MCM

BOOK OF BLOGS

INVESTMENT STRATEGIES FOR GLOBAL BUSINESSES

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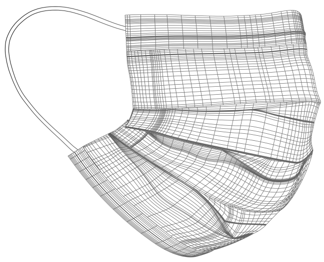
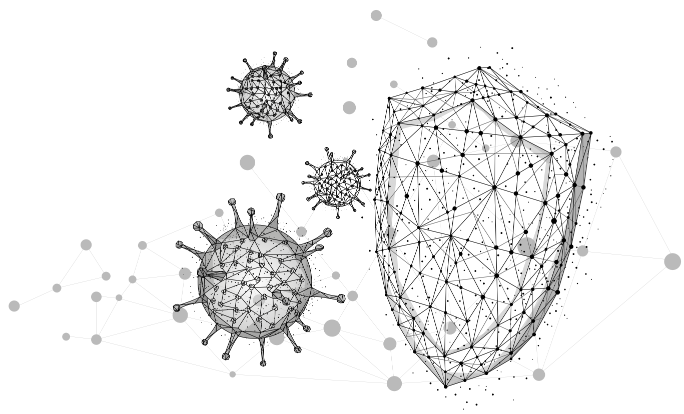
Chapter 1

MCM Response to Covid-19

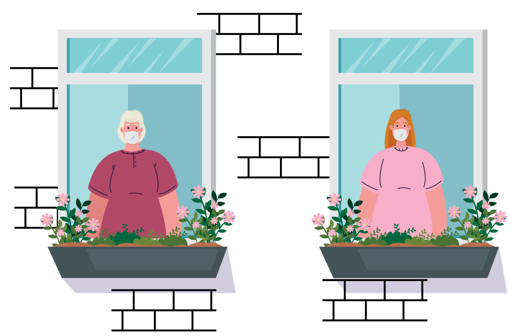




In **2020** so far we have learned that no matter how much you plan ahead, life could just happen to any of us and all of us at the same time. These are strange times that we are living and unfortunately we are calling it a **"NEW NORMAL"**.

Going through the hardest part of this year together with you, has lead us to this time where we can finally talk about what recent events has taught us, means to us, affected us as an individual as well as a corporate organization.

We all have our **#MCO *(lockdown)*** story and I would be grateful if you could share yours or just a small part of it with us. We could all learn from each other and most certainly there are plenty of lessons that we have learned in the past few months.

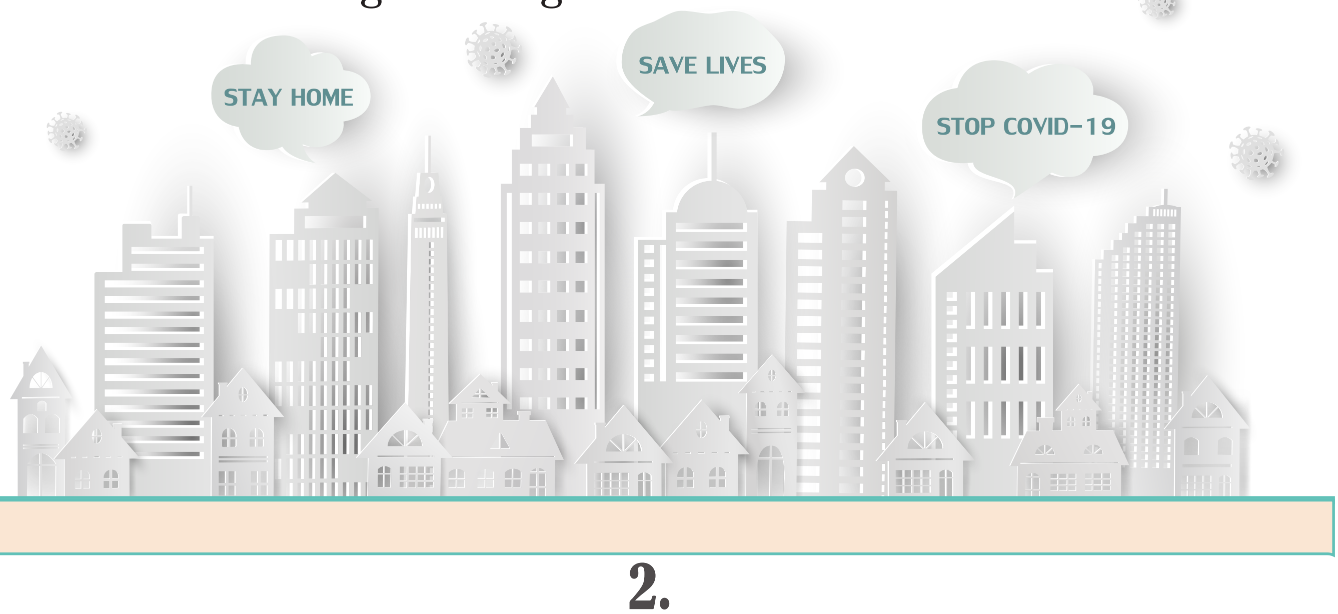


LET'S START FROM THE BEGINNING!

Traveling back in time to **February** has its own surrealism, we already felt something coming and as a company; its presence all over the globe started hitting us in phases. Luckily the industry we are in is **constantly changing** by nature so we can say that adapting to a **"new era"** of business is something that we have already been practicing for over a decade. Before the **#MCO *(lockdown)*** was announced we made the necessary adjustments such as distributing masks and hand sanitizers to everyone in our offices and **started to prepare** our team to work remotely. We quickly had to implement **new systems** to manage tasks, communications and maintain efficiency to make the transition as flawless as possible.

The **hardest part** was recognizing that everyone has a different working style, especially because everybody is in a different environment, we had to introduce a **flexible system** of what suits all our colleagues. Creating new roles and responsibilities felt and sounded like a science fiction movie sometimes and the first few zoom meetings we had with the entire team made me feel like how **Sylvester Stallone** must have felt after waking up from hibernation; finding only **3** seashells in the bathroom not knowing how to use it...
(Demolition Man)

And this was the moment when everything **suddenly changed** and our amazing team members started coming out with new ideas at a rapid speed in a unified way of thinking. We didn't have meetings anymore we started to have **"brainstorming sessions"** instead where everyone voiced their ideas and opinions and then took charge to make it happen. This was witnessing a revolution happening right in front of us during the toughest time of our lives.



We have moved everything online, meetings, events, seminars, training courses, programs.

Literally everything.

