

HAPPY MOTHER'S DAY!

Circulated amongst
more than
25k
Investors/IFAs/ Finance
and insurance
professionals

MAY 2023

Sahayak Times

A MONTHLY PERSONAL FINANCE NEWSLETTER BROUGHT TO YOU UNDER THE PERSONAL FINANCE LITERACY MISSION OF

SAHAYAK
ASSOCIATES
दूरदर्शन



Happy

Mother's Day!

Celebrate it Everyday...

FROM THE EDITOR



Dear Reader,

After the 4% surge in the Nifty in April, investors are curious whether the adage 'Sell In May And Go Away' will play out this year. With the current Geopolitical situation, and fragile banking system in the US, there are concerns if the market has enough legs to sustain the recent rally.

The 'Sell in May and Go Away' maxim refers to past instances of the market remaining weak between May and October. However, in recent years, May has seen the market advancing more than declining. Since 2000, the Nifty has advanced 14 out of the 23 times in May. Analysts said the market moves during the month in the past 23 years suggest as though the summer seasonality has shifted in recent years.

During April, markets globally remained mostly rangebound, with MSCI World increasing 1.6% & MSCI Europe rose ~3.5%. However, MSCI Emerging Markets declined ~1.3% in the same period.

RBI surprised the market by maintaining the repo rate at 6.5% instead of the expected 25bps hike – calling this a pause rather than a pivot. Furthermore, they revised the real GDP growth projection for FY24 upward by 10 basis points to 6.5%.

Owing to time correction (range-bound markets), Nifty's 12-month forward PE has seen a ~25% correction from its peak in the latest cycle. This has brought valuation into a rather comfortable zone and near the long-term average with Small and Mid-cap at much lower than the last 10-year avg PE.

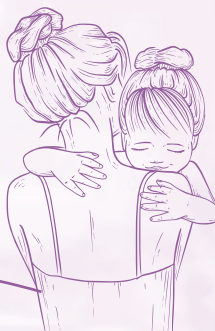
Indian equities should find support from robust earnings outlook owing to strength in domestic economy even as global growth suffers. The buoyancy in GST numbers, strong auto sales and other indicators augur well for the economy and the markets.

As we celebrate Mother's Day on 14th May, we request all Mothers to aim for Financial Independence of self and their children and ensure that they pass on their time-tested Money Lessons and make them financially literate.

Contact Team Sahayak for goal planning and investment options and for Financial Awareness sessions.

'Don't Go away in May,' Continue investing and accumulating, the markets may not offer this golden opportunity again in the near future.

Happy Investing!
Sandeep Sahni
Editor



THE MONTH THAT WAS APRIL, 2023

INDEX	YEAR ENDING 31-03-2023	YEAR ENDING 31-04-2023	CHANGE %
NIFTY 50	17359.75	18065.00	4.06
NIFTY SMALL CAP	8994.75	9672.55	7.54
NIFTY MID CAP 100	30035.15	31794.75	5.86
SENSEX	58991.52	61112.44	3.60
US \$	82.20	81.74	-0.56
BITCOIN \$	27848.00	29340.26	5.36
DOW JONES IN USD\$	32859.04	34098.16	3.77
SHANGHAI COMP \$	3272.90	3323.27	1.54
BRENT CRUDE OIL \$	78.62	80.33	2.17
NASDAQ 100 IN \$	12963.14	13245.99	2.18
GOLD IN	5891.00	6082.00	3.24
10 YEAR GOVT BOND	7.31	7.11	-2.86

NIFTY 50

TOP 5 GAINERS OF THE MONTH APRIL, 2023

NAME	30-04-2023	31-03-2023	CHANGE %
ITC	428.75	378.9	13.16
TATA MOTORS	477.1	424.25	12.46
BAJAJ FINANCE	6389.85	5715.05	11.81
BAJAJ AUTO	4463.1	3993.75	11.75
EICHER MOTORS	3355.1	3004.3	11.68

