

# STOCK MARKET SIMPLIFIED

A Beginner's Guide to **Investing**  
**Stocks**, Growing Your **Money** and  
Securing Your **Financial Future**



ERIC SILVA

# Investing Simplified 2026 Guide

**J.K. Lasser Institute**



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Investment Management Made Simple Sergey Mazol, Investment Management Made Simple is a complete step by step guide to understanding how investments work how decisions are made and how to apply proven strategies to achieve long term financial success Whether you are a student a beginner investor a business owner or a financial manager this book explains investment management in a structured practical and easy to follow way This book is organized into clear chapters that build your knowledge progressively Chapter 1 What You Need to Know About Investment Decision Making Learn why investment management matters what drives investors beyond profit and the difference between accounting and economic approaches Chapter 2 Understanding Investments What They Are and How They Work Explore the basics of investments the types of investors and what goes into an investment portfolio Learn the principles of portfolio risk and return and follow a step by step guide to building a balanced portfolio Chapter 3 Theories That Guide Investing Discover how investment theories evolved how markets and prices are formed and why companies choose specific funding and dividend strategies Technical and fundamental analysis are introduced in simple practical terms Chapter 4 Structuring Investment Management See how investment decisions are made within organizations how agency conflicts are solved and how corporate governance strengthens decision making Tools KPIs and information systems for planning and measuring investments are explained Chapter 5 Time Value of Money Understand why money today is worth more than money tomorrow Learn how to value assets adjust for risk set discount rates and calculate project profitability using time tested methods Chapter 6 Planning How to Finance Your Investments A detailed guide to identifying funding needs building investment funds and choosing the best financing methods Learn balance methods for estimating needs and how to create repayment plans Chapter 7 Understanding the Cost of Investment Money Break down the cost of capital how debt and equity affect business value and how to optimize financing structures Key theories such as Modigliani Miller are explained in straightforward language Chapter 8 Managing Investments with Internal Capital and Equity Planning Covers equity financing retained earnings dividend policy depreciation

issuing shares and the Capital Asset Pricing Model CAPM in practical terms Chapter 9 Leveraging Borrowed Funds for Growth Learn how to manage loans bonds and leasing agreements effectively Discover how lenders evaluate creditworthiness how to issue bonds and when leasing is better than borrowing Chapter 10 Practical Asset Management Tools for valuing acquiring and managing tangible and intangible assets including methods for valuing companies during mergers and acquisitions Chapter 11 Creating Corporate Investment Strategies A comprehensive approach to designing investment strategies setting goals allocating resources and improving performance over time About the Author Written by Dr Sergey Mazol an experienced economist and policy analyst with over 20 years of experience as an associate professor and 5 years of practical experience in business planning and project management Dr Mazol s role as a member of the ECGI underscores his authority in corporate governance and his ability to provide strategies for aligning investment decisions with business objectives His portfolio includes research and consulting projects for international organizations such as the UNECE the UNCTAD and the WTO

*Investment Trusts Explained* Mick Gilligan,2025-09-16 Unlock the best kept secret in investing This book is your essential guide to one of the most powerful yet overlooked tools for building long term wealth Investment trusts are an innovative and accessible investment vehicle and they hold a long and successful performance history Mick Gilligan renowned expert on investment trusts and partner at Killik Co explains how these funds work through the lens of an investment trust investor He examines their risks and benefits why they outperform and how you can use them to grow your portfolio From their history and structure to key principles like compounding diversification and market pricing Gilligan makes complex ideas simple with clear explanations and practical examples Whether you are saving for a particular goal planning towards retirement or simply maximising your capital investment trusts are the fundamental tool for building wealth over time They should be a part of all serious portfolios for long term investors and Investment Trusts Explained is your essential manual to capitalising on their potential

**The Sterling Bonds and Fixed Income Handbook** Mark Glowrey,2013-02-28 The Sterling Bonds and Fixed Income Handbook aims to fill the knowledge gap for sterling base investors and their advisors Whilst investors in the equity markets can rely on numerous resources to select stocks and build portfolios there is little information available for those who wish to buy bonds This book takes the reader through the key features of gilts and sterling corporate bonds and offers a practical guide to putting money to work in this important and profitable asset class

The Gambia International Monetary Fund. Fiscal Affairs Dept.,2025-03-07 The IMF s Fiscal Affairs Department FAD conducted a Public Investment Management Assessment PIMA and Climate Module C PIMA for The Gambia to assess public investment management PIM and its climate sensitivity The assessment found improvements since the 2019 PIMA including the 2020 Cabinet Memorandum for strategic project reviews the 2023 SOE Act for centralized oversight and enhanced procurement regulations However despite these institutional improvements effectiveness has yet to catch up and in some cases has weakened Climate resilience is also insufficiently addressed with weak integration of climate risks into

project planning and outdated regulatory frameworks Key recommendations include establishing a public investment management information system strengthening PIM oversight within the Ministry of Finance formalizing project selection pipelines and embedding climate related criteria in investment decisions      **Simple But Not Easy, 2nd Edition** Richard Oldfield, 2021-12-14 Described by the author as a slightly autobiographical and heavily biased book about investing Simple But Not Easy won fans among both professional and private investors alike when first released in 2007 The theme of the book is that investment is simpler than non professionals think it is in that the rudiments can be expressed in ordinary English and picked up by anybody It is not a science But investment is also difficult People on the outside tend to think that anyone on the inside should be able to do better than the market indices This is not so Picking the managers who are likely to do better is a challenge Richard Oldfield begins with a detailed confession of some of his worst mistakes and what they have taught him He discusses the different types of investment why fees matter and the importance of measuring performance properly He also outlines what to look for and what not to look for in an investment manager when to fire a manager and how to be a successful client A cult classic for its candid confessions and sparkling wit this extended edition of Simple But Not Easy featuring a new author's preface and a substantial afterword remains an indispensable companion for all those interested in the rewarding but enigmatic pursuit of investing

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