You can check these out on our **YOUTUBE** channel:

www.youtube.com/c/-MaxCapitalManage-ment/videos

And if you like what you see, you can register to our future events here on **FACEBOOK** ***(free of charge of course)*** and participate in our own evolution:

www.facebook.com/pg/-maxcapitalmanage-ment/events/?ref=page_internal

HERE COMES THE BIG NEWS!

During the **MCO** ***(lockdown)*** we have met a company with a very similar mindset with ours and we have conducted trainings together in the topic of **"Financial Literacy for Millennials"** during the lockdown using this time to reach out to the younger generation and provide a practical education on how to:

- Set practical financial goals
- Adopt good financial habits
- Strategically save to buy your first home
- Put a solid budget plan into action
- Recognise scams and money games
- ...and MANY MORE!

This collaboration led us to come up with even more **"futuristic ideas"** and since both of the teams were already in high performance mode we kept on creating.

SME e-fair

Money compass 精明理財

Together with **Money Compass Media** we have created **MALAYSIA'S FIRST SME E-FAIR** an effective bridging platform between solution providers and **SME**s. The e-fair will provide **SME**s with innovative and effective solutions and consultations all in one place (in the cloud) to help with business recovery **post-COVID-19**. This e-fair will also have an innovative presentation technology combined with audio visual, **3D** animation and articulate programme where all will be convenient for **SME**s to acquire information and get connected to the right solution providers. Exhibitors will get the chance to introduce their products and services to **SME**s during the e-fair meanwhile visitors will be able to get live consultations on their business needs.

You shall click on the link here for more information and to register. Use this promo code to get **FREE** access as a visitor for the entire event. This is our special gift from us to our readers. Just key in **< eFair1>** to the promo code field.

BE PART OF OUR FUTURE!

www.smeefair.com.my/mcm

We have been writing about property investments in our previous blogs mostly but these recent events has lead us to create our new series of topics called:

INVESTMENT STRATEGIES FOR GLOBAL BUSINESSES

In moving forward to survive and thrive is to remain kind and steadfast. In order to do that sharing of knowledge and information is paramount. We at **MCM** believe we are able to guide and help Malaysians using our expertise and knowhow. ***#unitedwestand***

Chapter 2

Why Do We Invest?

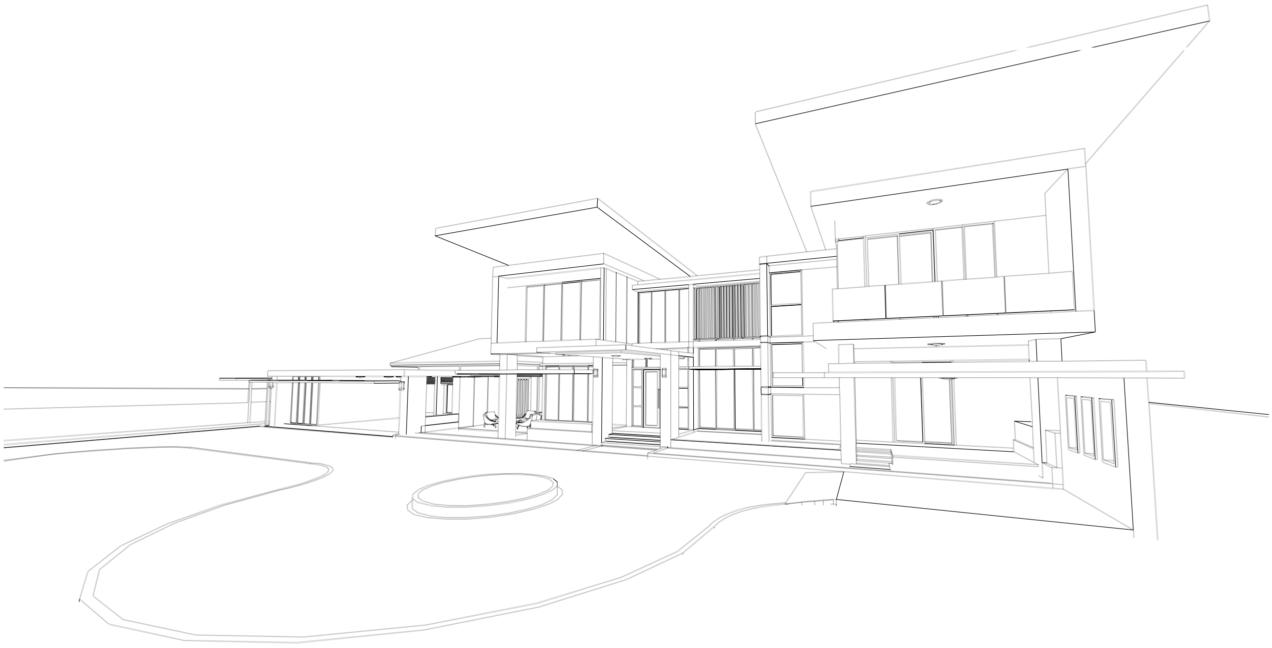
An investment is an asset or item acquired with the goal of generating a source of income or appreciation. In a financial and simple layman terms, what this basically means that we purchase an item, product or goods that

we purchase an item, product or goods that we do not use immediately, but is consumed in the future usually for a long period of time to create wealth.

In investing, the choices are unlimited. You could invest in the stock market, investment bonds, mutual funds, savings accounts, physical commodities, real estate, equities, the list goes on.

Here at **MCM GIC**, the members have the privilege to learn from the experienced investors, and help you with one of the biggest decision you'll make in your life - how to grow your wealth.

If you've ever sold or purchased a property, you'll probably have seen the word **REI.** But what does **REI** means?



This is an abbreviation of **Real Estate Investing** which involves the purchase, ownership, management, rental and/or sale of real estate for profit or to generate an income.

For an example, during a global economic downturn, like the recent **U.S. Credit Crunch Crisis and Eurozone Debt Crisis**, those who are not affected by it such as the Asian nations are purchasing more properties in **U.S.** and European countries, as the properties have become relatively cheaper than before the crisis. Despite the potential **property bubbles**, many parents are confident in buying properties for their children as collateral for a future education fund, possibly by a rental income or the sale of the property which could have appreciated over time.

Some countries are also allowing foreigners to wholly own freehold properties and even land that are often cheaper than foreigners' home country, especially if the cost of living in these countries is much lower compared to the foreigner's home country.

