



NATARAJAN & SWAMINATHAN LLP
A MEMBER FIRM OF KNAV INTERNATIONAL LTD

SMART INVESTMENT ADVICE YOU NEED ACTIVE INCOME & PASSIVE INCOME

MONDAY, 23RD JUNE, 2025 @ 5.00PM SGT



MR. NARAYANA MOHAN

Senior Partner, Natarajan & Swaminathan
Chartered Accountants of Singapore.
PAST CHAIRMAN SICCI is inviting you to a
scheduled Zoom meeting.

JOIN ZOOM MEETING

<https://zoom.us/j/92917972689?pwd=Z0T9dP5sAbFosPflYSPOaeipeGBxjk.1>

MEETING ID : 929 1797 2689
PASSCODE : 857259



DISCLAIMER

INVESTMENT INVOLVE RISKS. PAST PERFORMANCE IS NOT NECESSARILY A GUIDE TO FUTURE PERFORMANCE OR RETURNS. THE VALUE OF INVESTMENTS AND THE INCOME FROM THEM CAN GO DOWN AS WELL AS UP AND YOU MAY NOT GET BACK THE FULL AMOUNT YOU INVESTED. IF IN DOUBT, CONSULT YOUR STOCKBROKER, BANK MANAGER, SOLICITOR OR OTHER PROFESSIONAL ADVISORS

CONTENTS

INFORMATIVE ADVICE

- 1. SEVEN TYPES OF INCOME**
- 2. HOW MILLIONAIRES MAKE MONEY**
- 3. HOW TO ACTUALLY SAVE MONEY**
- 4. 4 ASSETS THAT MAKE PEOPLE RICH**
- 5. STOCK MARKET PARTICIPATION RATE**
- 6. THE WORLD'S LARGEST COMPANIES BY MARKET CAP**
- 7. THE RICHEST MEN OF THE WORLD**
- 8. YOU BORROW MONEY WITH YOUR MEANS**

SEVEN TYPES OF INCOME

Seven types of income

Earned

The most common type. This is money made from working a job

Profit

Money made from selling a product or service for a profit

Interest

Earned by lending money to others, typically through a savings account

Rental

Earned by renting out real estate properties you own.

