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PLUS NEWS > REVIEWS > ASK THE EXPERTS > REPORTER > GADGETS > CARS

START YOUR BUSINESS



Lisa Turner



ABC



why ISA trend investing could be your best investment choice in 2009

Secure your retirement

BY STEPHEN SUTHERLAND

Do you want to retire rich? Good, because I may be able to help. First, let me ask you a question. Did you know that the stock market has hardly budged in price over the last decade? It's true and it's a fact that the stock market can't keep going sideways forever. At some point in time it will have to catch up with its long-term trend. But what does all this mean?

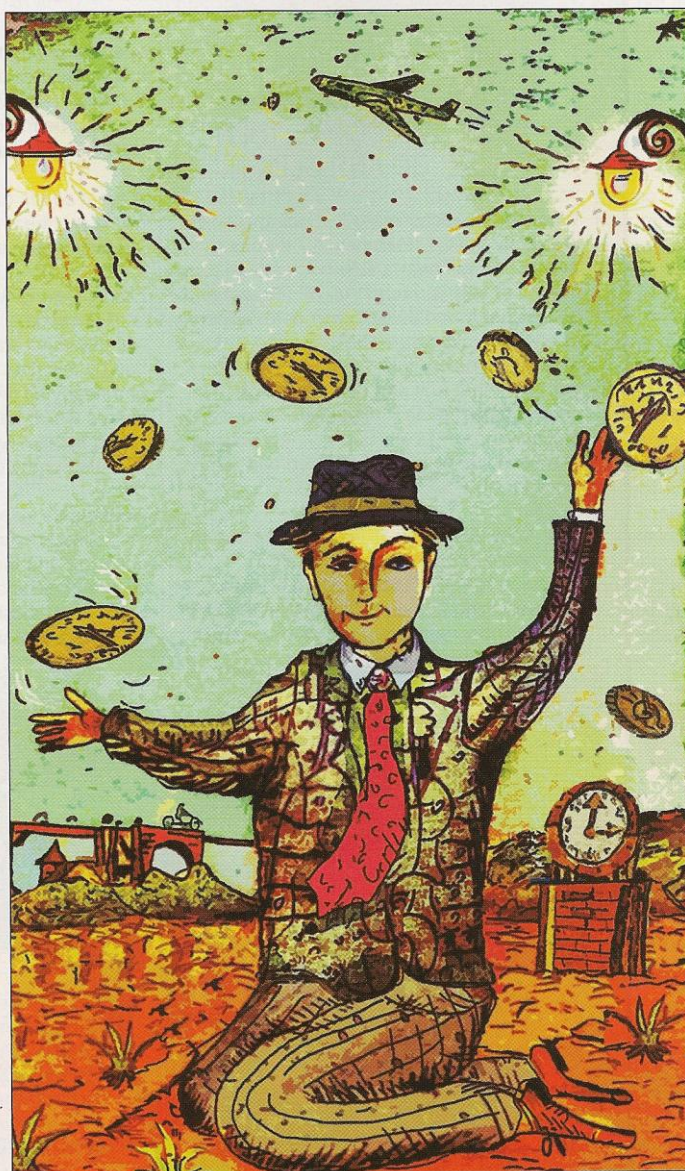
Because very little price progress has been made over the last ten years, we could be sitting on top of a volcano that is ready to erupt. So, rather than focus on the gloom and doom of the current credit crunch, the key is to think long-term. If you can do that, you might be able to generate enough liquid capital in your lifetime to retire rich.

