Maitra Commodities Pvt Ltd

How To Create an Investment Plan (10 Easy Steps)

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Introduction

Most people have a general idea of what an investment plan is, but they don't know where to start. If you're a beginner or someone who doesn't fully understand what investing is, there are a few things you should know.

The first is having control over your investments. Invest a sizeable portion of your savings in a low-cost, low-risk index fund or a portfolio of mutual funds. The second is to understand the risks of investing. Stock market investments are especially important in this regard. In addition, be aware of those who approach you with offers of investment opportunities that seem too good to be true. You may get into a lot of trouble with scams.

To begin, you must understand how the market operates and what factors might have an impact on the value of your investments. You should also know how to make an investing strategy.

This EBook shows you the step-by-step process for creating an investment plan and show you how to create a plan which you can use to make intelligent investment decisions.

Investing is a broad topic, but we've broken it down into ten steps that everyone can follow. We've also included a brief section on investing tips for those who are just getting started.

Section A:
10 steps to create an investment plan

1. What is an investment plan?

"The best time to plant a tree was 20 years ago. The second best time is now." — Chinese proverb

An investment plan is a detailed blueprint for the act of aligning your personal financial objectives with your available investing assets. It is a plan to grow and maintain your money.

It's a way to invest your money in a range of assets that is likely to make your money work harder for you. It is the key part of financial planning that enables you to use your savings and invest them to make additional money.

The goals of investment planning

- You need to invest in higher-risk investment vehicles to create more income and beat inflation. To maximize profits, investors must appropriately assess their risk-reward ratio and invest in the right asset classes. So, adequate investment planning is crucial.

- Unlike returns, capital gains are only realized when securities are sold at a greater price than when they were purchased. If you sell for less than you originally paid, you'll end up losing money. As a result, long-term investors who seek financial gains should focus on long-term investments in the stock market.

- An investor may make certain investments to reduce taxes as part of his investing plan. For example, a wealthy investor may seek out tax-efficient assets to save taxes.

Investors tend to have a plan in mind of what they want to accomplish with their investments, but often lack the knowledge of how to get there.

It's also a way to save for a specific goal. For example, you might want to save for your child's college education or for your retirement. An investment plan is typically made up of a series of investments with a goal in mind.

The difference between Investment Planning and Financial Planning

Investment planning is a subset of financial planning and focuses on how you will grow your savings through different investment vehicles. Financial planning focuses on a comprehensive aspect of your finances, like estate planning and retirement planning. Your investment planning is a big factor in how well your financial plan will work out, so make sure you do a good job.

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2. Assess your current financial situation

“Beware of little expenses; a small leak will sink a great ship.” — Benjamin Franklin

Your earnings and expenses

How much money you have left over after covering your basic expenses is determined by your income and your spending habits (and some wants). Having a good "balance" is a good sign of where you are financially. You may use it as a framework for organising your finances.

It will be easier for you to meet your financial goals if you have a healthy balance between your income and expenses.

Your assets and liabilities

A person's net worth is a typical approach to quickly determining where they are financially. It's a good indicator of where you're headed. It is computed by taking the value of your assets and subtracting the value of your liabilities from the total value of your assets.

If you have more assets and fewer liabilities, you'll be in a better financial situation.

Even if you use an app (like a free spreadsheet), the calculations are straightforward. Make a list of your assets (cash, investments, and your house) and subtract your debts (debts, credit cards, personal loans).

There is no need to compare yourself to anyone else. You'll drive yourself crazy by making comparisons because everyone's situation is different.

The best way to save money is to keep track of your income and expenses carefully. You can increase your assets and cut down on your debts by having a healthy reserve or fund and saving and investing your money the right way.

If you want to improve your financial situation in the future, you must have a strong relationship with your money. If you set a budget and work hard to stick to it, you can achieve this goal.

How much money should you put aside each month?

According to the 50/30/20 rule, you should set aside 50% of your budget for things like rent and food, 30% for things that are important but not necessary, like entertainment, and at least 20% for savings.

Experts went on to say that if followed correctly, the 50-30-20 rule of money may assist a working individual in meeting all of his or her financial goals, including investment goals of all kinds.

3. Define your investment objective

“I don't look to jump over seven-foot bars; I look around for one-foot bars that I can step over." — Warren Buffett

The first step in creating a good investment plan is defining your investment goal. With an investment plan, you’re creating a roadmap of where you want to be in the future, and you’re setting a timeline for achieving that goal.