Capital gains

When you sell assets such as stocks for more than you bought them

Dividend

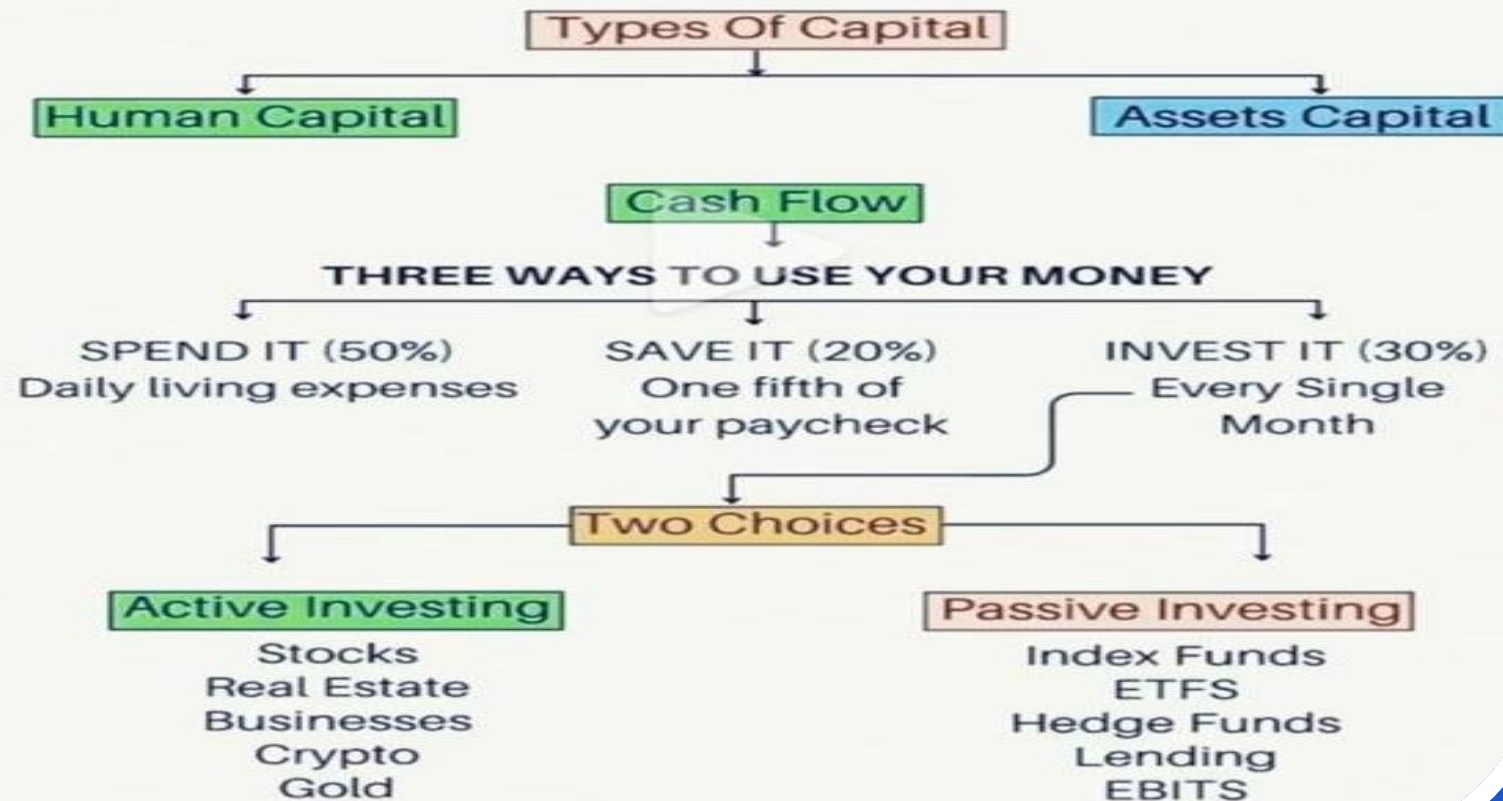
Some companies pay dividends as a reward to shareholders.

Royalty

Earned by owning and licensing intellectual property, such as patents or copyrights.

HOW MILLIONAIRES MAKE MONEY

How Millionaires Make Money



HOW TO ACTUALLY SAVE MONEY

HOW TO ACTUALLY SAVE MONEY?

General Advice

"Don't go out with friends"



"Be **aware** of your spending"



"**Challenge** yourself to save more"



"Don't make **impulse** purchases "



"Don't buy things just to **impress** others"



Practical Steps

Don't go out with people who **pressure** you to spend



Actually **write down** every expense you make on a daily basis

Review your monthly savings and try to **beat** last month's




Wait **24-48 hours** and see if you still want it later



Flashy things only impress people more broke than you



4 ASSETS THAT MAKE PEOPLE RICH



4 ASSETS THAT MAKE PEOPLE RICH

- NO 1. BUSINESS.**
 - Online stores
 - Retail shops
 - Digital marketing
- NO 2. REAL ESTATE.**
 - Rental
 - House flipping
 - Investment trusts
- NO 3. COMMODITIES.**
 - Gold
 - Silver
 - Oil
- NO 4. PAPER.**
 - Stocks
 - Bonds
 - Mutual Funds

YOU BORROW MONEY WITH YOUR MEANS

(ONLY IF IT IS ABSOLUTELY NECESSARY AND NOT FOR LUXURY LIFE-STYLE LIVING)

OTHERWISE, YOU HAVE TO FACE THE CONSEQUENCES



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- 1. SAVINGS ACCOUNT**
- 2. FIXED DEPOSITS**
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- 6. INVESTMENTS IN REAL ESTATE**
- 7. EQUITY**
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- 17.INVESTMENTS WITH PRIVATE BANKERS**

BANK SAVINGS ACCOUNT & INTEREST INCOME

INTEREST RATES ON SAVINGS ACCOUNTS FROM VARIOUS BANKS

Mari Bank	1.88% p.a. (from 16th June 2025)
GXS Bank	1.98% on Saving Pockets*; 1.68% on main savings account
Trust Bank	0.3% for non-union members; 0.5% for union members
UOB One (for \$100k savings)	2.68%**
OCBC 360 (first \$100,000)	3.30%***
DBS Multiplier (first \$50,000)	1.8% - 2.4% ****

