

# iSaveInvestify

Teachers that Save Invest and Diversify

## *The Hidden Secret Antidote to Poverty*



**VIOLETA M. DEPALOG**

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# Introduction

Before I reveal to you my Hidden Secret Antidote to Poverty, I want to introduce myself.

My name is VIOLETA M. DEPALOG and I am called VIOL by my friends and family. I am a daughter, a friend, an auntie. I am a fulltime teacher-OFW living and teaching English in China. I am also a part-time infopreneur, stock investing coach and an author. I am also a proud FBI (Full Blooded Igorota).

I have written several eBooks such as: **‘How Can Teachers Invest In the Stock Market’**, **‘Money Booster’**, **‘The Big Fat Fish’**, **‘What Is On The Other Side-The Ugly Truth Of Investing In Stocks’**, **‘The 3 Buckets To Financial Independence’**, and now **‘The Hidden Secret Antidote To Poverty’**. I have also written and published the printed book called **‘My Buckets That Boost My Bucks’**. I am also the founder of [isavenvestify.com](http://isavenvestify.com).

I am a proud FBI (Full Blooded Igorota) who believes that it is our mission to share our talents and blessings of knowledge and awareness to help others better themselves.

I create all these to help my fellow teachers, OFWs, and other ordinary employees escape the very sad and scary cycle of financial poverty by educating them to invest in the Philippine Stock Market healthily and stress free even if they have no much money, enough time, and prior investing experience.

There are so many information on the internet that I have read and spent a lot of time and money to learn. I have also read overwhelming information that only the creature in planet Pluto can fathom. I have condensed the most important information to this one eBook incorporating my own personal investing experiences.

This eBook contains the basic information needed by those who want to begin investing in the Philippine Stock Market.

I hope you enjoy reading this eBook and feel free to give me some feedback by leaving a review on my FB Page <https://www.facebook.com/isavenvestify/> or send me a Facebook Message

To Healthy and Stress-Free Investing,

Violeta M. Depalog

**Daughter & Friend**

**Author, Coach-Mentor, & Infopreneur**

# How Is This eBook Different

You might be thinking “Ows Really?” or “How can a busy employee like me have the time to invest in stocks?” or “How can someone who is only earning a meager amount of money monthly invest in the stock market?” Is it really possible?

First, I want you to look at my 3 biggest mistakes.

## My Three Biggest Mistakes

1. I was clueless how to multiply the money I earned from my teaching job. I thought that in order for me to earn more, I have to do more side hustles like buying and selling goods from China to Philippines which eventually failed, or staying up almost every night to type more captchas that made me earn 0.1 Dollars for 10,000 captchas typed.
2. When I discovered stock market investing, I was clueless about what was really going on in the market. I didn't understand clearly how the stock market works so I have to depend on my mentor's advice. Because of this, I have spent much money for my monthly fees and the worst, I was not able to move forward without his advice.
3. I was not able to develop my investing skills and I allowed my emotions take over. My emotions would make me buy and sell fearfully, without a real strategy.

It's ok to doubt. I was in the same situation asking the same questions few years ago.

But I want to tell you that what I'm going to reveal to you is different from what you have heard or read before about growing money.

The reason why this is different is I am NOT just going to share with you theories, but what I am going to share with you are the RESULTS of my own experiences and accomplishments.

I am going to share with you my walk. In short, I will talk about my walk. These are the exact things that I have been doing in my stock market investing and this has changed my life, my mother's life, some of my nephews and nieces lives, and also the lives of some of my friends, subscribers, and students.

Here are some of the proofs that I am indeed making money from the stock market.

**These screenshots show my accumulated earnings from my stock sales.**

:ACCOUNT NAME : DEPALOG, VIOLETA M.											
: may find in this statement.											
TRX DATE	TYPE	REF.NO.	SECU	SHARES	COST/PRICE	GROSS AMOUNT	COMM+VAT	OTHER FEES	NET AMOUNT	BALANCE	GAINS(LOSS)
BEGINNING BALANCE										-1,253.30	
:08172017:	SELL:	16382024:		5,000:	5.0000:	25,000.00:	70.00:	128.75:	-24,801.25:	-26,054.55:	4,190.63:
:08232017:	SELL:	16423032:		300:	39.6500:	11,895.00:	33.31:	61.26:	-11,800.43:	-37,854.98:	96.00:
:08232017:	SELL:	16425768:		4,000:	4.9300:	19,720.00:	55.22:	101.56:	-19,563.22:	-57,418.20:	3,074.72:
:08232017:MF/OUT:881708230000867:	MF		6 XPEIF						-14,025.10:	16,488.50:	1,707.34:
:08242017:	SELL:	16441337:		1,000:	23.4000:	23,400.00:	65.52:	120.51:	-23,213.97:	-80,632.17:	-2,011.86:
:08292017:CM-MF: 93170829001882:	MF		S XPEIF TD:08-22-2017			14,025.10:			-14,025.10:	-94,657.27:	
:08302017:	DM:	270101: W1	of funds			80,000.00:			80,000.00:	-14,657.27:	
										-14,657.27	GAIN(LOSS) 7,056.83

**₱7,056.83**

:12182017:	SELL:	17816587:		300:	5.1800:	5,173.00:	22.40:	26.65:	-5,123.95:	-240.96:	1,001.82:
:12182017:	SELL:			700:	5.1700:						1,001.82:
										-240.96	GAIN(LOSS) 1,001.82

**₱1,001.82**

:01192018:	SELL:	18170680:		15:1,362.0000:		20,430.00:	57.21:	125.64:	-20,247.15:	-20,257.24:	2,344.49:
										-8,330.09	GAIN(LOSS) 2,344.49

