



*Areef Ali & Associates*  
BUSINESS SOLUTIONS

# **Personal Finance – Income & Wealth Management**

**Facilitator: Mr. Areef Ali B.Sc, FCCA, CA**

# Training Objectives

At the end of this session, without reference to training materials, attendees will:

- Understand the key principles of personal finance
- Know key personal financial wisdom secrets

# Training Objectives cont'd

- Get the tools necessary to make informed financial decisions
- Understand and quantify the value of their greatest asset
- Understand what investment products are available

# Training Objectives cont'd

- Know which investment products are most appropriate for their particular circumstances and the nature of these products
- Understand how to monitor and modify their investment holdings

# Programme Outline

## **Topics to be covered include:**

- Key concepts of personal finance
- Personal financial wisdom secrets
- How to establish personal financial goals
- The personal finance lifecycle
- Preparing a self net worth analysis statement
- Preparing a personal spending plan
- How to save and manage debts using the plan

# Programme Outline con'td

- Your greatest asset , how to quantify its value and put it to best use
- Concepts of compounding & time value of money in the context of earnings from financial assets
- Investment options available and their characteristics
- Asset preservation / Risk coverage and Insurance

# Programme Outline con'td

- How investment options compare based on risk, returns, liquidity, time horizon, tax efficiency
- How to determine which options are best for you
- Evaluating returns earned on own portfolio investments - benchmarking actual results against expected
- Modifying your portfolio holdings