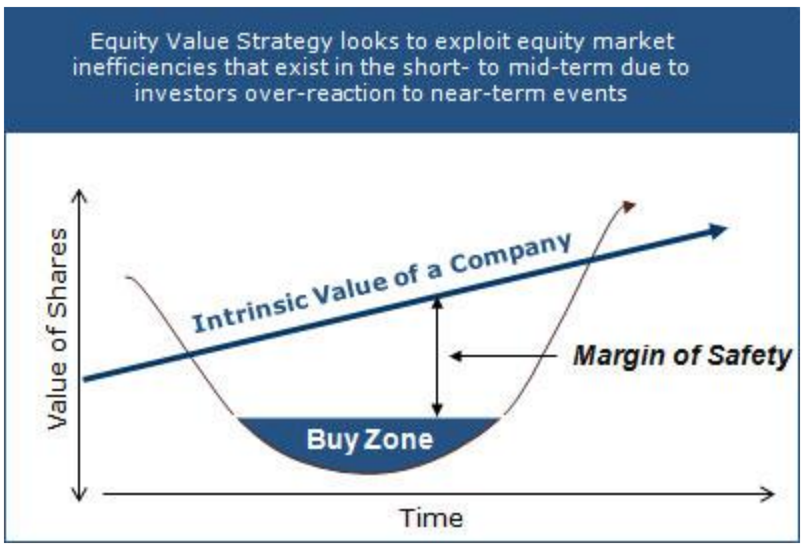
Apa itu Fundamental Analysis?

- Teknik yang diguna-pakai oleh Pelabur tersohor (Warren Buffett, Peter Lynch, Philip Fisher, Benjamin Graham dll.)
- Pelaburan saham bererti pelaburan dalam perniagaan
- Memahami perniagaan dan modelnya
- 4P – Perniagaan, Pengurusan, Produk & Servis dan Price
- Analisa laporan kewangan seperti
  - Balance Sheet (Kunci Kira-Kira)
  - Cash Flow (Aliran Tunai)
  - Profit & Loss (Untung & Rugi)
- Kekuatan atau kelemahan kewangan dan perniagaan syarikat akan menentukan harga saham
- Mengira nilai sebenar berbanding harga saham – Nilai Intrinsik Saham (Intrinsic Value)
- Perubahan harga saham yang sejajar dengan perubahan kewangan dan perniagaan syarikat
- Kaunter spekulatif adalah kaunter saham yang perubahan harga saham yang tidak sejajar dengan kedudukan kewangan syarikat
- Membeli saham yang berpotensi dan berada di bawah nilai yang sebenar
- Mengetahui ratio-ratio/KPI kewangan penting dan memahami ertinya
- Kewangan peribadi yang kukuh sebelum melabur
- Pelaburan Jangka Panjang (4-5 tahun dan ke atas)

Contoh Strategi Nilai Intrinsik Saham

- Hanya beli saham yang bernilai tinggi tetapi harga yang murah



Nama Syarikat SCICOM Kod Saham SCICOM

Pendapatan Bersih Syarikat (dalam juta)

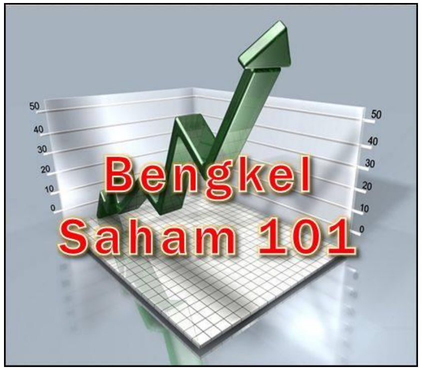
Tahun	Pendapatan Bersih	Kadar Pertumbuhan	Unjuran Pendapatan Syarikat
2013	14.80	15%	17.02
2014	17.02	15%	19.57
2015	19.57	15%	22.51
2016	22.51	15%	25.89
2017	25.89	13%	29.25
2018	29.25	13%	33.05
2019	33.05	13%	37.35
2020	37.35	13%	42.21
2021	42.21	10%	46.43
2022	46.43	10%	51.07
2023	51.07	10%	56.18

(Dalam juta)

Jumlah Saham	296
Cash and Equivalent	15.6
Total Debt	7
Jumlah Terkumpul Nilai terakhir 2023	1,404.38
Nilai Semasa	189.01
Nilai Intrinsik (Jumlah Modal Pasaran)	311.20
Nilai Intrinsik Sesaham	1.05
Margin Selamat	50%
Harga Margin Selamat	0.70

