The Australian Finance Podcast Episode Transcript

Episode: 📈 share investing made easy | starter pack
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Speakers: Kate Campbell & Owen Rask
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Episode transcript:

Owen:
Hey there, here's a quick note. This podcast contains general financial advice only. That means it's not specific to you, your needs, goals, or objectives. So, don't act on the information, until you've spoken with your financial advisor. You'll find our full disclosure, disclaimer, and link to our financial services guide in the show notes. Hello, and welcome to this Starter Pack episode, Kate. It's always my pleasure to have you with me.

Kate:
Great to be here, Owen, to talk about one of our favourite topics.

Owen:
Yes, that's share investing. And just real quick, for those of you that are watching the video. Can you see what that is behind me there?

Kate:
It is a bell, Owen.

Owen:

It's a big bell. And so, when you are a company and you get big enough, you can put your company on the stock exchange, that's called an IPO. And when you're the owner of the business, that day is normally very exciting, because it means that you've made it to the big leagues.

Kate:
Yes.

Owen:
And you get a bell, you get to ring the bell-

Kate:
And they take lots of photos, and they'll post it on the ASX Twitter account.

Owen:
That's it. And so, this is a joyous day, because what it basically means, is at that day, then anyone who has a brokerage account can go and buy shares in your company.

Kate:
Yeah.

Owen:
So, let's say you and I started a business together, we'll call it Podcasts Are Us. And the Podcasts Are Us gets so big and other investors come and knocking on our door and say, "Hey, Kate and Owen, I want to invest in your business. Can I buy 1% of your company?" We'd say, "No, no, no. We're going to put our company on the ASX. And then, you can buy shares using your brokerage account." And you would benefit once you buy shares, from us doing well, making great podcasts, just like this one, where we make money, and then paying dividends and dividends are a return of the profit back to you.

Kate:
Yeah.

Owen:
We don't have to pay dividends by the way, it's up to us. But, we can-

Kate:
Yeah. I think, we might keep some of the profits to ourselves.

Owen:
We might keep some of the profits in our bank account in Podcasts Are Us. And then, we would use that to reinvest for more growth. And this is basically, what investing is.

Kate:

Yeah.

Owen:
The problem, is when it comes to the share market, everyone between us creating a great business and the investor, tries to confuse things. So, for example, if you go into your brokerage account, you might see a bunch of Wiz bank charts.

Kate:
Hmm.

Owen:
You might see all these different numbers and-

Kate:
Broker reports [crosstalk 00:02:05] saying, "Buy, sell, hold-"

Owen:
Yup.

Kate:
"Overvalued, undervalued. Buy up to, sell after."

Owen:
Yeah. You see ratios, you see things like PE ratios, you see all these fancy finance terms and you get really bamboozled, and then you end up buying and selling, and then the share price falls, and then it rises. It all gets really confusing.

Kate:
Mm.

Owen:
So, if you only remember one thing from this episode, what I want you to remember, is that share investing just means that you own part of a business. So, find out what the business is doing and try and identify, if you think that it's going to grow in the future. And that's basically, what share investing is all about.

Kate:
If only, it was that easy.

Owen:
If only, it was that easy.

Kate:
Finding the great businesses, is a bit harder.

Owen:
It is indeed. So, Kate, let's go through some of the basic questions. Maybe, if you play a bit more of the interviewer, I can answer some of the questions and we can be as quick and concise as we can.

Kate:
Absolutely. So, let's explore what shares are. So, you can own part of a real business. What business would you want to invest in?

Owen:
Well, that really just depends on what you want to invest in. So, for example, if you're a investor and you think I really like the technology sector, you can go and buy shares like Apple, Google, Netflix, all of these big companies that you think are really interesting companies, you can go and invest in them in a brokerage account. Now, those companies are so big, that you couldn't just approach them directly and say, "Hey, I want to buy shares in your company." That's why they're on the stock exchange. Because, the stock exchange facilitates the buying and selling. So, it's very simple and that's why the stock exchange exists. And that's basically it.

Kate:
And do you buy shares the same way you buy ETFs that we mentioned in the last episode?

