

*Chapter***4**

Breakeven Calculator

4.1 Introduction

This chapter describes the functions and usage of breakeven calculator provided by HwangDBS-E'Invest system. You, as an investor, can use this tool to calculate and estimate profit/loss made from your portfolio.

4.2 Breakeven Calculator

Breakeven calculator is used to calculate profit or loss of shares owned by you. This calculator takes in transaction charges i.e. brokerage, clearing fees and stamp duty for calculation of profit/loss.

Breakeven Calculator

Total Share: 1000
 Buy Price RM: 2.50
 Sell Price RM: 3.2

Brokerage Rate: 0.7%
 Discount: 30%
 Discounted Rate: 0.49%

Auto Compute Price Range: RM 0.5 sen(s) per step
 Method: Increase

Results

Details	Buy(RM)	Sell(RM)
Proceeds	2,500.00	3,200.00
Brokerage Rate	12.25	22.40
Clearing Fee	1.00	1.28
Stamp Duty	3.00	4.00
NetAmount	2,516.25	3,172.32

Summary

	RM
Breakeven Price	- 2.532
Buy Net Amount	2,516.25
Sell Net Amount	3,172.32
Profit/Loss	866.07

Auto Computation of Profit/Loss

Sell Price(RM)	Sell Net Amt(RM)	Profit/Loss(RM)
3.200	3,172.32	+866.07
3.205	3,177.28	+861.03
3.210	3,182.25	+866.00
3.215	3,187.21	+870.96
3.220	3,192.17	+875.92
3.225	3,197.13	+880.88
3.230	3,202.10	+885.85
3.235	3,207.07	+890.82
3.240	3,212.02	+895.77
3.245	3,216.98	+900.74

Charges Details (guideline only)

- Brokerage Commission:
 - Contract Value * 0.7% if Contract Value <= RM100k
 - Contract Value * 0.5% if Contract Value > RM100k
 - Max 30% discount on internet trades
- Clearing Fee = Contract Value * 0.04%
- Stamp Duty = RM 1 for every RM 1000

Note: The charges guideline does not include calculation of the following:
 - loan stock
 - stock without stamp duty
 - maximum stamp duty for foreign client

Screen 4.1

Item	Description
Total shares	Quantity of shares
Buy Price	Purchase price
Sell Price	Target sell price
Brokerage Rate (%)	Brokerage in percentage charged by broker
RM sen(s) per step	Price bids used to calculate Profit/Loss
Method	Increase/Decrease method used for Auto Computation of Profit/Loss
Breakeven Price	Estimated selling price to break-even transaction
Profit/Loss	Total profit/loss incurred based on selling price entered
Type of Share	Shares, either Ordinary share or Loan share

To use breakeven calculator:

Step	Action
1.	From main home page, click on breakeven calculator's icon OR
2.	Select <i>Breakeven Calculator</i> from the Portfolio option, screen 4.1 appears
3.	Click RESET button to reset value entered to default value.

Ω Price bid will be auto selected based on selling price.
