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Sahayak Times

A monthly Personal Finance newsletter Brought to you under the personal finance literacy mission of

SAHAYAK
ह्वापरेपो



Happy New Year
Bonne année

नए साल की शुभकामना

Alles Gute zum neuen Jahr

Felice anno nuovo

નવા વર્ષ ની શુભેચ્છાઓ

Feliz año nuevo

ಹೊಸ ವರ್ಷದ ಶುಭಾಶಯ

新年快☒





The greatest show on Earth, the 2022 FIFA world cup, is currently underway in Qatar. With the Asian and African underdogs taming Soccer giants, the world cup is turning out to be a tournament of ‘upsets’.

Similarly, in the face of global recessionary concerns, the Indian economy is the "breakout star" of an otherwise anaemic global economy and has so far created an ‘upset’ by continuing to grow at more than 6% and stock markets outperforming all other global markets.

As the new year approaches, the so called czars of the Advising world are out with their forecasts which range from, ‘A bad year for the Economy- a better year for the markets’, ‘A time for prudence,’ ‘Reset is the new reality,’ and so on. A wonderful play of semantics at best with everyone trying their level best to confirm their respective biases with tons of data.

But unfortunately, many investors will make their decisions based on these ‘profound & knowledgeable forecasts’ and change their asset allocation and investment decisions, to their own peril.

Our Philosophy always has been, “It’s not what you do in the markets that makes you money, but what you don’t do,” is what really matters and helps you in wealth creation.”

French philosopher Blaise Pascal once wrote, “All of humanity’s problems stem from man’s inability to sit quietly in a room alone.” The investor play on words here would be: “All portfolio problems stem from investor’s inability to stick with a boring old asset allocation.”

Successful investing should be boring. It should be long-term in nature. It requires patience and discipline and the ability to ignore the madness of the crowds and the advice of the media and the advising czars. Wealth creation will happen if you take care of the basics and let compounding work its magic.

But the problem is, you can’t brag about boring to your friends and co-workers. No one writes glowing profiles about normal people who diligently save and invest their hard-earned money and stay the course. That’s not ‘sexy.’

Sexy is Crypto, Penny Stock, IPOs and life-changing amounts of money in a short period of time.

In the end, Just remember that Financial security is the best gift you can give to your family this New Year. As we approach another glorious year, make sure that you stick to the basics, don’t reshuffle your portfolio based on market ‘forecasts’ and increase your investments if you can afford it.

Team Sahayak wishes you and your family a very Happy & Prosperous New Year.

Happy Reading & Happy Investing!

Sandeep Sahni

The Month that was- November 2022

Index	As on 31-10-22	As on 30-11-22	Change (%)
Nifty 50	18012.2	18758.35	4.14
Nifty Small Cap	9686.1	9976.05	2.99
Nifty Mid Cap 100	31432.3	32037.9	1.93
Sensex	60746.59	63099.65	3.87
US \$	82.74	81.32	-1.72
Bitcoin \$	20495.77	17168.57	-16.23
Dow Jones (in USD \$)	32732.95	34589.77	5.67
Shanghai Composite (in \$)	2893.48	3151.34	8.91
Brent crude oil (in \$)	94.83	85.43	-9.91
Nasdaq 100 (in \$)	11405.57	12030.06	5.48
Gold (in ₹)	5084.00	5297.00	4.19
10 Year Govt. bond yield	7.44	7.28	-2.15

Top 5 Gainers of November 2022

Name	30th Nov, 22	31st Oct, 22	Change (%)
Britannia Inds	4360	3777.7	15.41
Hindalco	464.15	404.95	14.62
Indiabulls Housing	143.55	126.75	13.25
HDFC	2703.35	2400.45	12.62
BPCL	339.6	303.3	11.97

Top 5 Losers of November 2022

Name	30th Nov, 22	31st Oct, 22	Change (%)
Eicher Motors	3472.6	3745.75	-7.29
Coal India	227.1	244.4	-7.08
Maruti Suzuki	8953.05	9492.55	-5.68
Bajaj Finance	6751.8	7006.85	-3.64
Titan Co	2638.6	2736.4	-3.57