Owen:
Exactly the same. So, if you have your brokerage account, if you have your COMSEC, or Pearler, or Stake, or SelfWealth account set up and ready to go, you can just go in there and click buy. You can tell your broker how much you want to invest, say 500 bucks. At what price? Let's say you might want to pay, I don't know, just for round figures, $100 a share for Apple. Then, you can go and they'll put your order in for you, and hopefully, that order gets filled.

Kate:
And if I could buy an ETF, because we've talked about them already and they're a really simple, straightforward solution to get exposure to the Top 200 Australian companies. If I could just do that, why would I bother investing in an individual company?

Owen:
So, there are many reasons why you would want to invest in shares directly. The first reason is that you want to only have exposure to one type of investment. So, let's say for example, you want to invest in US shares, but you don't want to invest in every US share, you just want to invest in Netflix. Well, if you want to buy Netflix, there's not an ETF that does, as far as I know, just Netflix. Because, there's no point.

Kate:
Yeah.

Owen:
So, if you wanted to invest in the entire US share market, you could use an ETF. So, there's more flexibility, in terms of buying individual companies. However, that comes with a risk that you get the company wrong and the company share price falls. Because, that might happen inside an ETF too, but at least there'll be other shares in there to deflect some of the sell-off.

Kate:
So, as a share investor, you have to diversify yourself? You don't get that through the ETF?

Owen:
Yeah, in the olden days, there used to be this rule that, it'd be a race to 30. Meaning that you would try and buy 30 stocks, and then that would give you diversification. It's not exactly true, and it's outdated anyway. But, with an ETF, you could buy one ETF and it would give you exposure sometimes, to thousands of shares, just with one investment. So, that's one of the key differences between shares and ETFs.

Kate:
And what about if I'm say, an ethical, or values-based investor and I don't want to invest in any industries to do with coal, or tobacco, or stem cell research, or whatever my particular values are.

Owen:
Mm-hmm (affirmative).

Kate:
Do you think share investing gives you more flexibility there?

Owen:
Yeah, so it does. That's a good point you make, is that sometimes the ETFs, because in ETF, as we've talked about is more like a basket. Sometimes, the basket has things in it, that you don't like. If you've ever ordered HelloFresh and you realise, "Actually, I don't eat mayonnaise."

Kate:
Mm.

Owen:
"Well, I don't want mayonnaise in my meals, so I'm going to substitute that out." You can't just substitute things out of an ETF, you don't have that type of control. So, the easiest thing you can do, is just go and pick the ingredients that you want, i.e the shares and buy them individually. And you put your portfolio together yourself. And so, absolutely if you want to avoid the coal industry, you might choose not to invest in that. And that's fine, you can do that just by owning individual shares.

Kate:

And would you invest in shares to potentially outperform the market?

Owen:
Yeah, so that's another good point, which is that, many investors, this whole industry is built on this idea that you can do better than average. And so, individual shares, if you buy the right shares, they can go up a long way. So, let's just think about some examples from the past 20 years. One would be Amazon. If you bought Amazon shares, when it was first public, when they first rang that bell, you would be in probably a multi-millionaire right now. Now, that's an extreme example. Another one might be Tesla that has gone on to do incredible things for humanity's sake. But, also for the transportation industry. And so, that's an example of... People think, it's get rich quick, but actually it can be, get rich slowly by owning individual companies. And there are massive and massive amounts of money that go into trying to find those companies. That's why I have a job. That's why basically, Rask exists, is to try and find those companies. But, it's very hard.

Kate:
Yeah. And how do you prepare yourself to invest in shares? Because, there more risks, more things to know about. Do you have to be watching that share every day?

Owen:
You don't have to watch it every day. Although, when you're new to investing, you will. So, you will watch what your investments are doing for probably, the first two, or three years of your investing journey, to be honest. You'll be so addicted to it, and you'll be almost super sensitive to rises and falls on the share price, that it may become a bit overwhelming. What my advice would be, is it's actually quite simple. Just take your time, start small. So, prepare yourself by starting with small amounts of money, don't go in all guns blazing, put all your money into one thing. I would say, start with ETFs, so you get familiar with the process, then go to shares. Or, if you are going to go straight to shares, find maybe, five names of companies. So, let's just think of the supermarket, or even down the street, you might see something to do with Disney. You might see Coca-Cola. You might [crosstalk 00:08:12] see McDonald's. You might see KFC, which actually is owned by young brands and you might see Nike. Those are all US companies.