**₱2,344.49**



:ACCOUNT NO. : 0400-9531		Date Opened : 03/23/2014		: Please notify us in writing within :	
:AGENT CODE :		SCCP Type : LC		: 15 days of any exceptions that you :	
:ACCOUNT NAME : DEPALOG, VIOLETA M.				: may find in this statement.	
:P. ADDRESS : Vistahills Bayombong					
: Nueva Vizcaya					
: Philippines					

TRX DATE	TYPE	REF.NO.	SECU	SHARES	COST/PRICE	GROSS AMOUNT	COMM+VAT	OTHER FEES	NET AMOUNT	BALANCE	COST	GAINS(LOSS)
BEGINNING BALANCE										-1,081.65		
02042019	BUY	23214024		200	119.9000	23,980.00	67.14	3.60	24,050.74	2,262.90		
02042019	SELL	23225554		1,100	44.8000	49,280.00	137.98	303.07	-48,838.95	-21,787.84	47,369.33	1,469.62
02042019	SELL	23232534		1,900	22.7000	43,130.00	120.77	265.25	-42,743.98	-1,763.20	41,515.96	1,228.02
02112019	SELL	23330851		70	163.5000	11,445.00	32.04	70.38	-11,342.58	-13,105.78	10,629.27	713.31
02202019	BUY	23465396		80	117.7000	9,416.00	26.36	1.41	9,443.77	16,650.91		
02202019	SELL	23473701		1	995.0000	56,820.00	159.10	349.44	-56,311.46	-39,660.55	50,449.44	5,862.02
02202019	SELL			55	1,015.0000							
02202019	SELL	23474623		4,000	5.3000	21,200.00	59.36	130.38	-21,010.26	-45,094.99	18,143.26	2,867.00
02262019	SELL	23513695		20	946.5000	18,930.00	53.01	116.42	-18,760.57	-19,893.33	18,674.94	85.63
02262019	SELL	23518027		200	49.5000	9,900.00	27.72	60.89	-9,811.39	-29,704.72	9,518.00	293.39
										-29,704.72	GAIN(LOSS)	12,518.99

₱12,518.99

See, I have 2.9% gain in a week.

If I put this money in the bank, I will be earning the same amount in 1 year.



PHILIPPINES

BUY

Account Name:

DEPALOG, VIOLETA M.

Account Code:

XXXX-XX31

Type:

Unsolicited

Security Description		METROPOLITAN BANK & TRUST				
Action:		BOUGHT		Trade Date:		April 19, 2017
Symbol:		MBT				
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Net Amount	
200	81.9000	16,380.00	40.95	2.46	0.00	
Totals						
200		16,380.00	40.95	2.46	0.00	
4.91VAT						

200 shares = ₱16,428.32

PHILIPPINES						
SELL						
Account Name: DEPALOG, VIOLETA M.						
Account Code: XXXX-XX31						
Type: Unsolicited						
Security Description METROPOLITAN BANK & TRUST						
Action: SOLD -		Trade Date: April 26, 2017				
Symbol: MBT						
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Sales Tax	Net Amount
200	85.2000	17,040.00	42.80	2.55	85.20	
Totals						
200		17,040.00	42.80	2.55	85.20	16,904.54
5.11VAT						

200 shares = ₱16,904.54

Gains = ₱476.22

2.9% Gains in 1 week

See this, I was able to have 20% gains in 4 months. I also have additional extra passive income from my dividend.

PHILIPPINES

Account Name: DEPALOG, VIOLETA M.

Account Code: XXXX-XX31

Type: Unsolicited

Security Description		MEGAWORLD CORPORATION			
Action:	BOUGHT	Trade Date:		April 21, 2017	
Symbol:	MEG				
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Net Amount
10,000	4.1100	41,100.00	102.75	6.17	0.00
Totals					
10,000		41,100.00	102.75	6.17	0.00
12.33VAT					

41,221.25

**BUY**

10,000 shares = ₱41,221.25

5,000 shares = ₱20,610.63

PHILIPPINES						
Account Name: DEPALOG, VIOLETA M.						
Account Code: XXXX-XX31						
Type: Unsolicited						
Security Description MEGAWORLD CORPORATION						
Action: SOLD - Trade Date: August 17, 2017						
Symbol: MEG						
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Sales Tax	Net Amount
5,000	5.0000	25,000.00	62.50	3.75	125.00	
Totals						
5,000		25,000.00	62.50	3.75	125.00	24,801.25
7.50VAT						

**SELL**

5,000 shares = ₱24,801.25

Gains = ₱4,190.62

20% Gains in 4 months

PHILIPPINES	
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July 21, 2017

Attention: VIOLETA M DEPALOG

This is to inform you of your cash dividend entitlement

**Plus**

Account No. : XXXX-XX31

Stock Code : MEG

Cash Dividend (Php) : 0.05410389 / share

Ex-Date : June 20, 2017

No. of Shares Entitled to Cash Dividend : 10,000

Gross Amount (Php) : 541.03

Less Withholding Tax (Php) : 54.10

Net Amount (Php) : 486.93

Dividend = ₱486.93



This is also very common, I accumulate stocks for several months, in here for 5 months. Then, I gradually sold them after few months. So in total, I had 19.8% gains in a year.

