

Top Finance Bank staff

Financial Resilience Training

The art of investing

Read this carefully:

Why financial resilience training?



We all have motives. We need to live better lives. Drive a good car and have lovely holidays. And we have reasons to do it. So, if the control cannot work or we could collude with a colleague and pull it off, we will commit fraud!

This presentation was made by Mustapha B Mugisa to Top Finance Bank staff. After several years as an Investigator and Fraud Examiner, Mustapha has seen many executives careers cut short due to being suspects and subjects of an investigation. When there is motive, pressure or rationalization, most staff will commit fraud. So, how do you do it? Many executive's reaction is to tighten controls!

However, you know that majority of frauds, if not all, involve collusion. So, your controls wont work when there is collusion. The best way is to empower your staff to be happy at home, improve their personal finance and have financially stable families.

Research shows that majority of Africans steal in order to survive. Few steal out of greed. In other countries, many steal out of greed and others to prove that systems (internal controls) do not work. Empowering staff with on-going personal financial resilience, retirement planning and personal strategies to live a happy life helps improve productivity, motivation at the work place due to happy employees.

For more insight, visit www.mustaphamugisa.com or www.summitcl.com /

Feel free to refer my services to your friends or company, and you'll get a 5% commission on the net fee paid. No questions asked! My tel is 0782610333 / ceo@summitcl.com. Tell them to call me to make this talk to their staff. If they give me your number, I will call you and pay your connection fee!

YOU| How do you fare currently?

What is your personal strategy?



What is your winning aspiration?

- What is it? What is your dream?
- Do you feel you need a guide? Do you need a mentor? Contact me. I will help you rediscover yourself. Understand what success means to you. Help you craft a winning strategy. I won't stop there. I will work with you to identify personal interventions and activities to enable you succeed. Forget those useless annual goals. I will give you priorities to focus on and achieve your life dreams.

Where will you play?

Who will you sell to? ; How will your customers access your services? ; What products will you sell? Your skills or you will package them; What is your geographical market?

I help people know what to do to succeed. Visit www.mustaphamugisa.com

How will you win?

• Attain financial independence through effective savings and investment

- Two; etc How are you winning? I help people dig deep to know who they are and how to win in this competitive world.

What capabilities must you have?

- What capabilities do you need to survive
- How well do you know yourself and your unique capabilities? Which other capabilities do you need to succeed? Remember, you need a mentor to give you the other view. My clients have attained success they never imagined possible. A call to me could be the best you will ever make this year.

What management systems do you need?

- Explain the systems you need to survive
- Now is the time to start thinking about 2017. Let me be your mentor and see the difference. Is your current condition – success or not, the best you would have made?
- Enjoy the following slides from my heart. Want explanations, join me on Twitter [@MustaphaMugisa](https://twitter.com/MustaphaMugisa) and ask any question.

1st F - Financial independence

?


- Inherit money

??

- Win a lottery

???

- Invent something amazing

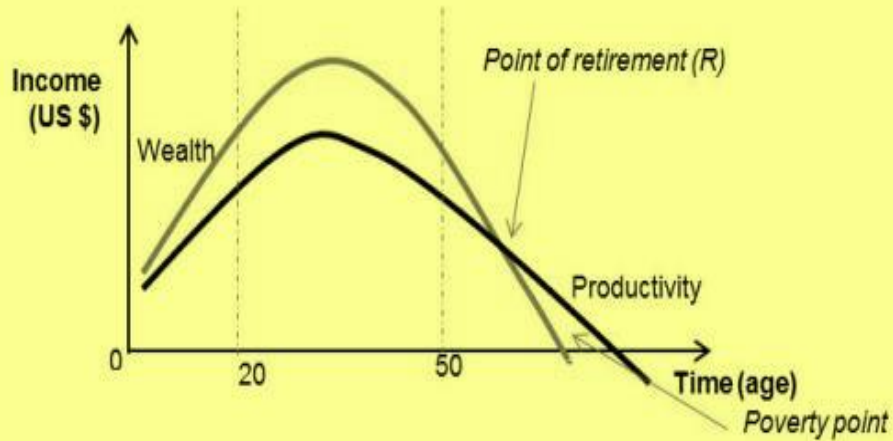


I plan to retire to a lavish lifestyle when I'm 38

How do you achieve financial resilience?

