

# FPAM WORKSHOP OUTLINE



**Title:** How to construct a Workable Financial Plan!  
**Date:** 7 December 2019, Saturday (Full day)  
**Venue:** Renaissance Hotel, Johor Bahru  
**Points:** 10 CPE Points / 10 CE Points / 8 CPD Points  
**Facilitator:** Mr. Nicholas Chu Chee Kiang

## Learning Outcome

Participants will be able to:

1. How to “OBJECTIVELY” understand client’s NEEDS and WANTS
2. How to identify a Financial Planner’s and client’s common biases.
3. How to use interview skills to extract in depth information from clients.
4. How to apply coaching skills to guide clients to meet their life objectives.
5. How to determine the critical attributes of a workable financial plan.

## Learning Outline

Time	Details
8.30 - 9.00 am	<b>Registration</b>
9:00 - 9:30am	<b>1. Explain how to objectively construct a financial plan</b> <ul style="list-style-type: none"> <li>• #Financial Planner should have objective mindset.</li> </ul>
9.30 - 10.30am	<b>2. Establish client’s Objectives for Financial Plan</b> <ul style="list-style-type: none"> <li>• Differentiate between client’s NEEDS and WANTS.</li> <li>• Discover client’s hidden NEEDS and WANTS</li> <li>• #Illustrate how to use Begin with end in mind concept to differentiate the NEED and WANT.</li> <li>• #Prioritizes life objective</li> <li>• Effective analysis of client’s Risk Assessment results.</li> </ul>
10.30 - 10.45am	<b>Coffee Break</b>
10:45 - 12:15pm	<b>3. How to read and analyze client’s Cash Flow and Net worth statement</b> <ul style="list-style-type: none"> <li>• Identifying the different issues and problems faced by different demographic groups. <i>Eg. Employees, Self Employed and Business owners.</i></li> <li>• Using Financial Ratios to determine financial health status.</li> </ul>
12.15 - 1.00pm	<b>4. Identify financial planners and clients common biases</b> <ul style="list-style-type: none"> <li>• Correcting common stereotypes and misconception due to personal biases.</li> </ul>
1.00 - 2.00pm	<b>Lunch</b>

Time	Details
2.00 - 3.15pm	<p><b>5. How to develop a Workable and Acceptable plan for client</b></p> <ul style="list-style-type: none"> <li>• Establish realistic and mutually agreed upon financial objectives.</li> <li>• Basic SMART and OKR management skill for financial plan development</li> <li>• How to apply different solutions in different situations. <i>Eg. Return/time horizon/retirement income/living expectation/swap asset class and etc.</i></li> </ul>
3.15 – 3.45pm	<p>6. Case study Discussion</p> <ul style="list-style-type: none"> <li>• Lead participants in analyzing the case</li> </ul>
3.45 – 4.00pm	<p><b>Coffee Break</b></p>
4.00 – 5.00pm	<p><b>7. Case study: Financial Plan Construction and Group Presentation</b></p> <ul style="list-style-type: none"> <li>• Participants will be given a case study “Tony’s Case” (High income and bread winner with mentally challenge adult child)</li> <li>• Participants are then required to construct a financial plan using CFP’s 6 steps Financial Planning process and propose solutions for the case.</li> <li>• Group Presentation on the financial plan for “Tony’s Case”</li> </ul>
5.00 – 5.30pm	<p>Case study summary and conclusion</p>

## **Profile of Nicholas Chu Chee Kiang**

Nicholas Chu is a Licensed Financial Planning Practitioner and Adviser. He obtained his Financial Planner Representative License from Securities Commission and Financial Adviser License from Bank Negara Malaysia. His license is currently attached with Phillip Wealth Planner Sdn Bhd. He was appointed as AKPK (2015) and SIDC Speaker too.

He was also appointed by many SMEs founder as their Business Adviser. (E.g. Tabaogo, Bossway, EzzyPro, MyPoz, Money Compass (Subject matter Expert) and etc.)

