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Message from **WealthApp Team**

Welcome to our latest edition of WellThee for the month of May, 2022.

Well Thee is for you (our clients) and your stories.
Please share stories of success, events and community work that you wish us to publish.

Email : **services@wealthapponline.com**
WhatsApp : **+91 8100713678**

"QUOTE OF THE MONTH"

TIMING THE MARKET IS A FOOL'S GAME,
WHEREAS **TIME IN THE MARKET**
IS YOUR GREATEST NATURAL ADVANTAGE.

- NICK MURRAY

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Mr. Sourav Sen

"India is a focus market for Eirich", says Mr. Sourav Sen, MD, Eirich. The EIRICH Group has been a global leader in mixing and processing technology for almost 160 years. With a new plant in Pune, India, Eirich is continuing its global expansion strategy. You can read the full article by clicking on the following link:

https://bit.ly/3vJpgQ3

MCKV

Mr. Kejriwal, Chairman of MCKV organised a panel discussion over the nuances of National Education Policy 2020 and its impact on career choices. This Career Talk has featured in The Telegraph. You can view the article by clicking below.

https://bit.ly/3OFTAUk

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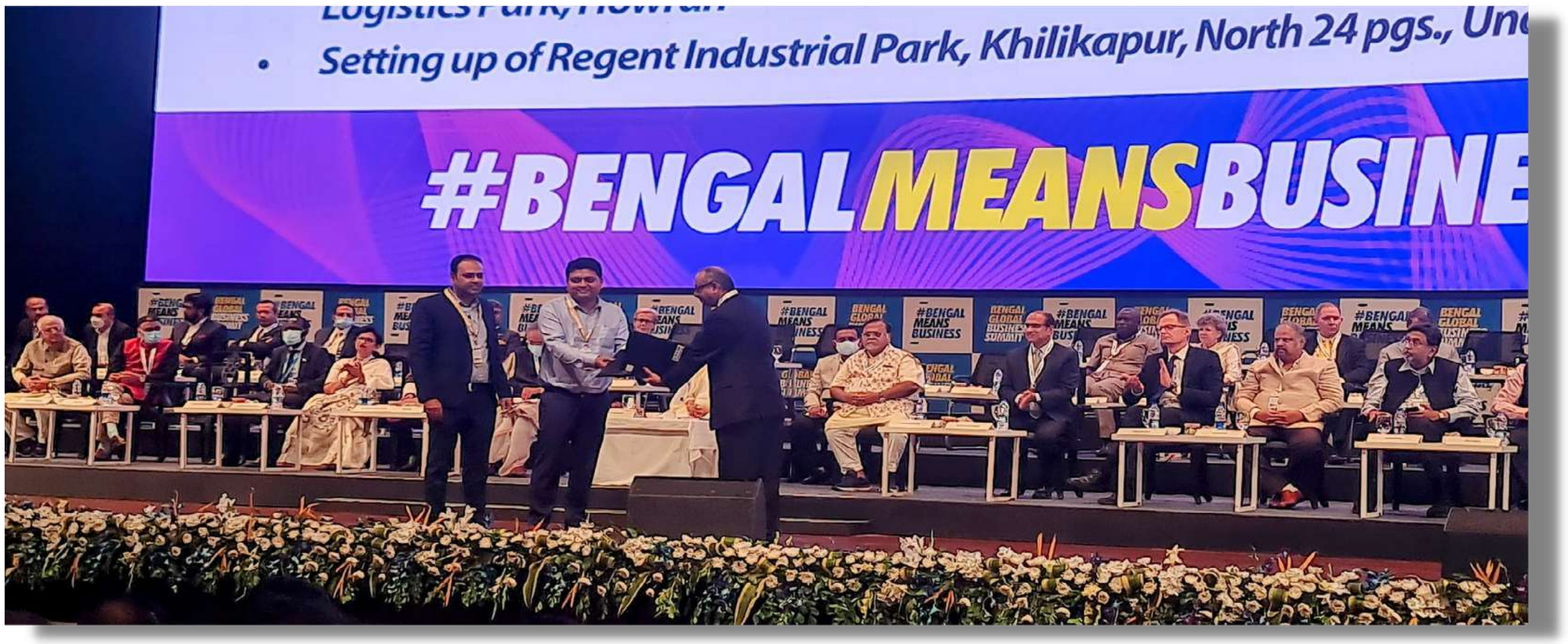
Appno Ki KAHANI
[CLIENTS' STORY]

Following are the client stories for this month.