Plus there is again extra passive income from my dividends

Account Name: DEPALOG, VIOLETA M.  
Account Code: XXXX-XX31  
Type: Unsolicited

**BUY**

Security Description		CEBU AIR, INC.				
Action:	BOUGHT	Trade Date:		April 01, 2015		
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Net Amount	
30	85.6500	2,569.50	20.00	0.39	0.00	
Totals						
30		2,569.50	20.00	0.39	0.00	
		2,592.29				

Security Description		CEBU AIR, INC.				
Action:	BOUGHT	Trade Date:		April 10, 2015		
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Net Amount	
10	87.1500	871.50	20.00	0.13	0.00	
Totals						
10		871.50	20.00	0.13	0.00	
					894.03	

Security Description		CEBU AIR, INC.				
Action:	BOUGHT	Trade Date:		May 04, 2015		
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Net Amount	
100	85.0500	8,505.00	21.28	1.28	0.00	
Totals						
100		8,505.00	21.28	1.28	0.00	
					8,530.09	

Security Description		CEBU AIR, INC.				
Action:	BOUGHT	Trade Date:		June 01, 2015		
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Net Amount	
50	86.3000	4,315.00	20.00	0.65	0.00	
Totals						
50		4,315.00	20.00	0.65	0.00	4,338.05

Security Description CEBU AIR, INC.						
Action:	BOUGHT		Trade Date: June 02, 2015			
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Net Amount	
10	86.0000	860.00	20.00	0.13	0.00	
Totals						
10		860.00	20.00	0.13	0.00	
					882.53	

Security Description CEBU AIR, INC.						
Action:	BOUGHT		Trade Date: June 30, 2015			
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Net Amount	
30	85.2000	2,556.00	20.00	0.39	0.00	
Totals						
30		2,556.00	20.00	0.39	0.00	
		2,578.79				

Security Description						
Action:		BOUGHT		CEBU AIR, INC.		
Symbol:		CEB		Trade Date: July 09, 2015		
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Net Amount	
90	84.5000	7,605.00	20.00	1.14	0.00	
Totals						
90		7,605.00	20.00	1.14	0.00	
		7,628.54				

Security Description		CEBU AIR, INC.				
Action:	BOUGHT	Trade Date:		July 10, 2015		
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Net Amount	
10	84.9000	849.00	20.00	0.12	0.00	
Totals						
10		849.00	20.00	0.12	0.00	
					871.52	

Security Description		CEBU AIR, INC.					
Action:		BOUGHT		Trade Date:		August 25, 2015	
Symbol:		CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Net Amount		
10	84.9500	849.50	20.00	0.12	0.00		
Totals							
10		849.50	20.00	0.12	0.00		
					872.02		

Accumulated shares in 5 months = 340  
Total Value of Shares = ₱29,187.86

Account Name: DEPALOG, VIOLETA M.  
Account Code: XXXX-XX31  
Type: Unsolicited

**SELL**

Security Description		CEBU AIR, INC.				
Action:	SOLD	Trade Date: October 30, 2015				
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Sales Tax	Net Amount
110	89.2000	9,812.00	24.53	1.47	49.06	
Totals						
110		9,812.00	24.53	1.47	49.06	9,734.00
			2.94VAT			

Account Name: DEPALOG, VIOLETA M.  
Account Code: XXXX-XX31  
Type: Unsolicited

Security Description		CEBU AIR, INC.				
Action:	SOLD	Trade Date:		November 02, 2015		
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Sales Tax	Net Amount
80	90.0000	7,248.00	20.00	1.08	36.24	
Totals						
80		7,248.00	20.00	1.08	36.24	7,188.28
			2.40VAT			

Account Name: DEPALOG, VIOLETA M.  
Account Code: XXXX-XX31  
Type: Unsolicited

Security Description		CEBU AIR, INC.				
Action:	SOLD -	Trade Date:		August 26, 2016		
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Sales Tax	Net Amount
70	121.5000	8,505.00	21.28	1.28	42.53	
Totals						
70		8,505.00	21.28	1.28	42.53	8,437.38
			2.55VAT			

Account Name: DEPALOG, VIOLETA M.  
Account Code: XXXX-XX31  
Type: Unsolicited

Security Description		CEBU AIR, INC				
Action:	SOLD -	Trade Date:		September 02, 2016		
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Sales Tax	Net Amount
50	123.0000	6,150.00	20.00	0.93	30.75	
Totals						
50		6,150.00	20.00	0.93	30.75	6,095.92
			2.40VAT			

Account Name: DEPALOG, VIOLETA M.  
Account Code: XXXX-XX31  
Type: Unsolicited

Security Description		CEBU AIR, INC				
Action:	SOLD -	Trade Date:		September 07, 2016		
Symbol:	CEB					
Quantity	Price	Gross Amt	Comm + VAT	Other Charges	Sales Tax	Net Amount
30	118.4000	3,552.00	20.00	0.54	17.76	
Totals						
30		3,552.00	20.00	0.54	17.76	3,511.30
			2.40/VAT			

340 shares  
TOTAL  
Accumulated  
Earnings  
₱34,966.88

Gains = ₱5,779.02  
19.8% Gains  
in 1 year

PLUS Dividends

August 12, 2015

Attention: VIOLETA M DEPALOG

This is to inform you of your cash dividend e

Account No. : XXXX-XX31  
Stock Code : CEB  
Cash Dividend (Php) : 1.50 / share  
Ex-Date : July 13, 2015  
No. of Shares Entitled to Cash Dividend : 39  
Gross Amount (Php) : 585.00  
Less Withholding Tax (Php) : 58.50  
Net Amount (Php) : 526.50

₱526.50

July 7, 2016

Attention: VIOLETA M DEPALOG

This is to inform you of your cash dividend entitlement

Account No. : XXXX-XX31  
Stock Code : CEB  
Cash Dividend (Php) : 2.00 / share  
Ex-Date : June 6, 2016  
No. of Shares Entitled to Cash Dividend : 220  
Gross Amount (Php) : 440.00  
Less Withholding Tax (Php) : 44.00  
Net Amount (Php) : 396.00

₱396.00

Here are few of my cash dividend notices. Can you imagine the feeling that while you are busy working in your fulltime job , your money in the stock market is already earning me some dividends for you.