NOTE : * Individual financial goals that GXS users can create within their savings account. They can create up to eight financial goals to save towards, ** Salary credit and spend \$500 on credit card, *** Salary credit, spend \$500 and save \$500, **** Salary credit and credit card/PayLah! Retail spend

Note: The above rates are as on 11th June 2025

FIXED DEPOSITS AND BONDS

FIXED DEPOSITS

FIXED DEPOSITS WITH BANKS & CORPORATE COMPANIES

Fixed Deposit interest is also offered for various currencies at various interest rates by the banks and corporate institutions.

BONDS

GOVERNMENT BONDS AND LISTED COMPANY BONDS

Government bonds also called as sovereign bonds are available for investments. Banks and listed companies also issue bonds. These bonds carry interest rates (based on inflation)

FOREX TRADING – BUYING & SELLING OF FOREIGN EXCHANGE

- **FOREX TRADING** is the buying and selling of one country's currency in exchange of another. Forex is one of the most liquid markets in the world. The US dollar is the most widely traded currency in the world.
- **3 markets to trade FOREX**
 - **SPOT market**
 - **The Forward market and**
 - **Future market.**

FOREX TRADING PLATFORMS/BROKERS

- 1. SAXO BANK**
- 2. CMC MARKETS**
- 3. IG MARKETS**
- 4. CAPITAL.COM**
- 5. FUSION MARKETS**

COURSES AVAILABLE:

- ✓ **Certificate in Financial Trading - Fundamentals of FX and commodities. – SMU ACADEMY**
- ✓ **Executive Education – INSEAD**

Note: FOREX trading income is not subject to Income Tax or Capital Gains Tax in Singapore

INVESTMENT IN EQUITY SHARES OF LISTED COMPANIES IN SINGAPORE, US, HONG KONG, UK, CHINA, AUSTRALIA & JAPAN

STOCK BROKING HOUSES - TIGER, INTERACTIVE BROKERS, PHILIPS SECURITIES, MOO MOO, CMC, SAXO, E-TRADE & SYFE – FOR RETAIL CLIENTS

SDAX – Singapore Digital Asset Exchange (Licensed and regulated by MAS) – Provide liquidity through buying and selling of Digital Assets

NOTE: SDAX : *(The products listed are available only to Accredited or Professional Investors)*

CFDS – Trading in contracts for differences – CFD allows you to take a bet on the future market movements of an underlying asset like stocks without actually owing it.

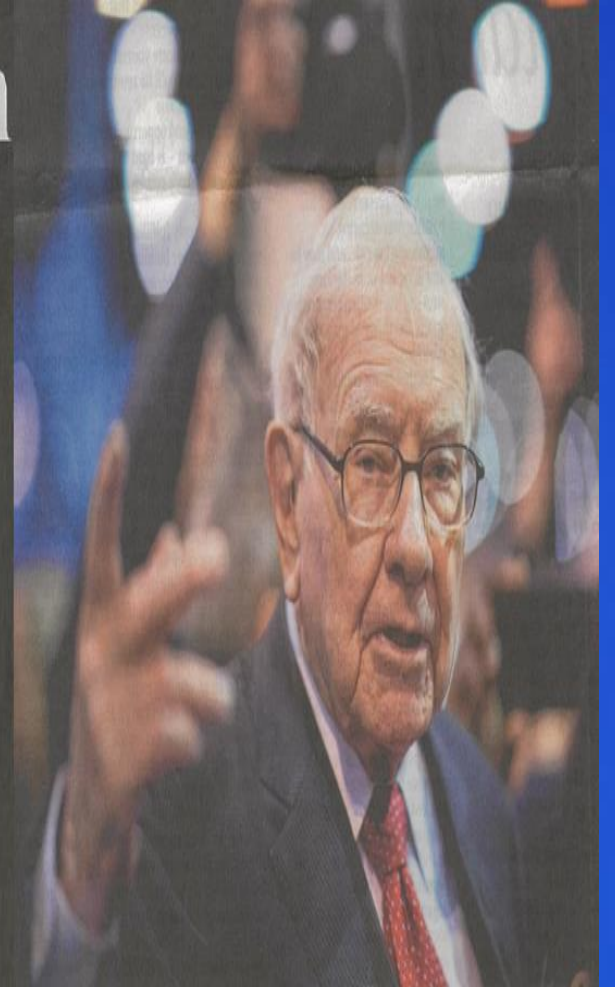
ETF – Exchange traded funds



VALUE INVESTING

Forget what you know about buying fair businesses at wonderful prices. Instead buy wonderful businesses at fair prices. This is value investing

