

JOURNEY2MONEY

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Vcare Investment Services Pvt. Ltd.

We are your MF Distributor... begin your *Journey2Money* with us.

OPPORTUNITY!! OPPORTUNITY!! OPPORTUNITY!!

Yes, opportunities will be knocking at our door step in the next few months. Grab those opportunities!!

In the next 2 to 3 months markets are going to be volatile with big bouts of downside and upside both. There will be lot of rumors and media talking of recession world over, how it will affect India and other emerging markets. Even astrological studies will be circulated in social media indicating big market falls, bears ruling the market for next 1 year or so, etc.

But according to our experience, knowledge and studies we think that India will be the shining star among the global turmoil. We will be ruling the markets for next 5 to 10 years.

We are on our journey towards a 5 trillion dollar economy. The reason being, our GST collections are rising on monthly basis which will help government to spend more on capital expenses like infrastructure development. This will further lead to rise in consumption cycle of the country and thus resulting in the rise of GDP of India. If we lose the opportunities to invest now, we will repent it all of our lifetime.

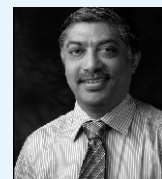
Do not panic – stick toward your financial goals – do not listen to negative news – focus on your personal goals of creating wealth from the market.

Jo Dar Gaya Samjho Mar Gaya!!

Our mantra is to Invest, Invest and only Invest. Do not stop SIPs, rather top-up your SIPs and reach your financial goals faster than your planning!

As I am writing this, yesterday i.e. on 29th August 2022 Sensex fell down by around 800 points and today i.e. 30th August 2022 it is up by almost 1600 points. Our ultimate journey of Sensex is 1 lakh points and that is also the dream figure of our beloved Big Bull, late Mr. Rakesh Jhunjhunwala.

As we always say, your journey to money begins with Vcare only!!



Piyush Desai - CEO

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“Save when you don't need it, and it'll be there for you when you do.”

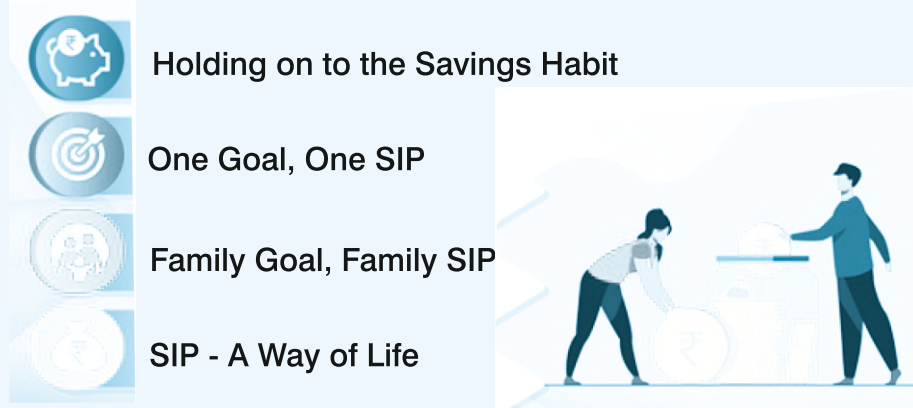
-Frank Sonnenberg

A FAMILY THAT SIP'S TOGETHER-STAYS TOGETHER "HAR GHAR SIP"

The very first investing lesson began from a place we call "ghar". Remember those childhood days when visiting relatives and family friends gave some money for "buying treats"? The thrill of receiving money, putting it in a piggy bank, then waiting for the piggy bank to fill so you could buy something of your choice – it was a wonderful feeling!

It also taught us about savings, financial goals, and the value of money. While one Rs. 10 note could buy a chocolate bar, several such Rs. 10 notes could eventually help buy a cricket set! Little investments helped achieve bigger goals.

A Family that SIPs together: Har Ghar SIP



For many, this was the introduction to the concept of Systematic Investment Plan (SIP).

❖ Holding on to the Savings Habit:

This habit of piggy bank savings taught more than just saving money – it taught financial discipline, and setting and prioritizing goals: buying a bar of chocolate gave temporary happiness, while a cricket set made for multiple happy times!

Built on this habit of disciplined savings is the concept of SIP – saving up a certain amount regularly for a pre-planned goal not only makes goal realization easier, but brings a sense of fulfillment. This is even better than piggy banks; those could only store money – SIPs invest your money in equity and debt markets, and can help you earn returns on your savings.