The larger your shares are the bigger your dividends are. As you can see some dividends are as small as 90.72 Pesos, but there is also 2,025 Pesos



**August 12, 2015**

Attention: **VIOLETA M DEPALOG**

This is to inform you of your cash dividend e

Account No. : XXXX-XX31  
Stock Code : CEB  
Cash Dividend (Php) : 1.50 / share  
Ex-Date : July 13, 2015  
No. of Shares Entitled to Cash Dividend : 39  
Gross Amount (Php) : 585.00  
Less Withholding Tax (Php) : 58.50  
Net Amount (Php) : **526.50**

**May 24, 2018**

Attention: **VIOLETA M DEPALOG**

This is to inform you of your cash dividend entitlement with

Account No. : XXXX-XX31  
Stock Code : RLC  
Cash Dividend (Php) : 0.36 / share  
Ex-Date : April 23, 2018  
No. of Shares Entitled to Cash Dividend : 1,900  
Gross Amount (Php) : 684.00  
Less Withholding Tax (Php) : 68.40  
Net Amount (Php) : **615.60**

**July 7, 2016**

Attention: **VIOLETA M DEPALOG**

This is to inform you of your cash dividend entitlement

Account No. : XXXX-XX31  
Stock Code : CEB  
Cash Dividend (Php) : 2.00 / share  
Ex-Date : June 6, 2016  
No. of Shares Entitled to Cash Dividend : 220  
Gross Amount (Php) : 440.00  
Less Withholding Tax (Php) : 44.00  
Net Amount (Php) : **396.00**

**July 21, 2017**

Attention: **VIOLETA M DEPALOG**

This is to inform you of your cash dividend entitle

Account No. : XXXX-XX31  
Stock Code : MEG  
Cash Dividend (Php) : 0.05410389 / share  
Ex-Date : June 20, 2017  
No. of Shares Entitled to Cash Dividend : 10,000  
Gross Amount (Php) : 541.03  
Less Withholding Tax (Php) : 54.10  
Net Amount (Php) : **486.93**

**July 10, 2018**

Attention: **VIOLETA M DEPALOG**

This is to inform you of your cash dividend entitle

Account No. : XXXX-XX31  
Stock Code : CEB  
Cash Dividend (Php) : 4.50 / share  
Ex-Date : June 8, 2018  
No. of Shares Entitled to Cash Dividend : 500  
Gross Amount (Php) : 2,250.00  
Less Withholding Tax (Php) : 225.00  
Net Amount (Php) : **2,025.00**

**April 6, 2018**

Attention: **VIOLETA M DEPALOG**

This is to inform you of your cash divide

Account No. : XXXX-XX31  
Stock Code : ALI  
Cash Dividend (Php) : 0.252 / share  
Ex-Date : March 7, 2018  
No. of Shares Entitled to Cash Dividend : 100.80  
Gross Amount (Php) : 100.80  
Less Withholding Tax (Php) : 10.08  
Net Amount (Php) : **90.72**

And here are the screen shots of my withdrawal notice after selling some shares to finance one of my short term goals. This was for the down payment of a house.

	<b>NOTICE OF WITHDRAWAL</b> COL E-CONFIRMATIONS
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Date: 03/01/2017

Attention: DEPALOG, VIOLETA M.

This is to confirm receipt of your withdrawal request with the following details:

Account No.	XXXX-XX31	
Amount (Php)	28,000.00	Funds can be withdrawn from free cash balances or from proceeds raised 3 working days after a stock sale
Date Received	3/1/2017	
Payout Date	3/1/2017	You may pick up your check payment or expect a deposit into your bank account on this day (depending on chosen payment option)
Payment Option	DEPOSIT TO ACCOUNT	
Account No.	XXXX-XX31	
Amount (Php)	80,000.00	Funds can be withdrawn from free cash balances or from proceeds raised 3 working days after a stock sale
Date Received	8/24/2017	
Payout Date	8/30/2017	You may pick up your check payment or expect a deposit into your bank account on this day (depending on chosen payment option)
Payment Option	DEPOSIT TO ACCOUNT	
Account No.	XXXX-XX31	
Amount (Php)	14,000.00	Funds can be withdrawn from free cash balances or from proceeds raised 3 working days after a stock sale
Date Received	9/7/2017	
Payout Date	9/8/2017	You may pick up your check payment or expect a deposit into your bank account on this day (depending on chosen payment option)
Payment Option	DEPOSIT TO ACCOUNT	

→ ₱28,000.00

→ ₱80,000.00

→ ₱14,000.00

**TOTAL = ₱ 122,000.00**

## Three Best Secrets I've Learned that I Can Share With You From These Experiences

1. You must learn how to invest by yourself. As Warren Buffett once said, "risk comes from not knowing what you are doing." If you don't understand what you are doing, you are a gambler, not an investor!
2. You should not let your emotions take over. The most common mistake that many first-time investors make is that they trade with emotions. They easily get affected by their greed and fear.
3. "The best investment you can make is in yourself!" – Warren Buffett

**Because of my decision to invest in the stock market, I have been gradually transforming my life and the lives of the people I love**

**I start fulfilling my dreams**

I was able to travel with my mother

I was able to visit places

And, I was also able to help few of my nieces and nephews



## What's extra ₱403,355.93 Passive Income Worth To You?

Below are photos of my mom and I with our friends and my aunties travelling, vacationing.

I remember the days when all of these were just dreams.

Because of my stock investments, I was able to fulfill these short term goals.



# Here's The Hidden Antidote To Poverty That You Can Start Doing Right Away

Let Us First See What Happens In The Following Situations



## Saving Without Investing

### Example:

- You are making 20,000 a month
- You start working at age 20 and decide to retire at age 65.
- Your working period is about 45 years.
- You save 100 percent of your income
- If you keep working hard in 45 years and save all your money, you'll be able to make a maximum of 10 million, 8 hundred thousand.

**FACT: Saving 100 percent of your income is simply impossible**

That's because you'll have to spend a lot of money for your:

- housing
- food
- clothes
- Transportation
- Education
- health care or medication
- Taxes
- and more...