How Warren Buffett changed the way we think of investing



WARREN BUFFET – GOLDEN WORDS



@Intend-to-Marketing

“If your **salary** is your **only source of income**, you’re one step away from **poverty**.”

- Warren Buffett



“

IT’S FAR **BETTER** TO BUY A **WONDERFUL** COMPANY AT A **FAIR PRICE** THAN A **FAIR** COMPANY AT A **WONDERFUL PRICE**.

Warren Buffett

WARREN BUFFETT'S NET WORTH BY AGE



THE RICHEST MEN IN THE WORLD ARE -



THE RICHEST MEN IN THE WORLD ARE:

75% Entrepreneurs.

15% Investors.

7% Athletes.

3% Artists.

0% Employees.

**NOBODY GOT RICH WITH A SALARY.
IT'S A SCAM.**

Billionaire Empire Inwate

STOCK MARKET PARTICIPATION RATE



TOTAL EQUITY MARKET CAPITALISATION IN HONG KONG

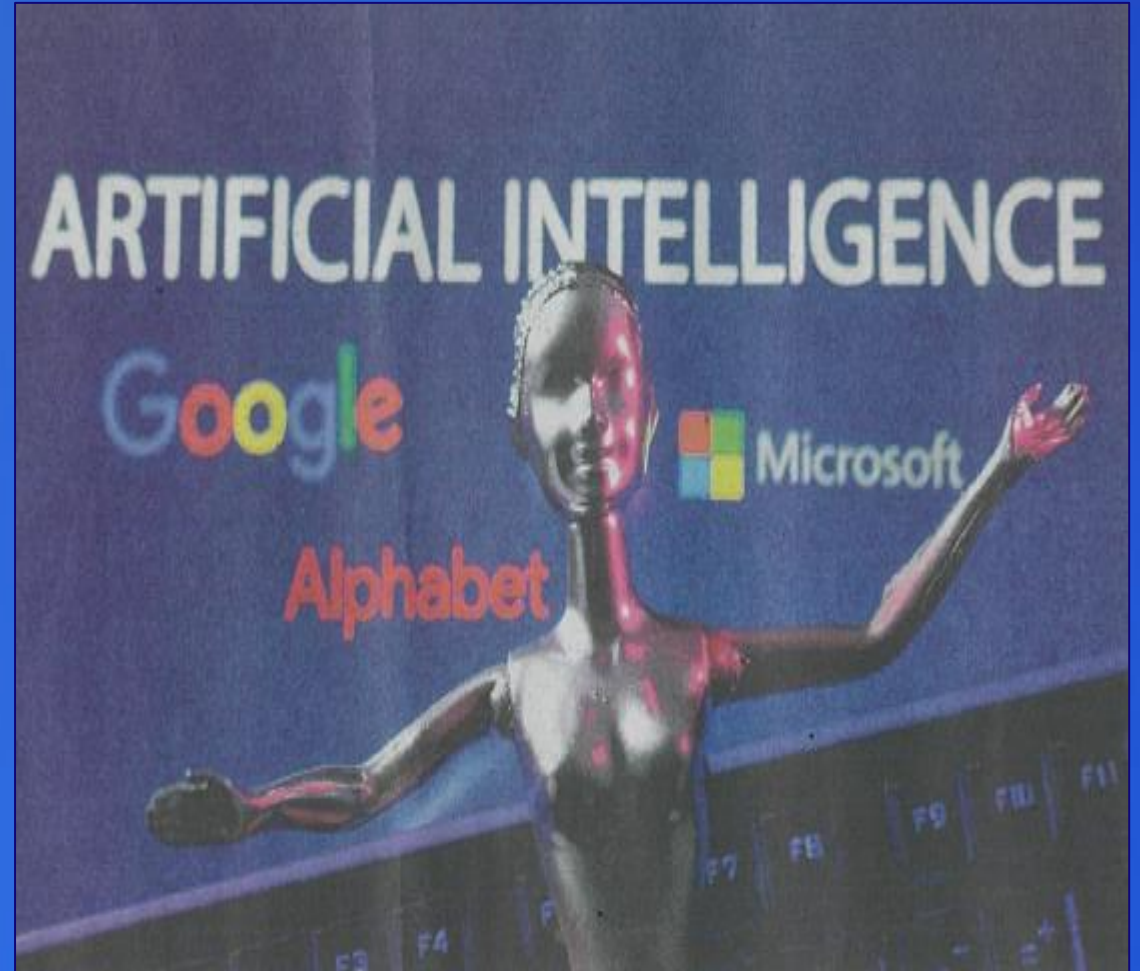
Hong Kong's total equity market capitalisation ranks fourth globally



