5-Step Strategic Plan

To Start Investing In The Philippine Stock Market



Cynthia D. Fuller TheFullerMind.com

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Paano ako kikita dyan? Magkano ang kikitain ko?

Ito ay ilan lamang sa mga natatanggap kong katanungan.

Hindi kita masisisi dyan. Sino ba naman ang ayaw kumita ng pera?

Nauunawaan ko din kung skeptical ka sa simula.

Pero may gusto muna akong ipaunawa s'yo bago ko simulan ang paliwanag kung paano ka magsisimulang kumita ng pera sa pamamagitan ng stock market investing.

"Your COMMITMENT to LEARN and PATIENCE to follow the PROCESS is important to achieve your goal."

Bakit?

Itong aking nais ibahagi s'yo ay hindi isang get-rich-quick scheme.

Nais kong magbahagi s'yo ng aking kaalaman tungkol sa stock market bago mo simulang mag-invest dito.

Pero ako ay hindi expert sa Stock Market.

Ang aking ibabahagi ay mga iba't ibat paraang aking nalalaman kung paano mo sisimulang mag-invest sa Philippine Stock Market.

Gusto ko din linawin sa'yo na kung tatanungin mo ang strategy ng ibang investors/traders ay maaring ito ay iba sa aking paraan ng pag-invest.

Ito ay sa dahilang ang aking strategy ay ayon sa aking risk tolerance, budget, personality at lifestyle.

Invest in yourself first.

Gaining knowledge is important.

Gaya ng sabi ng isang sikat na Stock Market investor na si Warren Buffett:

"Risk comes from not knowing what you are doing."

That's why, I wanted to help you gain knowledge first.

Don't worry, I'm going to teach you the step-by-step guide to help you get started.

Let me ask you this first...

Do you want to be a co-owner of big companies that you see in many advertisements?

Believe me, there's a way to do that.

That is possible if you will buy shares of stocks of those big companies.

Now, you'll probably ask me this: "How can I buy shares of stocks?"

Gaano kabilis ako maaring kumita ng pera?

Nabanggit ko na kanina ang *"gaining knowledge"* or *"investing in yourself"*.

Ang investment ay hindi lamang patungkol sa pera. Ang isa sa pinakamahalang investment ay ang pag-invest mo ng knowledge tungkol sa stock market o kung ano man ang goal mo sa buhay.

"Learning is a continuous process but learning without implementing or applying is like holding grains of sand because it will just slip away from your hands." – The Fuller Mind

Ang stock market investing ay isa sa mga paraan upang ikaw ay magkaroon ng passive income.

Logically, you will not earn money if you will not take any action.

I'll provide you the information.

Keep on learning.

Take action.

Deal?

I have created this **special eBook** to help Filipinos learn the stock market and make money so that you can prepare for your retirement fund or other future financial goals.

Who Am I?



I want to introduce myself first to you before we get started.

My name is Cynthia Fuller. I am a Filipino, a mother and an investor.

My mission is to provide Pinoys the basic knowledge and information on stock market investing and be engaged in the applications of all the methods that you can get. I believe that, having the right mindset on selfdiscipline; all Filipinos can save, invest and make more money to achieve financial security.

How My Stock Market Investing Journey Started?

This is my simple story on how I started investing in the Philippine Stock Market.

Back in 2001, I took the opportunity to buy shares of stocks from the company I worked at.

It's because paying the entire amount within five years is a good idea.

Yes, I was zero knowledge about the stock market back then.

This was my first long-term investing.

This cycle became repetitive for several years.

...because I bought more shares of stocks whenever I was capable of investing.

It's really good to develop these 3 habits --- *saving, investing and conscious spending*.

After many years of investing, I decided to buy more shares of stocks.

But, this time I'd like to buy shares of other big companies that is listed in the Philippine Stock Exchange (PSE).

To do that, I opened my online trader's account in 2010.