NIFTY 50

TOP 5 LOSERS OF THE MONTH APRIL, 2023

NAME	30-04-2023	31-03-2023	CHANGE %
INFOSYS	1273.6	1388.95	-8.30
TECH MAHINDRA	1055.9	1103	-4.27
HCL TECH	1055.55	1098.15	-3.88
UPL	714.85	729.65	-2.03
NTPC	174.25	177.8	-2.00

APRIL, 2023

5 BEST PERFORMING SECTORS

NAME	RETURN IN %
REALTY	14.91
PSU BANK	12.15
AUTO	7.72
BANK	6.46
PRIVATE BANK	6.15

APRIL, 2023

5 WORST PERFORMING SECTORS

NAME	RETURN IN %
IT	-3.45
MEDIA	0.84
SERVICE SECTOR	3.02
MNC	3.54
ENERGY	4.03

MUTUAL FUND CATEGORY WISE PERFORMANCE

Return in (%)

CATEGORY	1 YEAR	3 YEAR	5 YEAR	10 YEAR
Equity-Contr	9.15	31.39	12.22	15.47
Equity-ELSS	4.15	24.50	9.50	14.37
Equity-Flexi cap fund	3.20	24.02	10.42	14.24
Equity- Focused Fund	3.59	23.80	9.85	14.22
Equity-Large & Mid cap	4.18	26.41	10.51	15.21
Equity-Large cap fund	4.90	22.45	9.87	12.68
Equity-Mid cap fund	3.63	30.49	11.00	17.92
Equity-Multi cap fund	5.27	28.74	12.12	16.11
Equity-Small cap Fund	4.56	39.70	12.58	19.64
Equity-Value Fund	6.64	28.97	9.23	15.30
Hybrid-Aggressive	4.66	20.56	9.35	12.71
Hybrid-Arbitrage Fund	4.95	3.86	4.65	5.99
Hybrid-Balanced Adv.	5.62	15.10	7.98	11.82
Hybrid-Equity Savings	4.47	11.87	6.58	7.48

AS ON 30TH APRIL, 2023



1. GST mop up grows 12% to ₹1.87 lakh crore in April, highest ever collection.

Read more at:

<https://indianexpress.com/article/business/economy/gst-collection-rises-12-pc-to-rs-1-87-lakh-cr-in-april-highest-ever-collection-8585886/>

2. Most PV makers report double-digit growth in April.

Read more at:

<https://www.thehindubusinessline.com/companies/most-pv-makers-report-double-digit-growth-in-april/article66800922.ece>

3. India's daily domestic air traffic reaches an 'all-time high' at 4.56 lakh.

Read more at:

<https://www.thehindubusinessline.com/economy/logistics/indias-daily-domestic-air-traffic-reaches-an-all-time-high-at-456-lakh/article66800572.ece>

4. At 57.2, manufacturing PMI rises to 4-month high in april

Read more at:

<https://www.livemint.com/economy/new-delhi-s-manufacturing-activity-grows-at-fastest-pace-in-4-months-driven-by-healthy-factory-orders-and-improved-supply-chains-11682963889875.html>

5. India's services exports rise record 27% in FY23.

Read more at:

https://www.business-standard.com/india-news/india-s-services-exports-touch-record-322-billion-in-fy23-rbi-data-123050201151_1.html

6. Diesel demand rises 6.7% in April, petrol jumps 2.5%

Read more at:

https://economictimes.indiatimes.com/industry/energy/oil-gas/diesel-demand-rises-6-7-in-april-petrol-jumps-2-5/articleshow/99901686.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

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7. UPI sets new highs of 890 crore volume worth ₹14 lakh crore in April

Read more at:

<https://timesofindia.indiatimes.com/city/mumbai/upi-sets-new-highs-of-890cr-volume-worth-14l-cr-in-apr/articleshow/99920878.cms?from=mdr>



WHAT MY MOM TAUGHT ME ABOUT MONEY...