Since 1997, I have been pioneering a brand new way of investing, called "ISA Trend Investing." ISA Trend Investing can be broken down into 3 simple steps:

- **Step 1** – you determine market direction
- **Step 2** – you find a quality fund
- **Step 3** – you time your buys and exits

With ISA Trend Investing you trade investment funds (not stocks) using an ISA, a SIPP or both, to achieve tax-free, index beating returns. You simply profit in up markets and protect in down markets, helping you retire liquid rich. When compared to normal ISA Investing, there are 7 key differences:

1. Instead of simply buying and holding, you are *active*. By understanding the overall trend of the market, you invest into the market when the confirmation of the trend is up, and switch out of the market when the confirmation of the trend is down. This



"Did you know that the stock market has hardly budged in price over the last decade? It's true and it's a fact, that the stock market can't keep going sideways."

is the most important element of ISA Trend Investing. Even if you find the best investment fund on the planet, if your trend reading is wrong, meaning your timing is wrong, you will fail.

2. You use a Stocks and Shares ISA instead of a Cash ISA.

3. When the trend is confirmed up, you look to buy the highest quality *Investment Funds*. You search for funds that can be purchased within a Stocks and Shares ISA. You do not buy individual stocks as they carry too much risk. You do not buy index tracker funds because it is possible to "beat" the indexes if you know what you are doing. You buy your fund or funds only when the market is healthy (uptrend). When the market is unhealthy (downtrend), you remain in a cash based fund.

4. When the market is healthy you time your buying of the fund or funds selected. You only buy your fund or funds at a time when there is the maximum probability of success. To do this, you use technical analysis or charts.

5. You time your exits. When the market's trend is in a confirmed downtrend, instead of selling and cashing in your ISA, you *switch*. Your cash is now placed or "parked" in a stocks and shares, cash based fund, helping you to bank profits and protect and preserve your capital whilst the market is falling.

6. Because you can read the trend of the market, and pick the highest quality investment funds, it allows you to set yourself aggressive performance targets. You aim to beat the powerful US Nasdaq Composite. (The Nasdaq is capable of 24.5% annual returns over the long-term.)

7. You do not use a financial adviser. You become your own adviser and make your trades on a "smart" investing platform with virtually zero costs. By being your own adviser, you save on charges, commissions and initial set up fees.

This seriously helps boost your overall compounded returns. And if you know what you are doing, you get much better results than you would if you were with an adviser.

Unfortunately financial advisers, stock brokers and banks do not help individuals invest in ISAs in this way because they do not inform you of trend changes.

When the market is officially in an uptrend (bull market), advisers, brokers and banks *should* be informing their clients to invest. On the other hand, when the market is in a downtrend (bear market), advisers *should* be informing their clients not to invest. The reason they do not give their clients this information is because they simply do not know how to accurately read the direction or trend of the market.

The people who truly understand the market and which way it is heading (trend) are successful stock market professionals. Stock market professionals are people who invest in the market for a living. This means they are doing it all the time. They watch the market every day.

They do not sell stocks, investment funds or other financial products to clients. Instead, they invest in the market; period. And the successful ones, the top ten percent, are the ones who not only make 80% of all the money, but also the ones *you* want to be following. These people can help you invest with the trend....and win.

In 2001 my brother Paul and I set up our company, ISACO to educate people in the benefits of ISA Trend Investing and give them the unique opportunity to "shadow" invest a stock market professional in an extremely time friendly way. In these days of financial doom and gloom it is great to be able to offer people the opportunity to share in the kind of tax free gains we are making.

ISA Trend Investing fact file

A SIPP (Self Invested Personal Pension) can be run parallel with your ISA Trend Investing. Whichever investment fund you buy with your ISA, you buy the same fund with your SIPP. That means if you get a 20% annual return on your ISA, you get a 20% annual return on your SIPP.

Stephen Sutherland is the UK's leading authority on ISA Trend Investing. Clients currently shadow investing him include the manager of a £550 million pension fund and the Chief Information Officer of a FTSE 250 financial company. Stephen's expertise and knowledge of the market enabled him to correctly predict the start and end of the 2003-2007 bull market helping him to become a liquid millionaire.

persistence always pays off

Whether this recession will knock you down is entirely up to you

BY MINDY GIBBINS KLEIN



"IF YOU ARE NOT GETTING FEEDBACK, THEN GO AND SEEK IT."

