

JOURNEY 2 MONEY

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201, Sai Sadan, 76 / 78, Modi Street, Fort, Mumbai - 400 001 • Tel.: 6654 8814 / 15 • E-mail: support@journey2money.com • Web: www.journey2money.com



Vcare Investment Services Pvt. Ltd.

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

Year 2020: Pandemic!! Year 2022: War... What Next??

Until 2020, none of us had seen a pandemic in our life before!

Now, we have all seen the pandemic, we learned how to deal with the pandemic and we have started living with the pandemic.

Currently, all of a sudden, we are seeing the actual war or geopolitical scenario between Ukraine & Russia and we don't know when will it end. War won't last long like the pandemic but the repercussion of it will be felt by entire world.

All countries will suffer directly or indirectly from the war which will disrupt the world economy.

Many of us, or the younger generation would have not seen the war disrupting things on the mass scale. It can destroy an entire nation and they will have to rebuild it from scratch.

We don't know how to react in a war-like situation and specifically in the investment world, can we see this as an opportunity to invest? Or wait till this event gets stabilized? And if so, how long to wait will be a question mark?

All of us have existing investments and there is a fear if we should encash and sit out of the market or stay invested?

According to us, we shall not tinker with whatever we have invested. SIT TIGHT and do not panic and encash your portfolios... the world is not going to END!

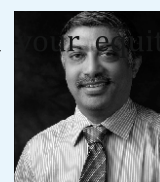
The day the war began on 24th Feb 2022, the Indian market fell by almost 5%, but the very next day there was a sharp recovery. Just like the pandemic, when the market had fallen and it recovered soon... it would take few weeks or months to clear the cloud of WAR.

On the other side, the result of all the companies has been very good and the mood in this month is still positive and all fund managers and investors are still very optimistic.

So, according to us there's no need to panic. Keep your SIPs going and if you have surplus funds start STP (Systematic Transfer Plan) and invest in staggered manner in Large-cap/Bluechip funds because the way India is placed we will be better off than many other countries.

Our reading is Keep-Tight-Buy-Right and build your equity portfolio for the long run.

Happy Investing!



Piyush Desai - CEO

INDEX

EDITORIAL	Page 1
PLAN YOUR CHILDREN'S EDUCATION	Page 2
START YOUR SIP NOW AND ENJOY LOAN FREE HOME	Page 3
GET A GRIP ON THE FUTURE	Page 4

**"The Essence of Investment Management
Is the Management of RISK, not the
Management of RETURNS"**

- Benjamin Graham

PLAN YOUR CHILDREN'S EDUCATION

Most families believe that their biggest dream is to do their best for their children! As parents, the birth of a child is special, and through the child's entire growing period, distinct memories delight them.

They care for their child, right from the first crawl to his or her confident walk. These moments bring joy and some of them might have captured them in their camera, which adorns their walls as pleasant memories.

A child begins to grow, parents begin taking care of his or her vaccinations, clothing, right diet, inculcating good values, and so on. During this emotional journey, they may forget about their child's future career-related expenditures. Through this remarkable journey, they may have a tendency to ignore this aspect of their child's future, not because it is not important, but because they are not sure how to start it right.

However, as time flies, they realize that they are at the threshold of yet another phase in their child's life, where expenses that are necessary, are staring at their face. So yes, planning early for future expenses such as schooling, higher educational expenses, and marriage-related costs is as important as delighting in your child's growth.

Let's look at some of the common mistakes parents make and how they can be avoided.

1. I will start next year. There is a lot of time.

The most dangerous statement we hear from parents is “We'll plan next year”. Please see this chart to understand what happens if they delay –

Particulars \ Years of delay	Just born (no delay)	1 year delay	2 year delay	3 year delay
Investment amount per month	INR 10000	INR 10000	INR 10000	INR 10000
Duration of investments	240 months (20 years)	228 months (19 years)	216 months (18 years)	204 months (17 years)
Rate of return assumed	12% p.a.	12% p.a.	12% p.a.	12% p.a.
Amount invested in INR	INR 24 lakhs	INR 22.8 lakhs	INR 21.6 lakhs	INR 20.4 lakhs
Amount accumulated in INR	INR 99.91 lakhs	INR 87.53 lakhs	INR 76.54 lakhs	INR 66.79 lakhs
Number of years delayed	0 year	1 year	2 years	3 years
Loss due to delay	0	INR 12.44 lakhs	INR 23.43 lakhs	INR 33.18 lakhs
% age of wealth lost by delaying	0%	12.45%	23.45%	33.20%

One third of wealth is lost just by a 3 - year delay!

2. I will take education loans and my bank provides it easily.

Most parents are accustomed to taking loans for gadgets, home appliances, or other household articles and assume that this is the best solution for such expenses. They continue the same approach for their children's higher educational expenses. They feel that their banker is always available to lend that loan. Big mistake! Here's why:

Let's say the cost of higher education is INR 25 lakhs today. At 10% inflation, after 15 years it will cost INR 1.04 crore. Here is the difference between making your own arrangement and taking a loan.

