**Business Structure using the 5Ws + HOW framework**

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**Questions**

|  | **Client/Prospect** | **Investment fund** | **Securities** | **Investment horizon** | **Financial goals** |
| --- | --- | --- | --- | --- | --- |
| **Who?** | Who is the investor assigned to you? | Who manages the investment fund? | Who are the major stakeholders of the security? | Who determines the investment horizon for the client? | Who sets the financial goals for the client? |
| **What?** | What is the client's risk tolerance? | What are the total funds that the client is willing to invest? | What is the historical performance of the security? | What is the expected duration of the investment horizon? | What are the client's short-term and long-term financial goals? |
| **When?** | When does the client need to see a return on investment? | When was the investment fund established? | When was the security first issued? | When does the client intend to withdraw the returns? | When does the client aim to achieve these financial goals? |
| **Which?** | Which type of investments has the client shown interest in before? | Which markets does the investment fund primarily invest in? | Which of the securities will provide the best returns? | Which investment options align with the client's investment horizon? | Which financial goals are prioritized by the client? |
| **Where?** | Where is the client based geographically? | Where are the headquarters of the investment fund located? | Where does the client wish to invest the available funds? | Where will the funds be reallocated after the investment horizon ends? | Where does the client wish to allocate funds to meet these financial goals? |
| **How?** | How did the client learn about your services? | How is the investment fund performing compared to its benchmarks? | How is the security expected to perform in the future? | How does the investment horizon impact the client's financial planning? | How does the individual intend to use the returns from the investment? |

**Please refer to the answers below**

**Answers**

**Client/Prospect**

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

Ms. Alexandra Kolishnyick, daughter of a famous Ukrainian business tycoon.

* **What is the client's risk tolerance?**

Conservative; prefers to invest in stocks that are stable and show promise.

* **When does the client need to see a return on investment?**

Prefers to see returns during her college years to use the matured amount for establishing an NGO.

* **Which type of investments has the client shown interest in before?**

Interested in stocks that are stable but promising.

* **Where is the client based geographically?**

Mostly resides in the US for her schooling.

* **How did the client learn about your services?**

Not specified; possibly through family connections or personal research.

**Investment Fund**

* **Who manages the investment fund?**

The management details of the specific fund are not provided.

* **What are the objectives of the investment fund?**

The objectives of the specific fund are not detailed.

* **When was the investment fund established?**

Not specified.

* **Which markets does the investment fund primarily invest in?**

Not specified.

* **Where are the headquarters of the investment fund located?**

Not specified.

* **How is the investment fund performing compared to its benchmarks?**

Not specified.

**Securities**

* **Who are the major stakeholders of the security?**

Not specified.

* What is the historical performance of the security?

Not specified; should be stable and show promise.

* **When was the security first issued?**

Not specified.

* **Which of the securities will provide the best returns?**

Securities that are stable and have shown consistent promise in performance.

* **Where is the security traded?**

Likely on major stock exchanges; specifics not provided.

* **How is the security expected to perform in the future?**

Expected to be stable with promising returns.

**Investment Horizon**

* **Who determines the investment horizon for the client?**

Alexandra herself, considering her goal to use the returns during college.

* **What is the expected duration of the investment horizon?**

During her college years.

* **When does the client intend to withdraw the returns?**

During college to use the matured amount for establishing an NGO.

* **Which investment options align with the client's investment horizon?**

Conservative, stable stocks that can mature within a few years.

* **Where will the funds be reallocated after the investment horizon ends?**

To establish an NGO.

* **How does the investment horizon impact the client's financial planning?**

She aims for stable, short-term returns to fund her NGO without relying on her parents' help.

**Financial Goals**

* **Who sets the financial goals for the client?**

Alexandra herself, with emotional support from her family.

* **What are the client's short-term and long-term financial goals?**

Short-term: Secure funds during college. Long-term: Establish an NGO.

* **When does the client aim to achieve these financial goals?**

During her college years for short-term; post-college for long-term (NGO).

* **Which financial goals are prioritized by the client?**

Investing saved money to fund her NGO.

* **Where does the client wish to allocate funds to meet these financial goals?**

In stable stocks during her college years.

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

To establish an NGO to support sub-Saharan African regions.