With an average monthly income of 20,000 Pesos, you will never be a millionaire

**if you do NOT invest**

## SAVING and INVESTING



Investing can help you get wealthy without any extra effort

### Example:

- You are making 20,000 Pesos a month
- You start working at age 20 and decide to retire at age 65.
- Your working period is about 45 years.
- You save and invest 10 percent of your income which is 2,000 Pesos monthly in the stock market
- If you keep doing this in 45 years, with only 14% annual return you'll be able to accumulate approximately **₱71,605,211.06**



## Just Saving vs. Saving + Investing

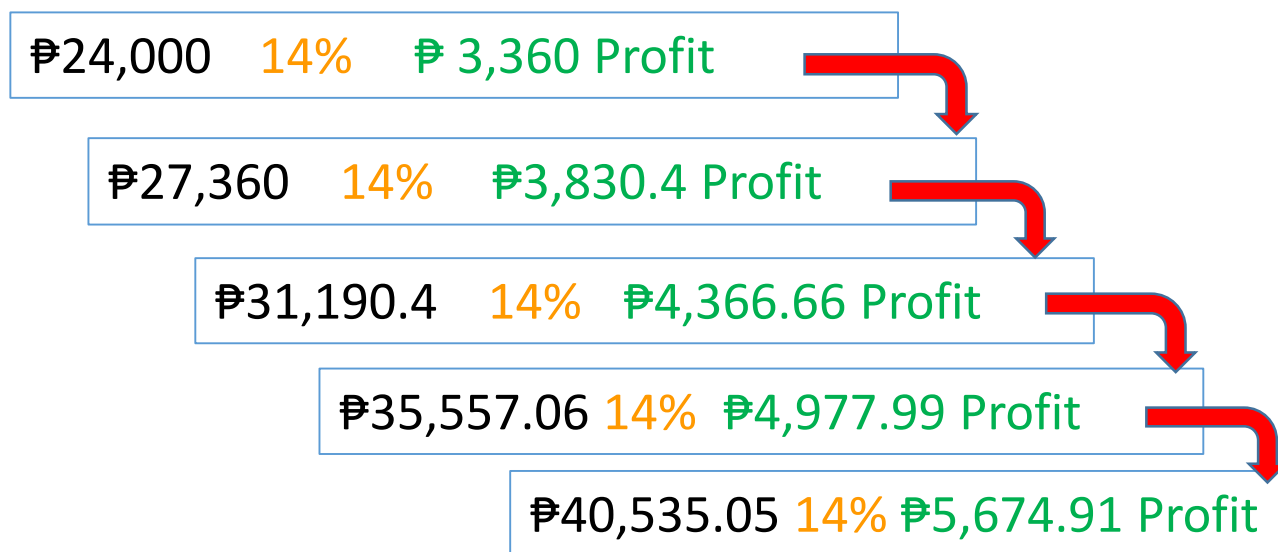
Just Saving	Saving and Investing
Save: 100% of monthly income Amount: <b>₱20,000 a month</b> Money Saved in 45 years: <b>₱10,800,000</b>	Save: 10% of monthly income Amount: <b>₱2,000 a month</b> Money Invested in 45 Years: <b>₱1,080,000</b> Accumulated Money in 45 Years: <b><u>₱71,605,211.06</u></b> Return on Investment in 45 Years: <b>₱70,525,211.06</b>

How can small amount of investment as tiny as 2000 Pesos a month turn into **₱71,605,211.06**

### Here Comes The Power Of Compound Interest

- you can earn money not only on the original amount of investment but on all of the money that original amount earns along the way.
- Money makes money
- compounding exponentially increases the amount of money your investment earns.
- The key to compounding lies in the fact that returns on an investment are reinvested as they're earned.
- If you keep reinvesting your money you'll make more and more profits every year.
- If you do it the right way, sooner or later you'll be a Millionaire.

## The Greatest Power of Compounded Interest



### 14% Annual Return

With Compounded Interest, You will make more profits at the end of each year

## Saving + Compounded Interest

	Yearly Saving	Past Year Profit + Current Year Saving	Annual %	Profit	TOTAL
1	₱24,000		14%	₱3,360	₱27,360
2	₱24,000	₱51,360	14%	₱7,190.4	₱58,550.4
3	₱24,000	₱82,550.4	14%	₱11,557.1	₱94,107.5
4	₱24,000	₱118,107.5	14%	₱16,535.2	₱134,642.6
5	₱24,000	₱158,642.6	14%	₱22,209.96	₱180,852.56

With Regular Yearly Savings + Compounded Interest,  
You will make even more profits at the end of each year

**Do you think...**  
**10 years**  
**20 years**  
**30 years**  
**40 years**  
**45 years**  
**Is tooooooo loooong?**

**Think about it for just a few second**

**Everything takes time!**  
**You cannot achieve GREAT results**  
**OVERNIGHT**  
**That's the SIMPLE Secret of the Wealthy**

**Look at the LOTTO winners,**  
**The instant “yaman” people**  
**They get wealthy instantly, but many become poor again in just few years.**

- It took Warren Buffett, the world's most successful investor over 75 years to become the richest investor in the world.
- Making money takes time.
- Investing takes time.
- Creating real wealth takes time.
- Forget about how long you'll invest your money for just put in the work and start investing as early as possible.

**You just need to invest a small percentage of your income and you can build a more satisfying retirement.**

**Create a better financial life and have an abundance to care for your family and accomplish your dreams.**

**Take a look at how the stock market performed in the last 10 years**

# 10 – Year History of the Philippine Stock Market

## Philippine Stock Exchange index (PSEi)



## Example 1 – Ayala Corporation (AC)



## Example 2 – Jollibee Corporation (JFC)

If you had bought 100 shares of Jollibee 10 years ago (that is worth around 2000 Pesos), you would have made 25,800 Pesos very easily, stress-free.