Depending on what kind of life event you're planning for, the investment style of your fund will affect how much you can expect to earn over different lengths of time. Investing can assist you in staying one step ahead of inflation. It ensures that your money's purchasing value is not only restored, but also grows over time.

Setting an investment timeline is important because it will help you determine when you can invest and when you can withdraw funds. For example, if you want to save for a down payment in three years, you would need to build your plan around the time you set.

Types of investment goals

The following are the three most typical types of investing objectives:

- **Long-term financial planning**, such as saving for retirement, building a portfolio, or purchasing a home,
- In the **medium term,** investment can be planned for life events such as school or college fees.
- Over the **medium to short term,** use rainy-day or lifestyle savings to help pay for dreams like a vacation or a car of one's own.

4. Examine your willingness to take risks

“Rule #1: Don’t lose money. Rule #2: Don’t forget Rule #1.” — Warren Buffett

It’s important to understand the risks of your investments before you start investing. This is because the investment plan should be set up to fit your risk tolerance. Some people may have a higher risk tolerance than others. There are many ways to determine your risk tolerance.

An investor's risk tolerance is the amount of money he or she is willing to lose in order to achieve a specific return on investment.

A person's risk appetite influences how much risk they can handle while investing. A bank FD is a safer bet than investing in stocks and shares. Based on the aims and expected returns, an investor's risk appetite indicates how much risk he/she is willing to take.

You can take more risks when you are younger because your portfolio has a greater chance of recuperating from any losses that happen. Older investors should steer clear of high-risk options in favour of more conservative ones and instead focus on putting more money upfront.

Types of Investors

Conservative investor

A conservative investor is someone who is wary of taking risks and tends to be too careful when it comes to making financial decisions. For this reason, they choose to put their money into safe and secure investments like government-backed schemes, bank deposits, or gold. Protecting and preserving one's capital is of the utmost importance to a conservative investor.

Moderate investor

A moderate investor is someone who is typically neutral when it comes to the risks associated with investing. In order to achieve moderate to high returns, such an investor typically accepts a small amount of calculated risk. **They employ a more balanced investment strategy,** in which they invest equally in low- and high-risk securities. The two most important things for a moderate investor are to keep their money safe and make moderate to high returns.

Aggressive investor

An aggressive investor is **someone who enjoys taking risks** and has an overly positive view of the future of his or her financial portfolio. Most of these investors are not afraid to risk their money in exchange for tremendous profits. As a result of their high risk appetite, they prefer to concentrate their investments on volatile and high-risk assets such as equities, mutual funds, and even derivative instruments. The main goal of an aggressive investor is to make the most money possible, even if that means sacrificing capital preservation.

Some ways to determine your risk tolerance

Your financial aims might assist you in appropriately assessing your appetite for risk. As an example, if your final goal is something that's really essential to you and your family, then your risk appetite would have to be low.

Your risk appetite should be moderate if you wish to invest for the long haul. Long-term investors can take small risks because they will be there for a long time.

Observing your reaction to market changes can also help you determine how much risk you are comfortable with. Having a high risk appetite means that you can handle the stock market's high volatility and the many market sell-offs and crashes.

5. Determine your asset allocation

"You should have a strategic asset allocation mix that assumes that you don't know what the future is going to hold." — Ray Dalio

Once you know what you want to achieve, the next step is to figure out how to get there. You need to decide what you want to allocate, which is just a fancy name for what percentage of your money you want to invest in stocks, bonds, and cash.

