**Capstone Project: Stock Prices Analysis and Portfolio Management**

**5W1H Framework**

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**Questions**

|  | **Client/Prospect** | **Investment fund** | **Securities** | **Investment horizon** | **Financial goals** |
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| **Who?** | Who is the investor assigned to you? | Who takes the decision on amount of fund to be invested? | Who are to be consulted for the type of securities? | Who decides the investment horizon? | Who decides the financial goals? |
| **What?** | What are the key characteristics of the client relevant to this project? | 1. What are the sources of funds for the client to invest? 2. What is the size of investment planned by the client? | What are the type of securities preferred by the client?  What information does the client want from the firm? | 1. What is the time horizon of the proposed investment? 2. At what frequencies the client is willing to invest? | What are the financial goals of the client? |
| **When?** | When does the client wants to start the investment? | When the client planning to invest the fund? | When the security assets invest and withdraw? | When/how long does the client intend to keep the funds invested? | When is she willing to get the benefit? |
| **Which?** | Which risk profile best describes the client? | Which portion of the investment fund would suit the investor’s profile? | Which are the securities considered for investment? | Which investment horizon best suits the client? | Which financial goal primarily needs to be accomplished? |
| **Where?** | Where does the client live? | Where is the source of the investment fund coming from? | Where does the client wish to invest the available funds? | Where should the investment horizon of 3 to 5 yrs lead the client? | Where will the short-term financial goals be achieved by the client? |
| **How?** | How is she planning to achieve the goal? | How does the investment decisions are to be made? | How to choose the securities for the portfolio? | How is the frequency and time horizon of investment are to be decided? | How does the individual intend to use the returns from the investment? |

**Answers**

|  | **Client/Prospect** | **Investment fund** | **Securities** | **Investment horizon** | **Financial goals** |
| --- | --- | --- | --- | --- | --- |
| **Who?** | Ms Alexandra Kolishnyick (aka Alexa) Daughter of a famous Ukrainian business tycoon. | Ms Alexa have full authority to take decision. | * Industry experts * Ms. Alexandra Kolishnyick | Ms. Alexandra Kolishnyick | Ms. Alexandra Kolishnyickis decision maker. |
| **What?** | * Daughter of Ukrainian business tycoon * Has huge savings from the money sent by parents but does not disclose how much * Wants to invest the money to fund an NGO she wants to establish * Conservative and wants to invest in investments that provide strong returns while remaining steady. An active investor who desires a thorough report on the investment | 1. Savings accumulated from the money sent by parents for her daily use 2. Not known | stocks with strong returns yet steady values  A thorough report includes the pertinent information regarding the performance of the portfolio's stocks. | * Long term investment that gives a steady flow of returns * To start with the lumpsum fund in the beginning | to generate reliable income that will be used to fund the charity endeavors of the NGO she intends to start in Sub-Saharan Africa.  Willing to put her money in stocks |
| **When?** | Once Client understands the risk and rewards. She willing to invest at the earliest | Based on the understanding of the risk and will arrange asap | Bull phase to purchase and bearing phase to sell as per recommendation for short selling. | Client may partially or totally withdraw depending on the returns within the period of 3 to 5 years of her degree. | In next 3 to 5 years when she completes the bachelor degree. |
| **Which?** | Conservative client that expects decent returns by investing in stable securities | Only that portion of the overall investment fund where the investor can generate modest, consistent returns and seek exposure to low-risk securities | Securities that show decent returns, stability and have low risk exposure will suit a conservative investor | Medium term investment (3 to 5yrs) is best suited as funds are needed to run the NGO after she completes her bachelor’s degree | Funds are needed for running the NGO, which is the primary goal to be accomplished |
| **Where?** | She lives in the US | From her parents has sending money for her daily expenses. | Stock market where she can get decent returns and low risk exposure | Needs to ensure the client has generated sufficient returns to start the NGO | Through selling profitable Securities or by receiving stock dividends or bonuses |
| **How?** | She plans to invest in a portfolio of stocks through an investment firm | The client is planning to invest her savings money in lumpsum investment. Any future investments is not known at this point of time | The 12 stocks need to be analyzed for their risk/return performances and optimum portfolio needs to be arrived | In consultation with the client at regular intervals | To fund an NGO to work for the upliftment of people in Sub-Saharan Africa |