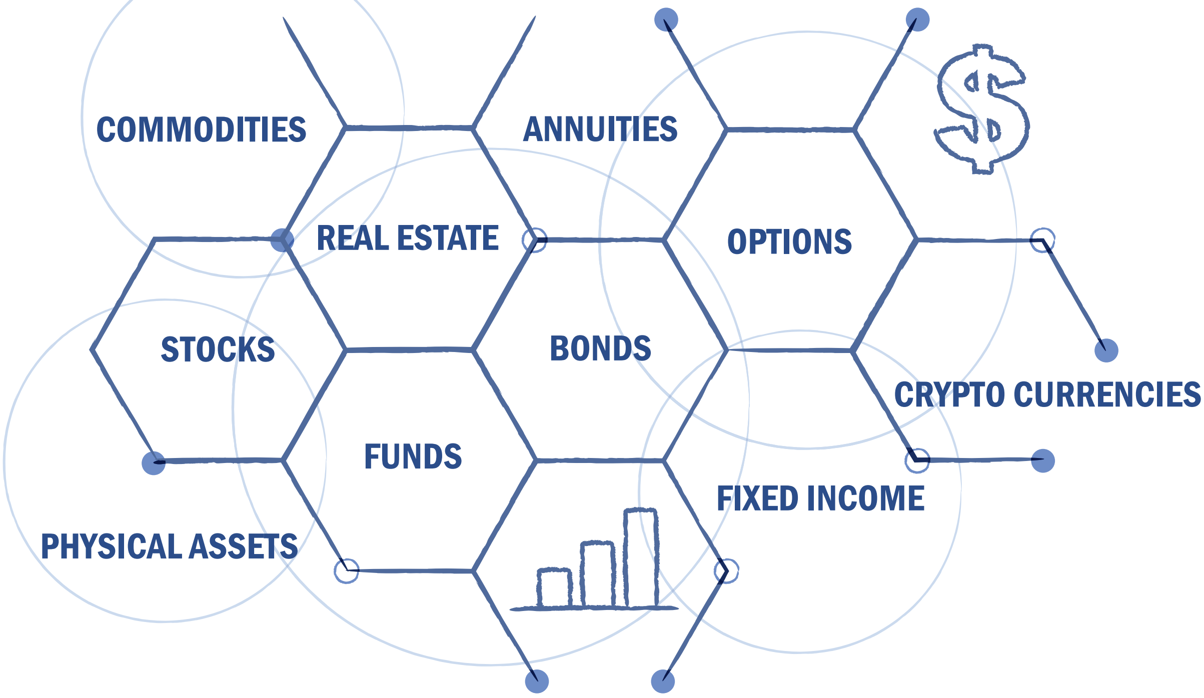
Therefore, it is very important to understand what is **REI**, the pros and cons, the capital outlay, the risk, the exit strategies, the real estate governance law, the real estate tax, the property type, and many other areas that are equally important that ultimately determine good or bad investment.

In the next chapters, we will be covering several key and essential elements regards financial growth, how to invest, the do's and don'ts of investing, and so much more. **Check out our blogs on our website** and sign up to our feed to receive the latest updates and information available for all your financial knowledge needs.

Chapter 3

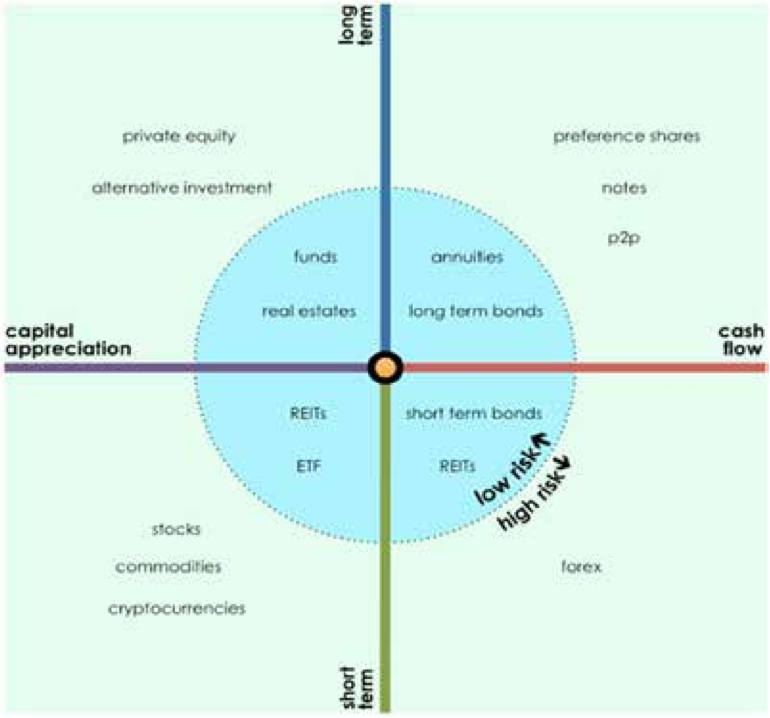
The Different Types of Investments

When it comes to investment, people always ask:
"What is the best investment that I can rely on?"
With the introduction of all sorts of investment instruments, we are spoilt for choices in the market.
The endless multitude of options can often quite be mind-boggling for anyone, beginner or otherwise. We have



There are in fact many types of investment that can help us achieve our financial goals, however there is no **"magic pill"** that fits all criteria in investment world. It all boils down to the goal of investment.

The keyword **'goal'** can be very different for different individuals: growing net worth, preserving wealth, planning for retirement, saving for education, cash reserve for medical expenses, and the list goes on. To match the goals with the right investment, we can basically narrow down the choices of the investment to **6 areas:** long term, short term, high risk, low risk, capital appreciation and cash flow.



Do note that this is not a black or white categorisation. Some investment class can be structured to shift the nature f**rom high risk to low risk,** or from capital appreciation to cash flow return through sophisticated investment strategies. Those strategies are widely used by the high net worth investors and some are highly customisable to suit different investment needs.

Because of the endless options, each with different risk level tolerance, we need to exercise and give much thought to which investment is best suited to our aptitude and risk management. This is where **MCM** performs at its best.

With our expert team of consultants, highly skilled in our individual fields of expertise, **MCM** is here to guide you every step of the way. Let no stone remain unturned, no missed opportunities lost in the wind, make calculated and concise decisions without hesitation, and confident in the knowledge that your hard earn money is in the best possible hands.

Chapter 4

Private Equity

In this section we will explore another type of investment class **– equity.**
Equity investment in layman's explanation is: to buy a company and making profit when the valuation of the **company grows.**
The explanation may be too simplistic, nonetheless the basic idea is as a shareholder of the company, investor is offered to enjoy a piece of **ownership in the company**. Through the ownership, investor enjoys the benefits from both appreciation of the company's value and also the dividend if it realises profit from its business activities.