Whether this recession will knock you down is entirely up to you. But even if it does, maybe you will hear a little voice inside your head that tells you to get up off the mat and go another round. I, like many entrepreneurs of my generation, have seen a couple of recessions before this, and I have had to get up off that mat and dust myself off several times. When I first decided to move to the UK to start up my new training and consultancy business, it seemed like a great idea.

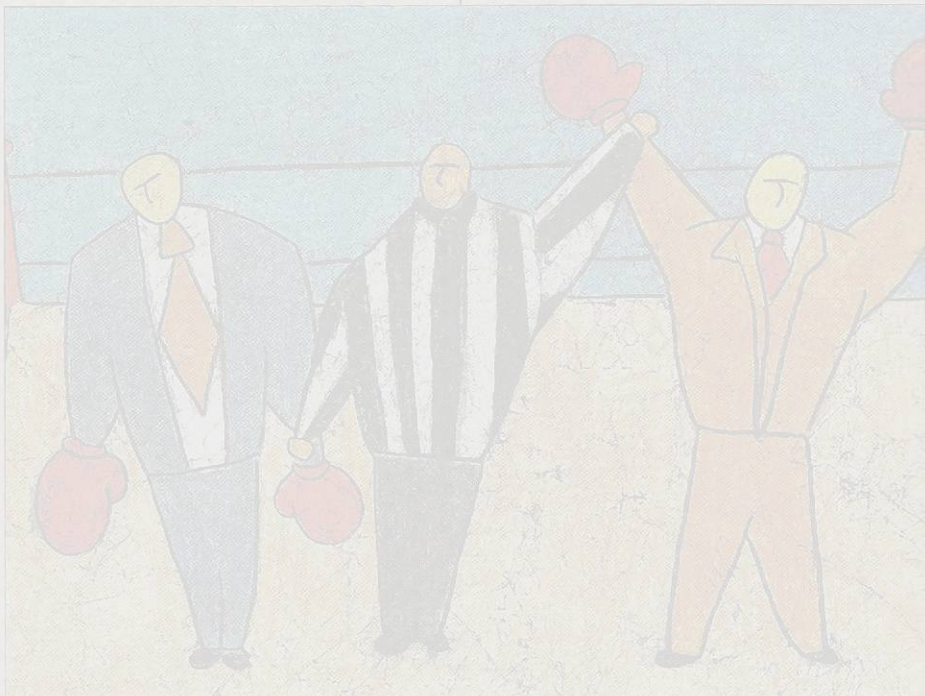
Who knew that in 1991 the economy would then begin to plummet faster than a speeding bullet? I had worked so hard to put everything together – selling most of my possessions, renting out my property and

seen for a long time was going to be pretty stupid. So, seeking the security of a long-term contract with an established company, I put my head down, my tail between my legs and my plans on hold.

A great series of corporate jobs followed, giving me the chance to improve my strategic and management skills.

Finally leaving the corporate world ten years later, a casualty of the dot-com bust, I wondered if it was too late to try again. I had by this time lost the house in the States and nearly all the equity in the dot-com shares which had been a nest egg for my young family. My ten-year-old contact list was also pretty useless.

On the plus side, however, I did still have my bulldog determination, a sense of optimism and the unexpected bonus of a couple of redundancy payments in the bank. I dusted off those plans for my training and consultancy business and to my



making new contacts in London – it seemed impossible and very unfair that it would be taken away from me so quickly. But as much as I considered myself to be a bulldog, I was not blind and I could see that digging my heels in and trying to start a new business (especially a training business) during the worst recession this country had

astonishment, they were still pretty accurate. Starting a new business is never easy. Try it when your spouse is also starting his own business and sharing the childcare arrangements and you could be considered insane. Let's just say things took a little longer than I expected to get going. And then I noticed that customers

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