Text Noel Foo Photos courtesy of Beyond Insights





(Below) Toh and her husband

started Beyond

. courses

personal mastery

It helped that

Toh had an insatiable hunger for knowledge and learning. Despite graduating from computer science, she was also interested in subjects outside her field, and took up part-time courses in accounting and finance, as well as production and inventory management. This knowledge came in handy in projects at work, as well as in her stock investment and subsequent business undertaking.

Today, Toh runs Beyond Insights Sdn Bhd, an investment and trading education centre which she co-founded with her husband. The center offers coaching and courses that cover strategies, from long-term investing to short-term trading. Students learn how to use leverage safely using stocks with margin, CFDs (contract for difference) as well as Options. It is also currently the only organisation in Asia that runs a five-day bootcamp specially designed for mastering one's psychology in trading.

"I've always had a passion for training and grooming people. Even at Intel, I conducted and facilitated various personal mastery and leadership and management courses," she says. Toh adds that meeting great mentors helped her accelerate her journey, as opposed to her having to learn it the hard way on her own – which is why she is a huge advocate of training and coaching.

"Even though I liked my job at Intel, it came with heavy responsibilities and

stress. The tipping point was when it affected my health and personal relationships," she explains.

"After I left the company in mid-2008, I had accumulated enough money and confidence to be financially independent from trading alone, and have more time with my family. I wanted to also do what I am passionate about, which is why I set up the company," says Toh.

Toh and her husband initially started Beyond Insights with the intention to teach personal mastery courses, but realised it was tough to promote 'personal development' to the general public as it was not a priority among most Malaysians. She discerned that many people are still struggling to achieve financial independence, let alone think about developing themselves.

"I felt quite disappointed, but the reality is that most people just want to make money first. So I thought, why not help them achieve that first by teaching them about investment and trading?" she says. "Once they've begun that journey, they will realise how important psychology is to become a successful trader. Strategy is a matter of practice. If you can't master your psychology, you will not follow trading rules and will not achieve consistency," she quips.

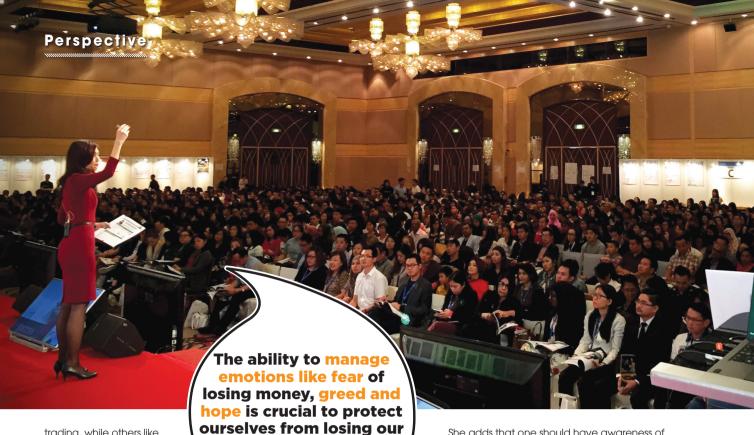
From just three people, the team of Beyond Insight coaches has grown to 27. Each workshop maintains a 10:1 student-to-coach ratio to ensure that all students get sufficient attention and support during the class, and to create the best experience and learning environment for them.

"Our objective is to provide a complete education for working professionals to create a stock portfolio that earns them consistent returns, with the guidance of an experienced team of coaches and an effective support system. I didn't get this kind of mentoring and support when I started and that's why I paid a lot of 'tuition fees' to the stock market to learn," says Toh.

Her time working at two global companies also exposed her to many aspects on what it takes to run a business, such as surviving a highly demanding environment. The experiences, she says, were crucial in shaping her foundation in entrepreneurship, and also helped her garner understanding of the companies she invested in, as well as create a system that could reliably replicate her success.

"There is no one-size-fits-all solution. Some people are more suited for long-term investing, some like short- to mid-term





trading, while others like hard-earned money for fast-action trading, which is why I developed programmes and modules to give my students a complete solution," she says. "But the bottom-line is that it requires effort and patience."

In Malaysia, retail participation (from the public, excluding institutional investors) in the stock market is still low, with data from Bursa Malaysia showing that out of 2.5 million registered investors, only around 25,000 are active traders who trade at least once a month in the past 12 months.

"Compared to other countries in Southeast Asia, we are quite behind as a country. That shows we still have a lot of work to do in educating the public that the stock market is a viable way to invest. There is still a lot of misconception and resistance that we need to overcome," she says.

Having been in the business for so long, Toh has a few pearls of wisdom for those who want to be successful traders.

"The most important mindset is to accept the reality of trading, which is that the market is dynamic, and you cannot win in every single trade. Therefore, it is a must to manage risk and not take it for granted. Often times, traders become complacent and take on too much risk, especially when they are on a winning streak," she cautions.

She adds that one should have awareness of risks in the market caused by things such as unexpected announcements, geopolitical factors, natural disasters and technological changes; and anticipate that not every decision made will be profitable.

The key to success in trading, according to Toh, is to make sure that one only takes on a trade if the potential reward versus the risk is good, and the risk is managed with a predefined stop-loss level. "Even if you are only 40 percent right, with proper management, you can still make money. This is unconventional thinking, as most people search for high success rates rather than high reward over risk trades," she explains.

The concept is very much like being a successful entrepreneur or business owner - except that you are managing yourself rather than customers, employees or suppliers, according to Toh.

"Have a proper plan rather than impromptu trading. Have a proper strategy and risk management, manage your performance and review key learnings. You need to reward yourself for following the rules and learn how to break habits when you don't," she says.

Trading is more than just numbers and figures, as Toh explains the importance of having the right mindset and expectations about money and the market. "The ability to manage emotions like fear of losing money, greed and hope is crucial to protect ourselves from losing our hard-earned money for the wrong reasons."

Ultimately, Toh believes that trading is a journey of character building. "The more you focus on the money, the more you are likely to break rules. Conversely, the more you focus on building your character of discipline, resilience, patience and commitment to practice, money will come as a `side effect'," she concludes.

(Above) Toh is now teaching and coaching others to be financially independent through trading

the wrong reasons.