Biodata Saya

- Pendidikan: Lehigh University Bachelor of Science in Business & Economics – Majoring in Business Finance 1998
- Pekerjaan: Financial IT Analyst sebuah syarikat multi-national
- Pelabur saham (bukan Remisier) semenjak krisis sub-prima US
- Bekerjasama dengan mana-mana pihak untuk mempelbagaikan teknik pelaburan
- Personal or Group Coaching



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Peter Lynch Golden Rules of investing:

1. Investing is fun, exciting, and dangerous if you don't do any work.
2. Your investor's edge is not something you get from Wall Street experts. It's something you already have. You can outperform the experts if you use your edge by investing in companies or industries you already understand.
3. Over the past three decades, the stock market has come to be dominated by a herd of professional investors. Contrary to popular belief, this makes it easier for the amateur investor. You can beat the market by ignoring the herd.
4. Behind every stock is a company, find out what it's doing.
5. Often, there is no correlation between the success of a company's operations and the success of its stock over a few months or even a few years. In the long term, there is a 100 percent correlation between the success of the company and the success of its stock. This disparity is the key to making money; it pays to be patient, and to own successful companies.
6. You have to know what you own, and why you own it. "This baby is a cinch to go up!" doesn't count.
7. Long shots almost always miss the mark.
8. Owning stocks is like having children - don't get involved with more than you can handle. The part-time stockpicker probably has time to follow 8-12 companies, and to buy and sell shares as conditions warrant. There don't have to be more than 5 companies in the portfolio at any time.
9. If you can't find any companies that you think are attractive, put your money into the bank until you discover some.
10. Never invest in a company without understanding its finances. The biggest losses in stocks come from companies with poor balance sheets. Always look at the balance sheet to see if a company is solvent before you risk your money on it.
11. Avoid hot stocks in hot industries. Great companies in cold, non-growth industries are consistent big winners.
12. With small companies, you are better off to wait until they turn a profit before you invest.
13. If you're thinking about investing in a troubled industry, buy the companies with staying power. Also, wait for the industry to show signs of revival. Buggy whips and radio tubes were troubled industries that never came back.
14. If you invest $1,000 in a stock, all you can lose is $1,000, but you stand to gain $10,000 or even $50,000 over time if you're patient. The average person can concentrate on a few good companies, while the fund manager is forced to diversify. By owning too many stocks, you lose this advantage of concentration. It only takes a handful of big winners to make a lifetime of investing worthwhile.
15. In every industry and every region of the country, the observant amateur can find great growth companies long before the professionals have discovered them.
16. A stock-market decline is as routine as a January blizzard in Colorado. If you're prepared, it can't hurt you. A decline is a great opportunity to pick up the bargains left behind by investors who are fleeing the storm in panic.
17. Everyone has the brainpower to make money in stocks. Not everyone has the stomach. If you are susceptible to selling everything in a panic, you ought to avoid stocks and stock mutual funds altogether.
18. There is always something to worry about. Avoid weekend thinking and ignore the latest dire predictions of the newscasters. Sell a stock because the company's fundamentals deteriorate, not because the sky is falling.
19. Nobody can predict interest rates, the future direction of the economy, or the stock market. Dismiss all such forecasts and concentrate on what's actually happening to the companies in which you've invested.
20. If you study 10 companies, you'll find 1 for which the story is better than expected. If you study 50, you'll find 5. There are always pleasant surprises to be found in the stock market - companies whose achievements are being overlooked on Wall Street.
21. If you don't study any companies, you'll have the same success buying stocks as you do in a poker game if you bet without looking at your cards.
22. Time is on your side when you own shares of superior companies. You can afford to be patient - even if you missed Wal-Mart in the first five years, it was a great stock to own in the next five years. Time is against you when you own options.
23. If you have the stomach for stocks, but neither the time nor the inclination to do the homework, invest in equity mutual funds. Here, it's a good idea to diversify. You should own a few different kinds of funds, with managers who pursue different styles of investing: growth, value, small companies, large companies, etc. Investing in six of the same kind of fund is not diversification.
24. In the long run, a portfolio of well-chosen stocks and/or equity mutual funds will always outperform a portfolio of bonds or a money-market account. In the long run, a portfolio of poorly chosen stocks won't outperform the money left under the mattress.