The investment fund raised is then used to further grow the company's business, for example to buy manufacturing equipment, factory, warehouse, land, or to finance an acquisition, diversify into a new product line and so on.

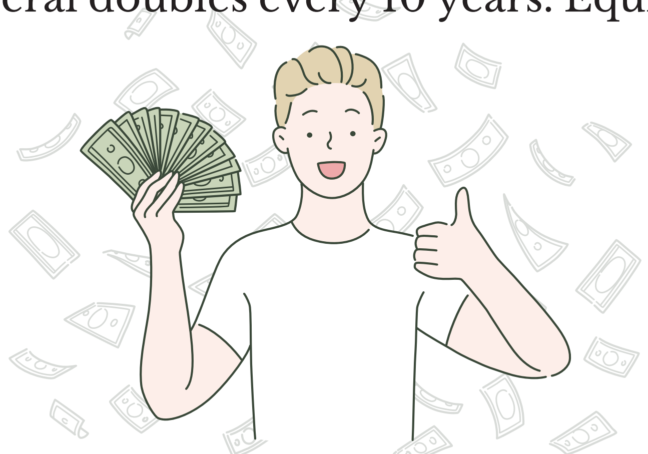
In contrast to real estate, to a common investor, equity investment can be pretty passive once investor has done thorough due diligence before the investment. Most of the time, the business will be operated by the business owner who are familiar with the in and out of the business operation.

However, in some cases, the founder of the company will quit the business and an experienced management team will take over the company to drive the business to the next level.
But what makes the equity market extremely desirable for an investment?

Let's break it down for our avid dear readers:-

Wealth Amplification - Fast Payout

Real estate in general doubles every 10 years. Equity can triple in 10 years.

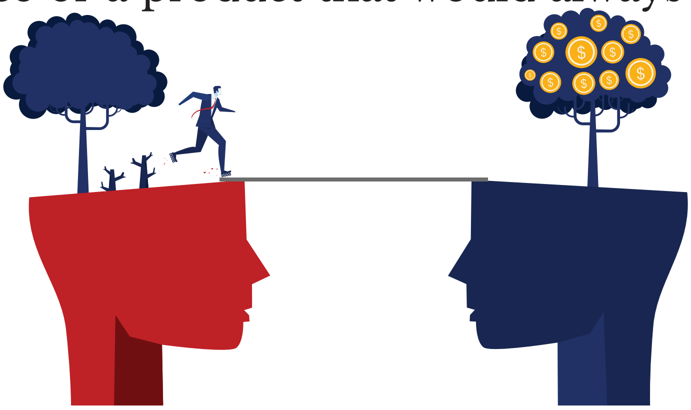


Flexibility - Tailored To Your Risk Level

Sometimes people need flexibility. The reason is simple: we want to have more options so that we can react differently under different circumstances.

Value Investing - Remaining Essential

The money we invested is used to develop the business. Businesses provides a service or a product that would always remain relevant and needed.



Diversification - Basket Shopping

Investors can reduce the concentration risk by holding many investments. You can buy many individual stocks in your portfolio or a mutual fund, which could be invested in stocks, bonds or a combination of both. Avoiding the risk associated with one business by owning many is called diversification. By diversifying your investments, the performance of one company won't drastically impact your overall performance.

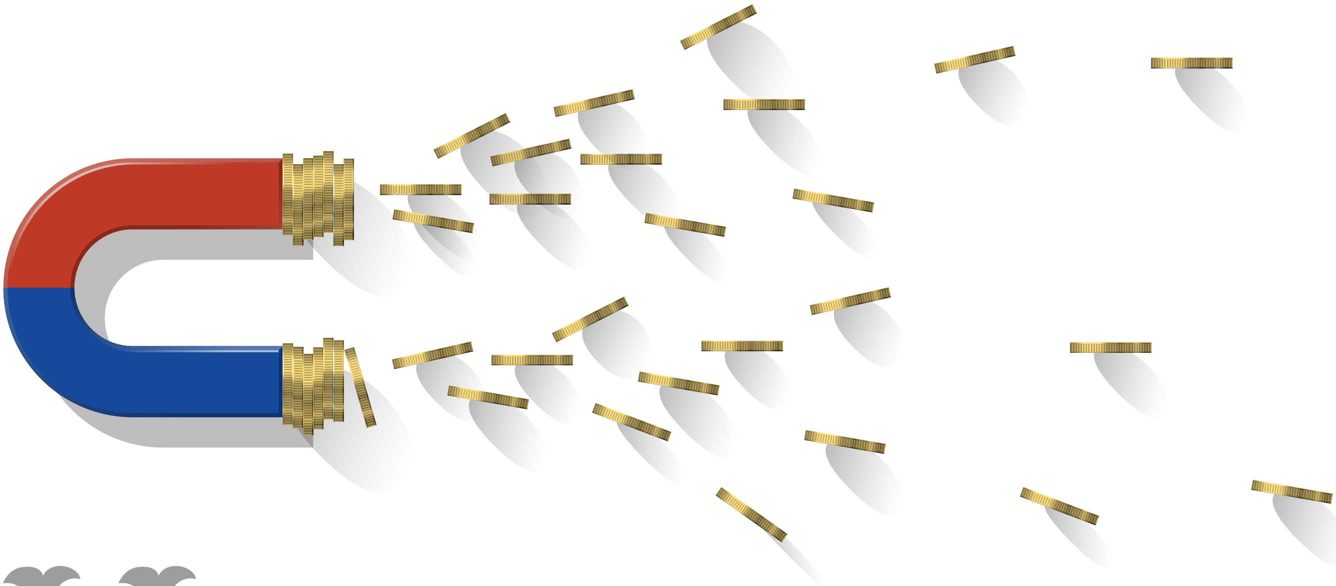
Demographics - Growing Markets

For the last 50 years, the world population doubles from **3.63 billion** (1969) to **7.63 billion** (2018). On the whole, the economy will keep growing as long as the population is increasing. With the increase of the population, we need to do things in a more efficient way. We need to produce goods faster, take the orders in a snap of finger, deliver the products quicker and analyse the buying behaviours more accurately.

In the immortal words of Harry Potter, **"MCM remains strong."** Let us enrich you with all the tools and knowledge in the bright days ahead.

Chapter 5

How To Get The Money



Now that we know what to do, the next biggest challenge to figure out is the how. The how will decide how fast we are able to reach our financial freedom and goals. The how also determines the building blocks and sets a realistic timeline targeting every successful milestones.

There are over **94%** of startups that falls flat during the first year of their business. Failure of success and endurance usually stems from the lack of strong funding. The long meticulous yet thrilling journey from the initial plan to income creating business needs a fuel named capital.