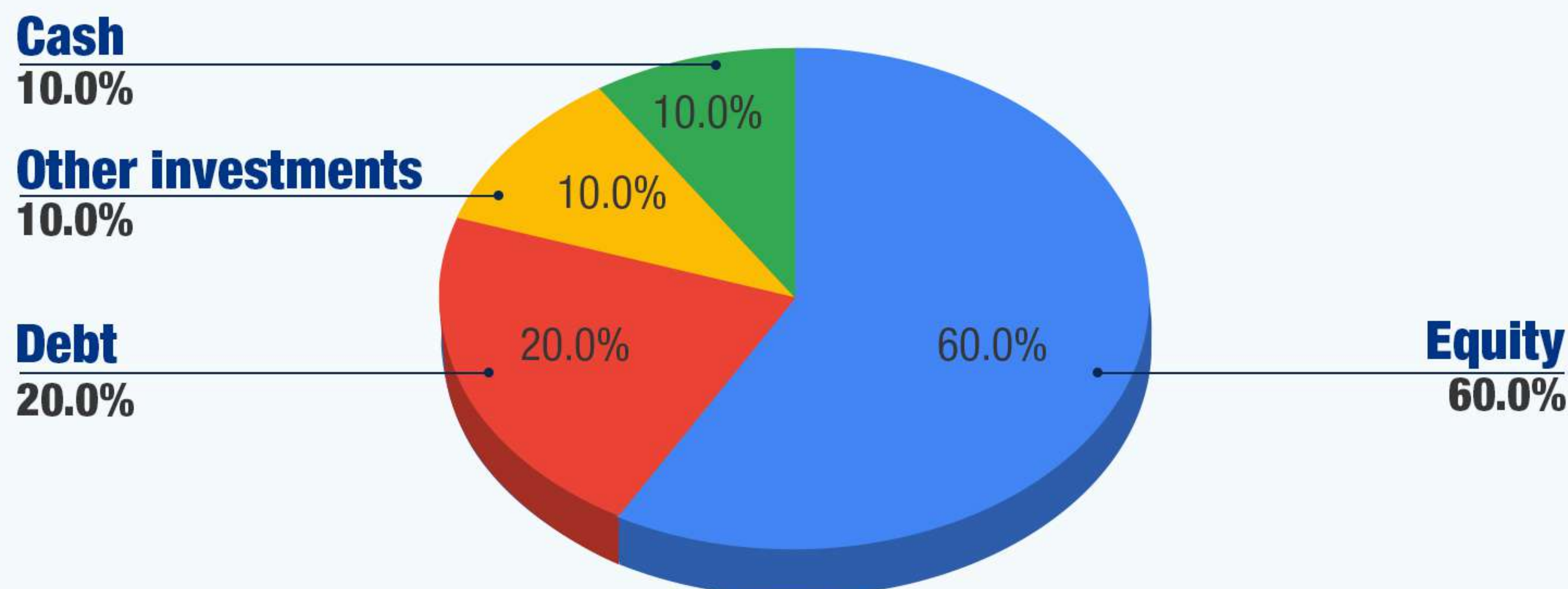
Asset allocation is how much of your portfolio you allocate to each asset class. **Asset allocation is a personal decision** and should be adjusted as your needs change over time. If you are not sure what asset allocation is, you should ask your financial advisor.

Some investors prefer to allocate a high percentage to stocks to take advantage of the potential for big gains over short periods of time. Others prefer to allocate a larger percentage to bonds and cash to earn higher returns with lower risks over a longer period of time. Your time horizon and risk tolerance dictate how much of your portfolio is allocated to each.

If you're looking for a quick and guaranteed way to make a lot of money, you can choose a risky strategy like a hedge fund. If you're looking for a long-term investment or a conservative bet, you might choose a stock.

% of total investments

Asset Allocation strategy sample



Asset allocation rule of thumb based on the age of the investor

With age-based asset allocation, the primary goal is to decrease exposure to investment risk. Specifically, it is termed to as the percentage of equity in your portfolio since these assets provide a higher rate of return at the expense of a larger degree of risk. By subtracting 100 from your present age, you may calculate your equity allocation. Your asset allocation should shift from stock funds to debt funds and fixed income assets as you become older.

Assume you are 25 years old at the moment. You may have a portfolio that consists of 75% equity investments and 25% debt funds and fixed income instruments.

6. What are the various types of investment options?

Choosing the correct investment options are a vital part of the investment process. There are a variety of options, but many are not suitable for you. You need to understand what your investment options are before you get started. When you're prepared, you can take your time to **find the right investment option that best fits your goals and financial needs.** There are three main types of investment options.

a. Fixed income investments

Investments with a fixed rate of return are known as "fixed income" investments. **Investing in them is a safe bet.** Because of the certainty of their returns, fixed income instruments are a favourite of conservative investors. Due to the fact that these financial products offer guaranteed returns, they are immune to market volatility. Some of the fixed-income investments are:

- **Fixed deposits**

  Banks and financial organizations frequently offer fixed deposits (FDs). FDs are the most popular investment form in India since they guarantee returns. They have a term that ranges from seven days to ten years. Interest rates on fixed deposits range from 3% to 7%. Senior folks are also eligible for extra interest on FDs.

