

Financial Independence for Women!

Hey Lady.....

Are you Financially Fit?

The Choice is yours.....



Khul ke Dekho Khwab
Poore Kareng Hum...



Hey Lady...

Aspire to be a women with

Financial Freedom

Crazy Dreams

Dream Home

Happy Family

The Privilege to help others

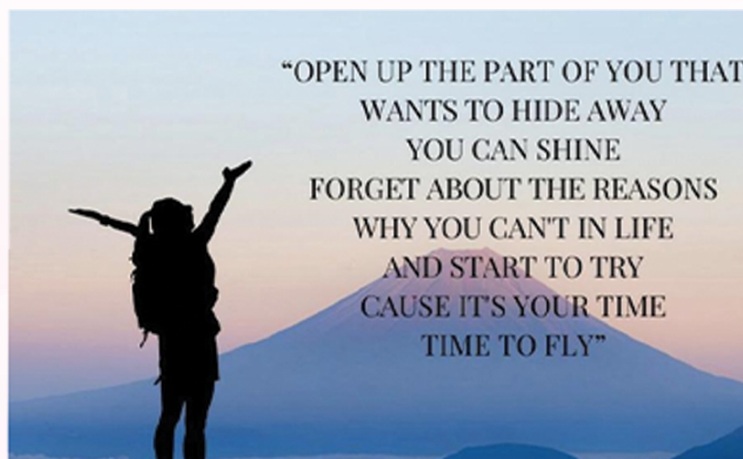
Luxury Lifestyle



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Poore Karenge Hum...*

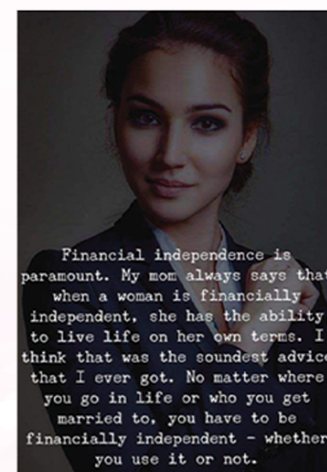


Financial Independence for Women “Women Empowerment”



"I think every woman should have a financial independence, but... it's not just for the money. It's for the security and the power that comes with it."

REBA MCENTIRE



I truly believe that liberty for a woman comes from the ability to make financial decisions for her life.

REEMA BINT BANDAR AL
SAUDI ARABIAN
AMBASSADOR TO THE US



Women should be financially independent. It doesn't matter who your father is, doesn't matter who your husband is going to be, doesn't matter who your brother is, doesn't matter who the man in your life is. You need to be responsible for your finances and be financially independent.

PRIYANKA CHOPRA



“

#shethepeople

Financial independence is so important especially for women in India because

SOMEONE ELSE IS ALWAYS MAKING THEIR DECISIONS FOR THEM.



RIYA MALHOTRA



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



Give a woman a fish and you feed her for a day;

Teach a woman to fish and you feed her (and her family) for a lifetime

- Adapted Chinese Proverb



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Poore Karenge Hum...*

Hey Lady...



Marriage is not a
Financial plan...



Having children is not a
Retirement plan...

MONEY IS FOR
MEN



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Poore Karenge Hum...*

What is Financial Wellbeing?

STATE OF BEING WHEREIN A PERSON IS

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



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Poore Karenge Hum...*

Goals of Life

- Retirement Corpus
- Children's Education
- House Purchase
- Annual Vacations
- Car Purchase
- Children's Marriage
- Others – Sabbatical, Charity, Vacation Home, House Renovation, etc



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Poore Karenge Hum...*

Why is financial Independence important for women ?

To ensure that you live a comfortable life.

For the sense of security it offers.

The power of choice it gives.

The chance to give your children opportunities you never had.

The confidence that you can live in dignity and luxury.

A sense of achievement and status.

The ability to help the less fortunate.

And the sense of power it gives you - Women Empowerment.

Long career break for upbringing children and taking care of Parents & In Laws.

Acute need for emergency fund.

Higher life expectancy.

To tackle unfortunate events like divorce ultimately death of spouse, illness and layoffs.



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Poore Karenge Hum...*



WHY DO WOMEN NEED TO BE FINANCIALLY LITERATE?