*excluding Hong Kong

SOURCE: BLOOMBERG, LOMBARD ODIER (AS AT JUNE 10, 2025) GRAPHIC: GARETH CHUNG, BT

MAGNIFICENT SEVEN TECH STOCKS OF **US**



THE WORLD'S LARGEST COMPANIES BY MARKET CAP

THE WORLD'S LARGEST COMPANIES BY MARKET CAP		
AS OF MAY 28	BOARDROOM	VALUE:
1. MICROSOFT		\$3.40T
2. NVIDIA		\$3.29T
3. APPLE		\$2.99T
4. AMAZON		\$2.17T
5. ALPHABET		\$2.09T
6. SAUDI ARAMCO		\$1.64T
7. META		\$1.61T
8. TESLA		\$1.14T
9. BROADCOM		\$1.12T
10. BERKSHIRE HATHAWAY		\$1.08T

SINGAPORE

LOCAL BANKS SHARE INVESTMENTS AND RETURNS

Highlights of Singapore Bank Giants

	 DBS	 UOB	 OCBC
Revenue (YoY)	5.91bn +6.26%	3.66bn +3.80%	3.66bn +0.80%
Net income (YoY)	2.90bn -2.00%	1.49bn -4.85%	1.77bn -9.21%
NII (YoY) (Net interest income)	3.60bn +5.02%	2.41bn +1.99%	2.35bn -3.78%
Dividend yield (TMM)	4.93%	4.88%	5.30%
NIM (Net interest margin)	2.21%	2.00%	2.04%
ROE (Return on equity)	17.30%	12.04%	13.00%
CET 1 Ratio (return on equity)	17.40%	15.50%	17.60%

Reporting period: First quarter Ended 31 March 2025

Source: Bloomberg Currency: SGD Production date: 15 May, 2025
Past performances is not indicative of future performances. Investments in capital market products involve risk.
Full disclaimers at www.moomoo.com/sg/support/topic5_510. This advertisement has not been reviewed by
the Monetary Authority of Singapore.



**You can close your eyes
and purchase 3 local
bank shares. Not only
does the shares
appreciate over time in
value, It also gives you
annual consistent
dividend yield as
shown in the pictures.**

THE PERIL OF TRADING WITH UNLICENSED ONLINE INVESTMENT FIRMS



DEPOSITORY RECIEPTS

BUYING LISTED CO SHARES THROUGH DEPOSITORY RECEIPTS

- ❖ **SDR – Singapore Depository Receipts – Thai stocks are trading on SGX through Depository Receipts.**
- ❖ **IDR – Indian Depository Receipts – Indian stocks are trading on NESDAQ and New York Stock Exchange through Depository Receipts.**
- ❖ **CLOB International – Singapore investors are buying and selling some 180 Malaysian stocks over the counter on CLOB (Central Limit Order Book) It was declared illegal by Malaysian Authorities and now you have to go to Malaysian Exchange to buy stocks.**

IMPORTANT POINT TO NOTE:

- **SGX, SDRs are held in custody in an investor's central depository account.**
- **You will receive dividend, and you can sell the shares, but do not have the same right to vote for the share holdings in Depository Receipts**