Kate:
Yeah, just walk around Melbourne Central, or The West Fields, or whatever supermarket is in your state.

Owen:
Yeah. And you'll be able to see all of the different companies that are available. And chances are, one way, or another, they might not go under the same name on the stock market, but they'll be available to invest in. And so, I would say, create a list of those companies. I'd also say, write down with a piece of paper, why you're investing. It might only be on one piece of paper. "Why do I want to invest my money? How much am I going to invest?" And just go from there. Because, if you don't have that goal in mind, you might be a bit lost. Some of the things

that I would say, is there are places and ways that you can trade without using actual money. So, sometimes you can set up fake accounts, with what we call paper money, or digital money.

Owen:
So, strawman.com is one of these resources where you can go there and you can create an account and allows you to buy and sell shares, and there's no actual money behind it. But, you can just track it. The other thing is called paper trading. This is the thing that parents used to do with kids, which is where they'd get fake money. And they'd say, "Okay, you've got a fake $10,000. I want you to go and buy 10 different shares. And imagine that you put $1,000 into each of those and we'll track it over the next few months." It gets you familiar with that.

Kate:
And some listeners might be familiar with the ASX Share Market Game from high school-

Owen:
Yeah, the Share Market Game. Yeah, so that's [crosstalk 00:09:36] something you play at school.

Kate:
Give that one a go.

Owen:
Yeah, you can give that a crack. The only thing I'd say about the Share Market Games, is it's very short. So, it's designed to try and give you a quick intensive experience of learning. However, that might not always be the best thing, because most of the time when we're investing in shares, we want to own them for five, or 10 years. And if you're trying to think too short term, you might get caught out. There are- [crosstalk 00:09:57]. Go on, go for it.

Kate:
No, I was going to say, one of the most common things, when you talk to your friends that you've started learning about the share market, is they say, "Well, have you heard about X, Y, Z company?"

Owen:
Yeah, we get that all the time, right?

Kate:
Yeah.

Owen:
Yeah. And this is the thing. So, you might call this a barbecue tip. You're standing around the barbecue. You have a wine, or a beer in your hand and you're thinking, "Yeah, this is a pretty cool thing to talk about, investing." The reality, is most of those tips that you get, turn out pretty poorly. So, don't be fooled into thinking that this lithium mine in Africa is run by this really

exciting CEO. And he says, or she says this. They almost always end badly. There are exceptions to that rule, but they almost always end badly. If you do want to do that, just do with a really small amount of money. It was like cryptocurrencies in the early days, start with a small amount of money. Don't put more than you can afford to lose in.

Owen:
And what am I talking about? I'm talking about 500 bucks. I'm talking about the lowest possible amount of money that you can put in and just get used to it that way. The other things that I would do to prepare to invest, are obviously learn. If you are going down the path of learning about individual shares, commit to yourself to do 15 minutes a day, and do it for at least 30 days. 15 minutes a day, could be listening to a podcast like ours. It could be listening to another podcast, reading a newsletter. There are some fantastic newsletters out there, that are free. It might be taking a course, reading the AFR, or financial news websites, very basic things that you can do to educate yourself. And by the end of it, you'll realise, "Hey, I know a bit more about investing and I'm going to act a bit more humbly about what I'm going to invest in, and how I'm going to do it."

Kate:
Yeah. And if I've just started investing in shares and the first company I've ever decided to invest in goes down 30%. How do I know if it's just because I picked the wrong company, or if I'm just not cut out to be a share investor?

Owen:
So, this is the art and the science of investing. I was actually, in a meeting with a professional yesterday and he said to me, "My industry, it's more art. And in your industry," as in our industry. He was saying, "It's all about the science. And there are numbers." And I said to him, I'm like, "Actually, that's not true. We have numbers, but it's not science." And so, sometimes the share price will fall and you can think, "What is going on?" And it's really scary. And some people sound like they have the answer, but there'll be some people that really don't have the answer.

