

JOURNEY 2 MONEY

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Vcare Investment Services Pvt. Ltd.

We are your MF Distributor... begin your *Journey to Money* with us.

We wish all the patrons, friends, clients and well wishers of Vcare family a very happy new year!

By the time you read this article, 2021 would have already ended. It was one of the most happening year which we all witnessed in terms of Covid-19. Last two years have been the most dreadful in terms of pandemic in the last 100 years.

If we look back at the last 2 years, it has been the most rewarding in our Investment Portfolio. Market from a low of 25,981 points on 23rd March 2020 rose to 61,764 points on 18th October 2021 i.e. a rise of 35,783 points in Sensex, which is almost more than 100% rise on a two year period.

The question now is whether the market will deliver such kind of returns in the next couple of years or not. The answer is **Strictly No.**

But the silver lining is that Corporates are delivering very good results which we have seen already and they would be doing extremely well in the next couple of years too.

Second reason is that India is moving from 2 trillion economy to 5 trillion economy and this journey will be witnessed by all of us in next 5 to 7 years.

One of the interesting statistics to ponder is that the highest Bull market in any nation happens when economy moves from 2 trillion to 5 trillion. The three nations which have done it are...

- 1) **China** – which took 5 years to move from 2 trillion to 5 trillion economy (2004 to 2009). During this time the Hang Seng went from 8500 to 32000 points – a 4 times

jump

- 2) **USA** – which took 11 years from 2 trillion to 5 trillion economy (1977 to 1988). The Dow Jones marked 2000 to 12000 points – a gain of 6 times.

- 3) **Japan** – which took 8.5 years to grow from 2 trillion to 5 trillion economy (1978 to 1986). The Japanese stock market went from 2000 to 37000 (more than 18 times).

So historically, the mother of all bull markets in any nation starts from 2 trillion to 5 trillion.

India and the Indian economy have just started. The next 5 to 10 years are actually important for the Indian economy and for all of us.

Stop worrying and fasten your seat belts and start creating wealth by compounding for long term.

Do not worry for small dips and corrections. Consolidate your investments and accumulate your wealth in this golden era of Wealth Creation!

Happy New Year & Happy Investing!



Piyush Desai - CEO

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**“My definition of financial freedom is Simple:
It is the ability to live the lifestyle you desire
without having to work or rely on anyone
else for money.”**

- T. HARV EKER

FINANCIAL FREEDOM

Dear esteemed client,

The New year brings new hopes and new resolutions for us. We all would have made some resolution with respect to our health, work, travel goals, etc. then why not make a resolution for your financial goals as well?

We at Vcare are driving an SIP campaign in the month of January 2022 and are looking to register mass SIPs on 31st January (Financial Freedom Day) and would love to have your participation in the same.

So you will ask, what do I have to exactly do? Well, you just need to let us know an amount that you would be comfortable with for starting new SIP(s) and we will get in touch with you to explain the process. Also, we would highly appreciate if you can spread a word among your friends/family about this SIP campaign!

So, come join us in this initiative for achieving financial freedom through the power of SIPs and help us achieve this monumental feat and make it a historical event for Vcare family!

Features of SIP

01

You can choose any date for your SIP

You can redeem your SIP anytime

02

03

You can stop your SIP anytime

No restriction of amount
Choose any amount

04

05

You can stop your SIP and let your investment grow

You can increase / decrease your SIP amount anytime

06

Benefit of Starting Early

SIP Start Age	SIP Stop Age	Monthly Investment	Total Investment	Value at Age 60 @15%	No. of Times
30	40	10,000	12,00,000	4,30,46,970	35.87
40	60	10,000	24,00,000	1,32,70,734	5.53

* The above shows a comparison between two persons, wherein Person A starts investing monthly from age 30 and stops at age 40. On the other hand, person B starts investing at the age 40 and continues till 60. Though, total investment made by person A is half the amount invested by person B, the value of investment of person A is almost 7 times more than value of investment of person B.

The above illustration is based on an IRR of 15% compounded monthly.

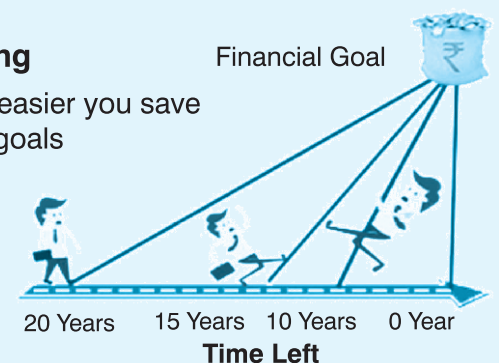
SIP Start Age	SIP Stop Age	Monthly Investment	Total Investment	Value at Age 60 @15%	No. of Times
40	60	10,000	24,00,000	1,32,70,734	5.53
50	60	20,000	24,00,000	52,60,364	2.19

* The above shows a comparison between two persons, wherein Person A starts investing monthly from age 40 and person B starts investing double the amount of person A from age 50, they both continue investing till age 60. Though, total investment made by both of them is equal, the value of investment of person A is almost 2.5 times more than the value of investment of person B.