INVESTMENT IN REITS – REALS ESTATE INVESTMENT TRUST

REITS – REALS ESTATE INVESTMENT TRUST

- ❑ **REITS are funds that invest in a portfolio of income generating real estate assets, such as shopping malls, offices and hotels. Now Data centers, workers and student accommodation assets are included. Similar to stocks, Reits are listed on stock exchanges allowing investors to buy and sell units**

Some of the major REITS are –

- 1. KEPPEL REIT**
- 2. ASCENDAS REITS**
- 3. MAPLE TREE LOGISTIC TRUST**
- 4. SPH REIT**
- 5. FRASERS CENTERPOINT TRUST**
- 6. CDL HOSPITALITY TRUST**
- 7. PARKWAY LIFE REIT**

INVESTING IN MUTUAL FUNDS

- **Mutual funds let you pool your money with other investors to mutually buy stock, bonds, and other investments.**
- **Run by professional money managers, it has got diversification, convenience, low cost to invest in various securities and professional management.**
- **Every bank and Financial Institution have created their own Mutual Funds and are available in the market.**

MUTUAL FUNDS VS UNIT TRUST

Mutual funds are pooled funds for investment in stock and bonds

while

Unit Trust is established under a trust deed and the investor is effectively the beneficiary.

INVESTING IN REAL ESTATE – RESIDENTIAL / COMMERCIAL PROPERTIES

DUBAI: Purchase of residential properties U.S. \$100,00 (AED 350,000) will enable you to get Golden visa [10 years]

SINGAPORE : Foreigners have to pay Additional buyer's stamp duty of 60% of the value of the property in addition to normal stamp duty payable.

BALI – INDONESIA :

What is Real Estate Flipping



Before Purchased for \$70,000
Renovated for \$50,000
Sold for \$250,000

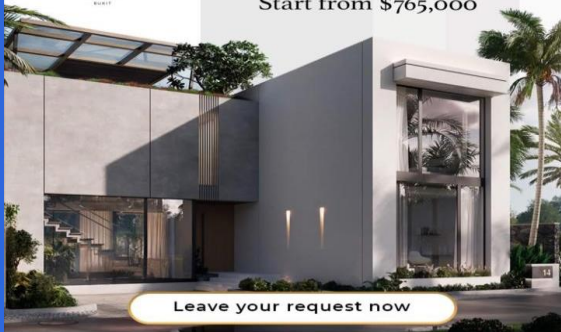
After

BY INVESTING JUST \$50,000
ON RENOVATIONS YOU CAN
DOUBLE YOUR PROFIT

Shanti Village
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SHANTI VILLAGE

UNIQUE LUXURY VILLA IN BALI
Start from \$765,000



Leave your request now

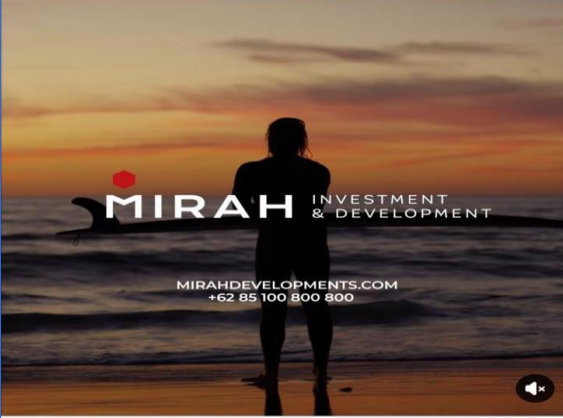
FORM ON FACEBOOK

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FORM ON FACEBOOK

Starting from US\$355,000

Learn more


Fully furnished

**4-BR VILLA 288 SQ.M
PERERENAN, BALI**

5 minutes walk to the beach

Ocean view

Price	ROI	Yearly income
\$570,000	15,4%	\$87,800



United Kingdom, United States of America, Spain, Portugal, Japan, Hongkong, Malaysia, Vietnam, Cambodia, Indonesia

All these countries have different form of restrictions for foreigners buying Residential properties

INVESTMENT IN TOKENIZED REAL ESTATE - DUBAI

TOKENIZED SHARES OF DUBAI PROPERTIES

- ❑ Investors can now buy tokenized shares of Dubai properties from just AED 2,000 (≈ \$545), powered by Prypco Mint and backed by the Dubai Land Department, Zand Bank and VARA
 - ✓ Real estate meets blockchain
 - ✓ Fully regulated & AED – based
 - ✓ Aimed at boosting liquidity & global access
 - ✓ UAE ID holders in pilot phase, global expansion coming
- ❑ The real estate tokenization market could hit \$19.4B by 2033 – and Dubai is leading the charge.