All mothers are financial superwoman, aren't they?

They say, "Life doesn't come with a manual, it comes with a mother."

Mother, they say is the first teacher. It was probably Ben Franklin's mom, who taught him "a penny saved is a penny earned."

Long before financial gurus started preaching about the value of financial planning and financial rules one must follow, my Mom had already been practicing it, albeit informally.

Sacrificing her own desires, Balancing the needs and the wants of each member of the family, still sticking to the budget and also keeping aside in different jars and saving for the rainy day was all done so effortlessly and without any formal training or knowledge.

Don't Waste money. Money doesn't grow on trees. We cannot afford it, Each paisa counts. How many times have we heard these words from our mother in our growing up years. Despite many tantrums, a no meant no, come what may and then came the explanation and perspective from her, on why our wish couldn't be fulfilled.

There are some fundamental yet powerful financial lessons that each person learns from their parents in general and mother in particular. Often, we do not realize how our mothers teach us important financial lessons that we use for life. She led by example when creating a budget and managing the household financials effortlessly. There are innumerable financial lessons to be learnt from our mothers. Among all the things that a mother teaches and bestows upon her children, financial lessons sometimes do not get the deserved limelight!

Everyone acknowledges the ethical and moral values that a mother teaches her children. However, that is not all that a mother offers. If you keenly observe your mum and look back, you can realize that she had designed a certain system for herself every step of the way. Be it grinding vegetables, or waking her children up, or even saving money! Thinking back and connecting the dots, we can realize that there is a lot more that we have learnt from our mother. Create a Budget The main finance lesson that each of us has learnt from our mother is creating a budget. We all agree that mothers are called the Finance Ministers of the house and now we can understand why. It is amazing, how accurately and efficiently our mothers create a budget for monthly expenses. Mum also decides beforehand how much money is going to be spent and where. No shortfall, no overspending, all deadlines met, totally balanced.

This is truly an art and a world-class one at that! Now, whenever we make a good budget, we know whom to give credit. Save Away, No matter how small the amount. Let us recall the time when our mom gave us a piggy bank. Back then, it used to be a fun activity for us. But you know what that fun piggy bank activity taught us?

Saving.

To read the full blog visit:

<https://www.sahayakassociates.in/what-my-mom-taught-me-about-money/>

DEAR MOTHER, MAKE YOUR CHILD A BILLIONAIRE



Invest today for their Better Future and Financial Independence tomorrow..

JOIN OUR SAHAYAK BILLIONAIRE CLUB

What is stopping you from starting your own bucket of wealth with tiny drops of your savings?



How to achieve a corpus of ₹ 100,00,00,000 (₹ 100 Crores)?

		Time Horizon					
		40 Years	35 Years	30 Years	25 Years	20 Years	15 Years
18% Return	SIP Req'd	₹ 18,729	₹ 41,889	₹ 96,215	₹ 2,22,126	₹ 5,19,008	₹ 12,48,269
	Lumpsum Req'd	₹ 13.32 lacs	₹ 30.50 lacs	₹ 57.31 lacs	₹ 1.60 cr	₹ 3.65 cr	₹ 8.35 cr
15% Return	SIP Req'd	₹ 43,990	₹ 87,605	₹ 1,77,564	₹ 3,62,771	₹ 7,53,538	₹ 16,22,414
	Lumpsum Req'd	₹ 37.35 lacs	₹ 75.10 lacs	₹ 1.51 cr	₹ 3.05 cr	₹ 6.11 cr	₹ 12.30 cr

All investments are subject to market risk. Past performance is no guarantee of future returns. Please read our disclaimer before making any investment decision.

Empowering the
1 Billion Dream

₹ 100,00,00,000

How to become a Billionaire?

