

# 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 can be approached for advice when determining the appropriate types of securities for investment?	Whose responsibility is it to establish the timeframe for the investment horizon?	Whose role is it to define the desired financial objectives for the investments?
<b>What?</b>	What specific attributes of the client are pertinent to this project?	<p>What are the total funds that the client is willing to invest?</p> <p>What is the size of investment planned by the client?</p>	<p>What kinds of securities does the client exhibit a preference for?</p> <p>What sort of information does the client seek from the firm?</p>	<p>What is the envisioned duration of the proposed investment?</p> <p>What intervals is the client open to making investment contributions?</p>	What specific financial objectives does the client aim to achieve?
<b>When?</b>	When is the client's desired commencement date for the investment?	When does the client anticipate withdrawing from the investment fund?		When does the client intend to withdraw the returns?	When does the client seek to realize the benefits?

	Client/Prospect	Investment fund	Securities	Investment horizon	Financial goals
<b>Which?</b>	Which type of investment is preferred by the client?		Which of the securities will provide the best returns?	At which point does the client intend to initiate the investment?	
<b>Where?</b>	Where is the client's current place of residence?		Where does the client wish to invest the available funds?		Where does she intend to invest once the investment horizon is completed?
<b>How?</b>	How does she intend to work towards accomplishing the goal?	How is the process of making investment decisions structured?	How should the securities for the portfolio be selected?	How is the determination made for the frequency and time horizon of investments?	How does the individual intend to use the returns from the investment?

## 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>1. Savings accumulated from the money sent by parents for her daily use</li> <li>2. 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>

	<b>Client/Prospect</b>	<b>Investment fund</b>	<b>Securities</b>	<b>Investment horizon</b>	<b>Financial goals</b>
<b>When?</b>	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
<b>Which?</b>			12 stocks from four industries		
<b>Where?</b>	She lives in the US		Wants to invest in the US		
<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