



**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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## General Information

**Time:** 09.00 - 12.00hrs  
**Venue:** Online  
**Level:** Introductory

## Schedule

**Duration:** 9 hours  
**Dates:**  31 January, 1, 3 February  
 3, 4, 5 April  
 13, 14, 15, June  
 10, 11, 12 October

## 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.

Registration fee: **€100 per participant**

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

Applications are to be made by clicking the '**apply now**' button and completing the online application process.

### Malta Stock Exchange Institute Ltd.

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## Lecturer

Mr Cliff Pace



Mr Cliff Pace is the Director of Studies at the Malta Stock Exchange Institute, the educational arm of the Exchange, Editor of the annual MSE Business Review and co-ordinator of the Erasmus Plus projects that the Malta Stock Exchange Institute are involved in. Cliff has been employed at the Exchange for over than 12 years, having held roles as Head of Business and Product Development and Head of Compliance and Market Operations. He comes from a very long career in Financial Services and has a Henley MBA, among 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.