Monthly SIP Required

Years to maturity	Rate of Return					
	18%	17%	16%	15%	12%	10%
40	18279	24393	32543	43390	102113	178744
35	41891	53601	68551	87605	181461	291895
30	96215	118098	144870	177564	324573	480933
25	222126	261760	308273	362771	587473	804402
20	519008	588015	665853	753538	1087125	1381241
15	1248269	1362701	1487161	1622414	2101143	2489908

The above chart is not an investment advice and is for illustration purpose only. Please consult your advisor before making any investment decision.

Lumpsum Investment Required (In ₹ Lacs)

Years to maturity	Rate of Return					
	18%	17%	16%	15%	12%	10%
40	13.32	18.73	26.40	37.33	107.47	220.95
35	30.48	41.06	55.46	75.09	189.4	355.84
30	69.75	90.03	116.48	151.03	333.78	573.09
25	159.57	197.40	244.65	303.78	588.23	922.96
20	365.06	432.80	513.85	611.00	1036.67	1486.44
15	835.16	948.88	1079.27	1228.94	1826.96	2393.92

The above chart is not an investment advice and is for illustration purpose only. Please consult your advisor before making any investment decision.

Give an Early Financial Independence to your child. Let them Retire Early...

Investment required to achieve F.I.R.E.

F.I.R.E Current age 25 years - retirement age - 40 years				
Monthly Exp at present cost	Exp at Retirement	SIP Reqd	SIP with 10% Incr Reqd	Lumpsum Inv reqd
50,000	71,043	51,167	30,471	3,875,779
75,000	179,741	76,750	46,111	5,813,684
100,000	239,655	102,334	61,481	7,751,589
125,000	299,569	127,918	76,852	9,689,495
150,000	359,483	153,501	92,222	11,627,400
200,000	479,311	204,668	122,963	15,503,211

Assumptions: Life Expectancy 85 years, on Investment @ 15%
Return on retirement kitty: 10% inflation @ 6% pre & post retirement
Return

For illustration purposes only. These are assumed returns and actual returns may vary. Monthly investment at the beginning of the month.

F.I.R.E Current age 25 years - retirement age - 45 years				
Monthly Exp at present cost	Exp at Retirement	SIP Reqd	SIP with 10% Incr Reqd	Lumpsum Inv reqd
50,000	160,356	30,296	16,009	2,456,549
75,000	240,534	45,444	24,129	3,684,831
100,000	320,713	60,592	32,199	4,913,113
150,000	481,069	90,889	48,298	7,369,677
200,000	641,426	121,185	64,398	9,826,242

Assumptions: Life Expectancy 85 years, on Investment @ 15%
Return on retirement kitty: 10% inflation @ 6% pre & post retirement
Return

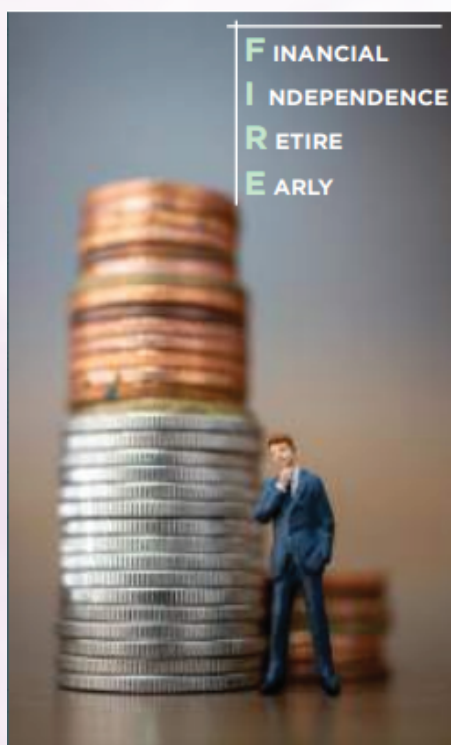
For illustration purposes only. These are assumed returns and actual returns may vary. Monthly investment at the beginning of the month.

