PART 1: INTRODUCTORY TUTORIAL

CHAPTER 1: CASHFLOW QUADRANT

THE SECRETS OF RICH PEOPLES
CASH FLOW QUADRANT:

ROBERT T. KIYOSAKI
#1 NEW YORK TIME BEST SELLER
"CASH FLOW QUADRANT"

EMPLOYEE
You Work For Someone Else

BUSINESS OWNER
You own a business and you have **SYSTEM.** People work for you

SELF-EMPLOYED
Smalll Business
-SOLO

INVESTOR
Money Works For You

TYPE OF INVESTMENT

FINANCIAL INSTRUMENT

STOCK MARKET

UNIT TRUST

FIXED DEPOSIT (FD)

BOND

FUTURES MARKET/ DERIVATIVES
(FUTURES-FCPO, FKLI, FGLD)

COMMODITIES
CRUDE OIL, GOLD, SILVER, SOY BEAN AND ETC

FOREX
FOREIGN EXCHANGE

ETF & REITS dan sebagainya

REAL ESTATE & PROPERTIES
Hartanah

REAL ESTATE

HOUSES

APARTMENT

CONDOMINIUM

SHOPLOTS
AND MANY MORE

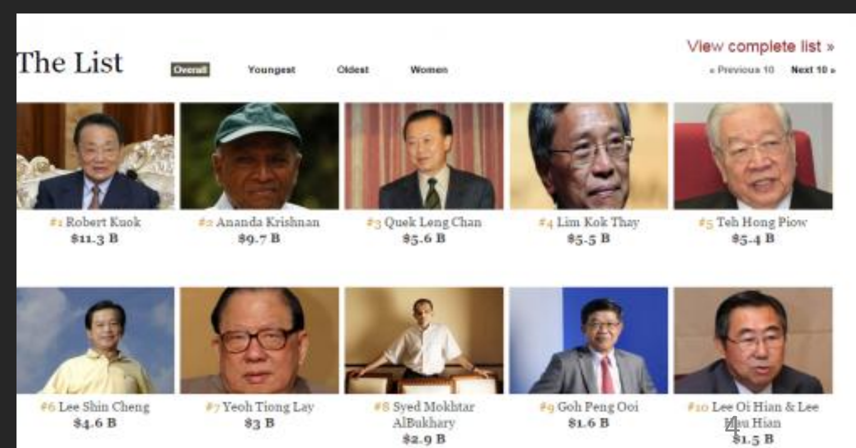
PROFIT CAN BE GAIN FROM EITHER RENTAL OR SALE & PURCHASE

Forbes Richest Man in The World 2016

Orang Terkaya di Dunia 2016

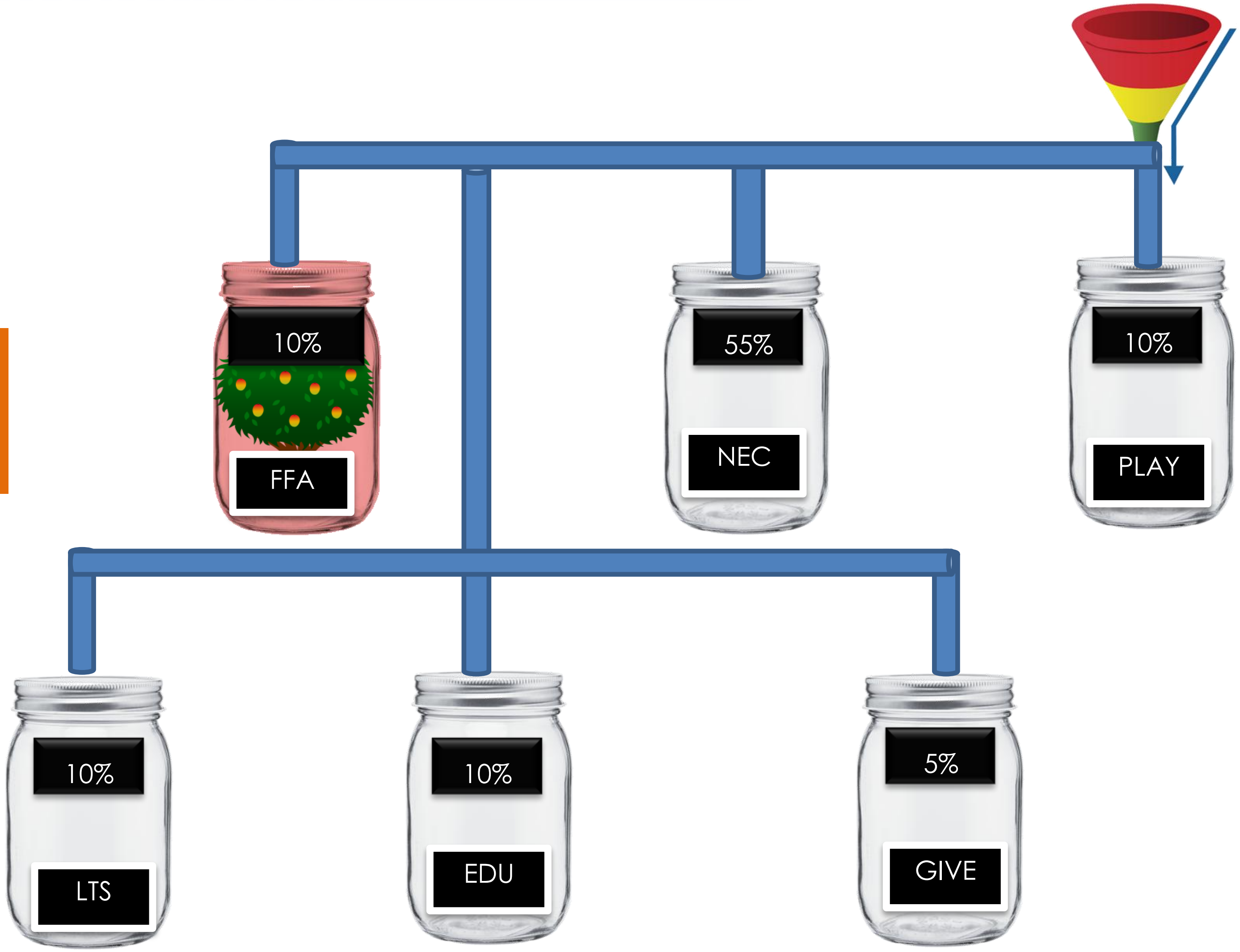
Richest Man in Malaysia

Orang Terkaya Di Malaysia



BASIC MONEY MANAGEMENT
6 JARS MONEY MANAGEMENT

T. HARV EKER
#1 NEW YORK TIME BEST SELLER
"SECRETS OF THE MILLIONAIRE MIND"



FINANCIAL FREEDOM ACCOUNT (10%)

LEVEL 1: LOW RISK
LEVEL 2: MODERATE