TO BE PREPARED FOR
EMERGENCIES

TO HELP WITH RISING
COSTS OF LIVING

TO INCULCATE GOOD
FINANCIAL HABITS IN KIDS

TO HELP CREATE A BUDGET
FOR HOME EXPENSES

WOMEN TEND TO LIVE LONGER
THAN MEN

FINANCIAL LITERACY HELPS
MAKE BETTER FINANCIAL CHOICES



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10 Step Financial Planning Process



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**RETURN >
INFLATION
POST TAXES**

**Transaction
Cost**

**PURCHASE VS
SALE SPREAD**

CONVENIENCE

TRANSFERABILITY

**RISK AND
RETURN**

TRANSPARENCY

**TAX
EFFICIENCY**

Liquidity

**MINIMUM SIZE OF
INVESTMENT &
REDEMPTION**

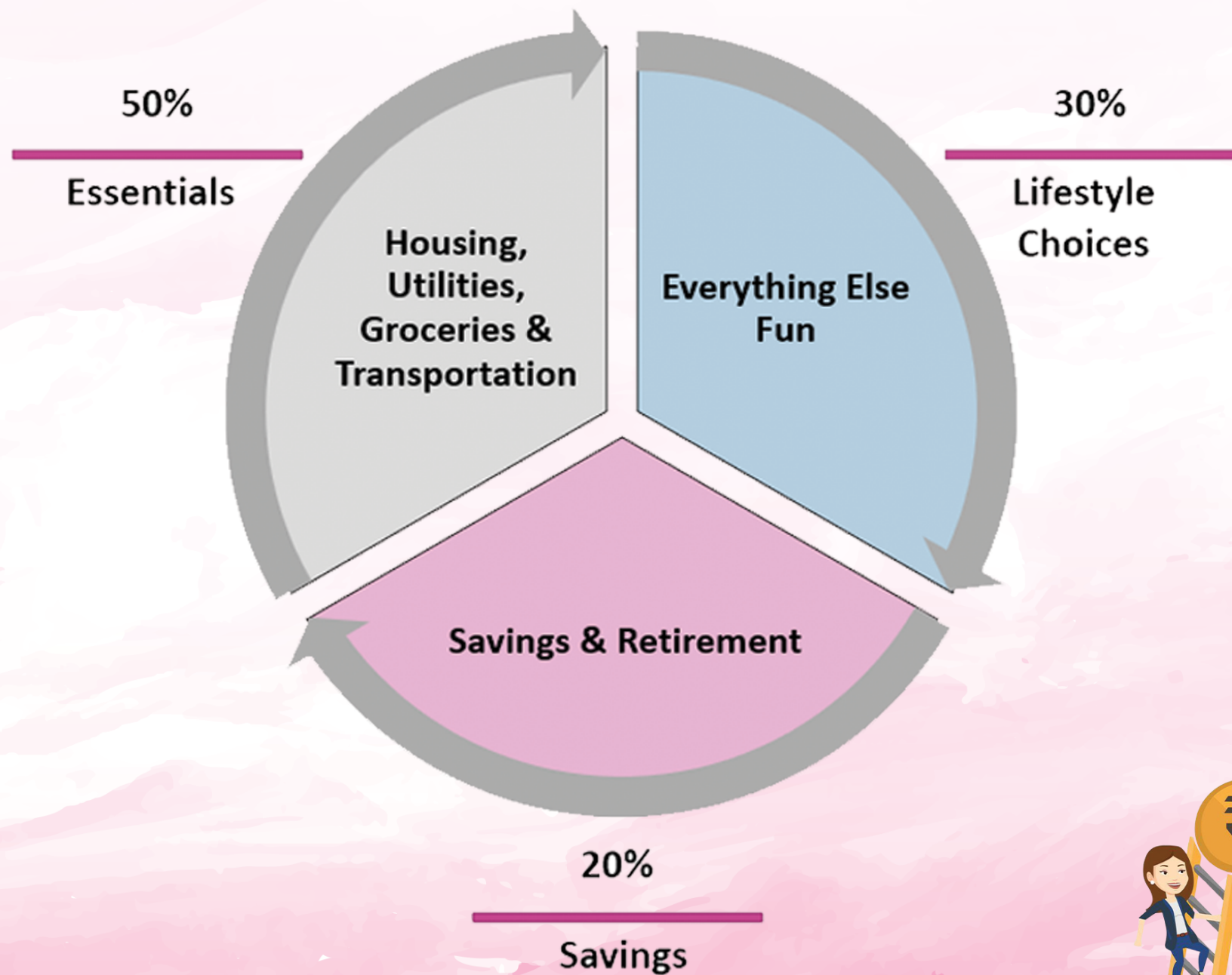
**FACTORS TO BE
CONSIDERED WHILE
DECIDING INVESTING
STRATEGY**



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COMMON FINANCIAL MISTAKES BY WOMEN

1. NOT FOLLOWING THE 50-30-20 RULE FOR BUDGETING



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COMMON FINANCIAL MISTAKES BY WOMEN



2. NOT UNDERSTANDING INFLATION

		2000	2010	2020	2030
Loaf of Bread		₹ 10	₹ 16	₹ 26	??
1 ltr Milk		₹ 25	₹ 40	₹ 65	??
1 Kg Apple		₹ 25	₹ 80	₹ 130	??
1 ltr Petrol		₹ 28	₹ 48	₹ 80	??
Dining out for family		₹ 1000	₹ 2500	₹ 5000	??
Medical Tests		₹ 500	₹ 1500	₹ 4000	??

