

BAIDURI BANK 

You can be
great too



Co-creating your future

Your financial power

With power comes responsibility.
Harness your financial power by
understanding the relationship
between your **income**, **savings** and
financial goals.



income



savings



financial
goals

Understand your income

1



Knowing how
much money
is coming in.

my income

\$ _____

2



Be aware of
how much you
are spending.

make **shopping lists**
and list down
your **bills**

3



Be firm on setting
aside your income
for savings.

my monthly savings

\$ _____

***Review the above periodically, as priorities may change over time.**

Set up to win

Set separate goals with your funds to manage your finances better

Your long term goals	Your short term goals
1. <input type="text"/>	1. <input type="text"/>
2. <input type="text"/>	2. <input type="text"/>
3. <input type="text"/>	3. <input type="text"/>
4. <input type="text"/>	4. <input type="text"/>
5. <input type="text"/>	5. <input type="text"/>
6. <input type="text"/>	6. <input type="text"/>

Set up your emergency fund

only to be used for emergencies.



Tip:
An emergency fund should at least equal 6 months of your monthly income.

		amount saved
Emergency Fund Tracker	March 2022	\$100.00
	April	
	May	
	June	
	July	
	August	
	September	
	October	
	November	
	December	
	January 2023	
	February	
	March	
	Total	

Set up your reward plan

Don't deprive yourself!
If you enjoy a good splurge
you can set up a separate
"retail therapy fund"

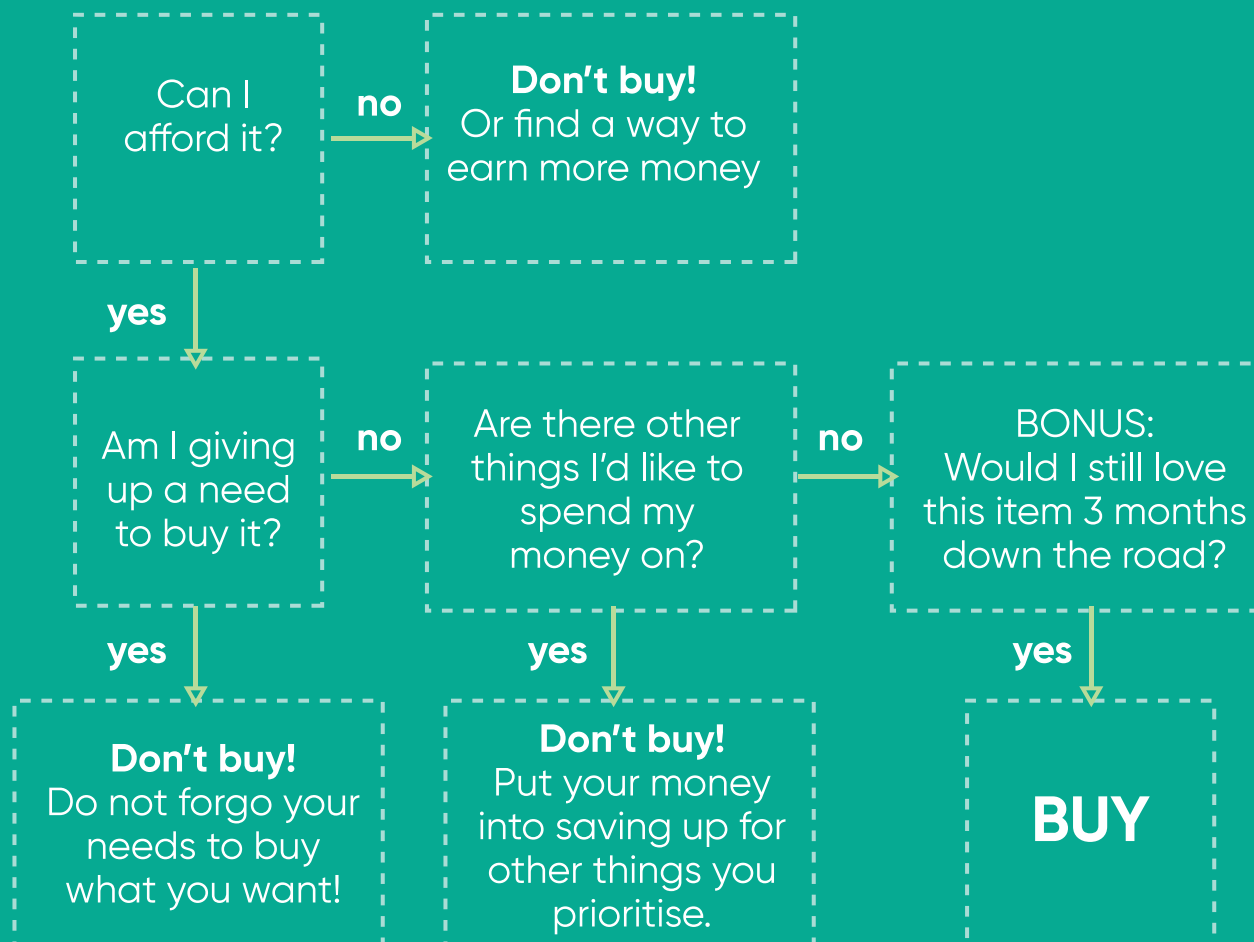
3-month Retail Therapy Tracker

	amount saved
March 2022	\$100.00
April	
May	
	BUY REWARD



But remember! Just because
you can afford it doesn't
mean you must spend.