Capital is the fuel of any business venture and the million-dollar question would be - **how do entrepreneurs finance their startups business? How do we get the money we need?**

Presently, when might you require funding, it very much relies upon the nature and kind of the business. How much is determined by the industry and scale of the business.

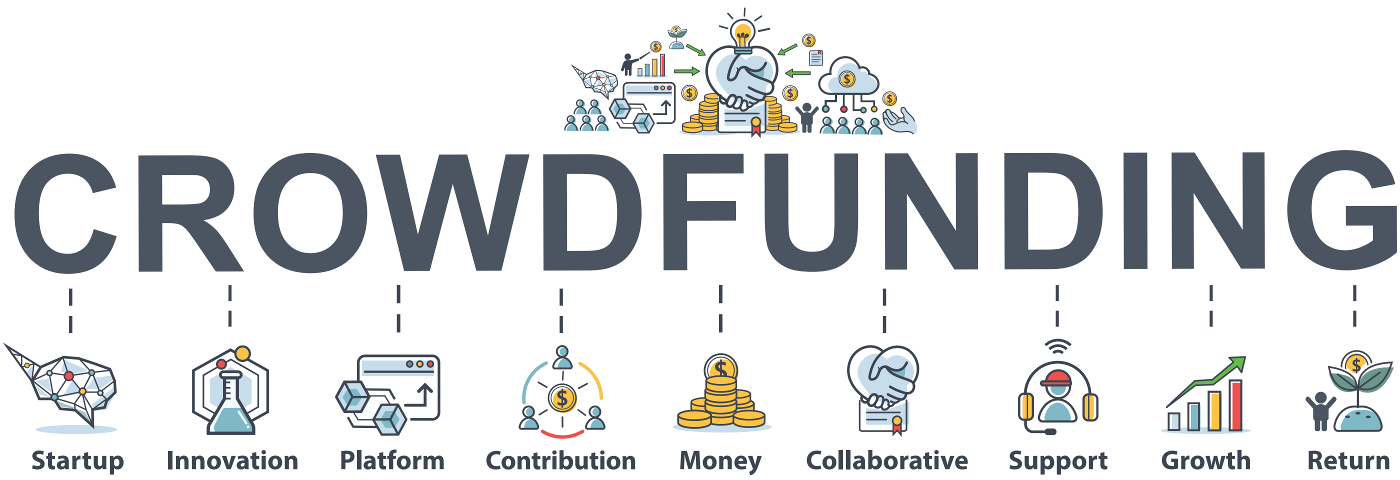
However, when you have understood the requirement for raising money, beneath are the funding ecosystem of the various well-springs. Here is a brief guide that rundowns 6 funding choices for new businesses that will assist you with raising capital for your business.

Bootstrapping - Paying For It Yourself

In a nutshell, using your own funds be it from your savings or reserves or alternatively from family and friends.

Crowdfunding - Asking Help From The Public

A way to raise money from a large number of people. Large groups of people pool together small individual investments to provide the capital needed to get a company or project off the ground.



Venture Capital (VC)

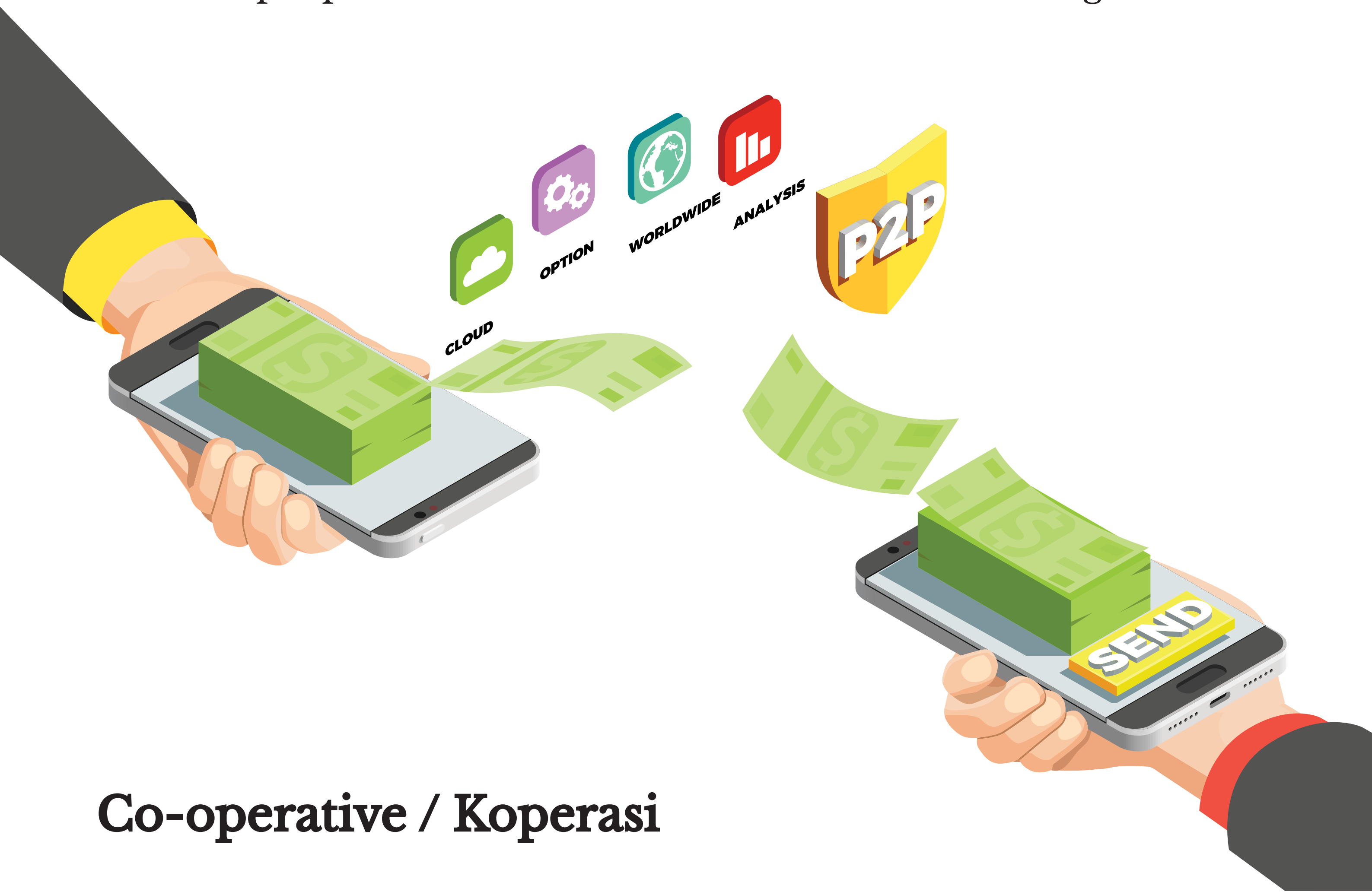
Venture capital is a form of private equity and a type of financing that investors provide to startup companies and small businesses that are believed to have long-term growth potential. Venture capital generally comes from well-off investors, investment banks and any other financial institutions. This is the place you make the big bet. Venture capital **(VC)** are expertly overseen funds that invests in organisations that have tremendous potential.