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



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

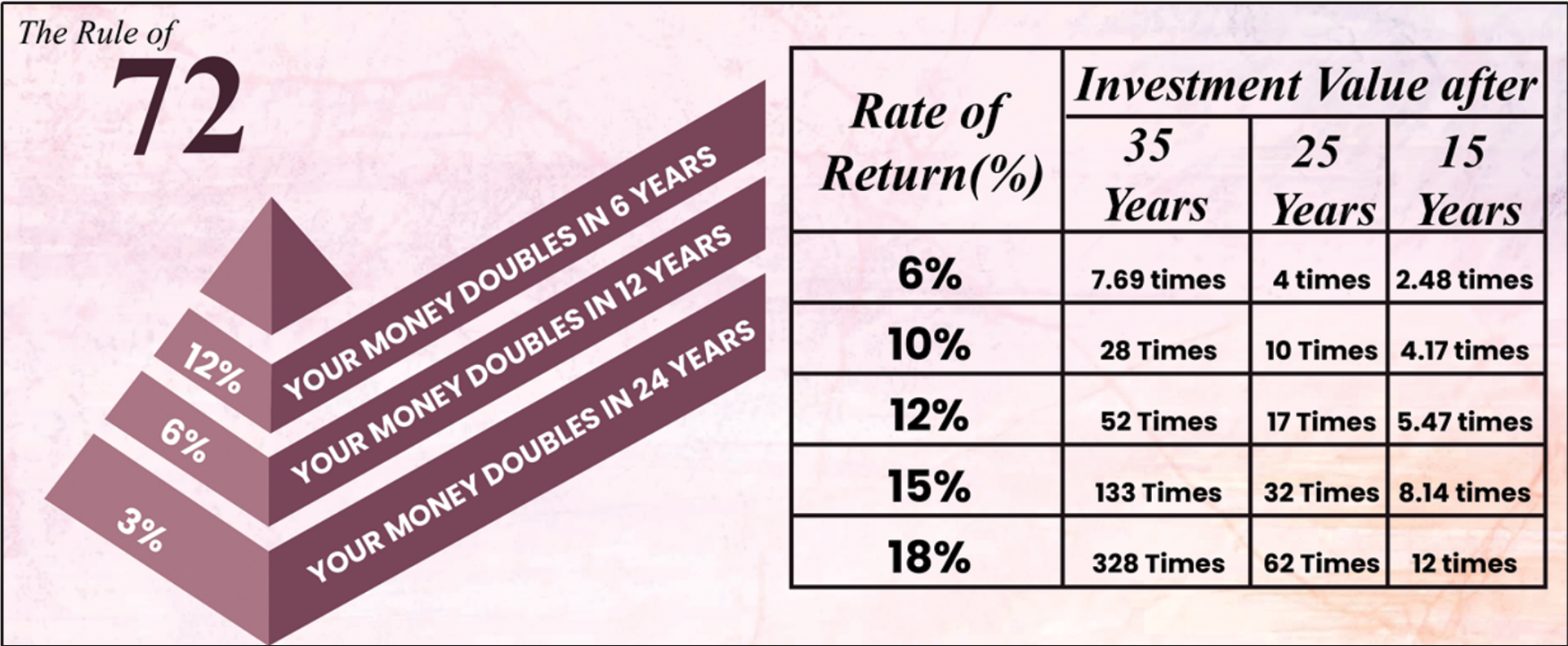


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COMMON FINANCIAL MISTAKES BY WOMEN

3. NOT UNDERSTANDING THE RULE OF 72



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COMMON FINANCIAL MISTAKES BY WOMEN

4. NOT STARTING EARLY



Seeta



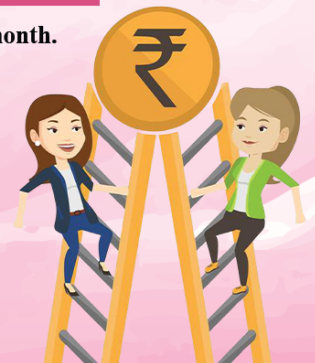
Geeta

Start Saving	18 Yrs	25 Yrs
Stop Saving	25 Yrs	62 Yrs
Amount Saved Per Year	5,00,000	5,00,000
Tot Yrs/Tot Invstd.	8/40L	38/1.9Cr
When 40 years has	1.37Cr	2.14Cr
When 50 years has	10.44Cr	7.52Cr
When 60 years has	32.46Cr	24.21Cr
INVESTED RETURN@	12%	12%

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COMMON FINANCIAL MISTAKES BY WOMEN

5. NOT INVESTING IN THE RIGHT ASSET CLASS

Role of Different Asset Classes

DURING LAST 44 YEARS YOUR WEALTH MULTIPLIED BY



Choice is yours

As on 29th, Feb 2024

Have a balanced diet create a perfect recipe



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PSYCHOLOGY OF WOMEN INVESTORS

WOMEN ACHIEVE BETTER INVESTMENT PERFORMANCE THAN MEN



Warwick Business School's research showed that return on investment for women were 1.2% higher than men.