There are over 300 stocks listed in the Philippine Stock Exchange.

These were the problems I encountered:

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- I don't have an idea which is the BEST stock to choose or to buy.
- I don't know how to identify the best time to buy and sell stocks.

So, I realize that in order for me to know these, I should gain more knowledge about the stock market.

I know that by gaining knowledge, applying and practicing what I've learned will help me become a confident and smart investor/trader.

What I did was, I attended seminars about the stock market investing/trading.

Now, I wanted to share with you how to start investing in the stock market using easy-to-understand language.

There are simple strategies that can be applied.

So, I've come up with my own method of:

• Choosing the BEST stock to buy.

• Identifying the BEST buying and selling opportunities.

Let me remind you again that ...

If you will ask other investors or traders, they have their own method as well.

I'm now sharing with you the **5-Step Strategic Plan To Start Investing In The Philippine Stock Market**.

Are you ready to learn?

I'm excited to share this because this was made for you.

Strategic Plan #1 Invest In Yourself

My dear friend, forgive me kung paulit-ulit ko itong sinasabi.

This is really the very first thing that you have to do.

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Your level of success depends on what you know but of course you have to take action.

Let's make use of the technology. There are several online resources right now.

The good thing about the internet is that you can learn it ONLINE.

There are online workshops/webinars, masterclass, video courses, eBooks and etc.

At the end of this eBook, I'll give you an access to my **Free Stock Market Newbie Online Webinar**. Registration is free as well. Don't forget to sign up. Ok?

It is always a full house webinar.

I'm inviting you to learn more the stock market.

This is online, you only need a mobile phone or computer with a stable internet connection/wifi.

But if you're a person who prefers to do it the traditional way, you can still attend offline seminars, summit and you can buy books as your references.

We conducted our first seminar in Cebu City in July 2019.

We called it **"Poised 4 Success"**. This is to teach Filipinos on how to generate passive income though the stock market and digital business.

Strategic Plan #2 Think Of Your Investing Goal

This is the second in my checklist.

You have to know:

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Why do you want to invest in the Philippine Stock Market?

Why am I asking you this?

I don't have clear and definite goals of investing when I opened my online trader's account back in 2010.

This was my First BIGGEST Mistake.

Your goals of investing may either be for:

- Retirement fund
- College education
- Travel
- Building a house
- Buying a car

Think of your investing goals.

Honestly, I made mistakes as well.

Sabi nga...Learn from our mistakes and from other people's mistakes.

Strategic Plan #3 Do Not Be A Fortune Teller

My second mistake was, I became a fortune teller.

The strategy I had back then was "Non-Profitable Hula Strategy".

I don't have my OWN investing strategy. This was my third mistake.

Because of my 3 biggest mistakes, I came to realize that: I should begin to learn the stock market.

I thought of "invest in myself" first.

I didn't only invest my money but also my TIME and ENERGY.

That's why I keep on telling you that you have to invest in yourself as well.

I would like to tell you that there are 2 ways of how you can make money from the stock market.

1. INVESTING

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This is for your long-term goals.

You need to learn the fundamental analysis.

It does not require a frequent monitoring of your portfolio. Your main concern here is choosing the BEST stock so you can maximize your potential gain over the long period of time.

Please note that not all stocks can give you a higher rate of return over the long-term. That's why, I'm always telling you to learn the stock market first before you begin to invest.

Here's what I'm doing...

I have a Stock Market Analysis Checklist And Worksheet – The Simple Methods To Picking The Best Stocks For Long-Term Investing.

In here I'm considering some financial metrics.

There are over 300 stocks listed in the PSE and I don't have to check them all.

That's why, the **Stock Market Analysis Checklist And Worksheet** helps me narrow down my stock selection.

2. TRADING

This requires more learning.

You need to learn the technical analysis.

You can set your trading plan depending your preferred time frame.

You may start with the virtual trading so you can practice and improve your trading skills.

