



▶ 10 Reasons for Investing in Stocks.....1



▶ The True Cost of Staying Fit & Active ..... 2



# YAMAN Coach

EMPOWERING YOU

## 10 Reasons for Investing in Stocks

by Coach Atty. EnP, Zigfred Diaz, ReA, ReB, CSS, AEPP, RFP®

Ever since I started investing in stocks more than ten years ago, I have become more and more interested in investing. Indeed, the stock market is one of the greatest moneymaking machines man has ever invented. I have always wished that more people would be able to see the stock market’s potential to make money work hard for them. The stock market may be down nowadays but times like these are precisely the time to pick up good bargains. For those still not invested in stocks, let me try to convince you why you should invest in stocks.

### Investing in the Stock Market gives potential for great returns

Warren Buffett is undoubtedly the world’s best stock market investor and perhaps the only person in the top ten richest in the world who derived his wealth solely from stock market investing.

If you had invested USD1,000.00 with Warren Buffett in 1956 it would be worth an estimated USD30 million dollars today. That is the wealth generating power of investing in the stock market. In the early part of his investing career Warren Buffett’s return almost reached 30 % compounded per annum.

You might say that what Warren Buffett enjoyed in investment performance was only applicable to him in a first world country like the US. However, the same applies to any stock market. For example, if you invested in the PSEi in 1997 and harvested after just 10 years later, your return would be close to Buffett’s 30% compounded annually. With this rate of return, a Php100,000.00 investment would become a million pesos at the end of 10 years. Even if you did not invest directly in stocks but instead entrusted your money to a fund manager via equity pooled funds for the past 10 years, your money would have grown at an average compounded annual growth rate of 10%. Investing in stocks certainly gives potential for greater returns.

### Investing in the stock market would make you “part owner” of the company that you are investing in

It would cost you somewhere between Php15 to Php30 million pesos to get a Jollibee franchise. Add to this the time, effort and headache that goes in managing the franchise. So, instead of becoming a Jollibee franchisee, why not just buy its shares of stock (stock code: JFC)?

Using present market prices, you only need about Php1,350 to invest in 10 shares of Jollibee. Since stocks represent ownership of a company, buying JFC shares means you become part owner of close to more than 3,000 stores worldwide. And as a JFC stockholder, you also get to own other great food companies like Mang Inasal, Burger King Philippines, Red Ribbon, Chowking, Deli-France, and the company’s other recent Southeast Asian acquisitions. Now is that not the coolest?

So next time you eat at Jollibee, you can proudly say to your friends and relatives that you enjoy eating there because you are one of the owners of the company.

Are you delayed in paying your utility bills? Perhaps owning stocks of PLDT, Globe, Manila Water or Meralco will make you become more prompt in your payments as well.

(to be continued)



Coach Zig is a Cebu-based RFP and PSE-Certified Securities Specialist. He is a lawyer and licensed Environmental planner, Real Estate Broker and Appraiser. He may be reached at zig@personalfinance.ph.

The effects of the global pandemic have taken their toll on everyone's finances. It even highlighted how most of us neglect not just our money management but also our own health.

Prior to the community quarantine, different fitness regimens were already sprouting all over the metro to cater to specific needs and preferences. From experience, in order to make fitness training more enjoyable and effective, we would need to precisely determine our body types, genes and of course our budget. Yes, just like in personal finance, there is no cookie-cutter approach.

Last April 2020 marked my fifth year in my fitness journey and I discovered that keeping an active lifestyle can be as extravagant as how you want it to be. Here are just some of the examples of how your lifestyle fitness regimen can be exorbitant.

### Gym and fitness centers memberships

Memberships can cost an average of Php2,000 to Php3,500 for unlimited visits per month. And that is still without the professional fee for the personal trainer. The question is, "Can you really maximize the use of your gym membership?"

A study made by Statista.com showed that there was an increase of 6.00% for gym and fitness center memberships in the US for 2016 to 2017 with memberships usually surging after the holidays. But actual gym goers went down month after month.

Most advertisements prey on our insecurities by selling an image of what our "future self" will look like. In behavioral economics, we call this projection bias. And when you do not see the results promised to you, frustrations emerge. This frustration then leads to not showing up anymore in the gym and the expiry of the gym membership.

### Whey protein mixtures and dietary supplements

They say that protein mixtures and dietary supplements help with workouts as these provide

# The True Cost of Staying Fit & Active

by Coach Rose D. Gases, RFP®

more energy and help sore muscles to recover faster. But did you know that the average cost per whey protein formula is around Php2,000 to Php4,000 and that supplements range from Php500 to Php2,000?

Fortunately, I did not heed the advice on protein mixtures and dietary supplements.

### Workout apparel, shoes, and gadgets

Workout apparel for men and women, if branded, will cost roughly around Php1,000 to Php3,000. Shoes range from Php2,500 to Php11,000. Should you purchase every item "necessary" to increase training performance? It is up to you. But know that there will be tradeoffs, more specifically the heavy toll on your cashflow.

In a nutshell, to sustain your fitness lifestyle, you will need on the low end Php24,000 for a year of membership fees, Php30,000 annually for protein mixtures and dietary supplements, and Php3,500 for your gear. The grand total is Php57,500 for the first year with Php54,000 recurring annually.

The global pandemic has made me realize that staying fit and active need not cost much. Home workouts can be as effective and fun too with just a jump rope, yoga mat or resistance bands and your own bodyweight.

And the best part is that you get to save your money for a better future.



Coach Rose is a Registered Financial Planner with an AB Mass Communication degree cum laude from Adamson University. She may be reached at [rose@personalfinance.ph](mailto:rose@personalfinance.ph).



## Editor's Note

Efren LI. Cruz, RFP®  
Editor-in-Chief



The **YAMAN Coach** program is where paid training ends and free coaching & mentoring begin.

We expose **YAMAN Coaches** to our training and coaching programs for employees and individuals.

We also help promote **YAMAN Coaches** by asking them to contribute articles to this e-Newsletter and to conduct a Webinar on the personal finance topic of their choice in our weekly **YAMAN Coach** FREE Webinar series.

Our ultimate goal is to help **YAMAN Coaches** take off with their newfound financial planning skills and eventually set up their own financial planning consultancy.

[www.personalfinance.ph](http://www.personalfinance.ph)



To know more about becoming a

**YAMAN Coach**, contact us at:

[yaman@personalfinance.ph](mailto:yaman@personalfinance.ph)

+63917 505-0709 • +632 7218-0141