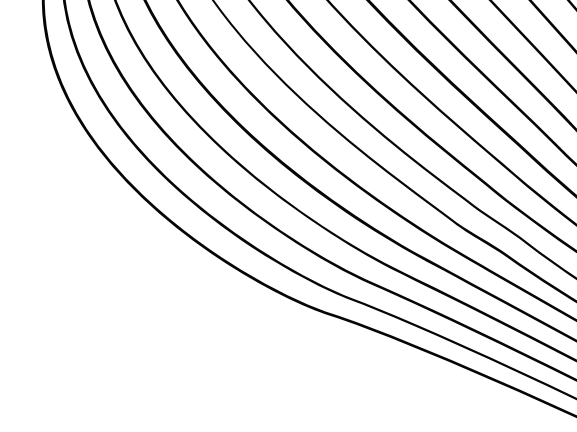




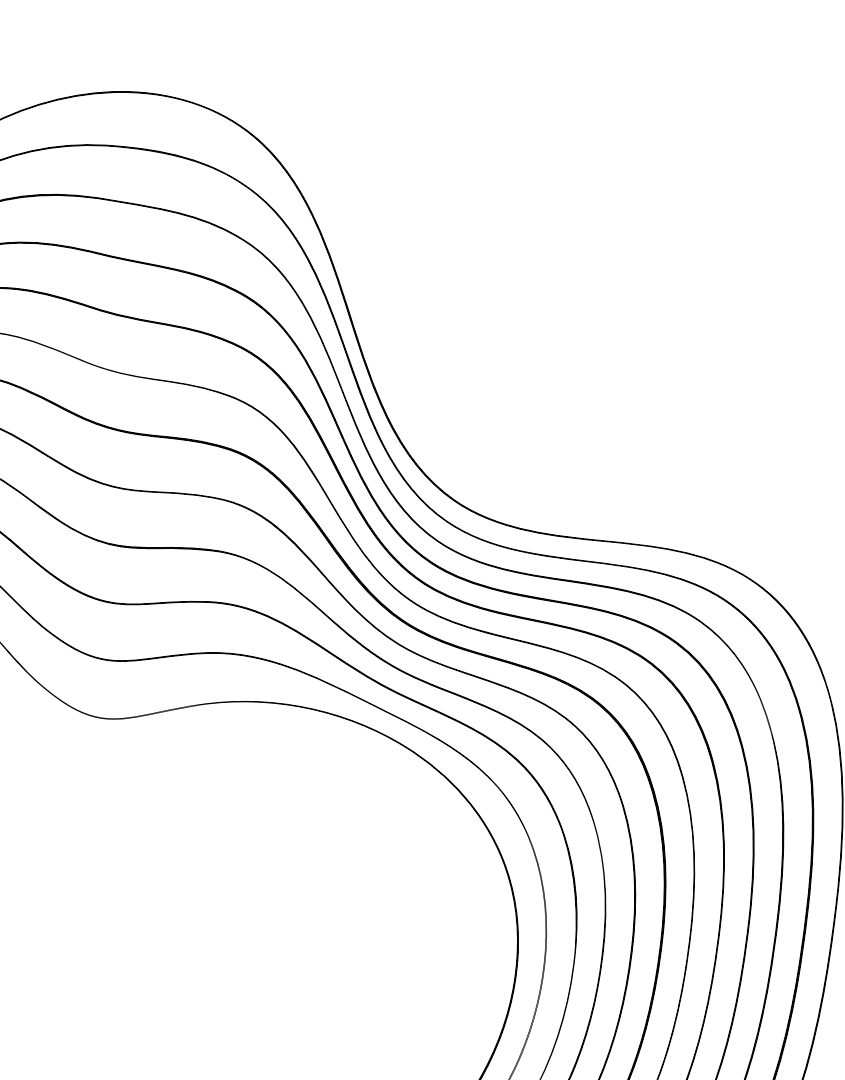
LUNASTAR BULLION
Financial Excellence Mindset

THE GREAT LEADERS' PROJECT

MASTERING CALCULATIONS



DAFTAR TAJUK



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GOLD STORAGE ACCOUNT (GSA)

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GAE10X REINVESTMENT TECHNIQUE

GOLD STORAGE ACCOUNT (GSA)

GSA ni sama macam akaun bank. Cuma kita simpan gram emas. Emas boleh dibeli **serendah rm10**. Tiada komitmen & boleh beli bila-bila masa.

GSA kita ada **spread 7%**, tapi masa jual tiada markdown. Jadi kalau beli rm10, nilai emas yang masuk akaun rm9.30 lepas tolak spread. Tapi masa jual harga sama dengan harga emas semasa.

GOLD STORAGE ACCOUNT (GSA)

APA ITU SPREAD?

