

## Questions

	Client/Prospect	Investment fund	Securities	Investment horizon	Financial goals
<b>Who?</b>	Who is the investor assigned to you?	Who will arrange the investment funds ?	Who will manage the portfolio ?	Who will decide the investment horizon ?	Who will be utilizing the maturity funds ?
<b>What?</b>	What client wants to do ?	What are the total funds that the client is willing to invest?	What level of risk client is willing take associated with securities ?	What is the duration client is willing to invest (short term, mid term, long term) ?	What is the financial goal of client ?
<b>When?</b>	When does client want to form the NGO ?	When does client intend to disclose the investment fund ?	When does client wish to invest in securities ?	When does the client intend to withdraw the returns?	When does client intend to use the maturity amount ?
<b>Which?</b>	Which type of nature the client has ?	Which type of fund is available with the client Accumulated or recurring ?	Which of the securities will provide the best returns?	Which type of return client is willing to get like cumulative or periodic ?	Which type of financial support client will have ?

	Client/Prospect	Investment fund	Securities	Investment horizon	Financial goals
<b>Where?</b>	Where is client located and willing to form NGO ?	Where will be the funds available ?	Where does the client wish to invest the available funds?	Where will be client during the investment horizon ?	Where does client intend to use the returns from the investment ?
<b>How?</b>	How does client intend to do so ?	How will firm ensure risk with the investment fund ?	How will we select the best securities as per strategy ?	How investment horizon will be decided ?	How does the individual intend to use the returns from the investment?

**5W + H framework applied to know the problem in detail and how to solve as below:**

**Client/Prospect**

**1. Who is the investor assigned to you ?**

**Ans.** MS. Alexandra Kolishnyick, daughter of famous business tycoon is potential investor assigned to us.

**2. What the client wants to do ?**

**Ans.** Client wants to open an NGO.

**3. When does client wants to form NGO ?**

**Ans.** Client has completed her high school and wants to open NGO later after graduation is completed.

**4. Which type of nature the client has ?**

**Ans.** Client is reserved in nature and carry a conservative approach.

**5. Where is client located currently and willing to form NGO ?**

**Ans.** Client mostly been in US for her schooling and willing to open NGO in sub-Saharan African region.

**How does client intend to do so ?**

**Ans.** Client intend to associate with the firm to invest her savings for best returns for a good maturity amount.

## **Investment Fund**

### **1. Who will arrange the investment fund ?**

Ans. Client herself has the funds available, she will not get any further funds from her father.

### **2. What are the total funds that client is willing to invest ?**

Ans. Client is not willing to disclose the amount but has huge savings reported.

### **3. When does client intend to disclose the total funds ?**

Ans. Client requires a comprehensive report on strategy before disclosing the funds available.

### **4. Which type of fund available with the client accumulated or recurring ?**

Ans. Client has accumulated fund with her from savings and no source of recurring fund.

### **5. Where will the funds be available ?**

Ans. As the source of fund is clients savings so as the investment funds are available in US with the client.

### **How will firm ensure the risk with the investments ?**

Ans. Investment fund will be invested in diversified portfolio to cover systematic risk.

## **Securities**

### **1. Who will manage the portfolio ?**

Ans. The firm will manage the portfolio on behalf of the client.

### **2. What level of risk client is willing to take associated with securities?**

Ans. Client wants a conservative approach and moderate risk along with stability in nature.

### **3. When does client wish to invest in securities?**

Ans. Client wish to invest in securities beginning of graduation.

### **4. Which of the securities will provide the best returns ?**

Ans. Amazon, Alphabet and Alaska Airline are top giving best returns among all other securities.

### **5. Where does the client wish to invest the available funds ?**

Ans. Client wish to invest in US stock market listed securities seeking stable in nature.

### **How will we select the best securities as per strategy ?**

Ans. We will follow the technical stock parameters like CAPM and Risk to select best suitable security for best returns as per clients conservative and stable strategy.

## **Investment Horizon**

### **1. Who will decide the investment horizon ?**

Ans. Client has set some specific goals, and this will be deciding factor for the investments horizon.

### **2. What duration client is willing to invest (short, mid, long) terms ?**

Ans. Client is willing to invest for mid term to long term.

### **3. When does the client intend to withdraw the returns ?**

Ans. Client intend to withdraw the returns after her graduation.

### **4. Which type of return client is willing to get like cumulative or periodic ?**

Ans. Client is supposed to withdraw cumulative returns at the end of investment horizon.

### **5. Where will be client during the investment horizon ?**

Ans. Client will be doing her graduation in US only.

### **How investment horizon will be decided ?**

Ans. Client is intending to start investing at beginning of her graduation and she intends to use the returns at the end of her graduation to open NGO so in US graduation takes 4 years to complete and our investment horizon will be 4 years.

## **Financial Goal**

### **1. Who will be utilizing the maturity funds ?**

Ans. Client will utilise the maturity funds herself with support of batchmates to form NGO.

### **2. What is the financial goal of client?**

Ans. Client believes in humble and simple living and wants to have financial stability without her father's support during the graduation time and at the time of completion of graduation to fulfill her desires.

### **3. When does client intend to use the maturity amount ?**

Ans. Client wants to use the maturity amount after her graduation completes.

### **4. Which type of financial support client will have ?**

Ans. Client is supposed to not taking any financial support from her family or her friends.

### **5. Where does client intend to use the returns from the investment ?**

Ans. Client intends to use the returns in sub-Saharan African region.

### **How does the individual intend to use the returns from the investment ?**

Ans. Client intends to utilize the returns as maturity amount to form the NGO along with her batchmates.