Private Equity (PE)

A collective investment scheme used for making investments in various equities and debt instruments. They are elective investment done by pooling funds involving various techniques to procure exceptional yields for the investor.

Peer 2 Peer Lending (P2P)

An online platform that connects people who want to invest money to people who want to borrow money, while cutting out the middle man *(ie: financial institutions)*. **P2P** lending offers a feasible option for business people who cannot fit the bill for bank financing.



Co-operative / Koperasi

The historical backdrop of financial cooperatives extends back to rural cooperatives that framed to offer credit and budgetary administrations to farmers. Consumer cooperatives may likewise be built up to make an assortment of items and administrations accessible to individuals, for example, **social insurance, housing, insurance** and etc.

Financial cooperative (co-op) is a sort of a financial foundation that is belonged and worked by its own members. The objective of a financial co-op is to follow up in the interest of a unified group as conventional financial assistance. These organisations endeavour to separate themselves by offering better than expected assistance alongside serious rates in the zones of insurance, lending, and investment dealings.

Each of these methods have their own pros and cons. Should you like to have a further in depth analysis and assessment of which type of funding would best suit your business do not hesitate to contact us for more information. We at **MCM** are always eager to hear from our avid readers, so leave us a message in the comments section.

Knowledge is

POWER

Knowledge shared is

POWER

MULTIPLIED

- Robert Boyce

Chapter 6

What Part MCM Plays in Investing

One of the possible options when it comes to investing and diversifying one's project is business. There are a few reasons why **MCM** invests into businesses in the first place. Some reasons include mitigating risk by diversifying into multiple industries and countries, as well as to protect ourselves from potential downfalls.

Business itself carries risks, and without proper guidance, a beginner investor may have trouble figuring out what needs to work. Some individuals prefer to look at profit, while others at the growth rate. Some prefer to view the industry as a whole first, while others view the business from a holistic perspective.

Remember, success is a combination of these factors and more. That is why the **Business Investment Life Cycle** (BILC) is a very powerful strategy to consider! The **BILC** is a way to look at businesses throughout their stages from a total holistic perspective, and figure out how to invest using various methods (eg. through angel, ECF, P2P, VC, PE etc.).

As a **PMC**, we want to maximise the value of the business, within the intention of bringing up its value. Within the company, we have created a set of strategies from researching business patterns at different stages and timing, all with calculated risk in mind. Understand business transformation at different stages is key to deciding whether or not to commit, and with the **BILC**, things will be much clearer.

Herewith are the main stages of **MCM BILC:**

Startup

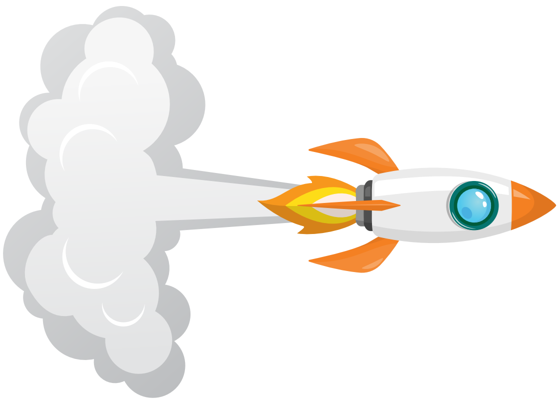
Startups are brand new, on the rise and risky. Known as the birth stage of the business, profit is usually in the red and business owners are focusing all their resources into achieving stability. During this stage, careful planning and effective resource allocation can mean greater chances of success. Individuals can reap the benefits of potentially multiplying the capital over a few years. This means a **high-risk, high-reward potential**.

Growth

Going past the startup stage, the growth stage is where things start to pick up. During this stage, businesses are starting to generate consistent sources of income as well as maintain stability and increasing customers over time (though this may be through word of mouth or organic content strategies). There is still risk, but not as high as the startup phase. As a stable business model, the cash flow can cover overhead costs in general, profits would be seen on the rise.

Expansion

Here, the company expands in greater numbers! This can be defined by its reach and market penetration, number of hires, or a mix of both as well as other factors. At this stage, the business model has found their market fit and chose to scale according to this new definition. In terms of employee responsibilities, they now have a greater focus as founders are there to maintain vision and direction. Customers and members of the related industry more or less know the name of this expanding company!



Mature

Now that the companies are stable, there would be annual profits. This is when investors can decide from a few options: maintain a relationship with the business owner or realize their profits by exiting investment.

Where should you focus on?

Investors come in all shapes, sizes and appetites. It depends on your resources and your willingness to be patient, but the most important question is: what is your risk profile **(risk appetite)**?

Do you prefer stable options or riskier but high-growth options? Do your current investing tendencies lean towards startups or stable companies? It's best to get a good idea of all stages of the cycle so you can position yourself best as an upcoming investor and never fall in love with your investment businesses.

Chapter 7

Minimum Input for Maximum Output

You can gain ownership in an organisation by buying portions of its stock. **Stocks** are likewise alluded to as equity. At the point when you own the stock of more than one organisation, you have portfolio of equity investment.

Equity funds are a prudent and cost-effective way to invest in the stock market. The beauty of equity funds or a mutual fund is that they offer diversification at a discount. Equities have various advantages. And below are the **top 4 reasons** why you should get some today:-

Diversified Portfolio

The top reason for diversifying is that it lowers your overall risk. Every investor has a difference tolerance level to the risk they are prepared to take. The more you spread your assets out in different types of industries and markets, the less likely it is that an off chance that when one stock drops, another will ascend to counterbalance the loss thus not negatively impacting your portfolio.

Regular Dividend Income

More established, progressively develop organisations may have little to pick up by continuing to prosper. Rather than reinvesting all of the profits over into the organisation, the board of directors may cast a ballot vote to pay a segment of those profit to investors as a dividend. This means that every half yearly or yearly you'd be able to get a dividend cheque payout.

High Potential For Capital Appreciation

On the off chance that the organisation you invest earns a profit, it may reinvest those profit once more into the organisation to fuel extra development through new item advancement, increase market share, new store openings or other development systems. As the estimation of the organisation develops, the market cost of the organisation's stock regularly increases.

