

DECLARATION OF ORIGINAL WORK



**A STUDY ON AWARENESS TOWARDS UNIT TRUST  
INVESTMENT SCHEME  
TO PUBLIC IN KOTA KINABALU AREA**

DECLARATION OF ORIGINAL WORK

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I hereby declare that

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This work has not previously been accepted in substance for any degree, locally or overseas and not being concurrently submitted for this degree or any other degree.

**Submitted in Partial Fulfillment of the Requirement for the  
Bachelor of Business Administration (Hons) Marketing**

Investigation, except where otherwise stated.

All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

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## **ABSTRACT**

A unit trust fund consists of pooled money's belonging to different investor. These investors share similar investment objectives. The pooled moneys are then invested in a diversified portfolio of investment and managed by professional fund managers.

Unit trust funds can invest in a wide range of assets or investment classes, which may not be ordinarily available to an individual investor. These investment classes may include government bonds and corporate bonds. Investment in such instruments requires a large outlay of funds, which are often beyond the reach of individuals. Collectively, however, those investments can become accessible. The type of objective and investment strategy. For example a bond fund provides an individual the opportunity to invest in the bond market to potentially gain a steady of income.

Financial Planning is the process of meeting your life goals through the proper management of your finances. Life goals can include buying a home, saving for your child's education, or planning for retirement.

However, financial planning itself is not a product, but a process. It involves financial processes that help you take a "big picture" look at where you stand financially today. Using these financial processes, you can work out where you are now, what you may need in the future and what you must do to reach your goals.