- **Bonds**

  Bonds are debt securities issued by governments and major corporations to raise funds. Bonds are essentially loans accepted by the issuing organisation. It is the bond issuer's responsibility to repay the loan amount, plus interest, in lieu of borrowing money. At maturity, the principal is usually repaid. During this time, periodic interest payments are sent to the borrower.

- **Provident Fund**

  The Employee Provident Fund and the Public Provident Fund account for a large portion of your retirement savings. A provident fund is a mandated government-sponsored retirement plan that pays out a lump sum to workers upon resignation or retirement.

Other fixed income investment avenues in India

- Post-Office Monthly Income Scheme
- RBI Savings Bonds
- Sukanya Samriddhi Yojana
- Senior Citizens Savings Scheme
- National Savings Certificate (NSC)

b. Market-linked investments

Market-linked investments are ones in **which the returns are not guaranteed and are subject to market fluctuations.** These investments are considered to be high-risk. It's also true that when the market rises, the returns on these investments are also very high. Following are examples of market-linked investments.

- **Stocks**

  Stocks, sometimes referred to as shares or equities, are among the most popular forms of investment for those seeking long-term gain. By purchasing a share, you become a part owner of a publicly listed firm and are eligible to receive a portion of the earnings.

  You may buy shares in several of India's largest corporations, such as Reliance Industries, Infosys and ONGC.

  Equity investments often have a greater risk-to-reward ratio than other types of investments.

- **Mutual fund**

  In a mutual fund, the money of many investors is pooled together and invested widely in a variety of companies. A mutual fund makes strategic investments in stocks, bonds, and other assets, including government bonds and corporate bonds. Mutual funds are classified as equity, debt, or hybrid.

The gains on mutual fund investments are determined by the performance of the underlying assets of the fund in the market. Investors can make mutual fund investments in two ways: through SIPs (Systematic Investment Plans) or in one lump sum. The risk is usually lower than equities since the investments are diversified.

- **Exchange-traded funds**

ETFs (exchange-traded funds) are passive investment options that, in most cases, mirror the performance of the underlying index. An ETF attempts to replicate and monitor the index's performance.

ETFs come in a variety of forms, including equities ETFs, bond ETFs, currency ETFs, and commodities ETFs. In addition, they can be purchased or sold on the stock market. Investing in exchange-traded funds (ETFs) is frequently suggested to beginner investors since they are more diversified than individual equities.

c. Other investments

Other investments are those that don't fall under the fixed-income or market-linked umbrellas. The term "alternative investments" is also used to describe these investments. Real estate and gold are a good example.

- **Gold**

For Indians, gold has traditionally been a safe haven commodity. It has high emotional and social significance. Tradition in India has it that you buy gold coins, bars, biscuits, and jewellery on lucky days. This sentimental asset has grown popular in many forms. Gold bonds and gold ETFs, for example, are becoming more popular.

In order to safeguard one's portfolio against potential market risk, gold is often utilized as a hedge. Investing in gold does not yield regular dividends or interest. The asset is, on the other hand, relatively liquid and has the potential to provide returns that outpace inflation.

- **Real Estate**

A real estate investor buys, owns and manages a physical property. A real estate investment is any money you put into land, buildings, plants, or other things that have to do with the land. Most investors want to sell their property at a profit or rent it out for a living.

Investing in real estate is best suited for those with a long-term outlook on their investments. Land and property values do not change much in the short term. A savvy investor will investigate market pricing and get the seller's documents certified by legal specialists before making a real estate investment.

There is a movement from owning physical property in India to having a little stake in a property with minimal expenditure. Real Estate Investment Trusts (REITs) allow this. REIT are financial instruments backed by real estate holdings that provide dividends to investors. The rental revenue from the underlying assets is used to pay for these dividends, which are distributed to the shareholders.