The Paul Chowdhurys

PC Colours, got featured in the prestigious "The Textile Magazine". Since 1989 they had been catering to the needs of the textile industry. PC Colours currently owns two units with a production capacity of 50 tons a day. They have their in-house production of knitting, dyeing, printing and finishing.

Congratulations for signing the MOU with the Government of West Bengal, at Bengal Global Business Summit for setting up of Power Loom textiles.



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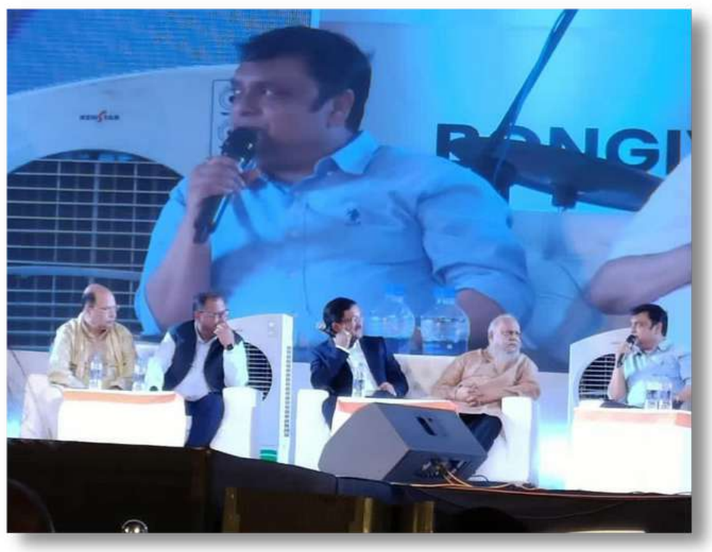
Mr. Subir Ghosh

Owner of Unirox Cycles, Mr. Subir Ghosh was felicitated at the Bengal Business Council's Bengali New Year Celebration.

He was also felicitated at the BENGAL GLOBAL TRADE EXPO 2022 by Md. Istiaque Alam, the General Secretary.

He has been awarded the "Shera Bangali 2022" and "Bongo Gourab Sammanana" at the 17th Pragaati Banglaa Utsab, 2022 by Dr. Arijit Kumar Neogy.

Congratulations to Mr. and Mrs. Subir Ghosh for walking the ramp at Bengali New Year Fashion Show hosted by Bengal Business Council.



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Dr. Sukanya Sengupta

ICP-OES and ICP-MS are key technologies for measuring bulk and trace element concentrations in producing and recycling batteries. Dr. Sukanya Sengupta, Application Scientist at Thermo Fisher Scientific, Germany along with Dr. Simon Nelms is conducting a webinar to discover the full scope of the afore mentioned technologies for the battery business.

You may register for the webinar at
https://lnkd.in/gfj-afrC

Thermo Fisher Scientific, offers a presentation on how ICP-OES and ICP-MS analysis supports every step in the battery manufacturing value chain, from raw material screening and refining, through battery cell material research and QA/AC, to recycling and environmental analysis.

Date: 17 May, 2022

Start Times:
Broadcast #1: 10 am BST (London) / 11 am CEST (Paris) / 2.30 pm IST (Mumbai) / 5 pm SGT (Singapore)
Broadcast #2: 9 am PDT (Los Angeles) / 11 am CDT (Chicago) / 12 pm EDT (New York)

Duration: Approximately 1 hour

Presenters:

Simon Nelms
ICP-MS Product Marketing Manager, Thermo Fisher Scientific

Sukanya Sengupta
Application Specialist Trace Elemental Analysis, Thermo Fisher Scientific

Sponsor:

ThermoFisher SCIENTIFIC

HUMOUR

ANYONE WHO SAYS THAT MONEY CAN'T BUY HAPPINESS SIMPLY DIDN'T KNOW WHERE TO GO SHOPPING.

– BO DEREK

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Did You Know ?

The returns if you invested in the following in 1981

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Life at Wealthapp

Dalal Street Journal

An article on "Understanding the importance of SIP" by Mr. Soumyajit Ghosh, Founder Director of Wealthapp Distributors was published in the Dalal Street Journal.

Soumyajit Ghosh
Founder Director
Wealthapp Distributors Pvt. Ltd.