Ownership

Purchasing portions of stock methods taking on an ownership stake in the organisation you buy stock in. This implies putting investment into the financial exchange likewise brings benefits that are a piece of being one of the business owners.

Investors cast on the vote for corporate board members and certain business choices. They likewise get yearly reports to discover more about the organisation. Therefore, owning stock in the organisation you work for can be an approach for constancy and bind your own accounts to the achievement of the business in general

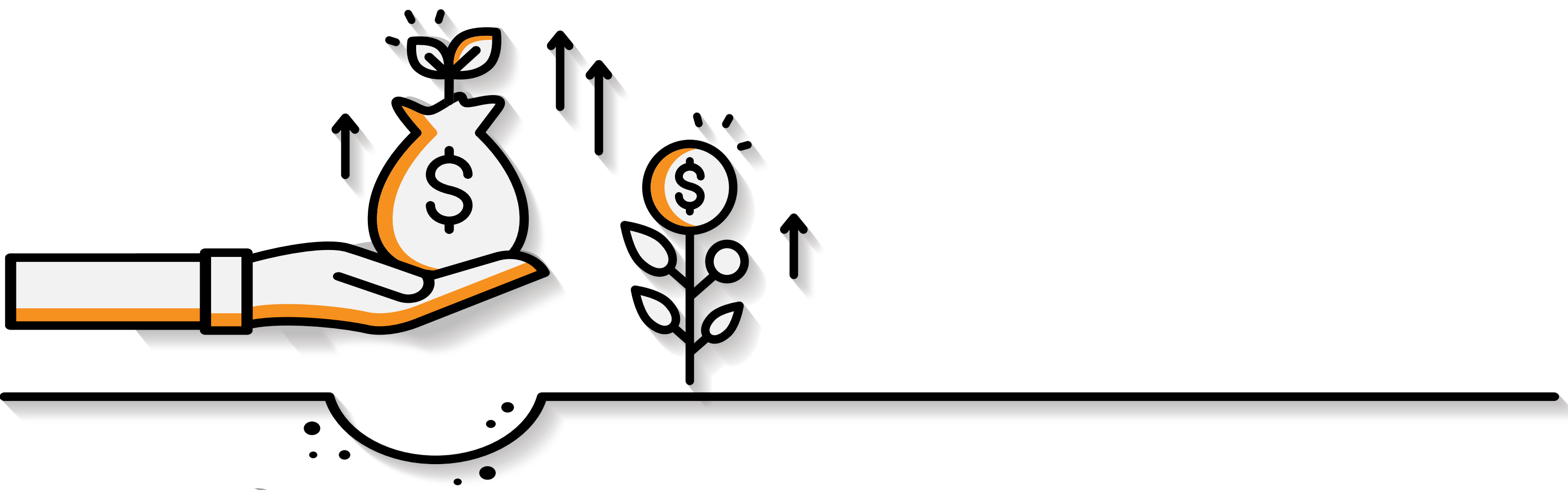
Here at **MCM** we take an active and hands on approach with business investment. The advantages of business investments offer an opportunity to use all sorts of different strategies to make money.

Although they might be risky, having a reliable and strong knowledge-base such as **MCM GIC** will give you endless knowledge and countless opportunities to actively participate in managing your investments, and potentially make a lot of money quickly.

So what are you waiting for, drop us a note, feedback or comment and start your investment knowledge learning journey together with us.

Chapter 8

How To Identify The Right Business To Invest In



Choosing the right organisation to invest in is like starting with the core of a building any structure. There are multitudes of options that are to be measured and examined before deciding to invest in any organisation.

One wrong step can cost you enormous sums of money as all of us are aware that business is all about risk there are always ups and downs in the market value of any individual product.

As a new investor, you may hear this and marvel what really makes an organisation a great business and how to spot one. While that theme is sweeping and hard to consolidate, it's not hard to make sense of what to search for in a private business or when getting portions of stock shares. **So let's get started without further ado!**

Rule 1 - Businesses That Earn High Returns on Capital

Always try to invest in the stocks that provide you with the well-structured, effortless and crystal-clear understanding of the business model of the company.The higher the return on capital, generally speaking, the better the business.

> **"What we really want to do is buy a business that's a great business, which means that business is going to earn a high return on capital employed for a very long period of time, and where we think the management will treat us right."**
>
> *- Warren Buffett*

Rule 2 - Business With Strong Financial Standing

You need to always assess financial health of the company. Begin with knowing the financial reports, annual reports, quarterly reports. Inspect for the revenue growth, the amount of debt the company owes to any other company, examine for the bottom line. See the long-term record of the company and try to anticipate for the future growth.

Rule 3 - Established Companies That Pay Dividends

You should emphasise on the companies that are willing and always pay out the dividends. This ensures that you'd be able to get faster returns with a monthly dividend cheque. Choose the right company that gives you maximum profits in future.