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Investment Channels: Risks and Returns		
Investment Channel	**Types of risks involved**	**Expected returns and benefits**
Fixed income instruments • Fixed Deposit (FD) • Post Office Small Savings • Government Bonds Corporate Bonds • Debt Mutual Funds	**Interest rate risk:** Investment returns may be affected by changes in the interest rate due to changes in the economy. **Credit Risk:** The possibility that the companies you lend to will not repay your money. Investing in the government reduces this risk.	• Returns from 5% to 10%. • Returns that are largely stable
Market linked investments • Buying shares offered directly by companies through an Initial Public Offer (IPO). • Buying shares from stock markets. • Investing through equity mutual funds	**Market Risk:** The price of a stock is determined by supply and demand in the market. The price of a stock will rise if demand is high. In contrast, if the stock has more supply than demand, the price will decline. As a result, the value of your investment will fluctuate day-to-day in the markets. **Capital Risk:** Depending on which stock you invest your money in, there is a risk that you could lose all of your money.	• Returns from 10% to 20%. • Long-term capital gains up to Rs.1 lakh are free from tax. The LTCG is 10% above 1 lakh. • As a part owner of the company, you get to vote on some of its decisions.

Alternate investments by buying items of value • Land and real estate • Commodities like oil, gold, silver, etc.	**Market Risk:** As with stock prices, the market price of assets fluctuates due to a demand-supply gap. **Liquidity Risk:** To liquidate this investment in parts or in full, by selling land or real estate, may be challenging.	• Depending on what you invest in, where, and at what time, you may or may not make money. • As a result of these investments, your money will be protected from inflation. Expect to make money when prices go up.

7. Create your investment plan

“Money is neither my god nor my devil. It is a form of energy that tends to make us more of who we already are, whether it’s greedy or loving.” — Dan Millman, Author, Personal development coach

If you are looking to create an investment plan, you need to create a plan that is appropriate for your personal situation. Not all investment plans are created equal. For example, if you are just starting out, you may want to invest a small amount of money in the stock market. However, if you are very experienced in the stock market and have a lot of money to invest, then you may want to invest a significantly larger amount of money in the stock market.

Time is money, as they say. **The more time you have on your hands in terms of age, the less money you'll need to set aside each month to achieve your goals, and vice versa.**

Creating an investment plan is not easy, but it is worth it. With an investment plan, you will be able to create a plan that works for your lifestyle and is customized to your risk tolerance. You will be able to see your numbers and see how your investments are doing.

This is where a spreadsheet comes in handy. Create a spreadsheet with all of your investments and how much each investment is worth. Then, set up columns for your investments, monthly payments, and dates. Next, create a column for the total amount and total return.

Your investment plan will grow with time, so make sure that you are following your plan and reviewing your investments as your plan continues to evolve.

8. Keep in mind the most important aspect of your investment strategy

“The easiest way to manage your money is to take it one step at a time and not worry about being perfect.” — Ramit Sethi

The most important element in any investment plan is the process. This means that you should always be aware of your risk and rewards.

You should also know what you want to achieve and set goals. You should also be able to decide if you want to invest in a business or a stock. You should also know how much you are willing to invest. You should also be able to decide the length of time you want to invest for. Finally, you should know what you want to achieve from the investment.

You need to define what you are investing for, what your investment goal is, and who will be managing the investment. This can be done by outlining the process. The process should also include milestones that indicate progress towards achieving the investment goal. These milestones will give your investment plan a sense of realism and lend it credibility.

There are a few different types of milestones that you can choose from. The first type of milestone that you can choose from is an annual goal. This goal would be an amount that you would like to make in your investment plan each year. The second type of milestone that you can choose from is a long-term goal. This goal would be an amount that you would like to be able to make in your investment plan over a long period of time.

The third type of milestone that you can choose from is a short-term goal. This goal would be the amount that you would like to make in your investment plan over a short period of time. The fourth type of milestone that you can choose from is a specific goal. This goal would be a specific amount that you would like to make in your investment plan. It is important to think about what type of milestone you would like to have in your investment plan before you start investing.

9. Build your portfolio

"I will tell you how to become rich. Close the doors, be fearful when others are greedy. Be greedy when others are fearful." — Warren Buffett

From start to finish, an important element of an investment plan is usually the end goal. Once you have a solid idea of what your end goal is, you can then take the steps to achieve it. For example, your end goal might be to save for retirement or help fund a new business. Once you have this goal in mind, you can then take the steps to achieve it.

You can start by looking at the most recent financial reports on websites like Value Research Online to determine the amount you need to save. You can then set up recurring payments via a bank account or set up a direct deposit. This will allow you to save money over a long period of time without having to worry about your expenses increasing. If you have a specific goal, such as helping fund a new business, you can then find the amount of money that you need to save and then set up a direct deposit. When trying to fund a new business, you will have more options available to you.