Today's tech-savvy children are more advanced in their understanding of money and investing. Guiding them from a young age on how to invest using SIP helps inculcate better money values and teach them the power of goal setting.

❖ One Goal, One SIP:

Everyone has a goal. In a family, each member has different needs and

dreams. Maybe Dad wants a bigger car, while Mom wants to start her own business; Grandma and Grandpa want to go on a trip with their peers to relive old times. Kids have their own needs – new toys, gadgets, or even saving up for specialized courses. Each goal is important and unique in itself. Some goals have a longer time frame, some need higher investment. Can 1 SIP satisfy all requirements?

Every family member needs a separate SIP for every goal. Depending on the time period and end amount, every family member can start a SIP.

❖ Family Goal, Family SIP:

While individual goals are important, every family also has some common goals. Sometimes, big dreams like buying a new house or planning a big family vacation take the back seat in trying to fulfill smaller dreams first. Funds saved for the big goal end up being used in other matters. You can safeguard the family goal with one common family SIP.

If every member of the family contributes regularly to the common "Family Dream SIP", even big financial goals can be achieved with less burden and comparatively faster than just 'storing' money using a traditional saving method. Investing in a SIP will add to your savings, making them grow in a regular, systematic manner. A common family SIP could also discourage the reallocation of funds elsewhere. This determination and resolve only makes the family bond stronger and through united efforts, big goals can ultimately be realized.

❖ SIP - A Way of Life:

Contrary to popular belief, investing is not only for those who earn big bucks. With a tool like SIP, even the smallest contribution, if done regularly, can make a big difference.

By regularly investing through SIP, saving and investing soon becomes a way of life. Such financial discipline aids in realizing not just short-term aspirations but also long-term goals such as retirement planning.

Introducing your family to the power of SIP can help transform many of your dreams into reality.

From a person-specific "Har Ek SIP", it's time to get to the next stage of "Har Ghar SIP" – for, a family that SIPs together, stays happily together.

Source: ADITYA BIRLA SL MUTUAL FUND

Vcare Investment Services Pvt. Ltd.

For any of your requirements in:

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

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A FAMILY THAT SIP'S TOGETHER-STAYS TOGETHER "HAR GHAR SIP"

STARTING EARLY AND COST OF DELAY

Questions on every investor's mind:

- ❖ Why is starting to invest early so critical?
- ❖ What will be the cost of delay in investment by few years?

Mr. A started investing ₹10,000 every month at the age of 25; while **Mr. B** started investing ₹15,000 every month at the age of 35. Both invested ₹36 lakhs till the age of 55.

	 Mr. A	 Mr. B
Starts investing at the age of (in years)	25	35
Monthly SIP instalment (in ₹)	10000	15000
Assumed rate of return (p. a.)	12%	12%
Investment till the age of (in years)	55	55
Total Investment (₹ in lakhs)	36	36
Accumulated value at the end (₹in Crs)	3.53	1.50

At the end of the investment period. Mr. A's investment grew to 3.53 Cr; while that of Mr. B grew to 1.5 Cr. - a difference of more than 2 Cr.

This is what starting to invest early in your life can do to you wealth.

Monthly Instalment required for Mr. B to catch up with Mr. A **₹35,329.24**

If Mr. B wants to accumulate similar wealth as Mr. A. he will have to invest ₹35,329 every month, i.e. **More than 3 times** the monthly instalment amount of Mr. A

So, start early and avoid the cost of delay.

SIP vs SIP TOP UP

As per study done on behavioral finance by researchers Shlomo Benartzi and Richard Thaler, it is difficult to convince people to cut their spending now and save more, and instead simply encourage them to save more tomorrow. This concept can be smartly used with the help of SIP Top Up.

SIP per month	₹10,000
Assumed Rate of Return	12%
Period of Investment	30 Years
Total Amount invested	₹36 Lakhs
Corpus at the end of 30 years	₹3.53 Crores

SIP per month with Top Up	₹10,000 increased by 10% per year
Assumed Rate of Return	12%
Period of Investment	30 Years
Total Amount Invested	₹1.97 Crores
Corpus at the end of 30 years	₹8.83 Crores

Topping up a ₹10,000 SIP by just 10% every year increases the corpus at the end of 30 years by 150%.