LEVEL 3: HIGH RISK

MONEY WORKS FOR YOU

LONG TERM SAVINGS (10%)

1. DOWN PAYMENT FOR HOUSE
2. DREAM CAR
3. BUSINESS START UP
4. CHILDREN EDUCATION
5. EMERGENCY USE

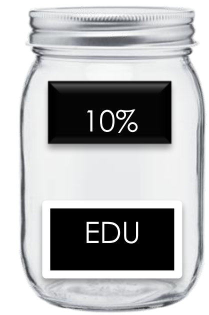
NECCESSITIES (55%)

1. CAR
2. HOUSE
3. PERSONAL LOAN
4. UTILITILITY BILLS
5. FOOD
6. OTHERS

EDUCATION FUND (10%)

1. BUSINESS/ MARKETING COURSE
2. SEMINAR
3. CLASSES
4. BOOKS/CD/DVD
5. E-BOOK

*MENTAL, PHYSICAL , EMOTION AND SPIRITUAL



PLAY (10%)

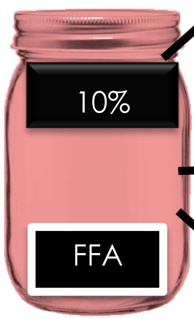
FAVOURITE FOODS
HOBBIES
TRAVEL
ANYTHING YOU LIKE TO DO
HAVE FUN WITH LIFE

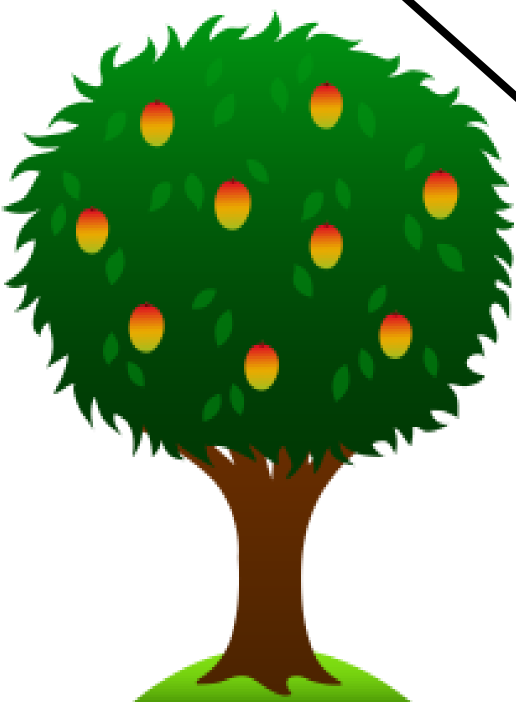
GIVE FUND TAB (5%)

HELP OTHER PEOPLES

GENERATE HAPPINESS BY GIVING

THE MORE YOU GIVE, THE MORE YOU GET HAPPINESS





LOW RISK (LOW RETURN)

-Fixed Deposit 3.5%-4.2% per annum
-Bond
-and etc

MODERATE RISK (MODERATE RETURN)

Moderate Risk
-Unit Trust 5%-15% per annum
-ASB
-Tabung Haji
-KWSP
-Investment Link
-Exchange Traded Fund (ETF)

- www.my.morningstar.com

*Subject to fund performance
And market sentiments

HIGH RISK (HIGHER RETURN)

High Risk
-Stock Market
-Futures
(Futures, FKLI, FCPO, FGLD)
-Foreign Exchange (FOREX)
-Future Index
And many more