



**MALTA STOCK EXCHANGE  
INSTITUTE**

**TOWARDS A  
BRIGHTER  
FUTURE**

# An Introduction to the Financial Markets

## Course No 100

Participants will learn the basic investing concepts, the many different variations of traditional investments available and which type of investments are most suitable for investors. The course will delve into the history of the capital markets, their role in the economy, the different types of markets, and the activities of exchanges. Participants will also learn about the difference between bonds and equities, their special characteristics and terminology, how they are priced and the risks of owning such investments. Participants will also learn about various investment styles such as value, growth and fund investing, and will be taught how to and why they should take a critical look at all investing options based on sound risk/reward assumptions.

## Sample Topics Covered:

How stock markets work, their role and how they benefit an economy

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What is a bond, different types of bonds, their characteristics and rights of bond holders

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How to manage a portfolio and concepts of diversification

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Understanding market capitalisation

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What are shares and their different types, such as ordinary and preference shares

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What drives the price of equities and bonds

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What are market indices

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What to consider before investing

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Dividend dates, such as ex dividend, record and pay dates

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Funds and Exchange Traded Funds (ETFs)

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Concept of compounding and the time value of money

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Why companies pay dividends

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How to build a portfolio over time

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Risk and return of bonds versus equity

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Applicant Name

Applicant ID Card

Applicant Mobile Number

Applicant Email Address

Invoice is to be issued in the name of:

the Applicant  or Organisation

If Invoice is to be issued in the Entity's name, please input the details below marked with (\*)

Organisation Name(\*)

Organisation Email Address  
(where invoice will be sent) (\*)

Organisation Purchase Order No.  
(if applicable)

Address of Organisation on which the invoice is to be issued (\*)

Registration fee: **€100 per participant**

Discount (tick only if applicable)

- Full time student (50% discount)  
 Senior citizen (50% discount)  
 Group booking of 4 or more applicants  
from the same Organisation (10% discount)

I would prefer to attend the course  online  classroom

Classroom courses will only be held if we have at least 4 persons in the classroom.

The data completed above is being compiled to enable the MSE Institute to communicate with you about the course when necessary.

**Terms and conditions:** Applicants who are registered for the course are not entitled to a refund if they are unable to attend, but may assign their booking to a 3rd party subject to confirmation by the MSE Institute.

### Malta Stock Exchange Institute Ltd.

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**tel:** +356 21 244 051

## General Information

**Time:** 09.00 - 11.30hrs

**Venue:** Malta Stock Exchange  
*Subject to COVID-19 related restrictions*  
Online

**Level:** Introductory

## Schedule

**Duration:** 10 hours

**Dates:** 31 January, 1, 3, 4 February

## Target Audience

This course is an introductory course and requires little to no understanding of financial concepts. The general public, students, investors, industry practitioners, lawyers and accountants are invited to attend.

## Lecturer

Mr Cliff Pace



Cliff is the Director of Studies of the Malta Stock Exchange Institute, the educational arm of the Exchange, special projects manager and coordinator of the Malta Stock Exchange Fintech Accelerator Programme. He is also a visiting lecturer at the University of Malta. Cliff has been employed at the Exchange for over 8 years, having held roles as Head of Business and Product Development and Head of Compliance and Market Operations. Cliff comes from a very long career in Financial Services and has a Henley MBA amongst other academic qualifications.

Cheques to be made payable to: Malta Stock Exchange Institute Ltd.

## Payments by bank transfer

**Bank:** Bank of Valletta plc  
**IBAN Code:** MT04VALL22013000000040025119059  
**IBAN BIC:** VALLMTMT

Kindly insert your NAME, SURNAME, ID CARD NUMBER and COURSE NUMBER in the transaction narrative.

This application is to be accompanied by payment or proof of payment by bank transfer.