5 Best Performing Sectors in November 2022.

Name	Return (in %)
PSU Bank	17.32
Metal	8.05
Bank	5.08
Private Bank	4.45
IT	4.35

Category	Return in (%)			
	1 year	3 year	5 year	10 year
Equity- Contra	13.45	22.37	13.34	15.65
Equity- ELSS	6.97	16.75	10.68	14.55
Equity- Flexi Cap Fund	5.49	16.79	11.38	14.30
Equity- Focused Fund	5.57	16.31	10.67	14.41
Equity- Large & Mid Cap Fund	6.60	18.10	11.16	15.19
Equity- Large Cap Fund	6.62	14.84	10.95	13.12
Equity- Mid Cap Fund	6.94	22.93	11.83	17.63
Equity- Multi Cap Fund	8.57	20.21	12.99	16.12
Equity- Small Cap Fund	8.08	30.42	12.52	18.69
Equity- Value Fund	10.45	19.08	9.84	15.25
Hybrid- Aggressive	6.04	14.54	9.86	12.81
Hybrid- Arbitrage Fund	3.38	3.62	4.55	6.08
Hybrid- Balanced Advantage	6.50	11.57	8.29	11.76
Hybrid- Equity Savings	4.54	8.58	6.77	7.76

Return in (%)

Mutual Fund
Category wise fund performance

Economic Headlines

Economy grows 6.3% in September quarter.

Read more at :

<https://timesofindia.indiatimes.com/business/india-business/economy-grows-6-3-in-september-quarter-indias-growth-story-decoded-in-charts/articleshow/95908070.cms>

November GST collection stands at about Rs 1.46 lakh crore, up 11% YoY.

Read more at:

<https://www.businesstoday.in/latest/economy/story/november-gst-collection-stands-at-rs-146-lakh-crore-354918-2022-12-01>

FPI Bet Big on India, Invested \$ 4.7 bn in November.

Read more at:

https://www.business-standard.com/article/markets/busy-buying-fpis-bet-big-on-india-and-asia-in-november-shows-data-122120201319_1.html

Forex reserves kitty rises \$2.9 billion to \$550 billion.

Read more at:

<https://timesofindia.indiatimes.com/city/mumbai/forex-kitty-rises-2-9bn-to-550bn/articleshow/95952437.cms>

Fiscal deficit at 45.6% of FY23 BE till October.

Read more at:

<https://www.financialexpress.com/economy/govt-steps-up-spending-fiscal-deficit-at-45-6-of-fy23-be-till-october/2897198/>

FINANCIAL HABITS FOR THE NEW YEAR



**Increase Your
Emergency Fund**

**Start Planning
for Retirement**

**Increase Retirement
Contributions**

**Reduce
Expenses**

**Create a Second
Income Stream**

**Give Up a
Costly Habit**

**Simplify
Your Life**

**Give to
Charity**

**Purchase
Life Insurance**

**Budget
Your Money**

**Say No to
Credit Card Debt**

**Automate
Your Finances**

**Check Your
Credit Report**

**NEW YEAR
2023**

SIPs eating into luxe car sales: Merc



SIP



SIPs eating into luxe car sales: Merc

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12 Financial Resolutions for the New Year



Every year, the week between Christmas and New Years Day has a strange duality about it. Year endings are about mellow acceptance of the failures in the year gone by and the excitement about new beginnings. This is the time when you hope and pray for a better future and there is also a slight trepidation about renewing life's challenges.

A New Year is the time to formulate new financial goals. Start 2023 by making financial resolutions that you can stick to like spending less, saving more, and managing your money better.

Most people we have met recently plan to make a money resolution for 2023. According to an Investments survey, 48 percent of people are planning to save more, 29 percent aiming to pay down debt and 15 percent are aspiring to spend less.