**Dubai launches MENA's first
licensed tokenized real estate**

INVESTING IN GOLD AND OTHER PRECIOUS METALS

Gold is one of the best-known items of value in the world. Gold also acts as a hedge against inflation. Gold coins and bars are exempt from GST.

❖ You can invest in gold via -

- 1. Purchasing physical gold (proper storage in insurance)**
- 2. Gold linked currency investment.**
- 3. Gold ETFs or Unit Trust (can be traded like stock)**
- 4. Gold mining stock (invest in companies mining for gold)**

❖ UNITED OVERSEAS BANK SINGAPORE–GOLD SAVINGS ACCOUNT

- ✓ Opening of a GSA account can be done at any UOB branch.**
- ✓ Monies from your CPF can be used to purchase gold holdings, up to a designated limit.**
- ✓ Gold prices on the GSA are quoted per gram in Singapore dollars.**
- ✓ The minimum transaction amount is 5 grams.**

INVESTING IN WINES & WHISKY

WINES

The last 30 years are proof that fine wine is one of the best performing assets, with a compound annual growth of 10%. It has intrinsic value that makes it suitable for preserving wealth medium to long term.

WHISKY

Investing in Whiskey is a popular trend among younger investors attracted by its affordable price and potential for huge returns. The average annual return is 10%.

Investing platform **'VINOVEST' has made whiskey investment possible in bottles, casks or stocks.**

INVESTING IN DIGITAL ASSETS / NFT

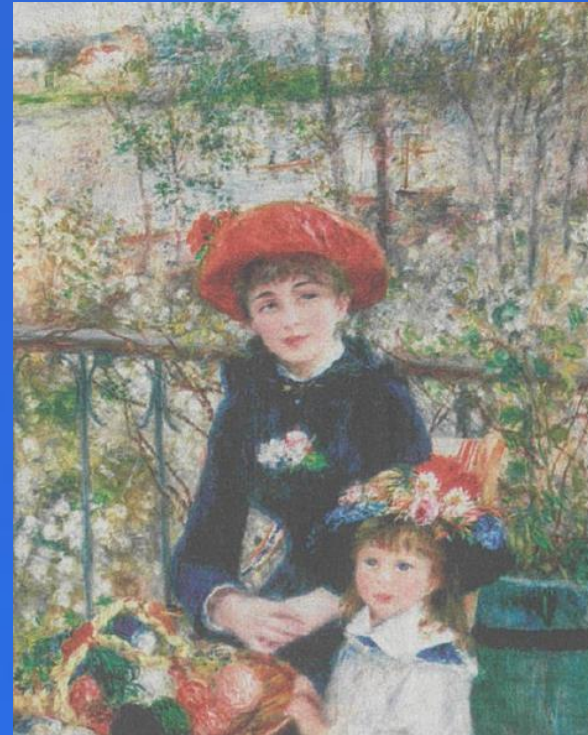
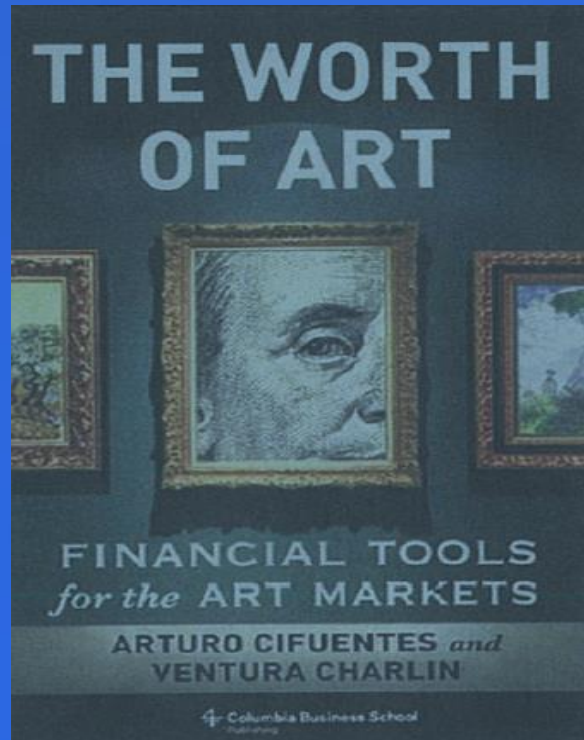
Digital Assets : Cryptocurrencies