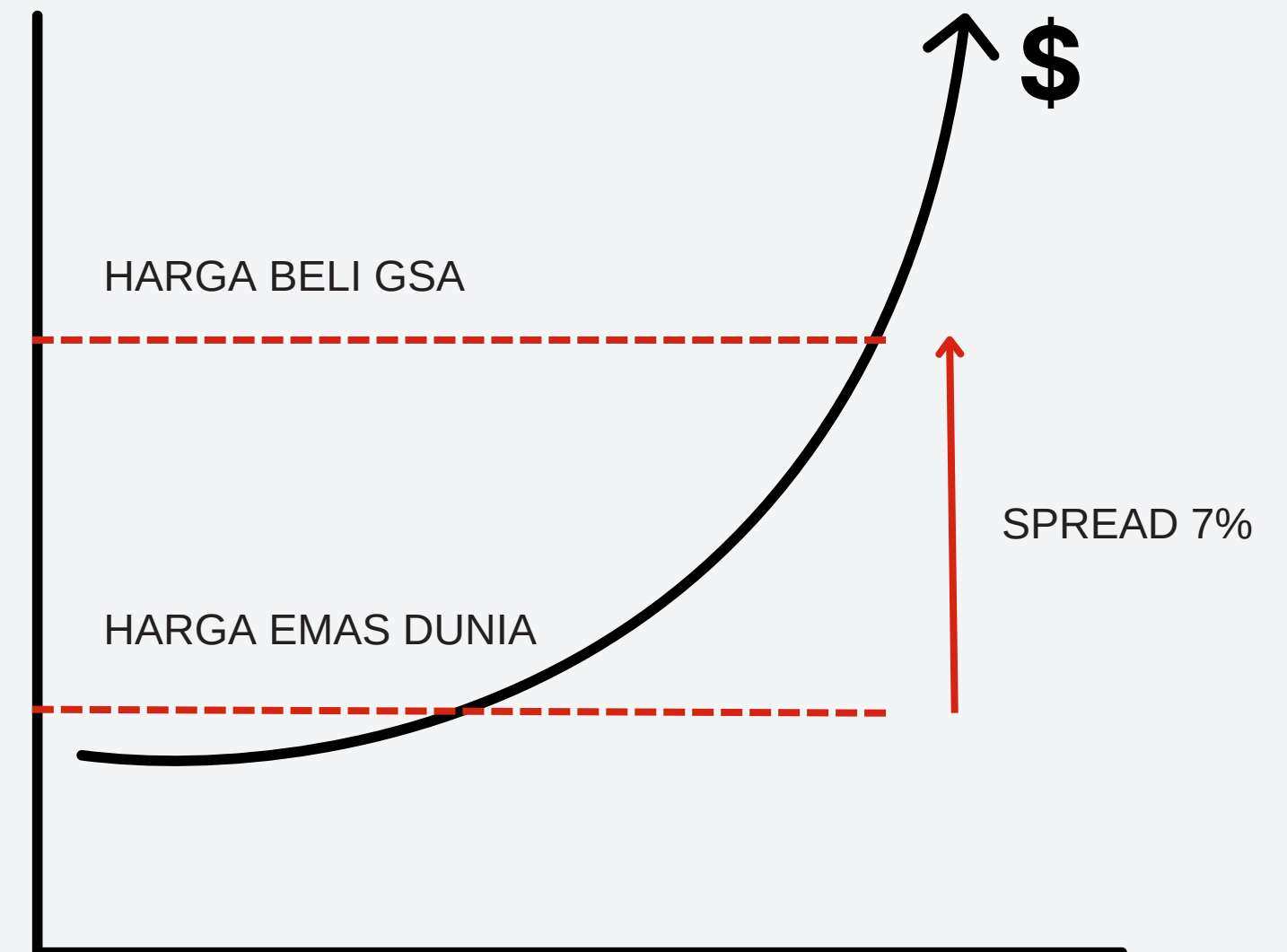
Spread atau susut nilai ialah perbezaan antara harga beli dan harga jual.

MARK-UP

Peningkatan harga : harga kos + nilai keuntungan yang diinginkan.

MARK-DOWN

Penurunan harga : harga jual lebih rendah dari harga beli.