Remember that it is important to invest responsibly.

Here are 12 financial goals or resolutions to focus on in 2023—one for every month of the year. You don't actually have to do one in January, one in February, and so on. The point is, these are 12 crucial financial goals that deserve your attention in 2023. You don't need to get to them all in the first week, but if you get to all the applicable goals by the end of 2023, let me assure you, you would have made great strides in your financial life.

1. Evaluate last year's financial mistakes.

Take an honest look at your financial performance last year. Did you overspend, failed to invest, reduced your SIP, take on Credit card debt, borrow in excess? Reconsider your financial mistakes, and strive to perform better this year.

2. Assemble your financial team.

If you've been meaning to see a new tax and accounts consultant, financial advisor, estate planning attorney, insurance broker or another financial expert, set time aside this year to assemble your financial A-team. Let January be the month where you have your Financial Team to support you firmly in place.

To read the full blog visit:

<https://www.sahayakassociates.in/12-financial-resolutions-for-the-new-year/>

S.M.A.R.T Financial Goals for the New Year!



As the year comes to an end and we sit on the cusp of a new year, it is once again time for goal setting and New Year resolutions.

"I want to loose weight, I want to read one book every month, I will spend more quality time with family and take 2 holidays with family this year, I shall quit smoking or drinking, I shall reduce Debt and so on" are the normal goals we set every year. We achieve some, we loose some and it goes on to another year.

As you may be thinking and planning for your goals for 2019, lets add some SMART Financial goals in the list, apart from the normal goals.

We all have financial goals – even if we don't really think of them as goals per se. For example, you might want to buy a new cell phone, or a new car. You might want to take a family vacation next year, or renovate your home. Some people prefer to keep it simple when they think of goals. They want to create wealth and become rich. That's it!

As you go about setting your financial goals for the New Year, follow the SMART goal philosophy, which essentially means:

1. Is it Specific ?

'Becoming rich' isn't a goal. It's a desire, or a wish.

For a goal to be achievable, it needs to have certain characteristics. For starters, it should be Specific.

The "W" questions will help you be specific when you set your goals.

1. What is the goal for?
2. Why do you want to achieve this goal i.e. benefits, reasons, purpose behind the goal?
3. What do you want to achieve exactly?
4. When will the goal occur?
5. Which are the requirements and constraints?

For example, a vague goal would be 'To become rich'.

A specific goal would be 'Increase investments by Rs. 50,000 p.m. to have a portfolio of Rs. 5 crores within 15 years'.

To read the full blog visit:

<https://www.sahayakassociates.in/s-m-a-r-t-financial-goals-for-the-new-year/>

The New Year is about to begin.....

Time has come to bid adieu to another year, Cherish good memories, Learn from the mistakes of the past and strive towards a successful future.

Lets gear up for the New Year and Welcome it with a Cheerful Disposition.

There is a famous quote that says,

"If you are brave enough to say goodbye, life will reward you with a new hello."

Nothing changes if nothing changes, Just show the courage to make the change. Close the door to the past, open the door to the future, take a deep breath, step on through and get ready to start a new chapter in your life. The Coming New Year is more than just a marking of time, or at least it can be. See it as an opportunity to make a new start in some area of your life.

On the cusp of the New Year, I am reminded of the final words of Steve Jobs, which according to his sister, **Mona Simpson** were:
"Oh wow. Oh wow. Oh wow".

When I read them the other day, I was moved and reminded of the staggering preciousness of life.

We believe we all have a call on our life to make the world a better place.

No excuses. No escapes. No postponements.

We also believe we all have the sleeping potential that we've never unleashed.

We believe that our fears can be the fuel for greater success.

We believe our past has no power over our future.

We believe our life can rise to be magical, if we begin to make a few simple new choices.

As we near the end of another year, let's not start 2023 in a way that makes it a clone of this year going by.

Let's find some quiet time to connect with our childhood dreams, remind ourselves of our lost passion, access our heroic nature and remember that even the longest life is a pretty short ride.

