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ZERO — TO — HERO

THE ROOKIE INVESTOR'S MANIFESTO
BUILDING YOUR WEALTH FROM THE GROUND UP
THROUGH STOCK MARKET INVESTING



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Building Your Wealth From The Ground Up Through
Stock Market Investing

Evan Louise Madriñan

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For Edwin and Dina, whose unwavering support has been my rock; for Christine, my eternal inspiration and guiding light; and for everyone who has ever doubted or is still doubting their potential.

“Those who keep learning, will keep rising in life.” And helping others to learn can be just as valuable: “The best thing a human being can do is to help another human being know more.”

— Charles T. Munger

“Ultimately, there’s one investment that supersedes all others: Invest in yourself, nobody can take away what you’ve got in yourself, and everybody has potential they haven’t used yet.”

— Warren Buffett

Be the person you needed when you were younger.

Preface

"I NEVER KNEW THAT A WORLD LIKE THIS EXISTED
BEFORE."

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My father opened a door to an unknown world, and I stepped through, forever altering my path.

Now, it's my turn to extend an invitation—to open that same door for you, in the hopes that you too will venture on this transformative journey.

Enter the realm I've traversed for years—a realm brimming with opportunities, trials, triumphs, failures, and invaluable lessons. In the end, every step of this journey will prove worthwhile.

This book isn't a shortcut to instant wealth; rather, it's a collection of personal insights gleaned from my own investing journey—how it reshaped my perspective in ways I never anticipated.

It's the guide I wished for when I first started out—a beacon for those intrigued by investing yet intimidated by its complexities. It addresses the fundamental questions of "what", "why", "when", "how", and "where" of the craft.

Consider it an investing 101 series, serving as a personal guide through the vast world of stock market investment. Here, you'll discover practical wisdom and insights drawn from the invaluable lessons shared by multiple successful people in this space.

Contents

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Introduction: From ZERO..



“The future is unknown so is your potential.”

—Unknown

Finding the Way

The year is 2013, Pope Francis became the new pope following the resignation of Pope Benedict XVI; the unfortunate Boston Marathon bombing occurred, which killed two people; Typhoon Haiyan struck the Philippines, causing widespread devastation; and Nelson Mandela passed away at the end of the year.

All these events happened in 2013, which influenced the lives of many people. While these world-changing events transpired, there was also this one kid who walked into a door that showed him a whole new world, and it had a lasting impact on his life.

That kid was me, a 23-year-old Filipino young adult who had been in the workforce as a nursing professional for almost two years at that time.

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Just like anyone else of my age, I found it difficult to navigate through the complexities of life. The overwhelming nature of it all can be daunting. There is no clear blueprint to follow, and the experiences of those older than me may not necessarily be the right path for me.

Despite the uncertainties, I kept moving forward to see where life would take me.

I still stayed with my parents at that time. I could not afford to live by myself because I was earning 10,000 Philippine Pesos (£151/\$235)¹, near the minimum wage of approximately 6,000 Philippine Pesos (£90/\$141) monthly.

¹ The average foreign exchange rate in 2013 for USD/PHP was (\$1 = ₱ 42), while it was £1 = ₱ 66 for GBP/PHP.¹

I did not know what to do or how to overcome the staggering amount of money needed to survive and thrive in life with my then-salary.

A period of uncertainty looms on the horizon.

It felt like an inescapable trap, destined to run on life's hamster wheel forever. It was forecasting a period of my life akin to the Dark Ages.

What I do know, though, and what I already have built a strong foundational habit of is saving money.

Staying with my parents is a choice, and I made the most of it by saving as much money as I could from my small salary for my future self. It just seemed like the perfect plan that I could think of for myself at that time.

Even though I did not have specific goals in mind, my unwavering mindset was to keep on saving. I firmly believe that money speaks only one language: if you save me today, I will save you tomorrow.

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I understood that unexpected situations, be they emergencies, opportunities, or desires I hadn't yet discovered, could arise at any moment. Hence, saving money became a powerful strategy for securing a more certain future.

Little did I know that after nearly two years of diligently saving money—regardless of how minuscule it was from my employment income—an unexpected opportunity would knock on my door.

A life-changing opportunity struck me at the time without my knowing that it was even an opportunity.

“Money is a guarantee that we may have what we want in the future. Though we need nothing at the moment it ensures the possibility of satisfying a new desire when it arises.” —Aristotle

A Tale of Discovery

"Take a simple idea and take it seriously." —Charlie Munger

In 2013, my father and I engaged in numerous discussions where he earnestly encouraged me to open an investment account. It was the first time in the 23 years of my life that I heard the word investment; it was entirely foreign to me, and I did not have any idea about what it meant.

He explained it to me like this: Instead of just saving my money in a traditional bank savings account, where returns are typically minimal, he suggested that I should invest my funds in shares of companies that will grow over time. In this way, as the company flourishes, so does the value of my investment.

He advised me to consider investing in companies whose products and services are in high demand, those that are consistently sought after and purchased by both myself and the majority of consumers.

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It was a piece of straightforward advice from my dad, but I took it with skepticism. I did not take it seriously and did not take any action to open an account.

Back In 2013, discussions about investing were scarce in the Philippines, and there was a noticeable absence of online finance and investing resources. Unlike the present day, where information on investing is readily available, back then, it was primarily accessible to individuals with business acumen, connections, or involvement in the financial sector.

I remained unconvinced about the concept of investing. To me, the notion that I could simply deposit money into a brokerage account, invest it, and passively wait for it to grow over the years seemed too good to be true.

I remember thinking to myself, “Is this really legitimate? It sounds more like a scam promising easy money.”

After all, I firmly believed that there's no such thing as a free lunch in life; every dime must be earned through hard work.

Moreover, the concept of depositing money into a brokerage account rather than a traditional bank seemed dubious to me. At that time, my trust lay solely with banks; I believed they were the only experts in anything money-related.

To add uncertainty to the mix, I didn't possess any savings accounts at the time; my only account served to receive employment income. My understanding of the financial sector was limited. But eventually, I gave in and agreed to invest due to my dad's never-ending persuasion and encouragement.

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I hoped for the best because I trusted my parents, as I always do. And the best did happen.

Looking back, I am and will always be forever grateful for what my dad did for me—he did not stop telling me to do what he thinks will be best for me—because, without my dad, including my uncle, I would not have been exposed early to the world of investing.

They opened the door to this unknown world. What I only needed was the courage to walk through it and see the vast world that I never knew existed before, and I did.

Since then, my life has changed.

Whatever your interpretation may be of something new that you still do not understand or grasp, don't immediately dismiss it and forget it. Explore and learn, as it is still thrilling to venture into the unknown and discover what lies ahead.

You will never know if you never try. Maybe that world is one of many meant for you to be in.

I - Opening the Door



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“Adventure is worthwhile in itself.”

—Amelia Earhart

This book will be available for purchase on Amazon.com on May 8, 2024! Stay updated and get ready to embark on a journey that will forever change your financial destiny.