

JOURNEY 2 MONEY

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Vcare Investment Services Pvt. Ltd.

...We convert your money to wealth!

ARE YOU FEEDING THE BEAR OR THE BULL?

I (Piyush Desai) was talking to my young granddaughter, “A fight is going on, a terrible fight between two animals. One of them is greedy, envious, regretful, afraid, tired, and confused, while the other is patient, careful, generous, enthusiastic, positive, and peaceful. They fight from the moment we are up till the moment we fall asleep. And sometimes they even fight while we dream. They are inside of you, inside of me, inside of all of us.”

She thinks for a moment and then asks, “Grandpa, which animal will win inside me?”

I simply replied, “The one you feed.”

And it is as simple as that. Our financial future too depends on which animal we feed inside of us. The one that's pessimistic or the one that is an optimist.

We can keep worrying about the bearish outlook of the markets; fearing what will happen to us as we grow older; seeking the next sure-shot, big lottery opportunity; cursing our luck...

Or we can start by investing today and investing steadily, even if it is a small amount. We can stay the course through the ups and downs of the markets, pay ourselves first before anyone else by investing in our future, and not let the uncertainty of the future overpower the present.

As an example, post the recent elections there was a feverish anticipation that the markets would rise considerably but it was not as per expectations. And, that led to panic and distress selling. However, the India growth story is intact, and so, that was an opportunity to invest in not just our own future but also that of our nation.

There is a bear and a bull within us all. We are not saying that you should not listen to the bear but keep feeding the bull.

Happy Investing!



Piyush Desai - CEO

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MAHINDRA HYBRID EQUITY NIVESH YOJANA

An open ended hybrid scheme investing predominantly in equity and equity related instruments

Contact :
022 6654 8814 / 15

New Fund Offer Opens on

June 28, 2019

New Fund Offer Closes on

July 12, 2019

WISE MAN DON'T QUIT

On May 22, 2019, Mount Everest saw a traffic jam as 300 mountaineers made it to the summit that day, creating a traffic jam, a picture of which went viral the next day. German alpinist, David Gottler, was not among those who summited. He was just 200 meters from the peak when he turned back. David was also among the lucky ones, This spring, the Everest climb saw 21 mountaineers die while attempting to scale the world's highest peak – the highest number to die so far!



Why did he turn back despite being an experienced climber who had already conquered five of the 14 different 8000m peaks on Earth, reaching the summits of Gasherbrum II (8035m), Broad Peak (8051m), Dhaulagiri (8167m), Lhotse (8516m) and Makalu (8481m), as well as ascending to 8200m on K2 (8611m)? He took a crucial decision. That day that the risks were way too much to attempt to summit despite being so close.

His experience told him that the crowd trying to reach the peak would make him wait for his turn which could prove fatal as above 26,000 feet you are in the death zone when there isn't enough oxygen for humans to breathe. The summit of Mount Everest is 8,848 meters (29,029 feet) high, an elevation at which each breath contains only one-third of the oxygen found at sea level. And David was a purist who was climbing without supplemental oxygen.

Moral of the Story: In the journey of financial investments like shares, Mutual Funds, getting lower return is far more important than quitting the journey of financial investments. In difficult times expectation of higher return may derail your financial Goals. Always wait and sit tight rather than going with the heard mentality of quitting your journey.

At only 200 meters from the peak David took perhaps the most sensible and courageous decision of his life – to give up the climb and come down. He didn't win the mountain that day, but he won over his ego. Only a man without an ego can decide when to give up and when to clench your teeth and push on regardless.

All our lives we have been constantly told by motivational speakers and others, never to give up and yet here was an experienced

mountaineer who simply says that making it to the peak is not all that matters, when even the less experienced ones were summiting that day.

There were many who went up that day, but in the process exhausted their oxygen supplies while waiting for the queue of other mountaineers to clear up before they could summit. Some of them ran out of oxygen on the way down and died. The true climbers respect the mountains and as Sir Edmund Hillary, the first man to set foot on Mount Everest said; "Human life is far more important than just getting to the top of a mountain." There are climbers who climb to enjoy the view and not always to plant a flag on the peak. Sometimes in our lives it is more important on how we enjoy living than how "successful" we are in the eyes of others or even ourselves. Quitting takes a lot of courage and sometimes only the wise can give up even when success seems so near. They always ask themselves: What is the cost of winning? Is it worth to scale the summit.

Vcare Investment Services Pvt. Ltd.

For any of your requirements in:

- ❖ Mutual Funds
- ❖ Health Insurance (Mediclaime)
- ❖ Life Insurance (Term Plan)



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MIRAE ASSET MIDCAP FUND (NEW FUND OFFER)

AN OPEN ENDED EQUITY SCHEME PREDOMINANTLY INVESTING IN MID CAP STOCKS

The Journey – From Midcap to Large cap

NFO Period:
08/07/2018 to 22/07/2019

Company	Current Mcap (INR Crores) (as of 31st May 2019)	2009 High Mcap (INR Crores)
Britannia Industries	71,949	4,464
Pidilite Industries	65,527	5,208
Titan	113,548	6,516
UPL	52,645	8,054
UltraTech Cement	126,523	11,381
Tech Mahindra	75,130	12,866
Dabur	72,241	14,627
Asian Paints	135,976	17,257
BPCL	83,471	23,068
HCL Technologies	150,906	25,235

INVESTMENT DETAILS

- ❖ **TYPE OF SCHEME**
An open ended equity scheme predominantly investing in mid cap stocks.
- ❖ **BENCHMARK**
NIFTY Midcap 100 Index (TRI)
- ❖ **FUND MANAGER**
Mr. Ankit Jain
- ❖ **MINIMUM INVESTMENT**
Investors can invest under the Scheme with a minimum investment of Rs.5000/- and in multiples of Rs. 1/- thereafter.
- ❖ **EXIT LOAD**
If redeemed within 1 year (365) from the date of allotment: 1%
If redeemed after 1 year (365 days) from the date of allotment: NIL.