Owen:
So, the important thing, is that you measure your results over a very long period of time. And if you start to think in terms of decades, or 10 years, rather than 10 days, what that does to your investing, is it forces you to think more consciously about the types of things that you're buying. So, I just say, we don't always know the reason, the true reason why shares rise, or fall from one day to the next, which is why it pays to be a long term investor and build a diversified portfolio.

Kate:
Yeah. And when you're getting started, I mean, people spend a lifetime studying this topic, but how do you figure out which share to buy?

Owen:

And so, the easiest way to think about this, is that you could probably create what we call, a checklist. This is a very simple thing that you can do. We have a checklist, we've done episodes on this in the past. And this is just about creating something that you can follow, that's repeatable. So, for example, if you are an investor who's new to this, and you come in and say you're a dentist, right? Chances are, if you're a dentist, you're going to know about health technology companies, you're to know about companies involved in medicine. And you're going to understand those businesses better than say, a mechanic who might understand car companies, or who might understand the automotive industry, or car dealers.

Owen:
And you should basically, use what you know, to your advantage. And so, this is what we call a circle of competence. Start by investing in the companies you know. If you feel, "Ah, my professional, my education, I don't know that much." The easiest and best thing for you to do, is go and explore the companies that you like. So, things like Disney, I know you like Disney.

Kate:
Yeah.

Owen:
Go and read the annual report of Disney. You can go to the Disney website, head to the investor section and read the annual report.

Kate:
As a consumer, you do have a lot of knowledge. You might just not have realised-

Owen:
Yeah.

Kate:
It yet.

Owen:
Yeah. There's some famous investors like Peter Lynch, who said that his wife often picked the best investments, even though she wasn't an investor, because she just paid attention to all of the brands that were available at the supermarket. And so, you can do some great things and you can find companies that way. That was called One Up On Wall Street, his book, by the way, which is a fantastic read for new investors, because it basically shows you how you can do better than professionals, just by being observant. So, coming back to my checklist, we've done prior episodes on this, we've done a month of share investing. So, go and check that out. It's totally free, you can download it in PDF form, share investing checklist for DIY investors. It will get you started.

Kate:

Yeah. We'll link the episodes we did on that and the checklist in the show notes. But, if you are interested in learning more and developing this skill set to invest in shares, what are some of the other resources that you recommend?

Owen:
Yeah, I would say... So, they're heaps.

Kate:
Yeah.

Owen:
Obviously, use newsletters. If you want to actually richly learn about things, I think newsletters and podcasts are your two best options. So, subscribe to some podcasts that you like, subscribe to ours. If you're listening to this and you haven't done so already, subscribe to a few others in the podcast library, get a feel for the hosts. Also, just check out their qualifications. One of the things that you should always be mindful of in Australia, we have very strict licencing laws. So, for example, when Kate and I are talking today, we actually operate under an AFSL, which is an Australian Financial Services Licence. Many of the people that you come across online, do not have one of those. And there's a reason for that. And the most likely reason, is they do not meet the education requirements and they have not met the experience requirements like we have.

Owen:
So, AFSL is something that you can keep a lookout for. Financial advisors will help you in the sense of, they will take your whole financial plan into account. They'll take into account your risk profile. So, you sit down with them, but they can cost a few thousand dollars. The other thing is, we have an investment membership. We're not the only ones that do this, but if you wanted to learn about share investing, you could subscribe to one of our memberships, that's a great way to do it. There are other memberships in the market. We have free share investing courses, some of our most popular, go and check those out. There are some others available, particularly on YouTube. There are some great courses on there too. There are many different ways we can go. And one of my favourite things, is subscribing to fund managers, subscribing to their monthly reports and monthly letters.

Owen:
So, fund managers are required to disclose what they invest in, to their investors up to a certain extent. So, you can go to their website and see what they're writing to their investors, and you can do that for free. You can just head to a website and find that out. We've actually done a separate episode on this, so you can go and check out The Manage Fund episode that we've done. And there are some resources there, to get you started. Finally, we have some forums, blogs that you can get started on. So, forums, I would say things like strawman.com. Full disclosure, I own some shares in the company behind that. There is another website called HotCopper, which I don't really frequent, which is a bit, to be honest, in my opinion, a bit more

trashy, but you can use that it too. In the US, there's The Motley Fool website, which has a system called CAPS-

Kate:
Facebook groups.