We owe this reflection to ourself and to those who love and admire us.

Today is a blessing, overflowing with opportunity.

Let's take a risk we've never taken.

Let's think, the visions we've never envisioned.

Let's give the love we've never given.

And let's take a stand for a better way of living.

Let's end this year strong.

The world needs you at your best.

Let's pledge to make the world a better place in 2023 and

Let's start with ourselves.

5 Resolutions for the Year 2023

- 1** Set and stick to a budget.
- 2** Create an Emergency Fund.
- 3** Pay off your debt as fast as possible.
- 4** Develop a long term savings plan.
- 5** Walk that extra mile for getting financially aware.

Only 8% people keep their resolutions, be one of them!



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Modern Portfolio Theory

Modern portfolio theory is a practical method for selecting investments in order to maximize their overall returns within an acceptable level of risk. This mathematical framework is used to build a portfolio of investments that maximizes the amount of expected return for a given level of risk.

American economist Harry Markowitz pioneered this theory in his paper "Portfolio Selection," which was published in the Journal of Finance in 1952. He was later awarded a Nobel Prize for his work on modern portfolio theory.

A key component of modern portfolio theory is diversification. Most investments are either high risk and high return, or low risk and low return. Markowitz argued that investors could achieve their best results by choosing an optimal mix of the two based on an assessment of their individual tolerance to risk.

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What is Growth?

Amazon IPO came on 15th May 1997 at \$18.

Since then, Amazon has declined:

10% - 29 times
20% - 14 times
30% - 8 times
40% - 5 times
50% - 4 times
90% - 1 time

Returns since IPO: 1,51,600%

Volatility is Temporary, Growth is Permanent.

Amazon's stock fell 80% in 2000.

Here's what Jeff Bezos told investors:

To our shareholders:

Ouch. It's been a brutal year for many in the capital markets and certainly for Amazon.com shareholders. As of this writing, our shares are down more than 80% from when I wrote you last year. Nevertheless, by almost any measure, Amazon.com the company is in a stronger position now than at any time in its past.

- We served 20 million customers in 2000, up from 14 million in 1999.
- Sales grew to \$2.76 billion in 2000 from \$1.64 billion in 1999.
- Pro forma operating loss shrank to 6% of sales in Q4 2000, from 26% of sales in Q4 1999.
- Pro forma operating loss in the U.S. shrank to 2% of sales in Q4 2000, from 24% of sales in Q4 1999.
- Average spend per customer in 2000 was \$134, up 19%.
- Gross profit grew to \$656 million in 2000, from \$291 million in 1999, up 125%.
- Almost 36% of Q4 2000 U.S. customers purchased from one of our "non-BMV" stores such as electronics, tools, and kitchen.
- International sales grew to \$381 million in 2000, from \$168 million in 1999.
- We helped our partner Toysrus.com sell more than \$125 million of toys and video games in Q4 2000. We ended 2000 with cash and marketable securities of \$1.1 billion, up from \$706 million at the end of 1999, thanks to our early 2000 euroconvert financing.
- And, most importantly, our heads-down focus on the customer was reflected in a score of 84 on the American Customer Satisfaction Index. We are told this is the highest score ever recorded for a service company in any industry.

So, if the company is better positioned today than it was a year ago, why is the stock price so much lower than it was a year ago? As the famed investor Benjamin Graham said, "In the short term, the stock market is a voting machine; in the long term, it's a weighing machine." Clearly there was a lot of voting going on in the boom year of '99-and much less weighing. We're a company that wants to be weighed, and over time, we will be over the long term, all companies are. In the meantime, we have our heads down working to build a heavier and heavier company.