If you want to learn how to trade, you need to learn some of the market indicators.

You have to consider these indicators in buying and selling stocks.

The frequency of checking the market activity all depends on you.

That's why I told you that there are many ways of investing in the stock market.

You just have to find the strategy that suits your personality, budget and lifestyle so that you can still invest even if you're too busy.

Also please don't forget to...

"Invest to where you fee comfortable."

Here's what I'm doing...

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I have my own Stock Market Basic Trading Plan.

For me, This is The Simple Methods To Determining The Best Time To Buy And Sell Stocks.

Strategic Plan #4

Choose A Stock With Good Fundamentals

If you want a worry-free investing, it is better to choose a stock with good fundamentals.

If you're starting out, you have to be cautious because you're still on the process of developing your own strategy.

Just go back to your goals of investing.

Am I right that you want a worry-free, stress free yet profitable strategy?

So why would you choose a stock that you're NOT comfortable with?

Choose a stock that is earning and profitable.

It feels like having a BONUS especially when you receive your cash dividends. This is EXACTLY how I feel whenever I received dividends.

Just like these:

- March 20, 2020, I received P5161.50 cash dividend from one of my stocks.
- March 28, 2020, I received P6412.50 cash dividend from another stock.

Friend, WHAT IF you received these amount of income too?

This maybe a small amount BUT hey, I earned this WITHOUT doing extra effort. These are just cash dividends; I haven't sold my stocks yet.

This is an example of passive income.

You may want to choose a company that gives a regular dividends. Make sure that this stock has good fundamentals too.

Not all stocks give dividends.

Dividends may be a Stock Dividend or Cash Dividend.

• Cash Dividends

It is the dividend in the form of a cash payout.



Stock Dividends

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It is the dividend in the form of an additional number of shares.

The dividend will be divided accordingly to the shares of all stockholders. You get more dividends if you have a larger number of shares. The amount of payment depends on your share.

What's important is to invest your money to where you feel comfortable and you can sleep well at night.

Strategic Plan #5

Choose A Company That Has A Good Earnings

Here it goes.

If you're a person who's afraid of the ups and downs of the stocks, then you may want to consider the Earnings Per Share (EPS) of the stock.

You have to look for the EPS data in your chosen stock broker.

Remember these few TIPS...

Chose a stock that is a market leader and a big company with good fundamentals.

Check out your broker's platform if they have the Earnings Per Share data.

I'm giving you 5 important NOTES on how to start investing

Note #1

Choose A Legit Stock Broker

I'm giving you all this information because I wanted to guide you on how to begin investing in the stock market worry-free and stress-free.

Here's the thing.

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If you're afraid of losing your hard-earned money, you should take your due diligence to make a research as well.

Ang gagawin mo ay ikaw mismo ang mag-open ng trader's account mo para makapag invest ka sa stock market.

Ikaw din mismo ang mag-i-invest at hahawak ng pera mo at hindi ang ibang tao.

Sa stock market ay hahanap ka ng LEGIT stock broker.

Sa pamamagitan ng stock broker ay makabibili at makapagbebenta ka ng stocks.

Ang stock brokers ay may requirement para makapag-open ka ng trader's account. Iba-iba bawat broker kaya mahalaga na alamin muna ang requirements ng mga brokers.

Siguraduhin na **LEGIT** ang stock broker na mapipili mo.

Mag research ka muna din bago ka mag-invest.

Hindi pwedeng grupo ang mag invest sa stock market.

Ang meron dito ay **"primary" at "secondary" or "ITF" accounts** hindi ito pang maramihang tao.

Look for a stock broker with a newbie-friendly and easy-to-navigate platform.

How will you do that?

First, go to the Philippine Stock Exchange website.

Second, look for the "Trading Participants".

Third, check the website of your chosen stock brokers.

It's good the check for the reviews of the brokers so you would know which one is best for you.

Note #2

Diversify Your Investments

How To Avoid Worrying of Losing Money?