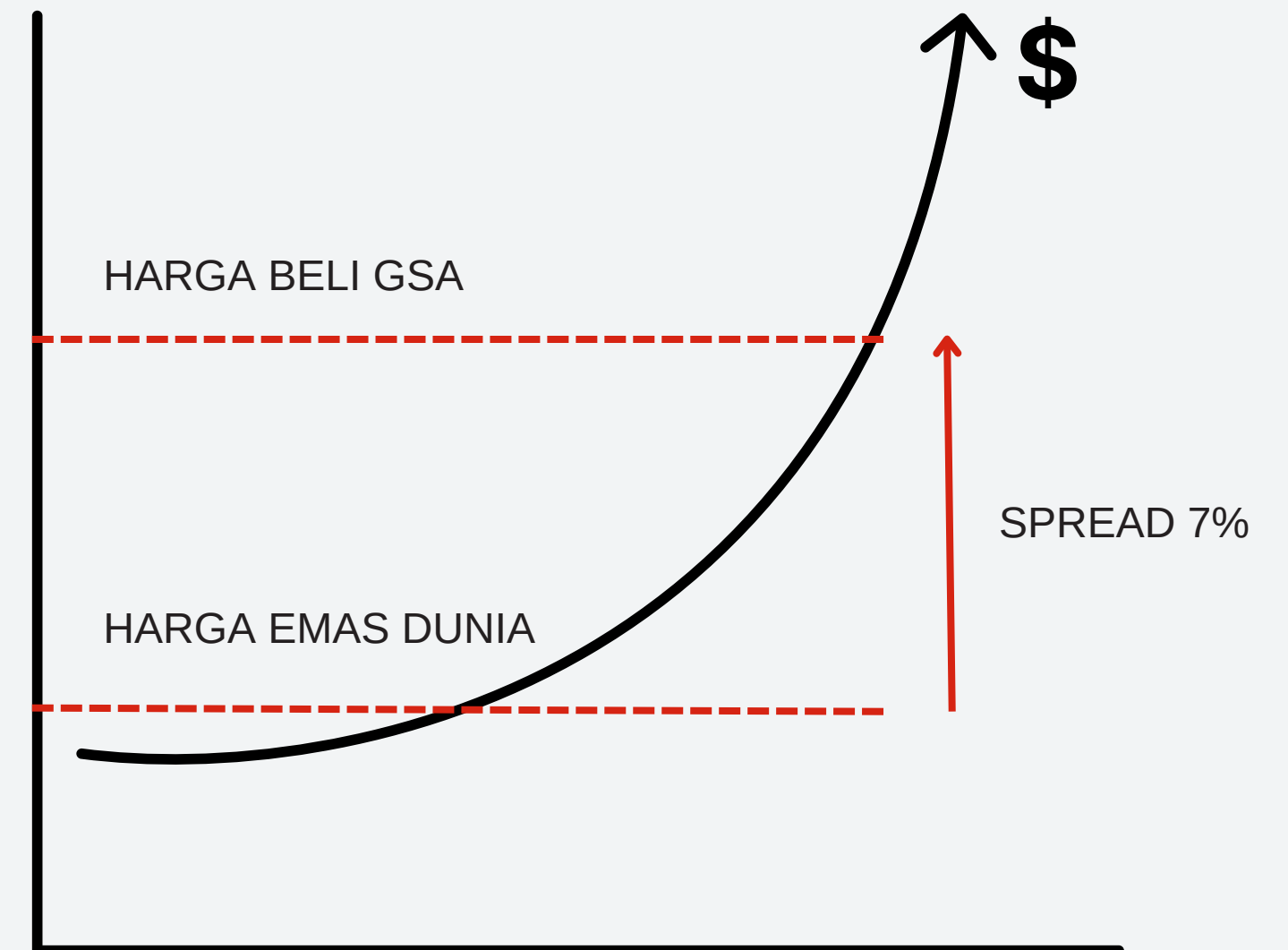


GOLD STORAGE ACCOUNT (GSA)

Gold Price	
QM Sell (MYR/g)	QM Buy (MYR/g)
311.74	291.35
FX Rate: USD 1 = MYR 4.578 as at 02/06/2023 06:30:12 PM	
Disclaimer: Rates displayed are indicative for the day and subject to change without prior notice.	

$$\frac{\text{Harga jual} - \text{Harga kos}}{\text{Harga kos}} = \text{SPREAD}$$

$$\frac{311.24 - 291.35}{291.35} = 7\%$$



GOLD STORAGE ACCOUNT (GSA)

My Account Summary

Gold Storage Account 2101199993	
5.42948 g	0.17458 oz
Approx Value: MYR 1,578.40	
Value based on the current Gold Spot Price: Gold: MYR 290.71/g 07/06/2023 01:30:11 PM	
Your Average Cost: MYR 291.45 ⓘ	
View Statement	
Voucher Redemption	
Click Here	

Gold Spot Price = Harga emas dunia

Average cost < Gold Spot Price = Untung

GOLD STORAGE ACCOUNT (GSA)

Gold Price	
QM Sell (MYR/g)	QM Buy (MYR/g)
311.26	<u>290.89</u>
FX Rate: <u>USD 1 = MYR 4.614</u> as at 11/06/2023 02:35:12 PM	
Disclaimer: Rates displayed are indicative for the day and subject to change without prior notice.	

Payout Due	
MYR Currency Rate 4.614	
as at 11/06/2023 02:35:12 PM	
View	

US DOLLAR (USD) KE
RINGGIT MALAYSIA (MYR)