## Example 3 – SM Prime Holdings (SMPH)

If you had invested in SMPH 10 years ago when the price per share was only 4 Pesos, you would have made 30 Pesos per share now.



**What can this experience teach us?**

# What can this experience teach us?

- The stock market will keep increasing in value over the long term period of time
- Short term Investing is prone to higher risks
- Re-investing earnings of the original or principal amount of investment increases your earnings
- The earlier to start investing, the better
- Investing small percentage of your monthly income can turn you a millionaire

How can you achieve a **Risk-free** 14% annual return from the stock market?

## Secret #1

### The Fail-Proof Starter Strategy

***"Why is the stock market ONE of the SAFEST place you can invest your money in and how can anyone Start Investing Even if they Don't Have A Lot Of Money To Start"***

### The Very Simple Fail-Proof Starter Strategy





## 1. Find a Legitimate Brokerage Company

There are many legitimate brokers in the Philippines. This makes it easy for ordinary people like us to become co-owners of the big companies in the Philippines.

## 2. Open a Trader Account

It's simple to open a trader account. The instructions are provided in the website of your chosen brokerage company .

Once you are done with step 1, usually the brokerage' representative will follow you through and guide you in your application

## 3. Choose a company

When you buy shares of companies, you will become co-owners of these companies.

Gusto mong magkaroon ng fastfood restaurant kaya lang kulang ang pera mo and hindi ka rin marunong magmanage ng isang restaurant?

The answer is simple: Makisosyo ka na lang kay Jollibee, buy shares of Jollibee.

Gusto mong magkaroon ng bangko, maki-sosyo ka kay metrobank, kay BPI, kay BDO...in this case you will not only be putting your money in the bank, but you are buying a bank.

## 4. Buy stocks of that company (Regularly)

Let it be monthly, quarterly, semi-annually.

You have total control when do you want to buy stocks and how many stocks would you want to buy.

The key here is REGULARLY.

## 5. Do What You are good at - Go To Work –

**Make money while your money in stocks is also making some money**

## 6. Sell Your Stocks

After a period of time has passed and the stocks reach the selling price, that's the time for you to sell.

In this very simple Fail-Proof strategy that period of time it may take weeks, months or it may take years.

In my Fail-Proof Starter Strategy, I don't buy in the morning and sell it in the afternoon.

## 7. Repeat from step number 3

Choose a company, buy, go do what you regularly do, then later, sell, then go back to step 3

Remember, I have a teaching job to do. I wait for months, years before I sell.

## What Are My Students Saying



A screenshot of a Facebook post by Arlene Ballangca Herrera. The post text says: "yas...kala ko nun mga milyonaryo lang pwede sumali sa stock market hihi...salamat sayo". It has 1 like and was posted 11 hours ago. Below the post is a screenshot of an email titled "COL Account Activation" from COL Financial Support team. The email congratulates Arlene for activating her COL account and provides her login details: COL Username (Account No.) and COL Password (lowercase l, lowercase c, uppercase M, lowercase v, uppercase F, lowercase g).

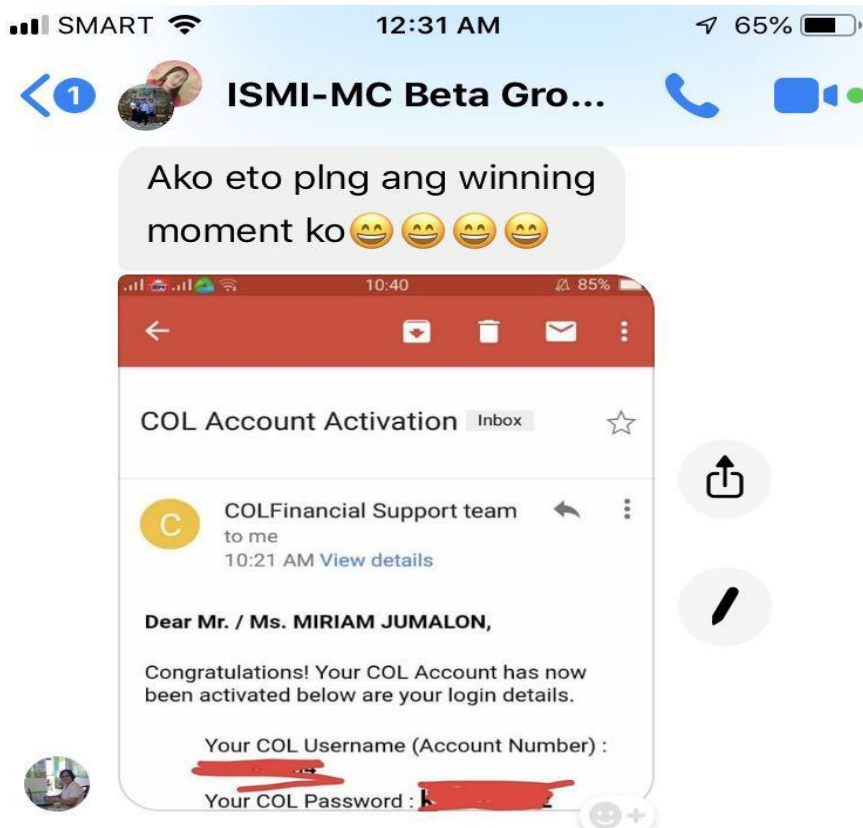


A screenshot of a WhatsApp chat conversation. The first message is from a woman: "Hello ma'am! I already opened an account in Col Financial last Friday." The second message is a blue bubble response: "Wow!!! Good news po yan mam. I'm excited for you. Message ka lng if you need further help." The third message is "ah ok thanks". The fourth message is "medyu madali lang pala". The fifth message is "hahaa".

