

Market wizards

Four bloggers share their investment journeys and tips

Mr Lionel Yeo, 30, blogger at cheerfulegg.com

What got you started on investing?

My fascination with the stock market started when I was a kid, ever since my dad taught me about it.

When I first started investing, I thought I was invincible. I believed I could use what I learnt to come up with a trading strategy that would make me rich quickly.

But a year and several thousand dollars lost later, I realised that beating the market is actually really hard.

So I switched tactics and took up index investing. I created a system where I'd automatically transfer some money into my brokerage account every month and invest it into a portfolio of passive, low-cost indexes — regardless of what the market is doing.

Ever since then, my portfolio has grown pretty well — and I plan to continue to add to it in the next 20 to 30 years.

What is your investment policy?

I don't pick stocks, I diversify by investing in the market. Individual stocks may come and go, but I know the market will come out on top over the long term.

What motivated you to start your blog?

I started the blog to document my own personal finance journey, but after more people started reading it, I started sharing some helpful strategies I've learnt along the way.

What can the audience expect from you at INVEST Carnival?

They will learn why good investing doesn't necessarily have to be about stock-picking or market-timing. Instead, I'll offer them a new perspective: Through index invest-

ing, we can grow our wealth, invest without stress, and have time for the rest of our lives.

Mr Alvin Chow, 31, managing director, BigFatPurse

What got you started on investing?

I was a spendthrift in school. I took responsibility of my finances only when I received my first pay cheque during national service as I wanted to gain financial security.

My first investment was in a bond fund. I didn't lose my capital (\$1,000) and received \$20 from the fund a year later.

Over the years, I bought many investment policies. I wasn't savvy and didn't understand the products. I over-committed to the monthly premiums. So, I terminated some policies and did not get a single cent back as they were in force for less than two years at the point of cancellation.

Later, I pored through books and took up a trading course to understand the market as much as I could. After testing and trying various investment approaches — with losses along the way — I finally settled with value investing, which was a good fit for my personality and risk profile, and something I can do better than index returns.

What is your investment policy?

A main principle of my value investing approach is to focus on assets and not earnings.

Most investors focus on the earnings of the companies. This is common sense. However, earnings fluctuate. Assets are more stable and hence the valuation doesn't fluctuate much.

What can the audience expect from you at INVEST Carnival?

I will be sharing the value investing strategy which I have developed, which I coined Conservative Net Asset Value, or CNAV in short. I will share the broad elements of the strategies and the processes that shaped this approach.

Mr Calvin Yeo, 32, managing director, DrWealth.com

What got you started in investing?

My interest in investing started at business school in the United States. The people I met there were very entrepreneurial, constantly thinking of new ideas and business ideas.

I caught the entrepreneurial bug from them and started an Internet-based business in e-commerce. Fortunately, the business was very profitable, so I started investing to help my money grow faster.

It has been a great learning journey for me so far. I've invested in bonds, properties and stocks,

and have made excellent returns on my investments.

What is your investment policy?

I invest in income generating assets or those that have the ability to generate income in the near future. Without the ability to generate income, there is little intrinsic value in the asset other than its market valuation.

What motivated you to start your blog?

I started it to share my experience in investing and, hopefully, educate people along the way. Many people still have a speculative mindset when it comes to stocks and properties, but investing is just a tool to propel you to reach your end goal, which is, for most people, generally retirement or financial freedom.

What can the audience expect from you at INVEST Carnival?

DrWealth will be providing free financial health assessments for everyone. Before investing, it is important to first understand one's financial profile.

Ms Vina Ip, 42, writer and blogger at propertysoul.com

What got you started on investing?

I have been a property enthusiast since young. I bought my first condominium unit for rent in 2002. In the next four-and-a-half years, I kept buying until I built up a property portfolio of five private properties.

In 2010 and 2011, I sold four of the properties, realising a net profit of 80 to 120 per cent.

I call this phase one in my property investment journey. It was a learning phase during which I picked up a lot about tips and tracks in property investment and management.

What is your investment policy?

Over the years, I have learnt to never buy what everyone else is buying; never buy what the "so-called experts" (spokespersons with vested interests) recommend; never touch any investment I don't know better than the seller; never invest in anything I can't manage and have no control over.

What motivated you to start your blog?

In 2010, I set up propertysoul.com to share my experiences as a property investor and exchange ideas with fellow investors on accumulating wealth through properties.

Last year, I founded propertyclubsg.com to provide a neutral platform for like-minded private property buyers, investors and owners to learn and network.

What can the audience expect from you at INVEST Carnival?

I hope to share with the audience an unbiased view of what I know about the property industry, the lessons I learnt after I earned my first profits and the stories I heard from my 12 years of investing in private properties.

Catch these bloggers live at INVEST Carnival this Sunday from 2.45pm to 4pm.



Mr Alvin Chow believes in value investing.



Ms Vina Ip has been a property enthusiast since young.



Bloggers Lionel Yeo (above) and Calvin Yeo (right) have crafted their own investing strategies over time.