Midcap stocks, have the potential to become the next large caps over the past 10 years. These Mid caps have transitioned to large cap because of twin advantage of solid earnings growth and expansion in valuation multiple in line growth in company size.

KOTAK FOCUSED EQUITY FUND (NEW FUND OFFER)

Get the edge of **Select Focus**

An open-ended equity scheme that invests in a concentrated portfolio of up to 30 stocks across market capitalization

Sailent Features of Kotak Focused Equity Fund

Concentrated Portfolio

25-30 high growth and good quality businesses with sustainable and scalable earning potential over the long term

Suitable For Long Term Investors

Those looking to benefit from the structural growth opportunity in Indian equities



Leveraging On Research Capabilities

Stock pick through the BMV model
'Business Management and Valuation'

Multi-Cap Portfolio Strategy

Ensuring stocks pick without market cap bias

Bottom Up Approach To Stock Picking

Benchmark: Nifty 200 TRI

NFO Open On: June 25, 2019

NFO Closes On: July 9, 2019

Contact:

022 6654 8814 / 15

Name of Fund Manager:

Ms. Shibani Kurian & Harish Krishnan

Load Structure: If redeemed within 1 year (365) from the date of allotment: 1%, thereafter NIL.

“A LETTER TO DAD...”

Dear Dad,

It has been three months that you are not with us. I still remember the day when Mom received a call from the hospital, and she was informed that you had a terrible accident and **struggling for your life**.

Those five days in the hospital were like five years. Mom and I prayed so much, but God did not listen to us.

You had just started your business and were doing well. You were on a **path to realizing your dreams**.

I know, this letter will be with me throughout my life but I am sure that you must be reading this in heaven.

Dad, we are in distress, complete financial distress. Even three months have not passed, and creditors have started knocking on our doors.

The two insurance claims were settled very promptly. Insurance uncle came within seven days to hand over the cheque of 5 lakhs. With those 5 lakhs, we were able to pay your hospital bill.

The only amount left with us is 15 lakhs now, which mom told me, that you have invested in some mutual funds. I know, you were young and could have saved more than that but what we will do now.

I wanted to tell you one more thing, the people from the bank came yesterday. They have asked us to either to pay the home loan installments regularly or sell the house and pay the loan. They were also threatening us to go to court if we are not going to do either of these.

Dad, where will we stay? Will we miss our dream home?

Mom started working in a school as a teacher last month. Even though it is a prestigious school, the salary is 15,000 per month. Would I be able to go to the cricket coaching classes? Dad, my dream is to become the best batsman in the world, would I be able to do it, I do not know. First, your emotional

support is not there, and with this stress, I am not able to concentrate.

Mom changed me to a government school where fees are less. I do not have any problem in going to any school if it helps mom, but I will miss my friends.

I have seen Mom asking for financial help from some of the relatives. But, it seems no one is going to help us. I think they will not help us because they are scared – how will we pay them back?

Few of your friends are trying to collect some amount to help us. I do not know how much, but mom told me this.

Also, I heard some of your friends asking Mom

Had he not taken any term insurance?

What about Mediclaim policy?

Any personal accident policy?

Mom said that you had bought none. Dad, I am not aware of any of these terms. But I want to ask, would these things have helped us?

I know, life would never be the same without you. But, with these things

Would I have been going to the same school?

Would we be living in our dream house?

Would Mom not have to search for the jobs?

Would she not have to go to our relatives asking for help?

I have no courage to go and ask the questions to anyone else. So I am asking you.

But, don't worry, Dad. You and Mom have always taught me that struggle is a part of life. I will still try to be the best batsman in the world.

I am sad that you will not be with me then.

Bye Dad, Love you and miss you a lot.

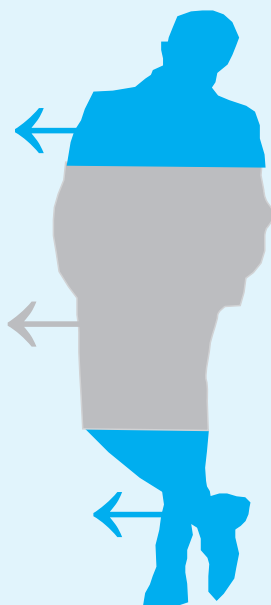
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The New Age Financial Challenges

15 years Retirement

42 years Work

18 years Study



Previous Generation

30 years Retirement

30 years Work

25 years Study



Current Generation

As compared to our previous generation, our number of working years has shrunk and number of years after retirement has gone up due to higher life expectancy

Start an SIP to prepare for shorter working time, inflation and longer life expectancy

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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