- **Invest in mutual funds that generate consistent cash flows**

  Many investors see mutual funds as safe long-term investments. Invest in a fund that aligns with your goals and risk appetite. **Regardless of how the market performs, you can invest a predetermined amount of money (SIP) each month, quarterly, semi-annually, etc. When you use this strategy, your portfolio will have exposure to a wide range of market conditions.** This means that, over the long term, you may get better returns.

- **Study the marketplace and evaluate the qualitative risks associated with a stock**

  Long-term investors must also devote time and effort to researching the markets and learning about the forces at play. The money market, the capital market, the credit market, the foreign exchange market, and the debt market are the most important marketplaces. The Reserve Bank of India's policies, inflation, demand, and supply are only a few of the variables that influence market swings.

  Besides that, **you should also think about the risks of any stock before you put money in it.** When you do qualitative risk analysis, you need to think about the company's history, including its corporate governance and compliance, competitiveness, brand equity, and risk management methods.

- **Buy and hold your stock portfolio, but make sure you have a stop-loss order in case things go bad**

  The primary goal of an investment portfolio is to **provide a steady stream of income over the long term.** You may also let the associated risks play out by allowing your assets to mature over time. Long-term investors might find a buy-and-hold approach more profitable than day traders, which demands ongoing awareness and market knowledge. In addition, stop-loss orders and other risk-limiting methods are essential.

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10. Keep an eye on your investments and rebalance them if necessary

"The stock market is a device for transferring money from the impatient to the patient." — Warren Buffett

It's not a good idea to merely sit on your investment once you've put it in. You should check in with your investments on a regular basis to see how they are performing and whether or not you need to rebalance your assets.

It's possible that as you come closer to attaining your long-term objectives, you'll want to shift your money to a more stable investment.

Alternatively, it's possible that your investments are doing well, and you'll want to take on even more risk in order to achieve your objectives sooner.

When you start a new investment plan, the first thing you need to do is keep an eye on your investments and rebalance them if necessary. In order to do this, you need to keep track of your investments. This is where you'll be able to track your investments over time and make adjustments as you go. You can do this by using a spreadsheet or a tool like Quicken. Once you have your investments tracked, you can then figure out where your investments are currently at and what their expected rate of return is. This is the point where you'll need to decide if you want to keep your investments the same or if you want to rebalance them.

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Section B:
Investing Tips for Beginners

- **Beware of "Get Rich Quick" Schemes**

“It is remarkable how much long term advantage people like us have gotten by trying to be consistently not stupid, instead of trying to be very intelligent.” — Charlie Munger

There are many different ways to invest your money. **There are also many different ways to mismanage your money.** One common problem that people have is not considering the consequences that their investments can have on their overall financial health.

Before you start investing, make sure that you avoid "Get Rich Quick" schemes. These are the schemes that promise to make you rich in a quick and easy manner. What these schemes don't tell you is that most people will lose what they put in because the scheme doesn't work. Examples of "Get Rich Quick" schemes include binary options, cryptocurrency, and cryptocurrency mining.

If a scheme sounds too good to be true, it probably is. There are many companies that offer investment opportunities that sound too good to be true. When you start looking into these opportunities, you will probably find that they are nothing more than scams. They may promise you a lot of money, but chances are that you will never see a dime of it.

If you are interested in investing, make sure that you research the company and the investment opportunity before you commit your money. You should look into the company's financial history and make sure that they are reputable. You should also make sure that you get a return on your investment and that you are dealing with a reputable company. You should also make sure that the company has a legitimate business plan before you invest.

- **Avoid short-term trading**

A short-term trading strategy is one in which the time period between the time of entry (buying) and the time of exit (selling) is within a few days to a few weeks. Avoid short-term trading, especially in the beginning. You will not be able to make enough money in the short term. This is the key to understanding how to create an investment plan.

In order to make the best investment, **you should have a clear idea of what you are investing in and be able to assess the risks.** For the average investor, there simply is not enough time to properly research, create, and implement a proper short-term investment plan. It is hard to predict the direction of the markets.

