

薪天教育处  
**XT ACADEMY**



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马六甲证券行(马) 有限公司 @交易平台

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# 资金管理

# MONEY MANAGEMENT

# 成为您自己的基金经理

## BE YOUR OWN FUND MANAGER



### The Roles of A Fund Manager

- ❖ Define an Investment Plan  
拟定好投资计划
- ❖ Develop a set of Trading & Investment Strategy  
制定一套交易与投资策略
- ❖ Preparation, Analysis & Decision Making  
筹备,分析和决策
- ❖ Periodically Performance Review  
定期绩效审核

# 成为您自己的基金经理

## BE YOUR OWN FUND MANAGER

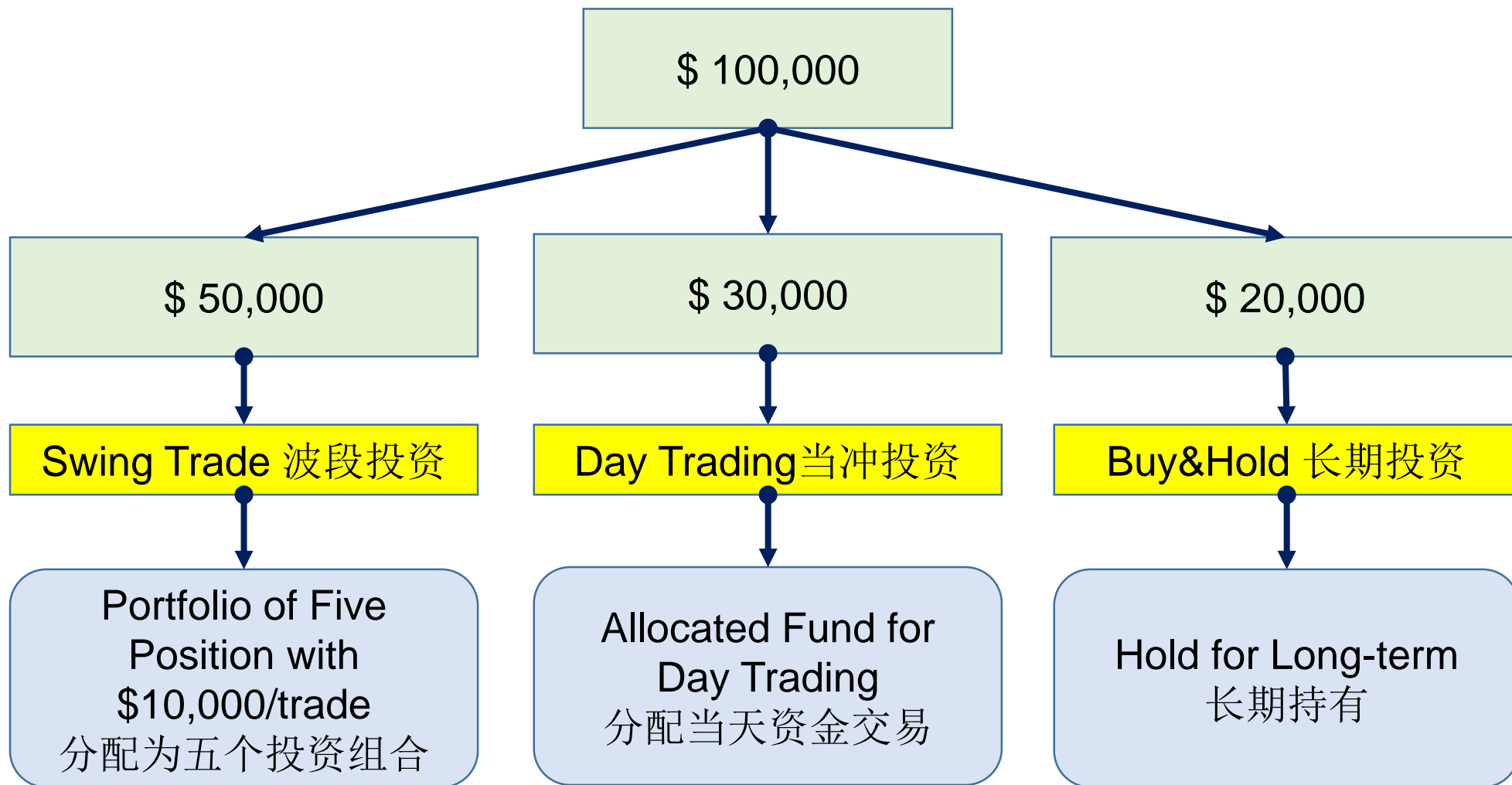


### 1. Define Your Investment Plan 拟定好投资计划

- ❖ How you manage your fund (money management)?  
您如何管理您的基金(资金管理)?
- ✓ How would you diversify your fund if you were given RM50,000 or RM100,000 or even RM1,000,000?  
基金需要有方略的管理,基金的大小有不同的管理法
- ❖ What kind of trading strategy to be applied to growth your fund?  
需拟定出交易策略,有效让投资基金增长?
- ✓ Day trading? 当冲投资计划
- ✓ Swing trading? 波段投资计划
- ✓ Buy & hold investment? 长期投资计划

# 例如基金分配示

## EXAMPLE OF FUND ALLOCATION





# 例如基金分配示

## EXAMPLE OF FUND ALLOCATION

Fund Amount 基金金额	Per Annum Return (%) 每年回报年	Annually Return	Description
\$ 50,000 (EOD)	40%	\$ 20,000	5 x \$10,000 Allocated for EOD, Max 5 trades at once. 资金分配EOD, 同时最多交易5个股.
\$ 30,000 (DTS)	65%	\$ 19,500	Fund Reserved for Day trading 当冲交易资金
\$ 20,000 (Investment)	12%	\$ 2,400	Buy & Hold that mainly targetting dividend yield 长期持有是股息为目标
Total: \$ 100,000	42%	\$ 41,900	Proper Fund management are able to generate a very consistent annual return. 良好的管理能让每年持续获利.

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## BE YOUR OWN FUND MANAGER