OWN ARRANGEMENTS		AGREEMENT FROM BANK LOAN	
Amount to be accumulated	INR 1.04 crore	Loan to be availed	INR 1.04 crore
Investment tenure	15 years	Loan tenure	15 years
Rate of return from the investment	12% p.a.	Rate of interest charged by the bank	12% p.a.
Monthly investment	INR 20,600	Monthly EMI payable	INR 1,25,000
Total principal invested for 180 months (INR 20600 x 180 months)	INR 37,08,000	Total EMI paid (INR 1,25,000 x 180 months)	INR 2,25,00,000
Total interest earned (INR 1.04 crore minus INR 37.08 lakhs)	INR 66,92,000	Total interest paid (INR 2,25,00,000 minus INR 1,04,00,000)	INR 1,21,00,000

3. I am worried about markets and I will invest only in fixed income cum non-volatile investments.

Many parents fear equities and it is our job to tell you when to use equities and when to avoid equities. Some parents use equity all the time and get bad experiences when markets fall. Some people don't use equities even though their needs are 7 years away. The best way to tackle this is shown below:

While investing one needs to balance safety and returns.		
	Short term needs	Long term needs
Safety	✓	
Returns		✓

Investors with short-term needs cannot risk capital

Investors with long-term needs have to beat inflation

Short term = less than 5 years
Long term = more than 5 years

This is how parents can avoid some common mistakes and make best use of equities according to their needs, thus building careers of the future of our country.

* 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)

Regd. Office: **Vcare Investment Services Pvt Ltd**
201 Sai Sadan, 76/78 Modi Street, Fort, Mumbai - 400 001
Tel.: 022 6654 8814 / 15, 4002 0893 / 94.

- ❖ Piyush Desai : 98203 00647
- ❖ Mehul Bheda : 98195 92326
- ❖ Priyesh Darbari : 99200 32541
- ❖ Bakul Mehta : 98211 23324

Journey2Money - Brand of Vcare Investment Services Pvt. Ltd.
Shop No. 14, Veena Sarang CHS Ltd. Next to SVC Bank,
Opp. Sachin Tendulkar Gymkhana, Sai Baba Extension Road, Borivali (West), Mumbai - 400092.
Tel.: 022 6236 2201 / 02
Mr. Keyur Desai : 9833024371 • Mr. Ashish Shah : 9920990380

START YOUR SIP NOW AND ENJOY LOAN FREE HOME



We all must have bought a Home
through Housing Loan and
Paying Regular EMI for the same.
Have you ever thought of a way to get
all the Principal & Interest back?
Is it possible?
THE ANSWER IS BIG YES

Do you know?
You can get back all your Home Loan Principal and Interest you pay through EMIs.

How?
If you avail Home Loan of 50 lakhs for 25 years with an Interest rate 7% your...
Monthly EMI: Rs. 35338/-
Principal Amount: Rs. 50,00,000/-
Interest Payable: Rs. 56,01,688/-
Total Amount Payable: Rs. 1,06,01,688
Now to get back your Principal & Interest you just have to keep aside 10% of your home loan EMI amount.
(10% of Rs. 35338/- is approx. Rs. 3500/- per month).
Start an SIP till the tenure of your Home Loan with the amount you are keeping aside i.e. Rs. 3500/-
What will be the value of Rs. 3500/- investing @15% through Mutual Fund SIP?
After 25 Years:
Principal Amount: Rs.10,50,000/-
(Rs. 3500/- per month x 25 years)
Value @15%: Rs.1,14,94,258/-
In Home Loan you pay a Principal & Interest of Rs.1,06,01,688/- in 25 years.
While in Mutual Fund SIP you may generate a wealth of Rs.1.14 Crore, which is more than the Principal & Interest amount you are paying in next 25 years.
START YOUR SIP NOW AND ENJOY LOAN FREE HOME

Invest 10% Extra of your Housing Loan’s EMI in MUTUAL FUNDS EQUITY SIP
and gey all your Home Loan Principal & Interest recovered with Profit.
Here is the Solution:

Housing Loan	Rs.50,00,000/-	Invest 10% of EMI	Rs.3500/-
Tenure	25 Years	SIP Tenure	25 Years
Rate of Interest	7%	Rate of Interest (Historically MF Equity Scheme Has Delivered more than 15%)	15%
EMI	35338/-	Where to Invest	Diversified MF
Total Principal	50,00,000/-	Total Investment Amount	10,50,000/-
Total Interest	56,01,688/-	Profit	1,04,44,258./-
Total Payment	1,06,01,688/-	Future Market Value	1,14,94,258/-