No one wants to lose money, right?

Also, no one can predict perfectly what will happen in the future.

You should protect your assets.

The truth about the stock market is that, you can actually lose money as well.

Each successful people have their own strategies on how they become successful.

This isn't all about luck.

Diversification is important because it is your protection during the hard times.

Do not invest all your money in one sector or one stock only. You can diversify your investment in the stock market as well.

How?

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Buy a stock that belongs to different industries.

For example, you may pick one stock each from food, real estate, big companies and etc.

Note #3

Invest In Long-Term

If you're a person who's afraid of the ups and downs of the stocks, then this one might be for you.

Also, this is good for beginners with zero or little knowledge about the stock market.

This will increase your returns over the longer period of time and this reduces the risk of investing.

Choose a stock that is a market leader and a good company.

Also, it would be better if you'll know where the economy is heading right now.

Choose a stock that has good fundamentals.

That's why it would be better if you will take time to learn the fundamentals of your chosen stock before you even buy it.

Warning: Not all stocks increase its market price after many years of investing. So you really need to be smart in picking the BEST STOCK.

Are you familiar with the Peso Cost Averaging (PCA)?

It's the most popular strategy/method in long-term investing for beginners.

How to invest using PCA Method?

First, you are going to invest in one stock.

Just a little clarification.

We are NOT talking about diversification here.

Baka kasi ma mis-intepret mo yung "invest in one stock".

So, please don't get me wrong.

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For now, let's focus on PCA first.

Second, you are going to buy shares of that stock at a specified period of time. You may buy shares every month or every quarter.

It depends on your capability to invest.

If you think that you only have extra money on a quarterly basis, then invest quarterly.

You decide on this because I don't know how much money you make.

But I would recommend that you make saving and investing a habit.

Make it a part of your budget. Set aside a portion of your monthly salary.

Third, you are going to repeat the same cycle for several years.

Don't get nervous if you see that your stock is sometimes red or negative. Just focus on your goal which is long-term investing using PCA method.

If you want to get deeper, you have to check and compare the data of the stocks per industry.

Don't worry, you don't have to compute for any data.

Stock brokers provide those data.

After you compare them, you can rank them so that you can choose which has the best fundamentals based on the data that you have gathered.

You can use a **Stock Market Analysis Checklist And Worksheet** so that it would be easier for you to compare the data of each stock per industry.

Sounds good?

Note #4 Keep On Learning

You can not learn everything about the stock market in this one eBook.

Make it a habit to read, watch video tutorials, attend seminars/online webinars etc.

These will help you gain more knowledge.

NEVER stop gaining knowledge and improving your skills.

There's NO shortcut to success.

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If you KNOW what to do then this could help you avoid the biggest mistakes that beginners make.

Do you remember my 3 biggest mistakes that I've mentioned earlier?

Mistake No.1: I don't have clear and definite goals of investing.

Mistake No.2: I became a fortune teller.

Mistake No.3: I don't have my OWN investing strategy.

Before I end this, I'd like to share with you...

Note #5

The BEST Lesson That I Learned About The Stock Market

It's good to start investing at an early age.

Investing early doesn't only helps you develop the habit of saving but also helps you become:

• From spender to saver

- Patient
- Live a comfortable life when you retire

I was not born rich...so...

Like you, I'm also dreaming of living a comfortable life.

Warren Buffett says,

"Someone's sitting in the shade today because someone planted a tree a long time ago."

Because having a comfortable life when you retire is having enough money to:

- Go to beautiful places you wish. Kung hindi man sa abroad at least makapag out of town ka man lang once in a while.
- Sustain your daily expenses para hindi aasa sa mga anak o kamaganak.
- Relax and have fun with your family and friends.
- Pay for hospital bills.

The RELEVANCE of TIME in building your WEALTH is important.

It's better to start EARLY.

BUT

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It's still NEVER too LATE.