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YOU ALREADY HAVE ALL INGREDIENTS

FINANCIAL
RESOURCES

PATIENCE

DISCIPLINE

LONG-TERM
APPROACH

You need a Perfect Chef!



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Poore Karenge Hum...*

DREAM BIG!

F.I.R.E CLUB

F.I.R.E.

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!

BILLIONAIRE CLUB



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F.I.R.E.

Financial Independence Retire Early



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

F.I.R.E CURRENT AGE 25 YEARS - RETIREMENT AGE - 45 YEARS

Monthly Exp at present cost	Exp at Retirement	SIP Req'd	SIP with 10% Incr Req'd	Lumpsum Inv req'd
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

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HOW TO BECOME A BILLIONAIRE?

₹ 100 CRORES



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

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LUMPSUM INVESTMENT REQUIRED (IN RS. 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

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WHY MUTUAL FUNDS?



Investments in mutual funds can start at as low as Rs 500



Expertise of a fund manager can help you achieve better performance



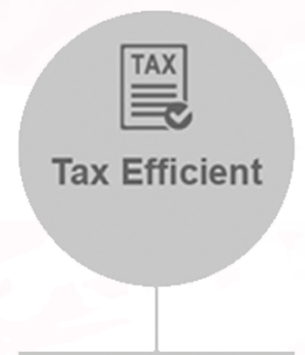
Investments in open ended funds can be redeemed on any business day



Plethora of options across equity, debt, hybrid and solutions



You can diversify across companies, sectors, assets classes and geographies



If invested smartly, mutual funds are highly tax efficient (conditions apply)



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Hey Lady...

PLAN FOR

Security
Insurance

&

Legacy
Will writing &
Estate Planning



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WHY SAHAYAK ASSOCIATES?



- 01 • Our all WOMEN Team to service your Special Needs.
- 02 • Qualified finance professionals to handle your investments.
- 03 • Comprehensive Process driven approach
- 04 • 100% Digital Platform - Buy, Sell, Top-up 24*7 sitting anywhere in the world.
- 05 • Complete financial health check up.
- 06 • Risk assessment and Asset Allocation.
- 07 • Solutions and goal oriented financial plan & implementation.
- 08 • Customized investment strategies to optimize returns.
- 09 • Regular reviews and rebalancing.
- 10 • Contact Ms. Sahayak today to Make the Optimal Investment Decisions.



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Hey Lady...

10 KEY TAKEAWAYS



- 01 Get involved in household finances
- 02 Start maintaining a budget and focus on increasing savings
- 03 Be adequately insured
- 04 Investment planning is the first step, tax planning is the next
- 05 Track your goals regularly
- 06 Invest incremental income
- 07 Stay resilient and disciplined despite volatile markets
- 08 Aim to be financially independent of your spouse
- 09 Attend investor education workshops to stay updated
- 10 Avail the services of a professional financial advisor



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Hey Lady...

12. MONEY BEHAVIOR MISTAKES TO AVOID

- 01 Not discussing money matters in the family.
- 02 Leaving money decisions to the male members.
- 03 Lack of clarity between Assets and liabilities.
- 04 Not having quantified financial goals.
- 05 Insufficient medical and term Insurance.
- 06 Thinking that Gold is an investment.
- 07 An extremely conservative approach with Investment.
- 08 Becoming a victim of lifestyle Inflation. Buying things just because they are at a discount.
- 09 Delaying Investment decisions.
- 10 Not understanding the difference between saving and investment.
- 11 Having no Passive Income.
- 12 Always thinking of others at the cost of self



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Poore Karenge Hum...*



*Start your investment
Journey with
Ms. Sahayak Today!*

*Register for
FREE
Financial Health Checkup
Today!*



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Proud to be NJ Partner



Memberships



F.I.R.E.
Financial Independence Retire Early



Tel: +91-99141-46888/ 0172-4662688 | Mail: info@sahayakassociates.in
Plot No. 182/3, Industrial Area, Phase 1, Chandigarh-160002
www.sahayakassociates.in



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