1 USD = RM 4.614
63.046 USD = RM 290.89

Kadar tukaran matawang

Harga emas dunia dalam
USD / gram

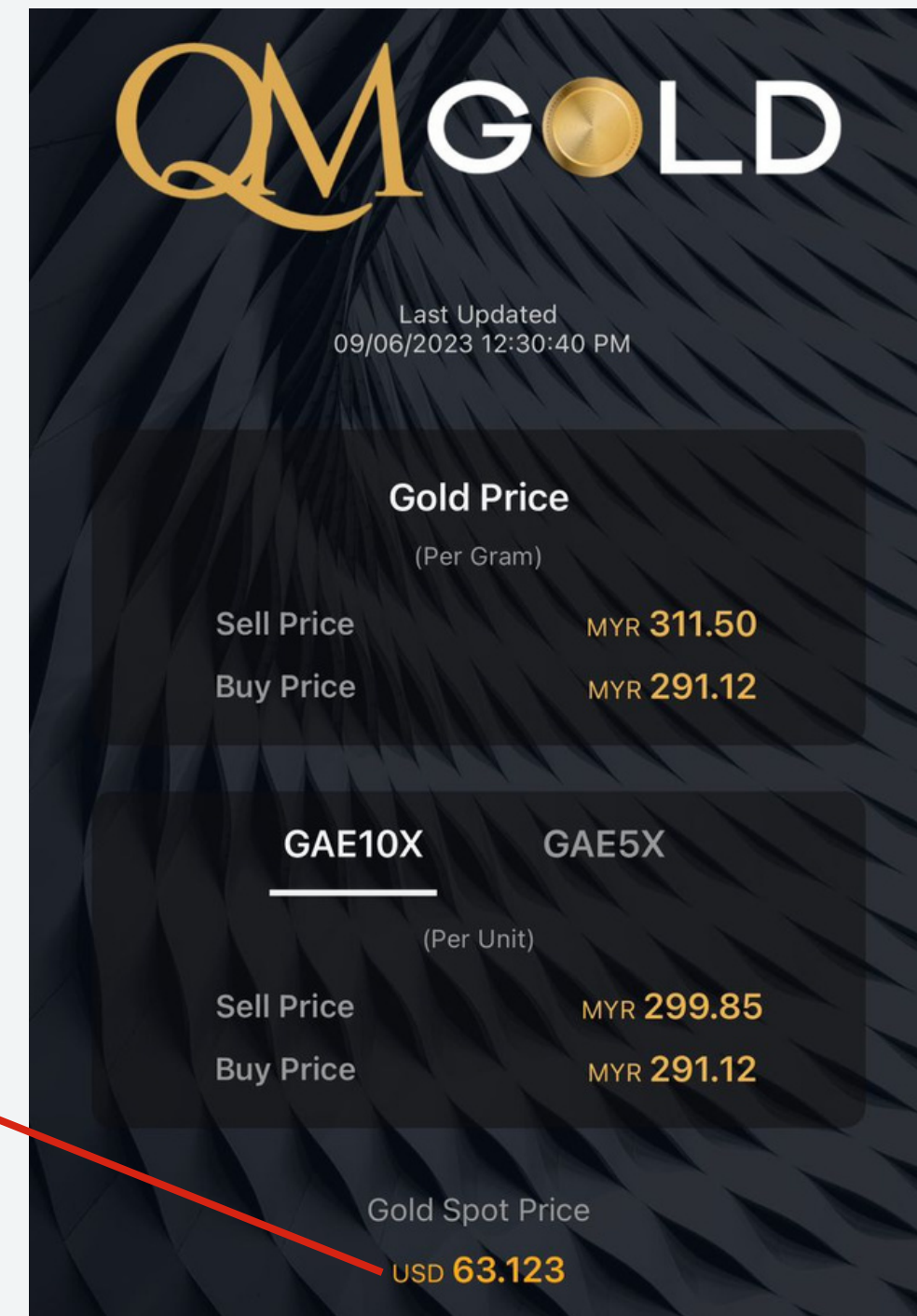
QM GOLD	
Last Updated 11/06/2023 02:38:31 PM	
Gold Price (Per Gram)	
Sell Price	MYR 311.26
Buy Price	MYR 290.89
GAE10X GAE5X (Per Unit)	
Sell Price	MYR 299.62
Buy Price	MYR 290.89
Gold Spot Price USD 63.046	
Login	

GOLD STORAGE ACCOUNT (GSA)



Harga emas dunia dalam
USD / troy ounce

Harga emas dunia dalam
USD / gram



GOLD STORAGE ACCOUNT (GSA)

1 troy ounce (oz) = 31.1 gram (g)

Troy ounce ke gram:

$$\frac{1967.555 \text{ USD}}{1 \text{ oz}} = X \frac{\text{USD}}{1 \text{ g}}$$

$$\frac{1967.555 \text{ USD}}{31.1 \text{ g}} = X \frac{\text{USD}}{1 \text{ g}}$$

$$X \frac{\text{USD}}{1 \text{ g}} = \mathbf{63.265 \text{ USD / g}}$$

Gram ke troy ounce:

$$X \frac{\text{USD}}{1 \text{ oz}} = 63.123 \frac{\text{USD}}{1 \text{ g}}$$

$$X \frac{\text{USD}}{31.1 \text{ g}} = 63.123 \frac{\text{USD}}{1 \text{ g}}$$

$$X \frac{\text{USD}}{31.1 \text{ g}} = 1963.125 \frac{\text{USD}}{31.1 \text{ g}}$$

