ABSTRACT

The global economic condition in 2008 has been in chaos resulted from the collapse of capital market and finance in the United States. The crisis in US was impacting stock prices in JKSE from good to worse condition and lead investors to bankruptcy. This is the right time to implement Individual Financial Planning because many investors do not have financial planning objectives on their investment.

Financial planning is a systematic approach whereby the financial planner helps the customers to maximize their existing financial resources by managing risk and return and utilizing financial tools to achieve customer’s financial objective. In other words, financial planning is the process of meeting the individual financial objectives through proper management of the finances. It is a process that consists of specific steps that help investors to take a big-picture perspective at where investors are financially. Using these steps investors can work out where they are now, what investors may need in the future and what they must do to reach the goals.

The purpose of this Group Field Project is to help Bank Commonwealth to find the best solution of serving their customer needs of Financial Planning. The presence of this project is going to give management of Bank Commonwealth recommendations and suggestions to implement Financial Planning in Bank Commonwealth.

Key Word : Financial Planning, Investment, Risk and Return, Individual Financial Objectives