You can make investments in '**DIGITAL ASSETS**' and the top 10 traded CRYPTO are –

1. Bitcoin US \$ 35000 (as on 25.10.2023)
2. Ethereum (ETH) US \$ 1827 (as on 25.10.2023)
3. Tether (USDT)
4. Binance Coin (BNB) US \$ 231 (as on 25.10.2023)
5. XRP (XRP) US \$ 0.58 (as on 24.10.2023)
6. U.S. Dollar Coin (USDC)
7. Solana (SOL) US \$31.56 (as on 24.10.2023)
8. Cardano (ADA) \$0.29 (as on 24.10.2023)
9. Dogecoin (DOGE US \$ 0.07 (as on 25.10.2023)
10. Tron (TRX) US \$0.09 (as on 24.10.2023)

INVESTING IN PAINTING, ARTS AND COLLECTABLES

1. **Original art piece is a valuable investment instead of a reproduction. Purchase of an art comes with additional costs such as storage, insurance and commission. Buy art from auctions, galleries or directly from an artist.**
2. **Auction house will enable you to buy/sell your art collections.**
3. **Auction house charges typically between 13% - 30% of the sale price as their fees.**



INVESTMENT IN DIGITAL ASSETS

CRYPTO CURRENCIES - You can buy and sell the CRYPTO currencies at the following websites/apps

- COINBASE
- KRAKEN
- GEMINI
- CYRPTO.COM
- BYDFI
- KUCOIN

- You have to open a digital wallet with one of the vendors.
- You can also make deposits of CRYPTO to earn interest.

NFT – NON-FUNGIBLE TOKENS - You can buy and sell the NFT in the following websites/apps -

- OPEN SEA – the largest market place
- X₂Y₂
- CRYPTO PUNKS
- NBA TOP SHOT
- BLUR
- IMMUTABLEX MARKET PLACE
- JPG STORE
- LOOKSRARE

INVESTMENT: PRIVATE MARKETS CONSISTENTLY OUTPERFORMED

- **Investments in Private equity/ Private credit has outpaced their public market equivalents every year since 2000 by an average of 10% more returns.**
- **Your portfolio to be balanced (instead of 60/40 stock- Bonds) with 30% allocated to Private Markets (Institutional Investor 20%)**
- **Take your pick of strong performing investment options like hedge funds, unicorns and Pre-IPO companies.**
- **Private markets are less volatile, less responsive to short-term noise and more resilient than public markets.**
- **No lockups – Cash out anytime.**

ADDX PTE. LTD - This company provides the above investment options except this one and you can visit their website/download the app.

Note: *YOU SHOULD BE AN ACCREDITED INVESTOR OR ACCREDITED INSTITUTIONAL INVESTOR*

ACCREDITED INVESTOR & INSTITUTIONAL INVESTOR

ACCREDITED INDIVIDUAL INVESTOR

They are considered to be better informed and have the resources to protect their own interests.

- 1. Income in the preceding 12 months is not less than SGD 300,000 (or its equivalent in foreign currency)**

OR

- 2. a) Net personal assets exceeding SGD 2M in value, of which the net value of the investor's primary place of residence can only contribute upto SGD 1M
b) Net financial assets exceeding SGD 1M in value**

INSTITUTIONAL / CORPORATE INVESTOR

An institution or corporate with net assets exceeding \$10M in value, as determined by the most recent audited financial statement.

PRIVATE BANKERS

Private bankers are mainly from Switzerland, having history of more than 200 years advice very high net-worth individuals to make investments and to get a good return. They charge an annual fee on the total Asset Under management (AUM) for providing the services



Upcoming Singapore Private Bank