- **Control over your emotions**

"Buy not on optimism, but on arithmetic." — Benjamin Graham

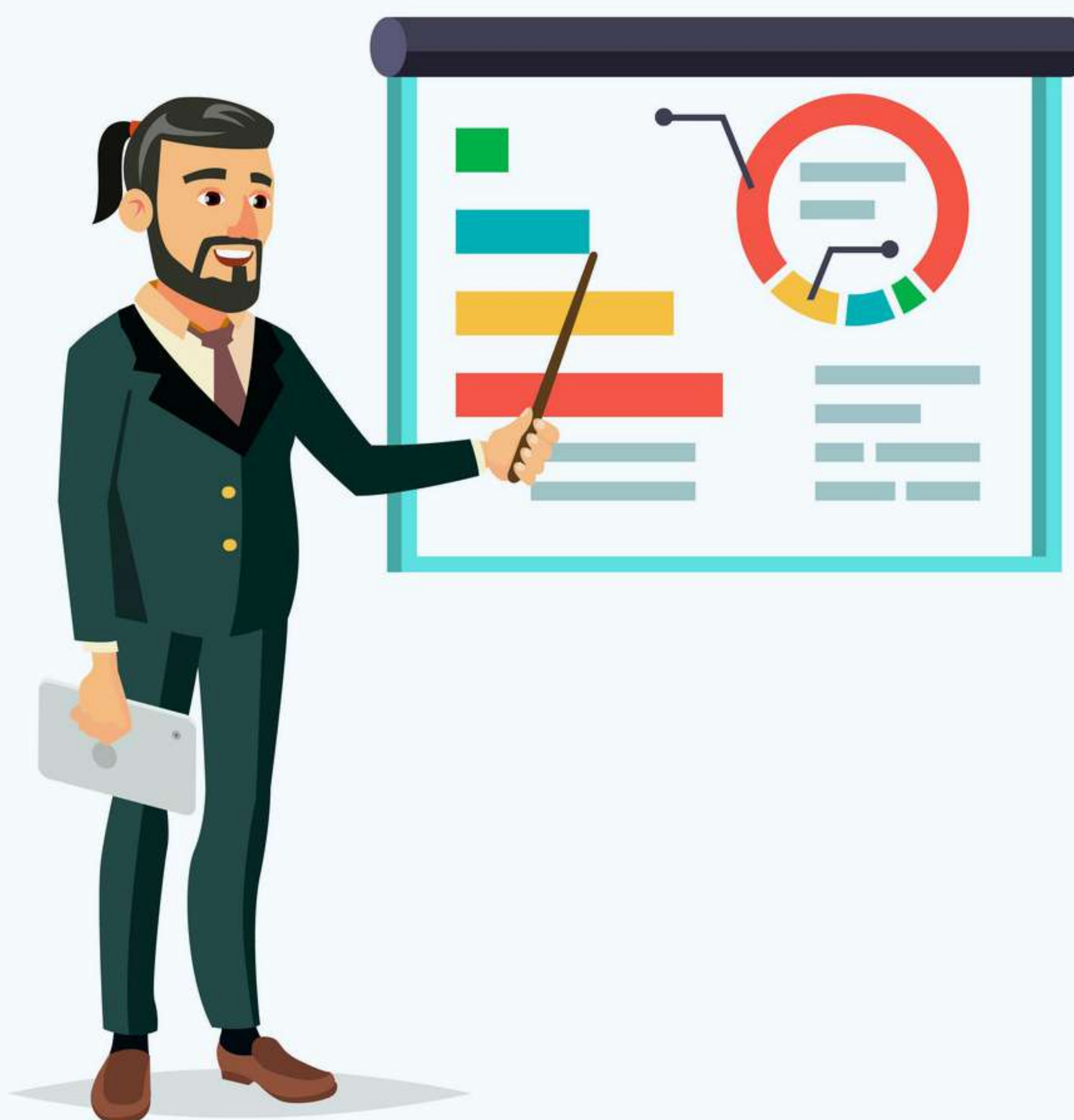
One must manage their emotions and focus on their goals, costs, and how much and how frequently they save while undertaking investment planning. When the market goes down from time to time, you should try to ignore it and focus on the longterm.

You should not be alarmed by negative returns since they will turn into positive returns in the long term. Because of this, you need to manage your emotions and stick to your investing strategy.

- **Don’t hesitate to ask for help from a professional financial advisor**

Financial advisors are people who help their clients make decisions about how to manage their money and their personal finances. When you are starting out, it is helpful to create an investment plan. The best way to do this is to share your goals with a professional financial advisor.

They can help you understand what you’re getting into, and they can also make sure that your investment plan takes into account your complete financial situation.



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