PERFORMANCE REPORT AS ON 24TH FEBRUARY 2022

Scheme Name	Catagoury	Launch Date	AUM (Crore)	1 Year Return (%)	3 Years Return (%)	5 Years Return (%)	10 Years Return (%)
Invesco India Largecap	Largecap Fund	21-08-2009	505.58	22.49	17.54	13.70	13.85
ICICI Prudential Bluechip	Largecap Fund	23-05-2008	31271.57	19.67	17.95	13.93	14.51
Nippon India Large Cap	Largecap Fund	08-08-2007	11168.63	19.55	14.81	12.92	14.67
Quant Large and Mid Cap	Large & Midcap Fund	20-11-2006	49.99	28.77	24.15	13.93	16.19
Mahindra Manu Top 250 Nivesh Yojana	Large & Midcap Fund	01-01-2020	589.82	26.49	—	—	—
Axis Growth Opportunities Fund	Large & Midcap Fund	22-10-2018	5735.34	23.22	24.05	—	—
SBI Large and Mid Cap	Large & Midcap Fund	25-05-2005	5901.99	23.01	20.18	14.81	16.23
Quant Mid Cap Fund	Midcap Fund	12-02-2001	269.64	47.33	30.31	20.07	15.10
PGIM India Midcap Opportunities Fund	Midcap Fund	02-12-2013	4362.77	35.13	36.01	19.09	—
Mahindra Manu Mid Cap Unnati Yojana	Midcap Fund	23-01-2018	883.53	27.57	23.39	—	—
Quant Flexi Cap Fund	Flexicap Fund	28-08-2008	74.68	43.10	32.15	20.32	15.91
PGIM India Flexi Cap	Flexicap Fund	04-03-2015	3521.63	25.11	28.07	17.87	—
IDFC Flexi Cap	Flexicap Fund	28-09-2005	5968.40	20.93	16.05	11.36	14.86
Quant Active Fund	Multicap Fund	12-02-2001	1719.74	39.34	33.57	23.32	19.28
Mahindra Manu Mid Cap Badhat Yojana	Multicap Fund	11-05-2017	976.06	29.89	25.59	—	—
Nippon India Multi Cap	Multicap Fund	28-03-2005	11268.84	29.12	16.87	13.50	14.48
BNP Paribas Multi Cap	Multicap Fund	15-09-2005	588.41	24.98	20.84	13.66	15.44
Invesco India Multi Cap	Multicap Fund	17-03-2008	1804.05	18.84	19.57	13.12	17.64

GET A GRIP ON THE FUTURE

GET A GRIP ON THE FUTURE

With the new Guaranteed Return Life Insurance plan

 Savings Solutions

Tata AIA Life

Guaranteed Return Insurance Plan

Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan



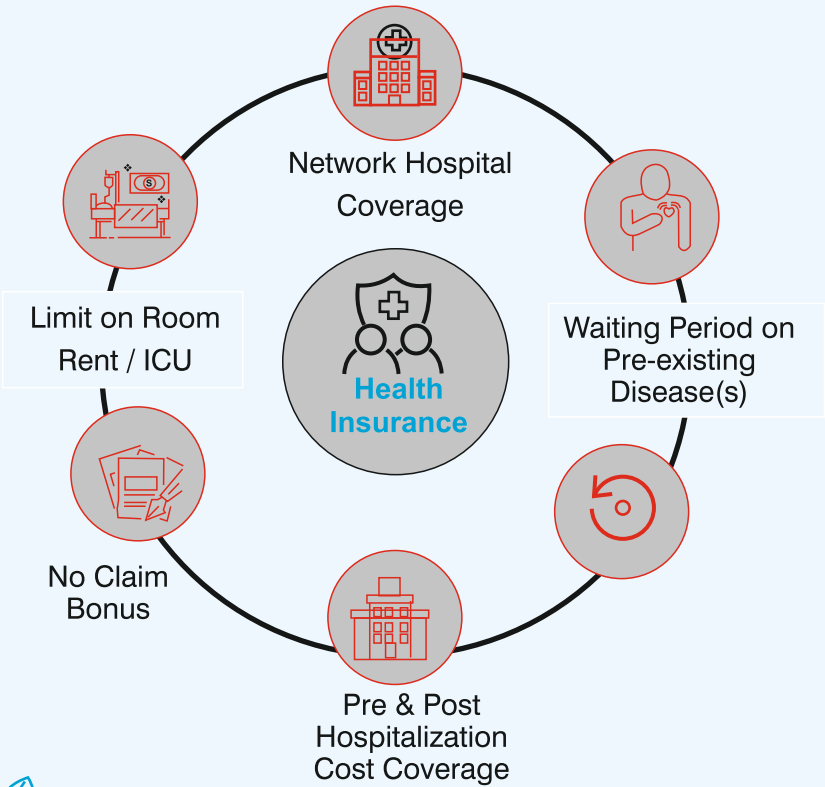
TATA AIA
— LIFE INSURANCE

Reasons to Buy

- Guaranteed Returns¹
- Flexibility to choose your plan
- Flexible Premium Payment
- Tax Benefit[^]

For details contact : Keyur Desai : 9833024371

6 important features to look for before buying a Health Insurance



Don't delay the decision to buy health insurance. Read the features and seek guidance, if needed.

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From : VCARE INVESTMENT SERVICES PVT. LTD.
201, Sai Sadan, 76/78, Modi Street, Fort, Mumbai-400 001 • Tel.: 6654 8814/15
E-mail: support@journey2money.com • Web: www.journey2money.com

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