F.I.R.E Current age 25 years - retirement age - 50 years				
Monthly Exp at present cost	Exp at Retirement	SIP Reqd	SIP with 10% Incr Reqd	Lumpsum Inv reqd
50,000	214,593	18,350	8,841	1,536,626
75,000	321,889	27,526	13,261	2,304,943
100,000	429,186	36,701	17,682	3,073,259
150,000	643,780	55,052	26,522	4,609,893
200,000	858,373	73,402	35,363	6,146,526

Assumptions: Life Expectancy 85 years, on Investment @ 15%
Return on retirement kitty: 10% inflation @ 6% pre & post retirement
Return

For illustration purposes only. These are assumed returns and actual returns may vary. Monthly investment at the beginning of the month.

Disclaimer: The above chart is not an investment advice and is for illustration purpose only. Please consult your advisor before making any investment decision.



FINANCIAL
INDEPENDENCE
RETIRE
EARLY

FINANCIAL INDEPENDENCE:

Having enough passive income to support the living expenses and maintain your current lifestyle for the rest of your living years.

RETIRE:

Not your 'typical' idea of retirement, but the choice is to follow your passion and freedom from obligatory employment.

EARLY:

Retirement does not have to be at 65. Why not at 40? Or 45? When you still have the energy to be the next Picasso, JK Rowling or do that trek in the Andes!

THE 4% RULE

Assuming a withdrawal rate of 4% a year, you need 25 times your current annual expenses to be a part of F.I.R.E. generation.

Thank You *mom*

In a school bag, the Rough Book will have the worst condition because it bears the load and responsibilities of all other subjects.

Only because of the presence of Rough Book, Fair Books of all subjects are found very neat and tidy, well maintained and decorated.

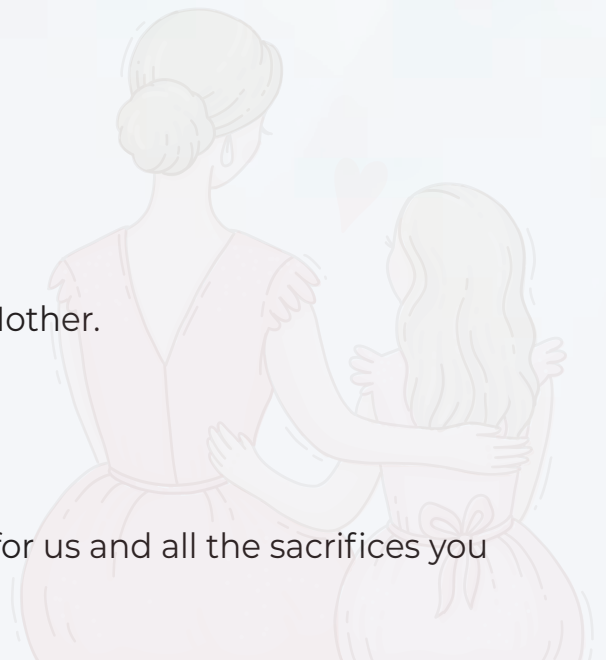
In our family also, Because of presence of one rough book, who bears responsibilities for many subjects, takes all the load, faces all the trials and is used for all the experiments, all the individual fair books are enjoying their convenience.

Hats Off... to this rough book...

Who is the rough book in your family?
Have you ever acknowledged their presence?
Please do it before the rough book gets over.
There is only one Rough Book in every family - The Mother.

Maa Tujhe Salaam! Shukriya Maa!

Thank you so much Mom for all that you have done for us and all the sacrifices you made so that we could enjoy a comfortable life.
May your blessings always remain.