The above illustration is based on an IRR of 15% compounded monthly.

Financial Goal Planning

The Earlier you start, the easier you save money for your financial goals



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

Vcare Investment Services Pvt. Ltd.

For any of your requirements in:

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

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HERE'S HOW TO STAY ON A SOLID FINANCIAL FOOTING IN THE NEW YEAR

Following the fundamental principles of investment and aligning them to your goals can help you fortify your finances, ensure you reach your goals, and be on your path to financial freedom.

With the New Year approaching, markets have corrected sharply in the face of the fast-spreading Omicron variant of coronavirus, making headlines worldwide. The heavily mutated virus has spooked domestic and foreign investors that led to tanking of both the Sensex and the Nifty.

Amid this air of uncertainty, governments across the globe are working out strategies to curb the spread of the virus by stepping up vaccination and contemplating booster doses.

But investors must not fret. Such times test your true mettle as an investor, and these tips can help you start the New Year with a bang and remain on a solid financial footing.

❖ Use this Time as an Opportunity

Much is said and written when markets are down. There is a lot of noise doing the round. However, an intelligent investor turns a crisis into an opportunity. Like it happened in March 2020, many fundamentally robust stocks are available at attractive valuations. It is an excellent opportunity to add them to your portfolio to augment your riches.

❖ Continue with Your SIPs

If you have invested through SIPs in mutual funds, this is not the time to stop your SIPs unless you have achieved your goal. When markets are down, your SIPs will fetch you more units. It will average out the cost of buying with time. On the contrary, if you stop your SIPs, you will lose the opportunity to add more units at the same price.

❖ Diversify Optimally

The evergreen strategy that always helps you sail through a crisis, diversifying your portfolio can help you preserve the gains made over the years, gain from opportunities in other asset classes and provide it the balance it requires. Equally essential is to diversify within asset classes to ensure your portfolio is not bloated. For example, instead of investing all your money in five to six large-cap funds, you can divide it among large, mid, multi-cap funds, etc.

❖ The Final Word

Following the fundamental principles of investment and aligning them to your goals can help you fortify your finances, ensure you reach your goals, and be on your path to financial freedom.

(Source: moneycontrol.com)

ALL YOU NEED TO KNOW ABOUT SIP TOP-UP FACILITY

Many investors top up SIPs in line with the respective increase in yearly income.

What does an SIP top-up facility mean?

SIP top-up is a facility wherein an investor who has enrolled for SIP has an option to increase the amount of her/his SIP instalment by a fixed amount or percentage at predefined intervals. This increase can be linked to future income and growth.

What is the difference between conventional SIP and SIP top-up?

In a normal or conventional SIP, investors cannot increase their contribution during their SIP tenure. If they want to increase it, they have to start a fresh SIP or make lump sum investments. Step-up SIPs allow investors to automate their SIP contribution and increase in line with their expected growth of income.

How does it work?

Using a top-up facility, an investor can increase monthly contribution in an ongoing SIP. For instance, if you invest Rs. 10,000 every month in an SIP and wish to add Rs. 1,000 every month, at the end of each fiscal/calendar year or financial year or every six months, you can use the top-up facility.

POWER OF TOP UP-SIP

Rs. 5000	SIP Amount	Rs. 5000

30	Investment Period (Yr)	30

12%	Expected Return	12%

0%	Annual Increment (%)	10%

30 Years	Stops Paying after	15 Years

18 Lakhs	Total Investment	19 Lakhs
Rs. 1.8 Cr	WEALTH CREATED	Rs. 2.38 Cr
	After 30 Years	

Rs.10,000/- Monthly SIP Performance Report (as on 30th December 2021)

NAV as of Date	Start Date	Investment Amount	Start Date	Investment Amount	Start Date	Investment Amount
30/12/2021	30/12/2020	1,20,000	30/12/2018	3,60,000	30/12/2016	6,00,000
	No. of Installments - 12		No. of Installments - 36		No. of Installments - 60	
Scheme Name	Market Value		Market Value		Market Value	
PGIM India Midcap Opportunities	1,47,358.47		7,21,862.27		12,83,802.51	
Quant Midcap Fund	1,42,799.94		6,48,536.67		11,76,604.54	
Union Flexicap Fund	1,37,668.75		5,57,650.25		10,12,005.13	
BNP Paribas Large Cap Fund	1,29,474.58		4,96,189.83		9,09,661.60	
Canara Robeco Flexi Cap Fund	1,35,169.83		5,38,516.20		10,05,176.65	
BNP Paribas Midcap Fund	1,33,434.32		5,66,595.39		9,90,872.70	
Invesco India Multicap Fund	1,37,746.18		5,58,033.42		9,73,816.10	
Invesco India Growth Opportunities	1,33,642.47		5,10,453.13		9,29,225.12	
Canara Robeco Bluechip Equity Fund	1,30,528.68		5,18,925.18		9,75,360.96	

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

Investing V/s Trading

Investing



Rome was not built in a day

Trading



Nagasaki was destroyed in a day

Building wealth takes time & patience. Stay away from tips & get-rich-quick ideas. Contact us.

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