Should I buy it?



Multi-task your income

Pro tip: find other ways to grow your wealth



Investments that suit your risk appetite

When investing, each person has a different propensity for risk.



Scan the QR code to do a Risk Profile Assessment.

Risk Profile Description

Conservative

A Conservative Investor is most concerned with sticking to the status quo and doesn't like taking risks. As such, he/she is prepared to accept lower returns to reduce the risk of losing capital.

Moderate

A Moderate Investor is always prepared to experience short-term fluctuations in performance for potentially higher returns and seeks a balanced portfolio to achieve medium to long-term financial goals.

Aggressive

An Aggressive Investor acknowledges the risks of short-term fluctuations in performance and is comfortable with the idea of investing in high-risk investments. He/She is prepared to compromise portfolio balance to pursue long-term gains.

There are many kinds of investments suitable with your risk profile. Scan the QR code to find out more.



Insurance plans that can both protect you and your income long-term

In modern society, more women have entered the workforce and become breadwinners for their families to provide food, shelter and wealth. Therefore, it is important to ensure that you are adequately insured. If you haven't sorted out your protection plans, scan the QR codes below.



Scan to book a consultation



Scan to find out more about our available plans



Side hustle: start a small business and save your earnings

With the proverbial world at our fingertips, as long as you know how to tap into the vast opportunities online, you can earn some extra income, even if you're in a tight bind.



4-step

guide to finding the
right side hustle for you



Step 1



Make a list of your hobbies, talents and skills

Take 10 minutes and write down everything that you enjoy doing. It can range from creative to organisational skills or something related to your full-time job and even something completely new.

Step 2



Narrow that list down to one thing you can see yourself spending a lot of time on

Remember, you are starting a new business on top of your full-time job. This means that you have to be dedicated, passionate and unceasing with this. Turning your side hustle to a full-time gig will require longer work hours on top of your regular office hours. But if it's worth the effort, you'll know it.

Step 3



The 10-person Rule

This step helps you decide if your side gig is worth pursuing. Reach out to 10 people to ask basic questions regarding their interest in your project.

Step 4



Start creating valuable content

Simply set up a social media profile on Instagram, Facebook or TikTok – the possibilities are endless! From there you can start creating your content. The audience you gain from this exposure will form a solid foundation for your business.

101

Side hustle ideas

Freelance

- Editor
- Copywriter
- Data Analyst
- Content Marketer
- Graphic Designer
- Illustrator
- Musician
- Web Designer
- Photographer
- Videographer
- Video Editor
- Transcriber
- Translator
- Makeup Artist

Creative

- Sell Stock Photos
- Calligrapher
- Interior Design
- Fashion Designer
- T-Shirt Printing
- Podcaster
- Vlogger
- Painter/Artist
- Embroiderer

Sell Online

- Handmade crafts
- Food
- Drinks
- Clothes
- Refurbished Goods
- Cosmetics
- Antiques
- Online courses
- Garden supplies
- Fitness supplies

Coach/consultant

- Business Coach
- Marketing Consultant
- Life Coach
- Social Media Consultant
- Health Coach
- Nutritional Coach
- Fitness Coach
- Leadership Coach
- Family Coach
- Writing Coach
- Public Speaking Coach
- Career Coach
- Beauty Consultant
- Stylist

Writer		Tech	
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- Speech Writer
- Script Writer
- Fiction Writer
- Reviewer

- App Developer
- Code Editor
- Custom Software Builder
- Programmer
- Developer
- Information Architect
- System Analyst

Services		Teach a Skill	
<ul style="list-style-type: none"> • Personal Trainer • Realtor • Contractor • Plumber • Electrician • Welder • Carpenter • Wedding Planner • Resume Helper 	<ul style="list-style-type: none"> • Voiceover Service • Professional Organiser • Event Planner • Tutor • Dart Driver • Delivery Runner • Tailor 	<ul style="list-style-type: none"> • Gardening • Landscaping • DJ-ing • MC-ing • Sewing • SEO • Catering 	<ul style="list-style-type: none"> • Music • Languages • Pet Training • Writing • Coding
Marketing		Financial	

- Social Media Marketer
- Social Media Manager
- Brand Ambassador
- Google Ad Specialist
- SEO Specialist

- Financial Planner
- Accountant



Be a budget queen.
Make budgeting a monthly habit.

Need help? Download our budgeting
templates here:



Power of a Woman