Advantage of SIP Top Up

- ❖ Adapt your investment / savings to your rising income levels
- ❖ Reach you financial goals fast
- ❖ Fight inflation
- ❖ Ease of transacting on digital platforms

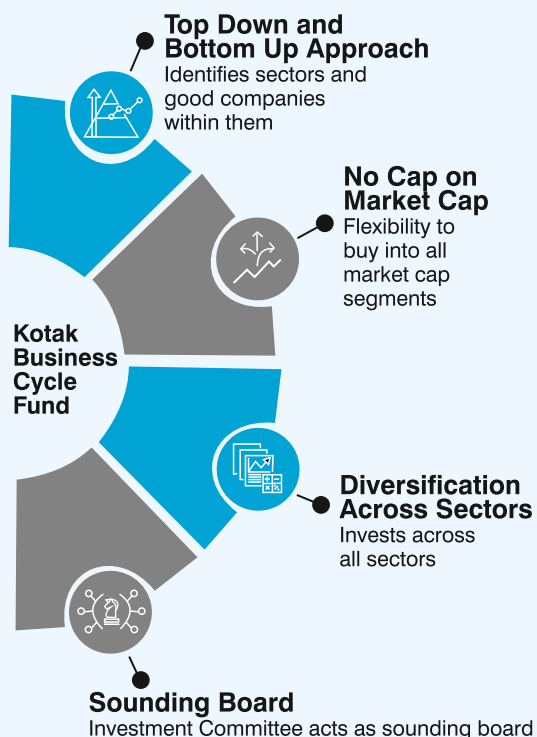
Returns are assumed only to show the power of compounding and neither guaranteed nor indicative of any mutual fund scheme / other asset class.

SIP Performance for various time periods	Start Date 31/08/2019 3 Years SIP	Investment Amount 3,60,000	Start Date 31/08/2017 5 Years SIP	Investment Amount 6,00,000	Start Date 31/08/2012 10 Years SIP	Investment Amount 12,00,000
	XIRR%	Market Value	XIRR%	Market Value	XIRR%	Market Value
Nippon India Small Cap Fund	40.09	6,53,754.98	26.51	11,48,331.63	24.9	42,75,715.18
Kotak Emerging Equity Fund	30.20	5,73,461.70	22.08	10,33,313.65	20.11	34,50,126.47
Quant Mid Cap Fund	38.16	6,37,529.84	27.46	11,74,399.02	18.55	31,73,223.99
Quant Flexi Cap Fund	38.09	6,36,989.41	27.12	11,64,960.92	21.18	36,55,394.11
Quant Active Fund	36.68	6,25,309.34	27.99	11,89,243.85	22.18	38,56,993.58
Invesco India Multicap Fund	20.99	5,04,961.49	15.42	8,79,591.52	15.40	26,78,832.40
Nippon India Multi Cap Fund	29.64	5,69,120.44	19.28	9,65,825.96	15.02	26,25,193.47
PGIM India Midcap Opportunities Fund	39.30	6,47,119.26	28.45	12,02,111.02	0	0
PGIM India Flexi Cap Fund	24.39	5,29,525.99	19.92	9,80,835.53	0	0

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

WHY KOTAK BUSINESS CYCLE FUND?

Why choose Kotak Business Cycle Fund?



Why should you invest in Kotak Business Cycle Fund now?

India has improved inspite the Pandemic

Progress Indicators	2014	2021
Economy Size (GDP)	10	6
Share in Global GDP*	2.6%	3.2%
Share in Global Trade & Services	2.0%	2.2%
Share in Global FDI Flows#	2.1%	6.7%
Auto Production	7	4
Steel Production	4	2
Mobile Phone Production	12	2
Number of Unicorns*	4	93
India's Weight in BRICS*	13.5%	21.5%
India's Weight in EM*	6.6%	12.0%
Climate Change Performance	31	10
Global Innovation Index	83	46
WGI Governance Index	103	49
Ease of Doing Business	142	63

Source: Bloomberg, MSCI, UNCTAD, CB Insights, Numbers mentioned in percentages are of 2022 & others are ranks
* Value as of 2022. # Value of 2020 and are as per the latest details available in the public domain.

Identify the Business Cycle

- GDP Growth
- Inflation
- Interest Rates
- Commodities
- Currency



- Capex Investments
- Project Clearance
- Infrastructure
- Capacity Utilization



- GDP Growth
- Fiscal Deficit/CAD
- Currency
- Interest Rate
- Inflation
- Credit Growth



- PMI Manufacturing & Service
- Business Confidence Index

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Use an SIP to achieve any of these goals



RETIREMENT
PLANNING



HIGHER
EDUCATION



MARRIAGE
EXPENSES



BUYING
A VEHICLE



BUYING
A HOUSE



OTHER
GOALS

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