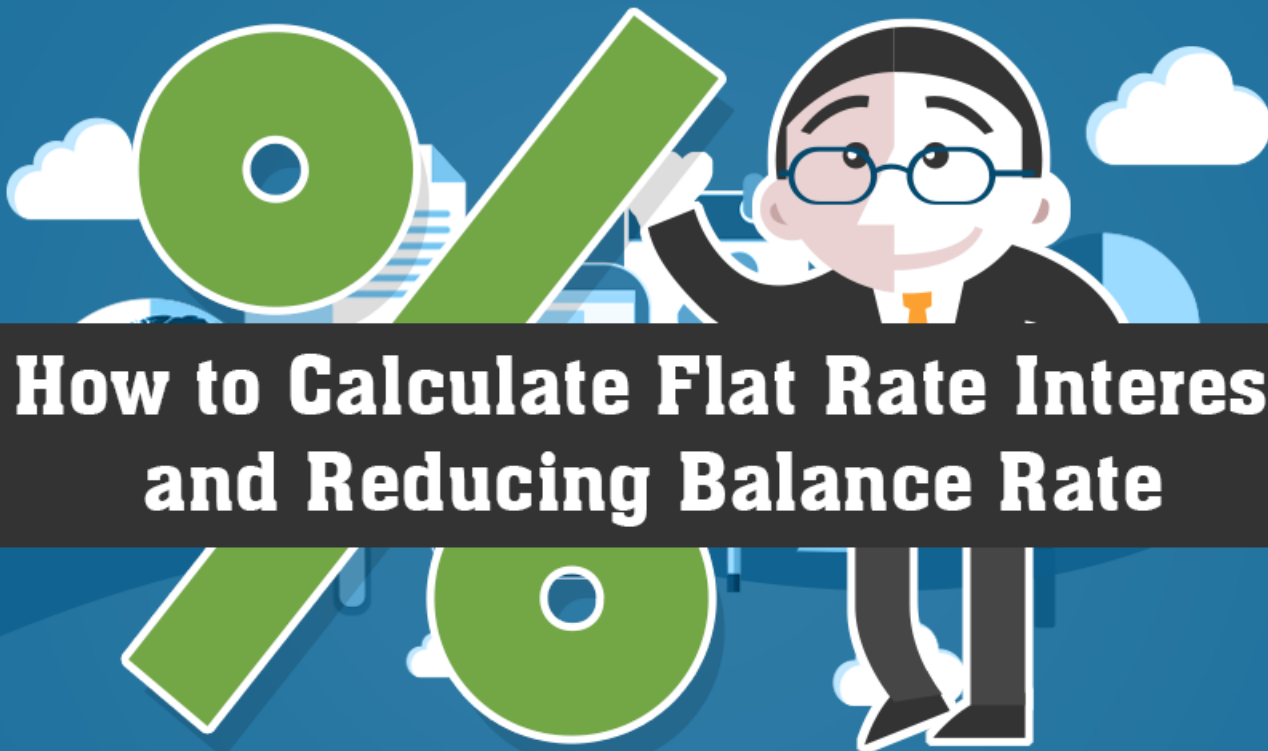
- "Backed" by some sort of collateral
- Approved more easily
- Lower interest rate
- Longer term
- Higher dollar amount

### Unsecured

- Not backed by collateral
- Approval is usually more difficult (except for credit cards)
- Higher interest rate
- Shorter term
- Lower dollar amount

# JENIS KADAR

Kadar Sama Rata	Faedah dikira berdasarkan jumlah asal pinjaman bagi sepanjang tempoh pinjaman  (Sewa Beli & Pinjaman Peribadi)
Kadar Tetap	Faedah dikira berdasarkan baki pinjaman semasa pada kadar faedah yang ditetapkan  (Pinjaman Perumahan)
Kadar Terapung	Faedah dikira berdasarkan kadar faedah yang berubah-ubah (sama ada menaik atau menurun) berpandukan sesuatu penunjuk seperti Kadar Pinjaman Asas  (Pinjaman Perumahan/Overdraf)