sandeep sahni



DONOT LOOK TOWARDS THE TRUCK

"Do not look towards the truck. It will go on its way. You go on your way," said my driver to me. These seemingly simple words uttered by my driver, Nand Lal, back in 1980 had a deep impact on me and brought about a new perspective to my style of thinking. Though they were uttered in the context of bike riding, I found them equally relevant to life. At that time, I was a 16-year-old student, and Nand Lal was our driver: I was trying to learn to ride a bike and I had asked Nand Lal to help me and explain to me the intricacies of driving. After some time, I was ready to go. I kick-started the bike and with Nand Lal on the pillion, I made several rounds of my own neighbourhood. Then I decided to venture onto the road as it was noon and the traffic was not heavy. Suddenly, I saw a truck coming from the opposite direction. I was scared and my eyes were focused on the truck. "It will go on its way; you go on your way." This helped to calm my nerves and I sailed past the truck. Since then, I have used Nand Lal's words to guide me often in life. Accidents usually take place and problems arise when we deviate from our path and start bothering about what others are doing rather than our own journey. If everybody keeps to his path, focusses on the job on hand and performs his duties honestly without bothering about others, there will be no conflicts and accidents in the world.

Excerpt from my book,
Dear Son: Life Lessons from a father

Chapter: Life is Simple.

INSIDE THE BOOK

"Investment is not all about quantitative techniques and numbers. It is about behaviour. The most common biases in human behaviour are the ones related to our money and investment habits. When it comes to money and investing, we're not always as rational as we think we are."

- Page 23

The Human and Financial Perspective of Money, Finance, Markets, People, and Life.

What My MBA Did Not Teach Me About MONEY



SANDEEP SAHNI & SANJIT SINGH PAUL
FOREWORD BY NEERAJ CHOKSI, ITI MBA NG GROUP

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Articles we are reading...

Why Sensex is in green even as other major global indices bleed

<https://timesofindia.indiatimes.com/business/india-business/why-sensex-is-in-green-even-as-other-major-global-indices-bleed/articleshow/95898112.cms>

Why this is India's decade

https://www.business-standard.com/article/opinion/why-this-is-india-s-decade-122112901480_1.html

What Really Matters?

<https://www.oaktreecapital.com/insights/memo/what-really-matters>

Crypto is now dead

<https://timesofindia.indiatimes.com/blogs/The-underage-optimist/crypto-is-now-dead-ftx-a-cryptocurrency-exchange-collapsed-last-week-proving-a-lot-of-cool-guys-horribly-wrong/>

The stealth bull market

https://www.business-standard.com/article/opinion/the-stealth-bull-market-122110600966_1.html

Book to be Read...



Failing Forward

America's most trusted leadership expert will transform your attitude and belief about failure and empower you to make positive changes in your life to achieve your full potential. Are some people born to achieve anything they want while others struggle?

Call them lucky, blessed, or possessors of the Midas touch. What is the real reason for their success? Is it family background, wealth, greater opportunities, high morals, an easy childhood?

New York Times best-selling author John C. Maxwell has the answer:

The difference between average people and achieving people is their perception of and response to failure. Most people are never prepared to deal with failure. Maxwell says that if you are like him, coming out of school, you feared it, misunderstood it, and ran away from it. But Maxwell has learned to make failure his friend, and he can teach you to do the same.

Videos we are watching...

You Can BECOME What You IMAGINE!

<https://www.youtube.com/watch?v=7KFYSharb3A>

This Simple 3-Minute Video Will Change Your Perception of Time Forever

<https://www.sciencealert.com/this-simple-3-minute-video-will-change-your-perception-of-time-forever>

If you need to say sorry to someone - Watch this by Gaur Gopal Das

<https://www.facebook.com/watch/?v=2071541029652937>

Devina Mehra on Picking HDFC Bank in 1996 and Turning Down Ratan Tata's Suggestion

<https://www.youtube.com/watch?v=zmkXHMzhRGA>

The FTX Disaster is Deeper Than you Think

<https://www.youtube.com/watch?v=20BEJouWBgY&app=desktop>



*Team Sahayak wishes you and your family a
Merry Xmas.*



*May Santa Claus bring tons of Good Health, Happiness and
Prosperity in the coming year!*

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