# What Are My Students Saying

Miriam S. Jumalon

Founder of [www.teacherpreneurphils.com](http://www.teacherpreneurphils.com)



Iba ang paniniwala ko sa Stock Market dati.

Ang alam ko lang pag may pera deposit sa banko or alkansiya  
Tapos pag may kailangan withdraw/basag  
Madalas sa madalas ubos ang savings.

Bilang guro, siyempre gusto may business din.

Dahil traditional business lang alam, lalo na pagtitindahan

Very tiring, very stressful. Pero yan lang ang alam ko

But everything has changed, when I go out of my comfort zone  
And learn online.

When I meet virtually Mam Violy, teaching stock market Investing.

My goodness! My regret, bakit ngayon ko lang ito nalaman.

But it's not too late to start a stress free stock market investing.

With mam Violy's guidance. With her expertise in stock market

Hindi ko kailangan ng malaking pera para makapagsimula na maging shareholder

Ng mga big companies, hindi ko kailangan maging isang accountant

Para malaman ko paano ako mag gain at paano ako hindi malulugi.

Sa stock market investing, working smart working less.

Let your money work for you.

Yan lahat ay natutunan ko sa dahil sa isang napaka valuable na Masteclass ni Mam  
Violeta Depalog.

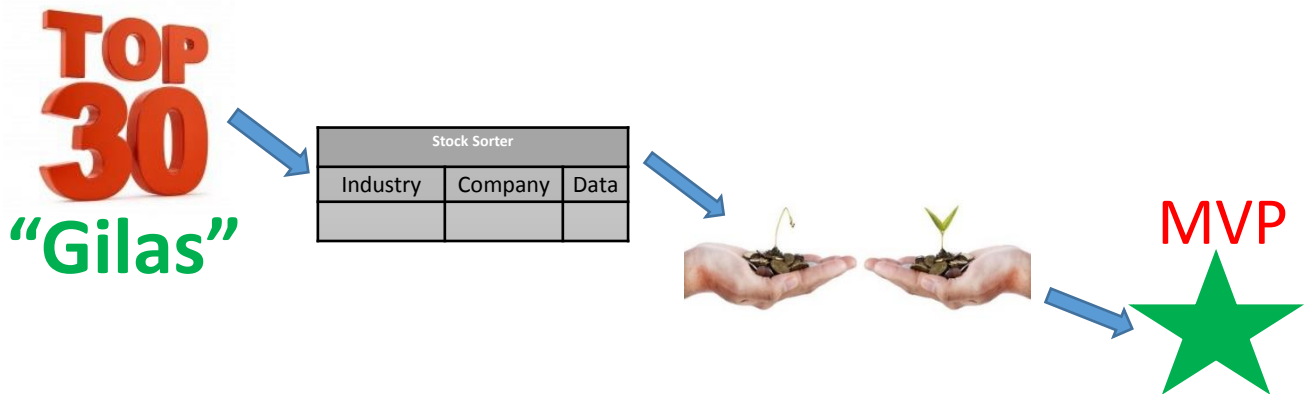
She is a great teacher.

Miriam S. Jumalon  
Teacherpreneur

# Secret #2

## No-Brainer Stock Sorting For Dummies

***How I Was Able To Choose The Right Stocks To Invest In that Gave Me Positive Return and Able To Help Others Invest Too WITHOUT having a Finance or Economics Degree***



1. Out of more than 300 companies listed in the Philippine Stock Exchange, I Only selected the top 30.

Let's call them the "Gilas" of the Philippine Stock Exchange.

Do I have to compute numbers to get the top 30?

No need. Why? They are already given. By who?

They are already given by the Philippine Stock Exchange itself

2. Then, I Sorted the "Gilas" according to the industry they belong to like Banks, commercial, properties, mining, conglomerates, telecommunications

3. All I did was Compared Each stocks in each of the industries according to the data available in my broker's website

Do I have to compute these data?

Again, no need, because they are already provided.

Provided by who? They are already given by my online broker.

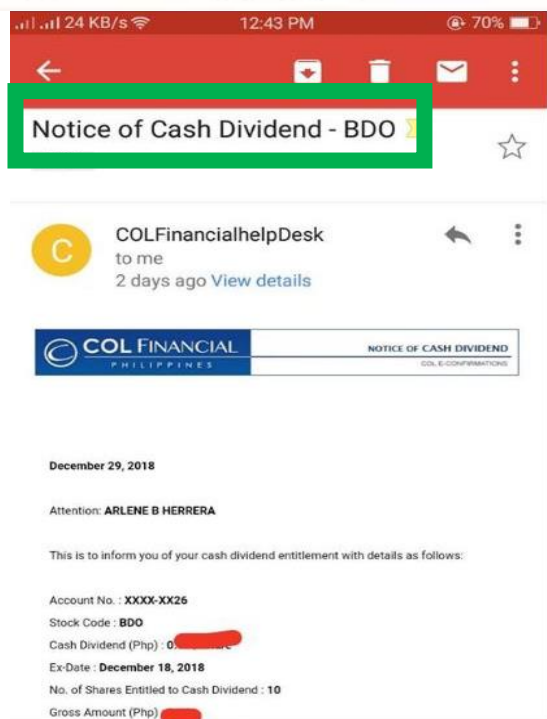
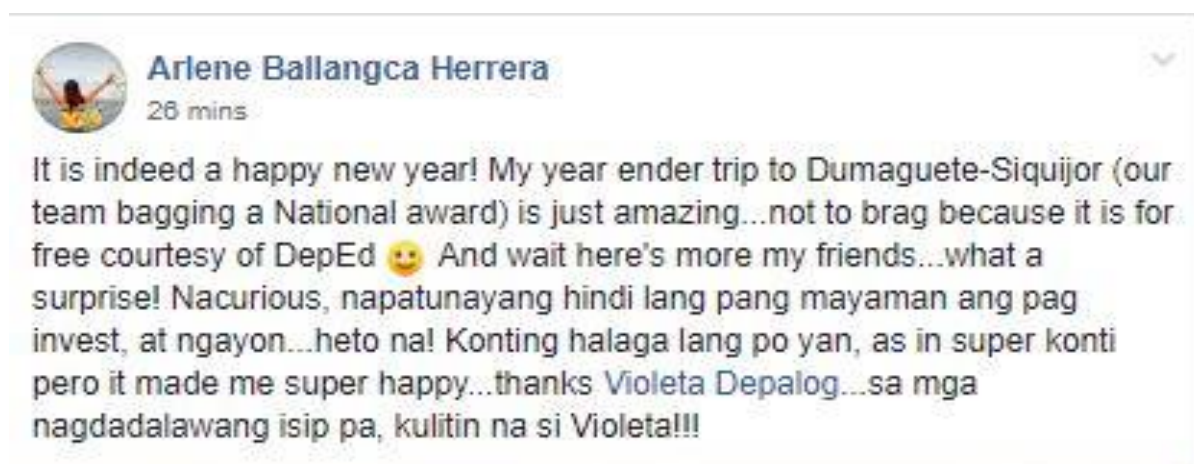
A good online broker should provide sound research and data to the investors.