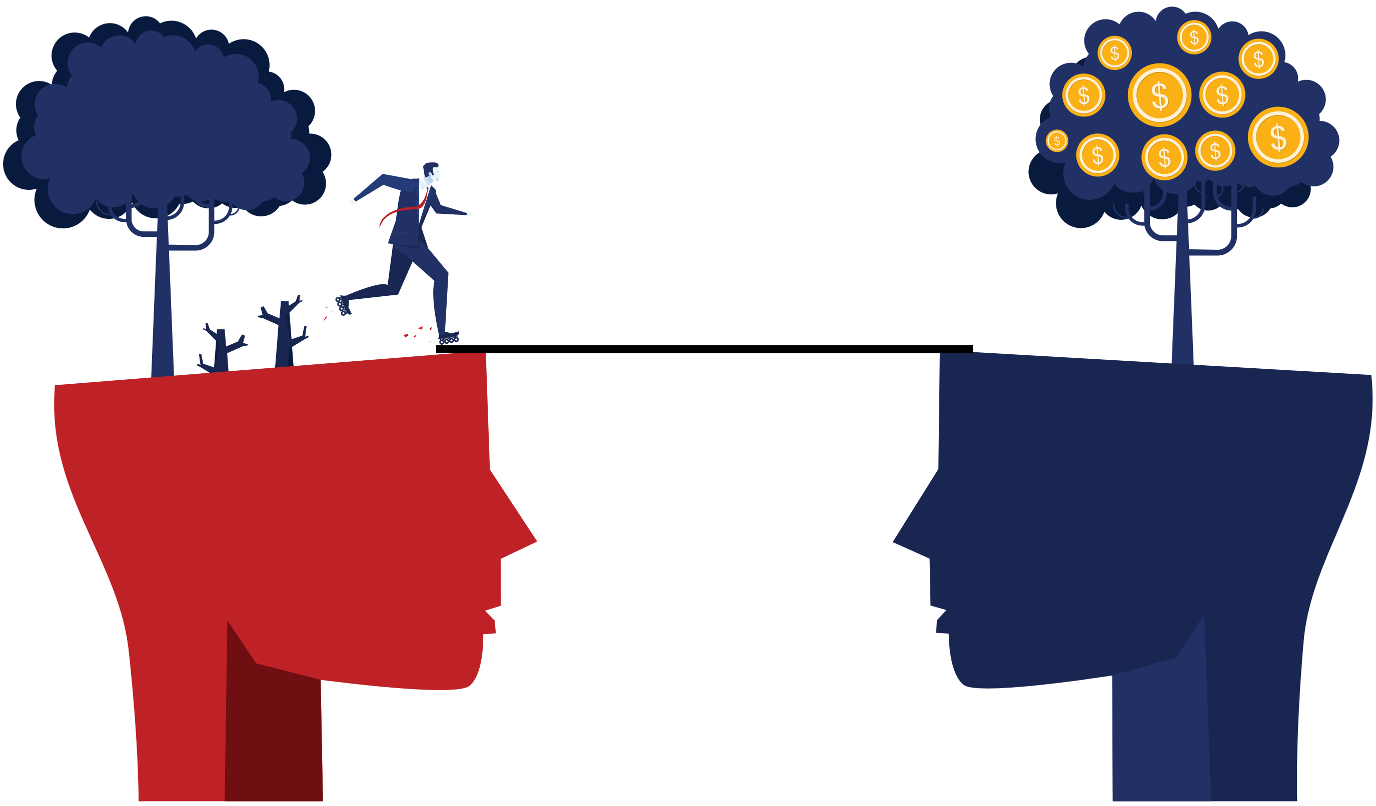
Rule 4 - Companies With Excellent Nurture

Keep in mind that you should try to invest for the companies that have excellent nurture. The top recognised and established brands are the example of good breed of companies.

Rule 5 - Business With Scalability

Choose businesses that have high scalability for growth. While small start-ups requires less capital, investin large-cap or mid cap companies. It is not compulsory that you should not go for the small cap companies if you find it good and profitable you can surely invest in it.

Armed with knowledge and data with a strong support system from **MCM**, you get an opportunity at being increasingly effective in your journey to fabricate an arrangement of wealth-generating assets that can give financial freedom and security to you and your family.



Chapter 9

SUSTAINABILITY, SCALABILITY AND SOCIAL RESPONSIBILITY

There are a wide range of investment opportunities in the market. As a **Project Management Consultancy** (PMC) firm, **MCM** constantly receives a various amount of interesting business proposals from our partners and associates across the globe every month. The businesses vary from all sorts of industries and countries. Before we delve into any of these proposals, it is crucial to draw a line to make clear of what the objectives of our business investments are. We call it **"business investment philosophy"**.

> **"Only when you combine sound intellect with emotional discipline do you get rational behavior."**
>
> *- Warren Buffett*

Why is business investment philosophy so essential to an investor? Consistency is the key. Commonly, amateur investors are so easily swayed away from their investment goals at the first sign of market vulnerability. Be that as it may, uncertainty is the companion of the purchaser of long-term esteem.

To begin with, there are **3 'S'**s that are the main considerations emphasized by **MCM**, to consider before we start to invest, namely Sustainability, Scalability, and Social Responsibility. With the **3S** of business investment philosophy, we can basically dispense with the unnecessary dilemmas that could possibly be posed to our investment.

Sustainability

A growing number of organizations are integrating sustainability into their business strategy —realizing they can do well by doing good. **But what exactly does it mean to be "sustainable" in business?**

WHAT DOES "SUSTAINABILITY" MEAN IN BUSINESS?

Sustainability in business generally addresses two main categories:
- The effect business has on the environment
- The effect business has on society

The goal of a sustainable business strategy is to make a positive impact on either one of those areas. When companies fail to assume responsibility, the opposite can happen, leading to issues like environmental degradation, inequality, and social injustice.

A sustainable business, or a green business, is an enterprise that has minimal negative impact, or potentially a positive effect, on the global or local environment, community, society, or economy—a business that strives to meet the triple bottom line.

WHY IS SUSTAINABILITY IMPORTANT?

Beyond helping curb those global challenges, sustainability can drive business success. Several investors today use **Environmental, Social, and Governance (ESG)** metrics to analyze an organization's ethical impact and sustainability practices. Investors look at factors such as a company's carbon footprint, water usage, community development efforts, and board diversity.

Research shows that companies with high **ESG** ratings have a lower cost of debt and equity, and that sustainability initiatives can help improve financial performance while fostering public support. According to McKinsey, nearly **3,000 employees** said the strongest motivating factors to adopting a sustainable mindset are to: align with a company's goals, missions, or values; build, maintain, or improve reputation; meet customer's expectations; and develop new growth opportunities.

Rather, **"doing good"** can have a direct impact on your company's ability to also do well.

Scalability

Scalability, whether it be in a financial context or within a context of business strategy, describes a company's ability to **grow** without being hampered by its structure or available resources when faced with increased production.

Scalability is essential in that it contributes to competitiveness, efficiency, reputation and quality. Small businesses must be particularly mindful of scalability because they have the biggest growth potential and need to **maximize the return** with resources. Although many areas in a company are scalable, some are not.

Internal scalability describes how capable the operations of the business model are to expand the customer base and sales in a short time and at low cost. **External scalability** describes how beneficial the business environment is to expand the customer base and increase sales.

Some of the best practices, are as follows:

1. Create a list of very specific functional requirements.
2. Automate.
3. Don't over-optimize.

Social Responsibility

The concept of **social responsibility** as used in management science is, that businesses should maximize their profits subject to their working in a socially responsible manner to promote the interests of the society. Their business activities should not harm other groups such as consumers, workers, and the public at large.

Being a **socially responsible company** can bolster a company's image and build its brand. Social responsibility empowers employees to leverage the corporate resources at their disposal to do good. Formal corporate social responsibility programs can boost employee morale and lead to greater productivity in the workforce. Another tenet of social responsibility is the triple bottom line, also known as **"people, planet, and profit."**

MCM does try to abide by these principles, and the belief that achieving profit does not require harm to the planet or the exploitation of people. Organizations can profit while also taking care of the planet and people.

Staying well informed with **MCM**, and being continually equipped with the necessary knowledge and understanding of how and what to invest in, will inadvertently lead to better asset accumulation, and thus, wealth.

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