### 2. Develop a Strong Set of Trading & Investment Strategy

#### . 制定一套有效交易计划与投资策略

- ✓ Fund Manager/successful trader always manage their fund with a set of trading and investment strategy  
基金经理能成功是因他们有一套很有效交易计划和投资策略.
- ✓ Trading strategy that provides good winning rate & probability  
有效投资交易策略, 能让投资得到高概率的交易获取利润.
- ✓ Trading strategy that dealt with “Risk and Reward”  
有效的交易策略必须能衡量 “风险与回报” 比率.

# 风险/回报比率

## RISK/REWARD RATIO



- ❖ The amount of reward that you expecting to receive for every risk that you take. 投资会有风险, 亏损的风险必须在能承担的范围里.
- ❖ For Example, borrowing a friend \$1 (Risk \$1) and expecting him to return \$2 (Reward \$2). Your risk reward ratio will be 1:2  
例如: 借给朋友 \$1 (风险 \$1) 并期待他还 \$2 (回报 \$2).  
承担风险回报比率将为 1:2
- ❖ Risk/Reward is one of the key aspect in trading  
风险与回报是衡量交易的很重要关键环节
- ❖ A lot of retail traders tend to chase at high, are mostly due to neglection of this “risk/reward”, most of them only focus on the “reward” and neglected the “risk”  
很多投资者只专注于“回报率”常追逐高价往往忽视了衡量“风险与回报”.



# 风险/回报比率

## RISK/REWARD RATIO



XT-GDP daily homework					09/07/19	10/07/19	11/07/19	12/07/19	15/07/19	16/07/19
Risk & Reward		PENTA			D1	D2	D3	D4	D5	D6
		Profit Taking	O-Price		3.170	3.350	3.350	3.300	3.300	3.380
	Take 2		-100.0%	H-Price	3.360	3.390	3.350	3.330	3.380	3.440
	Take 1	3.400	3.7%	L-Price	3.160	3.310	3.260	3.270	3.280	3.300
Entry	3.280			P-Price	3.330	3.310	3.290	3.280	3.370	3.380
				S-Price	3.25	3.25	3.25	3.25	3.25	3.25
	Cut 1	3.240	1.2%	Volume	46,675	32,736	16,043	20,304	21,517	26,981
	Cut 2			Entry				3.280		
	Cut Loss Fast			Max Price	3.41	3.41	3.41	3.41	3.41	3.41