Owen:
Facebook groups, Twitter. We're big users of Twitter. The other thing that you can do, is you can find bloggers who have been there, done that. So, Aussie Firebug who have had on the show before, Matt from Aussie Firebug check out that episode. He's also got a podcast. There's Dividends Down Under, there are a heap in the fire community. So, go and check those out. There is just almost endless amounts of information. In fact, so much information that we've done an episode on how you can filter the information that's available.

Kate:
Yeah. There is a lot out there, and that comes back to that, knowing the incentives, knowing the skills, knowing the reason why people are talking about certain things, because there's a lot of money to be made in promoting particular companies. In any market really, there's ways that you can legally manipulate stock prices, by putting out certain information about them. So-

Owen:
Yeah, there's a lot of dodgy behaviour out there.

Kate:
Yeah, yeah. ASIC do try hard to get on top of this. Stock forums and groups that are promoting different companies, but just be aware and be careful. And I know Owen, one of your biggest takeaways that you always love people to keep in mind, is that you're actually buying a piece of a business. So, you want to buy a great business. Are there any other takeaways you want to share with listeners?

Owen:
Yeah. So, there's just one more thing that I want to just close off on, which is this, this thing that people incorrectly assume, is when they log into their brokerage account, they'll see something like Commonwealth Bank, which is a banking company here in Australia. And that might be $100 a share. And then, they'll see another company like Telesure, has say, $4 per share. And they'll say, "Commonwealth Bank is worth $100. Therefore, it's better." That's not the case. When you see the share price, all that represents, is basically how much does it cost for one piece of a company. It doesn't tell you how many pieces there are. So, if you have a $20 pizza and you cut it 10 ways, it's $2. If you have a $20 pizza and you cut it 20 ways, it's $1. It doesn't necessarily mean that the one that's $2 a slice, is better than the one that's $1 slice. In fact, they're exactly the same.

Kate:

Yeah. And all the pizzas cost different amounts to begin with, the slices cost different amounts, and there were different amounts of slices.

Owen:
Yeah.

Kate:
So, just comparing based off share price, doesn't really lead you anywhere.

Owen:
Yup, that's it. So, just a few things to recap then Kate. One is own businesses, because you'll own the economy. Yet, if you want to be a slave to the man forever, don't invest. The other thing, is invest only for the long term, because that is what investing is. Apple has been around since the 1980s, Microsoft the same, Amazon since the 1990s, these are companies that don't come out. You could have timed your way into that, by trying to trade the stocks, that stuff doesn't work. Just try to buy and hold the investments. I would say, start with ETFs. If you are new to this, and this is your starter pack, and you're getting started in your journey, start with ETFs, and then move on to shares. The only reason I'd say to start with shares, and then go to ETFs, is if you're super passionate about this and there are say, five companies that you want to invest in today, companies that you know, and love like Disney, like Coca-Cola like whatever it is, McDonald's, who knows what you're invest in.

Owen:
Sure, go and do that. Just be prepared that it's going to be a bit of a wild ride at first. One thing we didn't really talk about, which I just want to talk on the end here, is if you have credit card debt, if you have outstanding, really nasty personal loans, please, please, please, I know how luring it can be to invest, go and extinguish those debts before you invest, it'll be such a smart move in the long scheme of things. It'll make you feel less financially tired and under pressure. And it'll just feel good to pay down those debts first.

Kate:
Yeah.

Owen:
So, go and do that-

Kate:
It's very difficult to invest and outperform the interest rate of your debt. So...

Owen:
Yeah, if you're paying 15% on a credit card, I can tell you now, it's going to be extremely hard to make more than that money on an individual share investment. So, please get rid of that piece of junk, cut it up, say, "See you later." And then, start investing and you'll feel great about yourself. Kate, there are two action points. If you are listening to this, or you're watching this on

YouTube, hello. These are the two things that we want you to do, depending on which situation you find yourself. If you're a beginner, Kate, what should you do?

Kate:
Yeah. So, if you've never invested in a company before, I think the best way to start is pick a company that you love. You use their products all the time, your friends rave about, your family raves about. Maybe, you use this company at work. It could be a software that you perform your job on. Find a company that you love, that you know a little bit about and buy a share. With US stocks, it's a lot easier, because I could just buy a fraction of a share. I could buy $50 worth-

Owen:
Yeah.