4. From that, I Picked my “MVP Players” from the “Gilas” and there are only 5 up to 10 out of the top 30 companies

**You do NOT to be an economist to know the top 30 companies in the stock market because these are already given.**

**You do NOT need to be a finance graduate to know how to compare given data.**

## My Students Have Been Learning To Choose Stocks





# My Students Have Been Learning To Choose Stocks

中国移动 4G (VPN) 12:06 PM 65%

< Home Linnda Dee Dulawan > Active 2h ago

Sis

Parang natuwa ako

Bakit

Ano ibig sabihin nyan?

EQUITIES							
Portfolio %	Market Price	Average Price	Total Shares	Uncommitted Shares	Market Value	Gain / Loss	%Gain/ Loss
100.00	79.8000	67.4030	100	100	7,908.52	1,168.22	17.33%
TOTAL EQUITIES					7,908.52		
TOTAL EQUITIES GAIN/LOSS						1,168.22	
TOTAL PORTFOLIO TRADE VALUE:					7,908.52		
DAY CHANGE:					0.00%	0.00	
PORTFOLIO GAIN/LOSS:					17.33%	1,168.22	

I opened may account

**17.33% Paper Gains**

Wow

Ibig sabihin may gains ka na 1k plus

Dahil tumaas ang price ni mbt

Mas mataas sya sa average price mo

Wow

Di ba 7k lang ipinasok ko



5k and 2k

Nkakawow

Withdraw ko na sa

Ayi kaka excite pala

SMART 12:38 AM 64%

< 1 ISMI-MC Beta Gro...  

Adel

Ishare ko lang yung 1st earning ko. Kahit konti pa lang ang alam ko bumili ako ng JFC noong dec. 28 at 294.20 kahit mataas ang presyo at nabenta ko sya kanina 324.20. First time ko nagbenta, for experience na rin. Happy 😊



# Secret #3

## Instant Stock Prompter

***How I Was Able To Monitor and Manage My Investment and let it Grow DESPITE Being A Busy Full Time Teacher***



**My Waze in navigating my stocks.  
It saves me a lot of time  
This allows me to spend **ONLY 10 minutes**  
in managing my investment every week**

Because my attention is divided between teaching and investing in stocks, I have devised a tool which I call the Instant tock Prompter that helps me quickly decide on what to do with my stocks.

My Stock Prompter helps me save a lot of time  
This allows me to spend ONLY 10 minutes in managing my investment every week

Because of this, I do NOT need longer hours in managing my stock investment.

Because of this I do NOT need to neglect my work to make my money grow in the stock market.

That's the reason why I am still able to invest, monitor and grow my money in the stock market even if I am too busy with my teaching job.

What I just need to do is to list my current stocks including the stocks that I might buy in the future.

Then I label each stock with a condition when will I buy them, sell them.

All I need to do is have a quick glance and compare them with the current market price.

I can also use this guide to set automate my stock market investment.

## One of my students learned how to automates her stock market investment.

Thanks sis Violy

😊

Nakakalurkey.

1

Naka automated ako ng 1 year with [redacted] 😂

Uy wow, parang gusto ko rin gawin yan sis [redacted] for my [redacted] 🥰 1

I am keeping [redacted] it's undervalued now, mag-oopen na officially ang NLEX Harbor Link Segment on Feb. 26, another opportunity for [redacted] 🥰 1

Marife

Nice

Naka 1 year na po sya.

Tamaders lang

Haha

Oks lng po yan tama lng sa yo yan you are too busy 😊

1 [redacted] Active 1h ago

TUE 10:18 AM

woooohoo!

	Stock	# of Shares	Matched Shares	Pr
17:13	[redacted]	1,000	1,000	4.9
17:13	[redacted]	1,000	0	4.9
17:13	[redacted]	1,000	0	4.9

+

nakabili na ko sis!:)

How can you achieve a **Risk-free** 14% or more annual return from the stock market?

**Patience** gives 14% Return Annually

**Patience + Education + Small Repeated Actions**  
give more than 14% Return Annually

**Get More Financial Education From The**  
**Isavenvestify Stock Market Investing Masterclass**

**Here's What You Are Going To Get Inside**  
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- No-Brainer Stock Sorter + My Personal List of Top Companies* (₦4,997)
- Instant Stock Prompter* (₦3,997)

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Bonus #3: Step By Step Video Tutorials For Newbies (Priceless)

Bonus #4: Instant Passive Income builder

**For The FIRST 10 Buyers Only** (Priceless)

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