Student does his homework to invest

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Accountancy student Loh Yuan Boon realises the world of fi nance, and prepares himself with quotes from legendary investor Warren Buffet.  

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He began investing in stocks last year and with discipline, has built up a four-digit portfolio with 6 to 8 per cent return a year.

“I really don’t know what I was doing before. I had a lot of uncertainties and no firm belief,” said Loh, 23, who is now earning about $2,000 to $3,000 a month from his stocks. He has invested in about 40 stocks and is currently diversifying his portfolio.

“Being a value investor, I must rank them based on their PE ratio. There are some stronger companies that rank them based on their PE ratios,” he said.

Best and worst bets

Loh Yuan Boon advises other young investors in picking stocks, to

1. Be patient. It takes time to learn the trade.

2. Invest in stocks only if you are sure you are going to hold them for a long time. It is important to hold stocks for at least five years.

3. Be patient in selecting stocks. It takes time to do it right.

4. Be patient in disciplining oneself. It is important to hold stocks for a long time.

5. Be patient in analysing companies. It takes time to do it right.

6. Be patient in making decisions. It takes time to do it right.

7. Be patient in investing in stocks. It takes time to do it right.

8. Be patient in researching companies. It takes time to do it right.

9. Be patient in analysing the company and its competitors. It takes time to do it right.

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