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<https://youtube.com/@sahayakgurukul90>***

MY BEST MOTIVATIONAL BLOGS OF THE MONTH

 **sandeep sahani**

1. 'Avoid the Wrong Choices'
<https://sandeepsahni.com/avoid-the-wrong-choices/>
2. 'The Dan Sullivan Question'
<https://sandeepsahni.com/the-dan-sullivan-question/>
3. 'Solomon's Paradox'
<https://sandeepsahni.com/solomons-paradox/>
4. Rule of 100
<https://sandeepsahni.com/rule-of-100/>

5. 'Learning Agility'
<https://sandeepsahni.com/learning-agility/>
6. 'Choose the Job you Love'
<https://sandeepsahni.com/choose-the-job-you-love/>
7. 'Help Someone Reach the Top'
<https://sandeepsahni.com/help-someone-reach-the-top/>

Do you want to read Daily Motivational Blog by our editor Sandeep Sahni. Subscribe to our Motivational Newsletter
<https://sandeepsahni.com/>

"Poison pill" is a colloquial term for a defense strategy used by the directors of a public company to prevent activist investors, competitors, or other would-be acquirers from taking control of the company by buying up large amounts of its stock. Poison pills effectively block the accumulation of stakes above a set percentage of a company's outstanding shares by promising to distribute additional free or heavily discounted shares to all shareholders except those who trigger the provision. The goal is to prevent outsiders from gaining control without negotiating with the company's board or paying a negotiated buyout price to all shareholders. Courts have upheld poison pills as a legitimate defense strategy by corporate boards, which are not obligated to accept any offer they do not deem to be in the company's long-term interest.

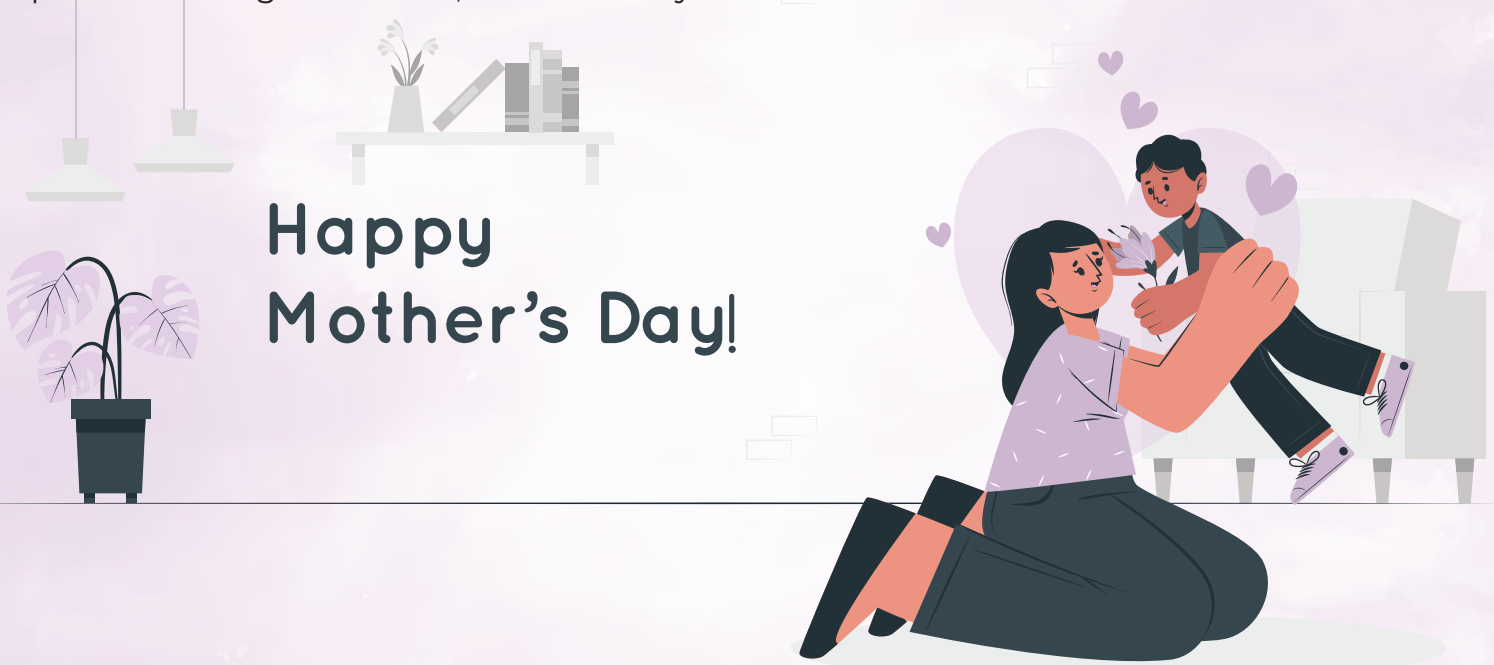
A BEAUTIFUL STORY ABOUT ALBERT EINSTEIN'S MOTHER.