So, never GIVE UP!

Do you still have fears about the stock market?

Do you now see the benefits that you'll be getting in the coming years?

I don't want to end this without giving you more valuable information.

So, I'm answering one of the Frequently Ask Questions about the stock market.

Why does a company falls in price even if a company does well?

It is because of the news, either world or local. Some of the reasons are: economic crisis, recession or any bad news about the stocks.

When people get afraid they sell their stocks. Selling means decreasing the market price of the stocks.

But a confident and smart investor knows how to control emotions when they see negative in their portfolio or there's a sudden drop in the stock price.

Learn the stock market so you can have the conviction in:

- Choosing the best stock to buy
- Identifying the best buying and selling opportunities

Obviously, I can't teach everything you need to know.

To help you LEARN MORE and get started, you may look at my The Fuller Method Playbook (2 eBooks and 3 worksheets). **You can get a copy by clicking here:** <u>The Fuller Method Playbook</u>



SALAMUCH! (It's my way of saying "Thank you very much")

Read. Learn. Apply.

Happy Saving and Investing!

To your FULLER Way of Life,



Cynthia Fuller Wife, Mother and Investor

"What do you do next?"

If you're already committed to apply what you've learned from this eBook, you may visit:

for Digital Copies:

The Fuller Method Playbook (TFMP)

https://thefullermind.com/sm1

The abovementioned link will help you understand better the stock market. These was made ONLY for beginners and little knowledge about the stock market. Also, I'm honestly telling you that this is NOT for you if you think you have enough knowledge about the stock market.

If you would like to share this eBook to your friends just send them to this link:

https://thefullermind.com/free-ebook

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https://facebook.com/groups/thefullermindSMIB

If you would like your family and friends to attend a FREE Training, just send them this FREE Registration link:

https://www.thefullermind.com/webinar

FREE ONLINE WEBINAR TRAINING (No-Cost-To-Attend)

Discover The 3 HIDDEN FRAMEWORKS of My Newbie-Friendly Strategies That I Used When I Started Investing In The Philippine Stock Market

Learn What To Do And How To React When The Stocks Are Going Down

This is The Same Method I Teach To Retirees, OFW, Seafarers, Entrepreneurs, Employees, Busy Professionals, Self-Employed And A Full-Time Parents

In This Free Webinar, you'll learn the:

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- 1. Worry-Free Investing Checklist On How I Choose The Best Stock
- 2. Simple Trading Plan That Helps Me Identify The Best Buying And Selling Opportunities

I'm going to show you some charts (for technical analysis) so that you can understand it better and learn more.

Who Is This FREE Webinar For?

- 1. If you're aspiring stock market investor or a total beginner with No Experience, No Expertise and No Investing Strategies.
- 2. If you want to invest but you don't have much time to monitor your stocks.
- 3. If you already have some experiences yet you still have little knowledge in the stock market and you want to grow more your income.
- 4. If you want to start but you're afraid of the online investment scams, stock market crash, and recessions.
- 5. If you're a beginner who's afraid of losing money because you don't know when is the BEST time to buy and sell your stocks.



About The Author

Cynthia Fuller is the founder of **The Fuller Mind**. She is a registered chemist and investor. She is also the author of 4 eBooks:

The Fuller Method Learn To Grow Your Money Exponentially

The Fuller Method To Investing In The Stock Market: A Beginner's Step-By-Step Guide To Successfully Investing In The Philippine Stock Market

The Fuller Method To Achieving Financial Freedom: Discover the 5 Simplest and Easiest Steps To Achieving Financial Freedom.

Stock Market Investing Secrets: Quick Guide To Investing In The Philippine Stock Market For Beginners



Her vision is to have fellow Filipinos achieve financial security by being financial literate.

Her mission is to teach those with zero knowledge and background in investing to learn about the Philippine Stock Market as one of the most viable financial instruments to eventually grow their money.

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Disclaimer

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