XT-GDP daily homework				Counter	04/07/19	05/07/19	08/07/19	09/07/19	10/07/19	11/07/19
Risk & Reward		GADANG			D1	D1	D2	D3	D4	D5
		Profit Taking		O-Price	0.890	0.915	0.935	0.920	0.915	0.920
Take 2			-100.0%	H-Price	0.925	0.940	0.935	0.925	0.930	0.935
Take 1		0.945	2.2%	L-Price	0.890	0.910	0.910	0.915	0.910	0.915
Entry	0.925			P-Price	0.915	0.925	0.920	0.020	0.920	0.925
				S-Price	0.90	0.90	0.90	0.90	0.90	0.90
		Cut 1	0.895 3.4%	Volume	180,763	102,578	59,397	34,761	63,262	45,343
		Cut 2		Entry						0.925
		Cut Loss Fast		Max Price	0.95	0.95	0.95	0.95	0.95	0.95

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### 3. Preparation, Analysis & Decision Making

筹备,分析和决策

- Series of proper analysis and preparation before the execution. 拟定投资交易策略,每个投资交易必须做足功课才决定投资.
- Decision making should be based on strategy not feeling. 一切投资决策应依照交易计划执行而不是感觉。

# 没有努力期待!

## EXPECTATION WITHOUT EFFORT!



- ❖ It is not difficult to really consistently profit from Stock Market, but it is neither easy as that as well.  
要从股票市场持续获利并不难,但它也不是容易的。
- ❖ “Easy” is only applied to the person that putting a lot effort and hardwork at first place.  
“容易”能容易在股市持续获利的人,肯定有努力的付出。
- ❖ Do not have any expectation from what you can earn from Stock Market until you really putting in effort  
不要期望你能赚到什么从股票市场,直到你真正投入努力

# 停止一切 & 开始一切

## STOP DOING THAT, START DOING THIS



停止 Stop	开始 Start
Expecting to received TIPS or news from others 期望常有他人给消息和贴士	Doing your homework, stock screening, monitor list and market analysis 做功课,个股分析, 记录和市场分析
Thinking doing analysis is waste of time 认为做投资功课和分析都是浪费时间	Analysis/homework is essential part of all kind of investment 分析功课/检讨投资方案
Thinking doing stock trading do not require any efforts 认为投资股票交易是额外的收入, 不须要付出什么努力.	Spend at least 1/2hour per day to do your homework. 每天花至少一两小时做好投资作业

# 您真正需要做的事情

## THINGS YOU REALLY NEED TO DO



- ❖ Success in trading is not just about what you know. It also highly depends on what you do:

一位成功投资者不仅仅是买卖股票赚钱, 取决与背后付出一切:

- ❖ Things you should do:- 应该做的事情:-
  - ✓ Homework 作业记录
  - ✓ Case Study 案例研究
  - ✓ Revision Class 修订类
  - ✓ Continuous Learning 持续学习



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### 4. Periodically Performance Review 定期绩效审查

- ✓ At last, a good fund manager always review on their performance.  
一个好的基金经理总是检讨他们的策略与方案。
- ✓ It is equally important to know why you are winning and why you are losing. 了解为什么获利重要,相对的检讨亏损也是很重要.
- ✓ Always come out with the reason and solution if you are consecutively facing loss. 无论获利或亏损都要找出原因.
- ✓ These performance reviews can be done over different time frame, weekly basis, monthly basis or even quaterly basis.  
所以绩效评估与查审和检讨, 每周, 每月, 每季和每年.

# 成功之路

## ROAD TO SUCCESS



### ❖ Common Mindset 共同思维

- ✓ Trading the Stock Market is a difficult job  
交易股票市场是一项艰巨的工作
- ✓ Stock Market is complicated  
股票市场复杂

### ❖ Truth.... 真理

- ✓ It can be as simple as that with right method  
它可以是简单,用正确的方法
- ✓ Simplified the complication with right method  
用正确的方法简化并发症
- ✓ Put in effort and right attitude  
努力和正确的态度

成为您自己的基金经理  
BE YOUR OWN FUND MANAGER



现在告诉自己将成立自己基金

“Start telling yourself that you are  
a fund manager of your own fund”



# 成为您自己的基金经理 BE YOUR OWN FUND MANAGER



**Q & A**