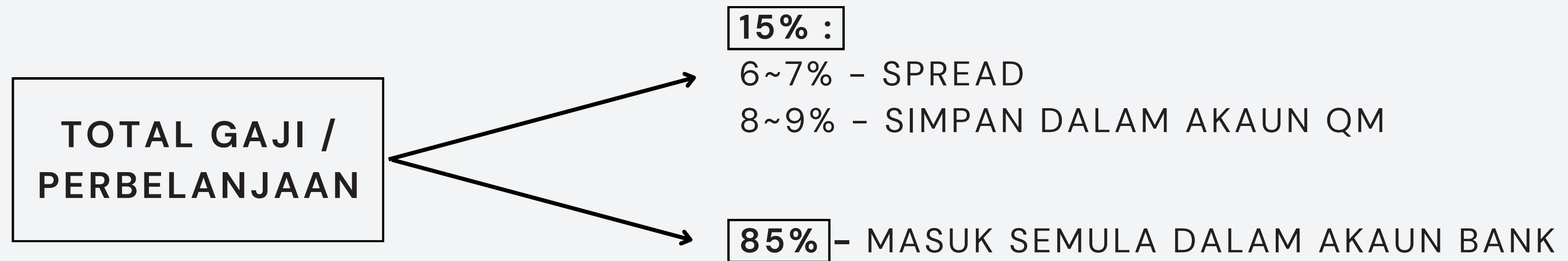
$$X \frac{\text{USD}}{1 \text{ oz}} = \mathbf{1963.125 \text{ USD / oz}}$$

GOLD CONVERT ACCOUNT (GCA)

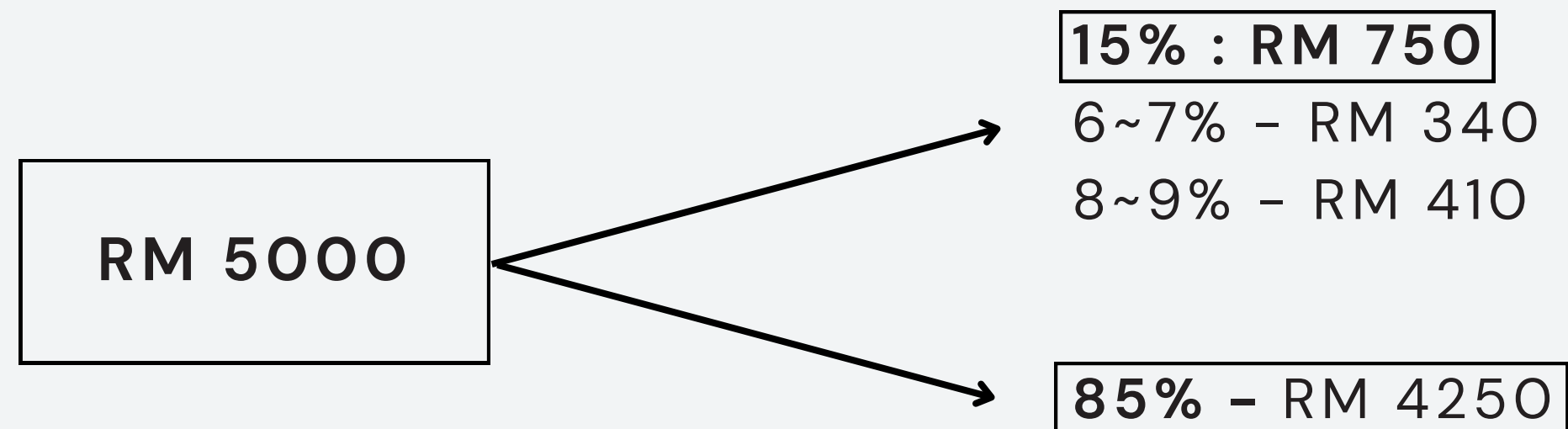
GCA ni menyimpan menggunakan **konsep pajak**. Dengan pegangan cuma **15%** dalam akaun QM, kita dapat simpan **100% gram emas**. **85% cash** akan masuk semula ke dalam akaun bank.

Bila harga emas naik, nilai gram emas tadi akan meningkat & kita akan dapat profit setelah tolak **management fee & pembiayaan 85%** tadi.

GOLD CONVERT ACCOUNT (GCA)



CONTOH :



GOLD CONVERT ACCOUNT (GCA)

TOTAL GCA DI HOLDING INVENTORY

Holding Inventory	
183.59602 g	5.90341 oz
Approx Value: USD 11,588.58	
Convert	Management Fee
USD 9,675.05	USD 178.45
Net Gain : USD 778.22	
View	

Jumlah emas dalam gram



183.59602 g

5.90341 oz



Jumlah emas dalam ounce

Approx Value: **USD 11,588.58**



Nilai gram emas

85% fasiliti



USD 9,675.05

USD 178.45

Untung / rugi



Net Gain : USD 778.22

NET GAIN / LOSS = APPROX VALUE - CONVERT - MANAGEMENT FEE

GOLD CONVERT ACCOUNT (GCA)

Convert

Total (g)	8.21558 g	→	Jumlah gram emas
Gold Price/g	MYR 289.96	→	Harga emas terkini per gram
Down Payment Value	MYR 2,336.43	→	Nilai emas lepas tolak 7%
Convert Value	MYR 2,126.15	→	85% fasiliti
Management Fee	MYR 7.75		
Action	Withdraw to Bank		
Profit Rate (Management Fee) (%)	3.50000		
Profit And Loss			
Current Value	MYR 2,382.19	→	Nilai terkini gram emas
Net Cash Out	MYR 248.29	→	Cash out lepas terminate
Net Gain/Loss	MYR 38.01	→	Untung / rugi

