

## 5H+How framework

### Questions

|              | Client/Prospect  | Investment fund  | Securities   | Investment horizon   | Financial goals                             |
|--------------|--|--|--|--|---|
| <b>Who?</b>  | 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?            |
| <b>What?</b> | What are the key characteristics of the client relevant to this project? | What are the sources of funds for the client to invest?<br><br>What is the size of investment planned by the client? | What are the type of securities preferred by the client?<br><br>What information does the client want from the firm? | What is the time horizon of the proposed investment?<br><br>At what frequencies the client is willing to invest? | What are the financial goals of the client? |
| <b>When?</b> | When does the client wants to start the investment?                      | When is the investment fund expected to taken out ?  |  | When/how long does the client intend to keep the funds invested?   | When is she willing to get the benefit?     |

|               | Client/Prospect                          | Investment fund                                   | Securities  | Investment horizon   | Financial goals  |
|---------------|--|---|---|--|--|
| <b>Which?</b> | Which invest type is preferred ?         |   | Which of the securities will provide the best returns?    | When does the client wants to start the investment?                    |  |
| <b>Where?</b> | Where does the client live?              | -   | Where does the client wish to invest the available funds? |  | Where she plans to invest after investment horizon ?                   |
| <b>How?</b>   | 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? |

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## Answers

|              | Client/Prospect   | Investment fund   | Securities   | Investment horizon  | Financial goals  |
|--------------|---|---|--|---|--|
| <b>Who?</b>  | Ms. Alexandra Kolishnyick   | Ms. Alexandra Kolishnyick   | <ul style="list-style-type: none"> <li>Industry experts</li> <li>Ms. Alexandra Kolishnyick</li> </ul>  | Ms. Alexandra Kolishnyick   | Ms. Alexandra Kolishnyick  |
| <b>What?</b> | <ul style="list-style-type: none"> <li>Daughter of Ukrainian business tycoon</li> <li>Has huge savings from the money sent by parents but doesn't disclose how much</li> <li>Wants to invest the money to fund an NGO she wants to establish</li> <li>Conservative and wants to invest in stocks that gives good returns but are also stable</li> </ul> | <ol style="list-style-type: none"> <li>Savings accumulated from the money sent by parents for her daily use</li> <li>Not known</li> </ol> | <p>Stocks that give good returns but that are stable</p> <p>A comprehensive report comprises of necessary metrics about the performance of stocks in the portfolio</p> | <ul style="list-style-type: none"> <li>Long term investment that gives a steady flow of returns</li> <li>To start with the lumpsum fund in the beginning</li> </ul> | <p>To earn good but steady returns to support the charitable activities of the NGO she plans to start in Sub-Saharan Africa</p> <p>Wants to invest her money in stocks</p> |

|         | Client/Prospect  | Investment fund | Securities                     | Investment horizon   | Financial goals                      |
|---------|--|-----------------|--------------------------------|--|--------------------------------------|
|         | <ul style="list-style-type: none"> <li>Active investor and wants a comprehensive report of the investment</li> </ul> |                 |                                |  |                                      |
| When ?  | Immediately  |                 |                                | For a long term – as long as she wants to get involved in the charitable activities of her NGO | On regular intervals, on-going basis |
| Which ? |  |                 | 12 stocks from four industries |  |                                      |
| Where ? | She lives in the US  |                 | Wants to invest in the US      |  |                                      |

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|-------------|---|---|--|--|---|
| <b>How?</b> | 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 analysed 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 |