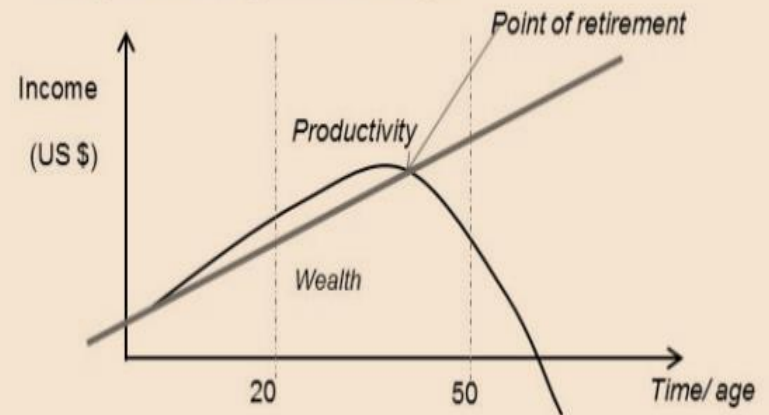
The poverty & wealth graphs

Graph 1: The Mugisa Poverty Graph



*Avoid graph 1. Focus on graph 2.
Earn even while you sleep.*

Graph 2: The Mugisa Wealth Graph



Source: *Your Three Keys To A Worry Free Life, Book 2014*,
by Mustapha B Mugisa. Visit www.mustaphamugisa.com
for a copy

Financial resilience



- Earn more; spend less.
- Don't spend more than you earn.

Exercise: How do you allocate your monthly salary?



Salary/ income	Income (Ugx %tage 1,500,000)	
Savings (for investment – shop, business, plot of land or stocks, personal development)		
Emergencies (unforeseen risks like accidents or other misfortunes, legal fees)		
Life insurance/ education insurance		
Living expenses (food, utilities, clothes, shelter, partying, expensive cars, gadgets, wedding meetings, relationships, etc)		
Fixed costs (rent, school fees, dependents support, etc)		
Total	1,500,000	100%

How do you use your salary



Salary/ income	Income (Ugx 1,500,000)	%tage
Savings (for investment – shop, business, plot of land or stocks, personal development)	375,000	25%
Emergencies (unforeseen risks like accidents or other misfortunes, legal fees)	75,000	5%
Life insurance/ education insurance	75,000	5%
Living expenses (food, utilities, clothes, shelter, partying, expensive cars, gadgets, wedding meetings, relationships, etc)	375,000	25%
Fixed costs (rent, school fees, dependents support, etc)	600,000	40%
Total	1,500,000	100%

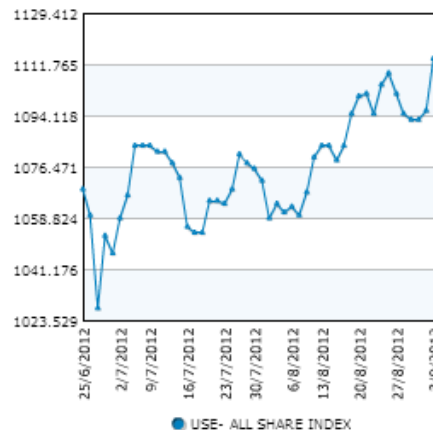
Source: *Your Three Keys To A Worry Free Life, Book 2014, by Mustapha B Mugisa*. Visit www.mustaphamugisa.com for a copy

2 Financial insights (see attached excel sheet)



1. Error on long-term investments (stocks, bonds, treasury bills, life insurance, land & buildings, farm, internet revenues)

ALSI (3 Months) | LCI (3 Months)



COMPANY	PRICE	CHANGE
ALSI	2,047	0.05% ▲
BATU	7,520	0.00%
BOBU	125	2.46% ▲
CENT	1,958	-0.81% ▼
DFCU	715	0.14% ▲
EABL	10,398	1.80% ▲
EBL	1,660	-0.95% ▼
JHL	16,881	-0.04% ▼
KA	330	-2.08% ▼
KCB	1,848	-0.86% ▼
NIC	18	0.00%
NMG	8,331	-0.04% ▼
NVL	600	0.00%
SBU	33	0.00%
UCHM	352	-3.03% ▼
UCL	20	0.00%
UMEME	502	-0.20% ▼

2 Financial insights



Analysis of several investment options available
– refer to *MS Excel workings*

2 Financial insights



b. Have a clear personal strategy and implementation plan for each of the 5 Fs.

Are you financially prepared?



Discussions

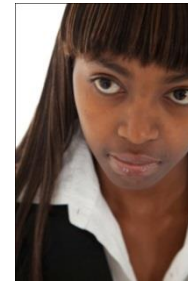


Thank you!

Mustapha B Mugisa,
Mentor| *Improving Your Condition*

t: 0782610333

e: premium@summitcl.com



We take pride in doing the **right thing**, rather than what is **right for the profitability of Summit Consulting**.