GOLD CONVERT ACCOUNT (GCA)

Convert

Total (g)	8.21558 g
Gold Price/g	MYR 289.96
Down Payment Value	MYR 2,336.43
Convert Value	MYR 2,126.15
Management Fee	MYR 7.75
Action	Withdraw to Bank
Profit Rate (Management Fee) (%)	3.50000
Profit And Loss	
Current Value	MYR 2,382.19
Net Cash Out	MYR 248.29
Net Gain/Loss	MYR 38.01

CARA KIRA GAIN / LOSS GCA

1. Tak Termasuk Spread 7%

$$\begin{aligned}\text{Net Cash Out} &= \text{Current Value} - \text{Convert Value} - \text{Management Fee} \\ &= \text{RM } 2382.19 - \text{RM } 2126.15 - \text{RM } 7.75 \\ &= \text{RM } 248.29\end{aligned}$$

$$\begin{aligned}9\% \text{ Saving} &= \text{Down Payment Value} - \text{Convert Value} \\ &= \text{RM } 2336.43 - \text{RM } 2126.15 \\ &= \text{RM } 210.28\end{aligned}$$

$$\begin{aligned}\text{Net Gain / Loss} &= \text{Net Cash Out} - 9\% \text{ Saving} \\ &= \text{RM } 248.29 - \text{RM } 210.28 \\ &= \text{RM } 38.01 \text{ (GAIN)}\end{aligned}$$

GOLD CONVERT ACCOUNT (GCA)

Convert	
Total (g)	8.21558 g
Gold Price/g	MYR 289.96
Down Payment Value	MYR 2,336.43
Convert Value	MYR 2,126.15
Management Fee	MYR 7.75
Action	Withdraw to Bank
Profit Rate (Management Fee) (%)	3.50000
Profit And Loss	
Current Value	MYR 2,382.19
Net Cash Out	MYR 248.29
Net Gain/Loss	MYR 38.01

CARA KIRA GAIN / LOSS GCA

2. Termasuk Spread 7%

$$\begin{aligned}\text{Payment amount} &= \text{Down Payment Value} + 7\% \\ &= \text{RM } 2336.43 + 7\% \\ &= \text{RM } 2500\end{aligned}$$

$$\begin{aligned}\text{15\% Value} &= \text{Payment Amount} - \text{Convert Value} \\ &= \text{RM } 2500 - \text{RM } 2126.15 \\ &= \text{RM } 373.85\end{aligned}$$

$$\begin{aligned}\text{Net Gain/ Loss} &= \text{Net Cash Out} - \text{15\% Value} \\ &= \text{RM } 248.29 - \text{RM } 373.85 \\ &= - \text{RM } 125.56 \text{ (LOSS)}\end{aligned}$$

GOLD CONVERT ACCOUNT (GCA)

CREATING ASSETS FROM EXPENSES
CONVERT INCOME TO GOLD

Client Income	Average QM Sell (Year 1)			
RM5,000.00	RM300.00			
2023	GOLD (GSA)	WEIGHT (gram)	AFTER GCA	FORCE SAVINGS
January	RM5,000.00	16.67	4250	RM750.00
February	RM5,000.00	16.67	4250	RM750.00
March	RM5,000.00	16.67	4250	RM750.00
April	RM5,000.00	16.67	4250	RM750.00
May	RM5,000.00	16.67	4250	RM750.00
June	RM5,000.00	16.67	4250	RM750.00
July	RM5,000.00	16.67	4250	RM750.00
August	RM5,000.00	16.67	4250	RM750.00
September	RM5,000.00	16.67	4250	RM750.00
October	RM5,000.00	16.67	4250	RM750.00
November	RM5,000.00	16.67	4250	RM750.00
Disember	RM5,000.00	16.67	4250	RM750.00
Total	RM60,000.00	200.00	51000	9000

Client Income	Average QM Sell (Year 2)			
RM5,000.00	RM330.00			
2024	GOLD (GSA)	WEIGHT (gram)	AFTER GCA	FORCE SAVINGS
January	RM5,000.00	15.15	4250	RM750.00
February	RM5,000.00	15.15	4250	RM750.00
March	RM5,000.00	15.15	4250	RM750.00
April	RM5,000.00	15.15	4250	RM750.00
May	RM5,000.00	15.15	4250	RM750.00
June	RM5,000.00	15.15	4250	RM750.00
July	RM5,000.00	15.15	4250	RM750.00
August	RM5,000.00	15.15	4250	RM750.00
September	RM5,000.00	15.15	4250	RM750.00
October	RM5,000.00	15.15	4250	RM750.00
November	RM5,000.00	15.15	4250	RM750.00
Disember	RM5,000.00	15.15	4250	RM750.00
Total	RM60,000.00	181.82	51000	9000