## How to Calculate Flat Rate Interest and Reducing Balance Rate

No.	Tarikh Bayaran	Jumlah Hutang Keseluruhan	Jadual Ansuran	Bayaran Lebihan	Jumlah Ansuran	Faedah
1	6/1/18	\$160,000.00	\$1,333.33	\$-	\$1,333.33	\$500.00
2	7/1/18	\$158,666.67	\$1,333.33	\$-	\$2,666.66	\$500.00
3	8/1/18	\$157,333.34	\$1,333.33	\$-	\$3,999.99	\$500.00
4	9/1/18	\$156,000.01	\$1,333.33	\$-	\$5,333.32	\$500.00
5	10/1/18	\$154,666.68	\$1,333.33	\$-	\$6,666.65	\$500.00
6	11/1/18	\$153,333.35	\$1,333.33	\$-	\$7,999.98	\$500.00
7	12/1/18	\$152,000.02	\$1,333.33	\$-	\$9,333.31	\$500.00
8	1/1/19	\$150,666.69	\$1,333.33	\$-	\$10,666.64	\$500.00
9	2/1/19	\$149,333.36	\$1,333.33	\$-	\$11,999.97	\$500.00
10	3/1/19	\$148,000.03	\$1,333.33	\$-	\$13,333.30	\$500.00
11	4/1/19	\$146,666.70	\$1,333.33	\$-	\$14,666.63	\$500.00
12	5/1/19	\$145,333.37	\$1,333.33	\$-	\$15,999.96	\$500.00
						<b>\$6000.00</b>

# CARA MENGIRA REBAT

Formula Rebat:

$$R = \frac{n(n+1)}{N(N+1)} \times I$$

Dimana R= Rebate

n= no ansuran yang sudah dibayar

N= Jumlah no ansuran keseluruhan

I= Jumlah Faedah yang dikenakan

# MARI MENGIRA REBAT.....



**BAKI HUTANG –REBAT = PENYELESAIAN AWAL**

1	6/1/18	\$100,000.00	\$1,110.21	\$-	\$1,110.21	\$610.21	\$500.00	\$99,389.79
2	7/1/18	\$99,389.79	\$1,110.21	\$-	\$1,110.21	\$613.26	\$496.95	\$98,776.54
3	8/1/18	\$98,776.54	\$1,110.21	\$-	\$1,110.21	\$616.32	\$493.88	\$98,160.22
4	9/1/18	\$98,160.22	\$1,110.21	\$-	\$1,110.21	\$619.40	\$490.80	\$97,540.81
5	10/1/18	\$97,540.81	\$1,110.21	\$-	\$1,110.21	\$622.50	\$487.70	\$96,918.31
6	11/1/18	\$96,918.31	\$1,110.21	\$-	\$1,110.21	\$625.61	\$484.59	\$96,292.70
7	12/1/18	\$96,292.70	\$1,110.21	\$-	\$1,110.21	\$628.74	\$481.46	\$95,663.96
8	1/1/19	\$95,663.96	\$1,110.21	\$-	\$1,110.21	\$631.89	\$478.32	\$95,032.07
9	2/1/19	\$95,032.07	\$1,110.21	\$-	\$1,110.21	\$635.04	\$475.16	\$94,397.03
10	3/1/19	\$94,397.03	\$1,110.21	\$-	\$1,110.21	\$638.22	\$471.99	\$93,758.81
11	4/1/19	\$93,758.81	\$1,110.21	\$-	\$1,110.21	\$641.41	\$468.79	\$93,117.40
12	5/1/19	\$93,117.40	\$1,110.21	\$-	\$1,110.21	\$644.62	\$465.59	\$92,472.78
								\$5795.24

# MARI MENGIRA ASB

No.	Beginning Balance	Scheduled Payment	Extra Payment	Principal	Interest
1	\$100,000.00	\$534	\$8000-00	\$2,369	4100
2	89, 630.97	\$534	\$8000-00	\$2,794	3675
3	78,836.80	\$534	\$8000-00	\$3,237	3232
4	67,600.08	\$534	\$8000-00	\$3,697	2772
5	55,902.65	\$534	\$8000-00	\$4,177	2292
6	43,725.62	\$534	\$8000-00	\$4,676	1793
7	31,049.34	\$534	\$8000-00	\$5,196	1273
8	17,853.33	\$534	\$8000-00	\$5,737	732
9	4116.29	\$534	\$8000-00	\$4,116	1696

# RESTRUCTURING PLAN

Calculate your debts:

Debt Types	Outstanding Balance	Monthly Installment
<i>Unsecured Loans</i>		
Credit cards		
Personal Loans		
PTPTN		
Total Unsecured		
<i>Secured Loans</i>		
Housing Loan		
Hire Purchase		
Mortgage Loan		
Total Secured		