KAHANI ◀

We are all familiar with her son, Albert Einstein, but the world would not know him without Pauline Einstein. When Albert Einstein was in elementary school, his teacher sent a note home with him. Now Albert was not able to read, so he asked his mother to read it to him. Tears began to form in her eyes as she read the letter to her son. She told Albert that he was so smart that his teachers could no longer teach him. And that he is going to change the world. Albert's mother went out and bought several books and started teaching Albert by herself. And we know how that turned out, Albert Einstein becomes one of the most famous physicists of the 20th century. Our daily life would not be as great as it is without him. Later in Albert's life, after his mother's death, he finds out what was really written within the letter. Now that he can read it for himself, he discovers that his teacher thought that he was too dumb to learn anything.

Albert's teacher wrote that he was never going to amount to anything in his entire life. Tears began forming up in his eyes, not out of hurt for the words written but for the compassion his mother had towards him. So, we have Pauline Einstein to thank for not giving up on her son. She never believed that her son was not going to become something. She showed that compassion and love can really change the future.

Pauline was caring, kind, loving; she never wanted someone to feel less than what they were. She truly cared about how others felt. In today's society, a little more of Pauline Einstein's compassion will go a long way. So, I want to challenge you to just be kind to others. Remember that everyone has feelings, no matter the color of their skin, their political or religious beliefs, or where they come from.



5 WAYS YOU CAN MAKE THIS DAY FINANCIALLY SPECIAL FOR YOUR MOM

- Gift her the services of a personal CFO.
- Create an Emergency fund for your Mother.
- Ensure adequate medical cover for her.
- Educate your mother on investments.
- Start a SWP for your mother, gift her a regular monthly Income.



ARTICLES WE ARE READING...

An updated perspective on India

https://www.business-standard.com/opinion/columns/an-updated-perspective-on-india-123041701150_1.html

Disappointing numbers

https://www.business-standard.com/article/opinion/disappointing-numbers-122022801729_1.html

Why Dollar's Losing Its Shine

<https://blog.forumias.com/why-dollars-losing-its-shine/Rolling-the-dice-on-growth>

Rolling the dice on growth

https://www.business-standard.com/opinion/columns/rolling-the-dice-on-growth-123040900843_1.html

A potent channel

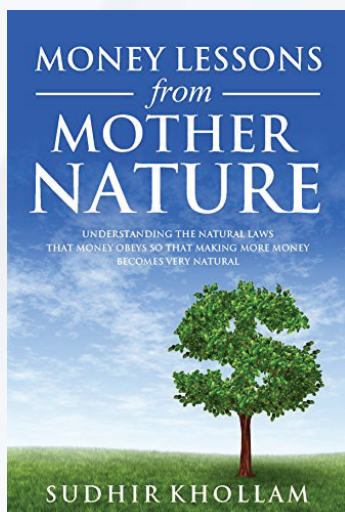
https://www.business-standard.com/opinion/columns/a-potent-channel-123041001091_1.html

VIDEOS WE ARE WATCHING...