Client Income	Average QM Sell (Year 3)			
RM5,000.00	RM363.00			
2025	GOLD (GSA)	WEIGHT (gram)	AFTER GCA	FORCE SAVINGS
January	RM5,000.00	13.77	4250	RM750.00
February	RM5,000.00	13.77	4250	RM750.00
March	RM5,000.00	13.77	4250	RM750.00
April	RM5,000.00	13.77	4250	RM750.00
May	RM5,000.00	13.77	4250	RM750.00
June	RM5,000.00	13.77	4250	RM750.00
July	RM5,000.00	13.77	4250	RM750.00
August	RM5,000.00	13.77	4250	RM750.00
September	RM5,000.00	13.77	4250	RM750.00
October	RM5,000.00	13.77	4250	RM750.00
November	RM5,000.00	13.77	4250	RM750.00
Disember	RM5,000.00	13.77	4250	RM750.00
Total	RM60,000.00	165.29	51000	9000

Client Income	Average QM Sell (Year 4)			
RM5,000.00	RM399.30			
2026	GOLD (GSA)	WEIGHT (gram)	AFTER GCA	FORCE SAVINGS
January	RM5,000.00	12.52	4250	RM750.00
February	RM5,000.00	12.52	4250	RM750.00
March	RM5,000.00	12.52	4250	RM750.00
April	RM5,000.00	12.52	4250	RM750.00
May	RM5,000.00	12.52	4250	RM750.00
June	RM5,000.00	12.52	4250	RM750.00
July	RM5,000.00	12.52	4250	RM750.00
August	RM5,000.00	12.52	4250	RM750.00
September	RM5,000.00	12.52	4250	RM750.00
October	RM5,000.00	12.52	4250	RM750.00
November	RM5,000.00	12.52	4250	RM750.00
Disember	RM5,000.00	12.52	4250	RM750.00
Total	RM60,000.00	150.26	51000	9000

Client Income	Average QM Sell (Year 5)			
RM5,000.00	RM439.23			
2027	GOLD (GSA)	WEIGHT (gram)	AFTER GCA	FORCE SAVINGS
January	RM5,000.00	11.38	4250	RM750.00
February	RM5,000.00	11.38	4250	RM750.00
March	RM5,000.00	11.38	4250	RM750.00
April	RM5,000.00	11.38	4250	RM750.00
May	RM5,000.00	11.38	4250	RM750.00
June	RM5,000.00	11.38	4250	RM750.00
July	RM5,000.00	11.38	4250	RM750.00
August	RM5,000.00	11.38	4250	RM750.00
September	RM5,000.00	11.38	4250	RM750.00
October	RM5,000.00	11.38	4250	RM750.00
November	RM5,000.00	11.38	4250	RM750.00
Disember	RM5,000.00	11.38	4250	RM750.00
Total	RM60,000.00	136.60	51000	9000

Total in gram(g) after 5 years	833.97	Value Gold after 5 years (projection)	RM375,287.89
Convert 85% (5 years)	RM255,000.00	Management Fee (5 Years)	RM26,775.00
Force Savings 5 Years	RM45,000.00	Cashback After 5 Years	RM93,512.89
Net Profit(RM)	RM48,512.89		
Net Profit (%)	107.81%		

GOLD CONVERT ACCOUNT (GCA)

Total in gram(g) after 5 years	833.97	Value Gold after 5 years (projection)	RM375,287.89	Net Profit(RM)	RM48,512.89
Convert 85% (5 years)	RM255,000.00	Management Fee (5 Years)	RM26,775.00	Net Profit (%)	107.81%
Force Savings 5 Years	RM45,000.00	Cashback After 5 Years	RM93,512.89		

Value Gold after 5 years = (Harga emas tahun pertama + 50%) x Total Gram after 5 years
= (RM 300 + 50%) x 833.97g
= **RM 375,287.89**

Management Fee (MF) = 3.5% x Convert 85%

Total Management Fee = MF1 + MF2 + MF3 + MF4 + MF5
= MF (1 +2 +3 + 4 + 5)
= MF (15)
= RM 1785 (15)
= **RM 26,775**

Management Fee in 5 years:

MF1 = 3.5% x (RM 51,000 x 1) = RM 1785
MF2 = 3.5% x (RM 51,000 x 2) = RM 3570
MF3 = 3.5% x (RM 51,000 x 3) = RM 5355
MF4 = 3.5% x (RM 51,000 x 4) = RM 7140
MF5 = 3.5% x (RM 51,000 x 5) = RM 8925

Total = RM 26,775

GOLD CONVERT ACCOUNT (GCA)

Total in gram(g) after 5 years	833.97	Value Gold after 5 years (projection)	RM375,287.89	Net Profit(RM)	RM48,512.89
Convert 85% (5 years)	RM255,000.00	Management Fee (5 Years)	RM26,775.00	Net Profit (%)	107.81%
Force Savings 5 Years	RM45,000.00	Cashback After 5 Years	RM93,512.89		

Cashback after 5 years = Value Gold - Convert 85% - Management Fee
= RM 375,287.89 - RM 255,000 - RM 26,775
= **RM 93,512.89**

Net Profit = Cashback after 5 years - Forced Savings 5 years
= RM 93,512.89 - RM 45,000
= **RM 48,512.89**

Net Profit (%) = $\frac{\text{Net Profit}}{\text{Forced Savings 5 years}} \times 100\%$
= (RM 48,512.89 / RM 45,000) x 100%
= **107.81%**

GOLD ASSET ENHANCE (GAE)

GAE ni **investment jangka pendek**. Kalau ada duit lebihan yang tak digunakan selama 1 tahun boleh buat GAE10X. **1 unit rm1500+-.**

Spread GAE10x ialah **3%**. Bila harga emas naik 4% ke atas daripada harga beli baru kita untung.