He has written a total of 5 financial planning books with titles such as “Learning Financial Planning –The Fundamental”, “Retirement Chips”, “Big Life Financial Management”, “SME Business Financial Planning” and “How to Train your Kid Financial Literacy”. He also emerged as one of the top 10 best seller book author in Popular! Currently, he serves as a dedicated Board Member of FPAM (Financial Planning Association of Malaysia) and also a proud holder of few international and local recognized professional certifications namely CFP (Certified Financial Planner) and IFP (Islamic Financial Planner).

With his vast experience in financial planning, Nicholas was appointed as a columnist in the financial section for Nan Yang Siang Pau, China Press and Sin Chew Jit Poh. Nicholas gives comprehensive financial advice and sound knowledge to readers on various aspect of financial planning ranging from investment, debt management to retirement planning. Apart from that, Nicholas also writes for three local premiere magazine which included Money Compass, Feminine and Branding & Franchise.

Under the CFP Education Provider (Max Wealth Education Sdn Bhd), Nicholas conduct classes for CFP Certification Program as a lecturer. In the meantime, he is also a frequent guest speaker at the local Radio station such as AiFM, OneFM and he also appears in TV station such as NTV 7, Bernama TV, 8TV and Astro. In year 2013, he was a Speaker for AKPK while in 2016, he was invited to speak in SC InvestSmart® Fest as well.

## CE WORKSHOP REGISTRATION FORM / INVOICE

Title of Workshop:	<b>How to construct a Workable Financial Plan!</b>
Facilitators:	Nicholas Chu Chee Khiang
Date:	7 December 2019 / Saturday [ Full day ]
Venue:	Renaissance Hotel, Johor Bahru
Registration:	8.30 am – 9.00 am
Time:	9.00 am – 5.30 pm
Fees:	<b>Early Bird Special; RM205 (FPAM Member), RM255 (Non-members)</b> <b>Payment by 15<sup>th</sup> November 2019.</b> <b>Normal – RM 255 (FPAM Member), RM 305 (Non-members)</b> The fee includes workshop materials, lunch and refreshments.
CE Points (FPAM): CPE Points (SIDC): CPD Points (FIMM):	Ten ( 10 ) Ten ( 10 ) Eight ( 8 )
Instructions for Payment/Invoice:	By <b>CASH</b> or <b>Interbank GIRO (IBG)</b> only, please bank into <b>Alliance Bank A/C 1210 9001 0057 503</b> and email payment proof together with this registration form and e-mail to <a href="mailto:johorchapter@fpam.org.my">johorchapter@fpam.org.my</a> .
Enquiries:	Send e-mail to <a href="mailto:johorchapter@fpam.org.my">johorchapter@fpam.org.my</a> and cc to <a href="mailto:events@fpam.org.my">events@fpam.org.my</a> or call Kenney at 013-3368828
Terms:	Registration is on a first-come-first-served basis. <b>Only 40 seats available for this workshop.</b> Confirmation is subject to payment before the course. FPAM reserves the right to amend the program, speaker, date, venue, etc, without prior notice.

### YES, PLEASE REGISTER ME!

Name:			
IC No.:		FPAM No. :	
Company & Address:			
E-mail:		Telephone:	
SC Licence / ERP No:		Mobile:	
Contact Person:		Telephone:	

Mode of Payment
By cash, please bank into <b>Alliance Bank A/C 1210 9001 0057 503</b> and email or fax in bank-in slip Cheque payable to <b>Financial Planning Association of Malaysia.</b>
Cheque no.: _____ Amount: RM _____
Charge my credit card: <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> Amex <input type="checkbox"/> Diners
Credit card no.: _____ Expiry date: _____
Amount : .....
<b>Early Bird Special – By 15<sup>th</sup> November 2019 / Closing Date – 27<sup>th</sup> November 2019</b>

Should you need further clarification, please do contact :  
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