1. The Powerful Message About A Mother's Love
<https://www.youtube.com/watch?v=FwqXzkf6gcE>
2. 5 Golden Rules of Money: Dare to dream different | Monika Halan | TEDxHansrajCollege
<https://www.youtube.com/watch?v=gYaLfaj-r3I>
3. Women and Financial Independence | CA Rachana Ranade | TEDxIITIndore
<https://www.youtube.com/watch?v=A7r2vCxa3pl>
4. Why It Is Your Moral Responsibility To Be Rich | Mahatria at CII
<https://www.youtube.com/watch?v=wYROqSwWbEA>
5. Rakesh jhunjunwala और Warren Buffett - या फ़क़ था?
<https://www.youtube.com/watch?v=avBw4JB9S4A>



BOOK TO BE READ



MONEY LESSONS FROM MOTHER NATURE

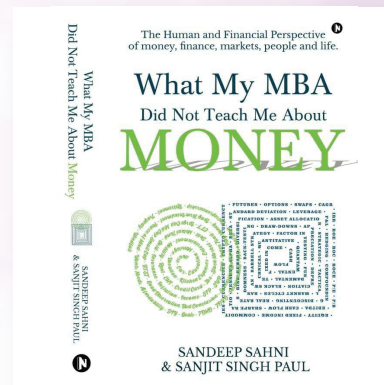
Remember that Mother Nature is teaching us valuable lessons All the Time! All we need to do is first be willing to learn from her. Second, actually learn from her. And third, take action. Consider her as your mentor. As we do with our Mother. She has the answers to every problem, every challenge we might be facing. And the way she makes available the solutions, is sometimes, so simple, that we tend to ignore. Interesting, isn't it the same mother nature has given us one mind, the conscious one, which has over the period of time, exaggerated the idea of physical survival out of proportions. And the other mind, the unconscious one, one where all the simple answers to all our complex questions reside, waiting to be explored, waiting to be acted upon.

HAVE YOU READ BOOKS WRITTEN BY OUR EDITOR:



https://www.amazon.in/Dear-Son-Life-Lessons-Father/dp/1637815271/ref=sr_1_1?crid=2UF4CURGCCAGE&keywords=dear+son&qid=1683531241&prefix=dear+son%2Caps%2C362&sr=8-1

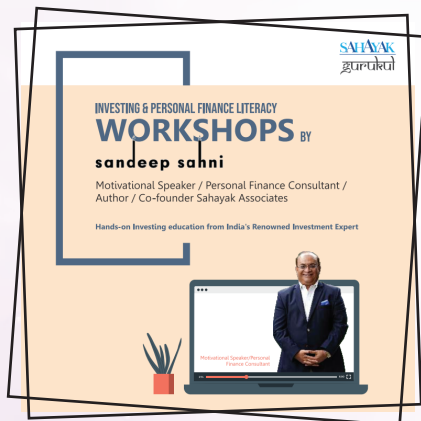
BUY TODAY!



https://www.amazon.in/What-MBA-Teach-About-Money/dp/1637816502/ref=sr_1_3?keywords=what+my+mba+did+not+teach+me+about+money&qid=1683531286&prefix=what+my+mba%2Caps%2C537&sr=8-3

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IAPs (Investor Awareness Programmes)



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TO BOOK A SEMINAR**



<https://sandeepsahni.com/contact/>

Start a **S.I.P** for your
Mother



Gift her a regular monthly
income through **SWP**



MONEY is for MEN



WOMEN EMPOWERMENT

“Economic freedom is very important for women empowerment. They must be partners in economic development also. I have seen that women are very good at adapting to the latest technology. We should link women and technology up-gradation”

Mr. Narendra Modi, Prime Minister of India



WHAT IS FINANCIAL WELLBEING ?

STATE OF BEING WHEREIN A PERSON IS

1. Making the most efficient use of financial resources.
2. Is in a position to absorb any financial shocks.
3. Is on track for meeting current & future financial goals.
4. Has a feeling of satisfaction & peace about financial life.



TIPS FOR FINANCIAL PLANNING FOR WOMEN...

Build Financial Confidence.

Strengthen your Financial Knowledge.

Take active part in Family Finance Matters.

Prepare for Specific Goals.

Safety Approach.

Prepare for worst case Scenarios.

Adequate Life and Health Insurance.

Take Professional Help.



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