Understanding The Importance Of SIP

A systematic investment plan (SIP) allows an investor to invest a fixed amount regularly in a mutual fund scheme, every month. Often, SIPs are used to stagger equity investments across several years. Interestingly, in the past few years, SIPs have gained tremendous popularity due to three stand-out benefits: 1) Imparts financial discipline to the investor, 2) Averages out purchase costs, and 3) Provides the benefit of compounding. Thanks to the 'Mutual Funds Sahi Hai' campaign, many first-time investors have started to invest through SIPs for their long term financial goals. But, in 2020 when the markets corrected, many investors stopped their SIP. Through this article I wish to address these investors and those who haven't started SIP yet.

The Art of Choosing a Fund

Many investors spend a lot of time on Google trying to decide on the best fund to start a SIP. But the point they miss is that extensive reading and ratings alone will not help you spot the best performing fund. Here, contrary to popular belief, when investing in SIPs, the best funds generally do not end up giving the best return. This is because most often rating is based on how less volatile the fund is and the volatility of a fund is directly proportional to its SIP returns. But over the years, it is often seen that a not-so-good, highly volatile underperformer may end up delivering better returns than a highly acclaimed fund.

If this has confused you, then please note that the real benefit will come if the fund value remains low in the initial years of your investment. This may test your nerves, make you unhappy, but remember it is also the phase when you will be able to accumulate more units of the fund. Over the years, as the fund performance gathers pace, the value of your investment will rise exponentially. And it always does, when you invest in a diversified equity fund.

Let us consider two funds:

1. **A Highly Rated Fund:** Its NAV moves from ₹10 to ₹20 in five years. You have invested ₹10,000 every month. As an investor you are happy to see your portfolio increasing steadily over the years.
2. **An Under-Rated Fund:** Its NAV also starts at ₹10, but goes down to ₹2 and then recovers to ₹12 after five years. The drop in NAV will cause the returns to be in the red and consequently most investors would stop and redeem their SIP. In this journey, all the motivation that led to initiate this investment got thrown out of the window.

In reality, let us check how the SIP returns would have panned out in these two cases:

Month	Invested Value	NAV 1	Total Units	Fund Value	NAV 2	Total Units	Fund Value
1	10,000	10.00	1,000	10,000	10.00	1,000	10,000
12	1,20,000	11.40	11,248	1,28,246	7.80	13,565	1,05,808
24	2,40,000	13.16	20,995	2,76,227	5.40	32,239	1,74,092
36	3,60,000	15.18	29,442	4,46,983	3.00	62,382	1,87,146
48	4,80,000	17.52	36,763	6,44,017	3.90	1,07,854	4,20,354
60	6,00,000	20.21	43,108	8,71,373	12.23	1,25,336	15,33,093
IRR				14%			33%

The table shows that the highly rated fund will grow your investment value of ₹6 lakhs over five years to ₹8.71 lakhs at 14 per cent per annum CAGR. On the other hand, the under-rated fund turned ₹6 lakhs to ₹15 lakhs in the same timeframe i.e. a whopping 33 per cent CAGR. In short, do not stop your SIP just because its return profile has turned negative or the fund has seen a drop in terms of ratings. This is because investing via SIP is like planting a tree. In the initial days, one must tend, water it. After a few years, the tree grows big and starts taking care of you. The only thing that can stop this eventuality is if you cut the tree. For investors without earning, stop the SIP and start SWP (systematic withdrawal plan) from the corpus that you have built.

In today's scenario when a bank recurring deposit or post office gives 6 per cent per annum, the worst return that one has received through SIP into a diversified mutual fund is more than 12 per cent per annum over the past couple of decades. Today investors have the option of engaging in SIP in an international fund which will not only help diversify the country risk but also help build a corpus which is dollar-denominated. One must set aside a small portion of one's income for SIP and over time it will grow into a large corpus. Start investing in SIPs today and if you have already started, keep increasing the SIP amount every year and with time you will get better at it just the way you get better at yoga by practising it every day.

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CONTACT DETAILS

CORPORATE OFFICE ADDRESS

51A, Raja Basanta Roy Road, Kolkata 700029, West Bengal India.

www.wealthappdistributors.com / www.wealthapponline.com
+91 8100713678
services@wealthapponline.com

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Presence in Bengaluru, Hyderabad, Delhi NCR, Allahabad and Kolkata

INR **450** Crores
Assets Under Management
as on 2022

500+ Indian Families
200+ NRI Families
1000+ Portfolios

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