Jangan beli GAE10x menggunakan duit kecemasan atau duit belanja.

GOLD ASSET ENHANCE (GAE)

GAE Detail

Down Payment Amount

750.00 → Total nilai unit dalam USD

Flexi Payment

6,750.00 → Nilai fasilitas dalam USD

Unit(s)

3

Annual Profit Rate (Management Fee) (%)

3.500

Quantity (g)

114.45141 → Total gram emas

Buy Price (USD)

65.53 → Harga emas termasuk 3% spread

Payment Amount

4,507.17 → Total bayaran termasuk management fee

GOLD ASSET ENHANCE (GAE)

GAE Detail

Down Payment Amount

750.00

Flexi Payment

6,750.00

Unit(s)

3

Annual Profit Rate (Management Fee) (%)

3.500

Quantity (g)

114.45141

Buy Price (USD)

65.53

Payment Amount

4,507.17

GAEX10 Target Profit							
Date	Unit	Without management fee			With management fee		
		Sell Price	Target %	Price to Terminate	Payment Amount	Target %	Nett Cash Out
16/5/2023	3	65.53	2%	66.84	4,507.17	20%	5,408.60

CARA TARGET PROFIT GAEX10

1. Tanpa Management Fee

$$\begin{aligned}\text{Harga untuk terminate} &= \text{Buy Price} + \text{Target Persen Kenaikan Harga Emas} \\ &= 65.53 + 2\% \\ &= 66.84\end{aligned}$$

2. Dengan Management Fee

$$\begin{aligned}\text{Nett Cash Out} &= \text{Payment Amount} + \text{Target Persen Untung} \\ &= 4507.17 + 20\% \\ &= 5408.60\end{aligned}$$

GAE10X REINVESTMENT TECHNIQUE

Teknik Reinvestment atau Teknik Compounding:

1. Modal & profit setelah termination GAE10X tidak digunakan langsung.
2. Modal & profit tadi digunakan untuk next entry.
3. Tentukan target persen keuntungan yang kita nak untuk setiap termination.
4. Ulang teknik beberapa kali sehingga nilai target tercapai.

Contoh Matlamat Reinvestment:

1. Nak cepat langsaikan hutang.
2. Nak beli aset tanpa berhutang.
3. Nak capai target nilai tertentu.

GAE10X REINVESTMENT TECHNIQUE

5 UNIT GAE10X

Compounding Technique for GAEX10 Projection				
Entry	Payment Amount	Profit (%)	Nett Cash Out	Units
1	7,500.00	20%	9,000.00	5
2	9,000.00	20%	10,800.00	6
3	10,800.00	20%	12,960.00	7
4	12,960.00	20%	15,552.00	9
5	15,552.00	20%	18,662.40	10
6	18,662.40	20%	22,394.88	12
7	22,394.88	20%	26,873.86	15
8	26,873.86	20%	32,248.63	18
9	32,248.63	20%	38,698.35	21
10	38,698.35	20%	46,438.02	26
11	46,438.02	20%	55,725.63	31
12	55,725.63	20%	66,870.75	37

GAE10X REINVESTMENT TECHNIQUE

10 UNIT GAE10X

Compounding Technique for GAEX10 Projection				
Entry	Payment Amount	Profit (%)	Nett Cash Out	Units
1	15,000.00	20%	18,000.00	10
2	18,000.00	20%	21,600.00	12
3	21,600.00	20%	25,920.00	14
4	25,920.00	20%	31,104.00	17
5	31,104.00	20%	37,324.80	21
6	37,324.80	20%	44,789.76	25
7	44,789.76	20%	53,747.71	30
8	53,747.71	20%	64,497.25	36
9	64,497.25	20%	77,396.71	43
10	77,396.71	20%	92,876.05	52
11	92,876.05	20%	111,451.26	62
12	111,451.26	20%	133,741.51	74

GAE10X REINVESTMENT TECHNIQUE

20 UNIT GAE10X

Compounding Technique for GAEX10 Projection				
Entry	Payment Amount	Profit (%)	Nett Cash Out	Units
1	30,000.00	20%	36,000.00	20
2	36,000.00	20%	43,200.00	24
3	43,200.00	20%	51,840.00	29
4	51,840.00	20%	62,208.00	35
5	62,208.00	20%	74,649.60	41
6	74,649.60	20%	89,579.52	50
7	89,579.52	20%	107,495.42	60
8	107,495.42	20%	128,994.51	72
9	128,994.51	20%	154,793.41	86
10	154,793.41	20%	185,752.09	103
11	185,752.09	20%	222,902.51	124
12	222,902.51	20%	267,483.01	149



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THANK YOU