Kate:
Of an Apple share. With Australian companies, you might have to buy a slightly larger part, so maybe, $500.

Owen:
Yup.

Kate:
But, just start with something you like. And once you've got some skin in the game, you'll be much more incentivized to learn more about the company and other businesses and actually go, "Hey, I'm an owner in this economy. I'm not just a consumer." And I think it's a really empowering feeling.

Owen:
Yeah, it is. Absolutely, it is. So, you can get started in Australia with 500 bucks, go and do it, and you'll be able to tell everyone at the next party, "Hey, I'm an investor. This is what I do."

Kate:
Yeah.

Owen:
I used to love saying that. "I'm an investor." And they always say, "He must be very wealthy." But, you don't have to be, it's only 500 bucks. The second thing that I'd say for advanced listeners, is just go and research a company by yourself. It can be very daunting to go and do this. We have members who pay us money, right? They've never, ever once found a company and researched it for their own. It's very easy to do, once you know what you're looking for. We have a free course on this, Evaluation Course. It's totally accessible, it's totally approachable for anyone. If you listen to this podcast for three years, "Hey, that's wonderful." Go and research a company, find an idea, go and find out everything there is to know about it. Start with the annual report, read through it. We've got that free course. We've also got the Australian Investors

Podcast, which is our Yellow Podcast. If you want to learn more about the nitty gritty of investing, that's the place to go.

Kate:
And I might just say, you don't have to go from zero to hero, with being an analyst, straight away. You don't have to go straight into the annual report-

Owen:
Yeah.

Kate:
And looking at the financial statements. You can just start by looking at their website, learning about their management-

Owen:
True, good point.

Kate:
Team and background. What are the products and services? What are the online communities supporting that company? And I think, sometimes, people think, "Oh, look at the annual report and understand the balance sheet." Or, nothing-

Owen:
No, you don't have to. No.

Kate:
And so, I mean, I personally love looking at those more broader aspects of a company, but I find it quite difficult to look at the-

Owen:
Yeah.

Kate:
Balance sheet and the cash flow statement. So, I don't think you need to be able to do that immediately.

Owen:
No, no. So, when I suggest that read the annual report, what I would say is read what the CEO has to say-

Kate:
Mm.

Owen:

Don't worry about the financial stuff. If you're not at that point, don't worry. Read just what the company does.

Kate:
Yeah.

Owen:
That's the exciting bit, to be honest. And that's where we spend most of our time. And I think if you can watch an interview with the CEO, or the founder, or the chairman-

Kate:
Or, a Podcast, most of [crosstalk 00:23:39] them have probably been on a podcast now.

Owen:
Just get a sense of, "Would I trust this person with my money?" If they're really cheesy, you don't understand what they're saying, don't invest with them. Just find the one that does make sense. Imagine listening to Jeff Bezos in the 2000s. And he would like, "Yeah, we have this website, it's called Amazon. And we make it really great for people to buy stuff online." You're like, "Ha, that sounds great. I'd invest in that." Well, that might be all you need. And to be honest, those softer skills, everyone has. And that's actually, a great way to get an edge in investing. So, Kate, this is a fun, wonderful episode on share investing 101. We've covered a lot of ground. Don't be surprised if you have to replay it, or watch it again. We've got a few more episodes to come. We're going to be talking about all different types of stuff in this Starter Pack Series. So, as always, thanks for joining me.

Kate:
Thanks for listening everyone. Thanks for tuning in to this episode of the Australian Finance Podcast, where our mission is to improve the financial futures of all Australians. If you'd like to learn more, create a free account rask.com.au/account to download free episode workbooks, bonus resources and take our amazing free personal finance courses.

Owen:
You can also join our online community by following the link in the description. If you enjoyed the show, what we'd love, is for you to leave us a snappy review on iTunes, and you can follow us on Twitter and Instagram @RaskAustralia. Kate and I are also on both of those channels. Finally, if you have any feedback, suggestions for episodes, or guests to come on the show, or you just have a question for us, shoot us an email at podcast@rask.com.au.