Observe the table below. You will find some sample questions filled for the entities using the 5Ws + HOW framework. Fill in the questions with blanks ----? with suitable questions that you would ask to know the situation better.

**Questions**

|  | **Client/Prospect** | **Investment fund** | **Securities** | **Investment horizon** | **Financial goals** |
| --- | --- | --- | --- | --- | --- |
| **Who?** | Who is the prospect assigned to you? | Who can take decisions regarding investments in the investment fund? | Who decides on the securities to be invested? | Who determines the investment horizon? | Who defines the financial goals for the investment fund or portfolio? |
| **What?** | What is the specific investment objective or purpose of the client/prospect? | What are the total funds that the client is willing to invest? | What types of securities will be included in the investment portfolio? | What is the expected duration or timeline for holding the securities? | What are the specific financial objectives or targets that the investment fund aims to achieve? |
| **When?** | When does the client become a prospect? | When can the funds be available to invest? | When will the securities acquired or added to the portfolio? | When does the client intend to withdraw the returns? | When does the client want to meet his financial goal. |
| **Which?** | Which stocks is she intending to invest in? | Which investment fund options are available to the client/prospect? | Which of the securities will provide the best returns aligned with client persona? | Which is the most suitable investment horizon for the client to achieve desired result? | Which financial goals have been prioritized by the client/prospect?  Top of Form |
| **Where?** | Where is the client/prospect located or based? | Where is the investment fund domiciled or registered or coming from? | Where does the client wish to invest the available funds? | Where should the investment horizon of 3-5 yrs lead the client? | Where will the financial goals be achieved for the client?Top of Form |
| **How?** | How does the client/prospect plan to fund the investment? | How is the investment fund managed or administered? | How are the securities selected or evaluated for inclusion in the portfolio? | How do we know the investment Horizon of the client. | How are the financial goals aligned with the client's risk tolerance and time horizon? |

Complete the document with the relevant questions. You must provide an answer to each question using the information provided about the investor and the available securities in the videos.

**Answers**

**Who**

1. Ms Alexandra Kolishnyick is the potential client/ prospect for the company and person assigned to me. She is a daughter of a Ukrainian business tycoon.

2. The client Alexa is the decision maker for the investments in the investment funds.

3. The primary stakeholders or beneficiaries of securities include shareholders/investors, bondholders, employees with equity-based compensation, government entities, pension funds/retirement accounts, mutual fund investors, and endowment funds/foundations.

4. The investment horizon is typically determined by the investor or investment manager based on factors such as financial goals, risk tolerance, and market conditions. (Which is the consultancy firm in this case.)

5. The financial goals for an investment fund or portfolio are typically defined by the fund manager, in collaboration with the fund's stakeholders or investors. These goals are established based on various factors, including risk tolerance, return objectives, time horizon, and the specific needs and preferences of the investors. Which is the person hiring us for the task. (client)

**What**

1. Client has a conservative approach, so may not be taking decisions unless she understands the risks involved

2. The client has not disclosed what amount she will be investing the stock market but has absolute clarity on the types of stocks she wants understand the risk involved first.

3. The client wants to invest in stocks that shows promise, but are also stable.

4. The expected duration or timeline for holding the securities in the investment portfolio would likely be medium to long-term. This timeframe could range from 3 to 5 years or more, allowing the investments to grow and potentially provide financial resources for launching the NGO.

5. For our case study, the investment fund aims to achieve specific financial objectives in the next 3-5 years. These objectives include capital preservation and growth to accumulate funds for the client's future NGO project. Additionally, the investment fund seeks to provide returns that outpace inflation and offer a source of income to support the client's financial needs during the investment period. The fund also aims to maintain a level of liquidity to ensure accessibility of funds when required for the NGO project or unforeseen circumstances.

**When**

1. A client becomes a prospect when they express interest or are identified as a potential customer for a product or service offered by a business. In the context of financial services, for instance, someone may become a prospect when they inquire about investment opportunities, seek financial advice, or engage with a financial institution's marketing materials.
2. The investment amount has not been disclosed yet, but the funds can be arranged immediately when she is good with the proposal from the portfolio manager.
3. The shares will be added to the portfolio when the client confirms and agrees to the investment plan suggested by the investment manager, post discussion of the amount the client is willing to invest.
4. This timeline suggests a medium-term horizon for withdrawing returns, potentially within the next 3 to 5 years. The client intends to withdraw the returns from the investment portfolio partially or completely after completing her bachelor's degree at an Ivy League institution and before starting her NGO.
5. The client aims to meet her financial goal after completing her bachelor's degree at an Ivy League institution and before embarking on starting her NGO. This suggests a specific timeframe for achieving her financial goal, likely within the next few years following the completion of her undergraduate studies.

**Which**

1. She wants to invest in funds that show promise are also stable. This implies she is a stable investor and will not be willing to invest in high-risk high return stocks.
2. There are 12 stocks available for the investor, and we will be providing the best of the suggestions from these stocks. The different sector stocks available to us are from the aviation, healthcare\_pharma, finance, and technology. We have 3 stocks each from the industry sector to provide the client.
3. Only that portion of the overall investment fund where the investor can generate modest, consistent returns and seek exposure to low-risk securities.
4. If the client is seeking to invest in stocks that exhibit promise and stability, a medium to long-term investment horizon would be the most suitable. She is planning to start an NGO post her education in ivy college in US, thus this is the horizon she falls in.
5. Typically ranging from 3 to 10 years or more, would be most suitable for achieving the desired result of investing in stocks that show promise and stability. Long term investment plan for her NGO post education.

**Where**

1. the client is a daughter of Ukrainian business tycoon but has done most of her education form the US. While returning only for her vacations.

2. the amount for the fund is in her account that have been sent to her from Ukraine, by her parents who have been sending money for her daily expense during her education in the US.

3. The securities that show decent returns, stability and have low risk exposure.

4. Needs to ensure the client has generated sufficient returns to start the NGO

5. The financial goals will be achieved by selling the portfolio stocks/securities. Or by receiving dividends or bonuses from the securities purchased in the portfolio.

**How**

1. The client plans to fund the investment using the savings accumulated from funds provided by her parents for daily expenditures. Client is unwilling to disclose her capital. It is necessary to understand if it is going to be a systematic investment or a lumpsum payment.

2. The investment fund will be received from the client’s savings bank that is being sent by her parents for her daily expense.

3. Securities are selected and evaluated for inclusion in a portfolio based on factors such as their financial performance, risk profile, valuation metrics, and alignment with the portfolio's investment objectives and strategy. The stocks have been selected as per the client’s financial goal.

4. It usually takes 3 to 5 years to complete the bachelor’s degree, post which Alexa plans to set up her NGO. Hence, this can be considered as medium-term investment Horizon.

5. In our case study, the client's financial goals, such as funding an NGO, are aligned with her medium to long-term investment horizon and risk tolerance. Given her intention to use savings for investment and then for the NGO, a growth-oriented strategy can be pursued, emphasizing sectors with long-term potential. Diversification mitigates risk, ensuring the portfolio aligns with her goals while managing volatility over time. Regular monitoring and adjustments maintain this alignment, ensuring her investments contribute to achieving her objectives within her risk comfort and desired timeframe.