



*“Financial planning
Plan and Invest today for better
tomorrow.”*

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1. Overview Financial planning

- Financial planning is a step-by-step approach to meet one's life goals. A financial plan acts as a guide as you go through life's journey.
- The guidance by a team of experts to make investments which help you to maximise wealth.
- It is not just about increasing your savings and reducing your expenses. Financial planning is a lot more than that.
- In India people invest for many purpose such as Tax saving /planning, achieving long / short term goal & retirement planning.
- Financial planning also included cost management for routine expenditure which will help save more money, in turn it becomes investment of individual.
- Planning is important for achieving your future goals, wealth creation, child's education, purchase of house, Tax saving, retirement planning etc.



2. Investment idea for achieving goal

- We all have dreams/ Goals and we are always striving to make these dreams / goal turn into reality.
- Investment is based on our future loan / short term goal
- Key for financial planning is :-
 - Plan Your Investments in a Better way and Review/ Revise Regularly
 - Health insurance is key for wealth maximisation because of emergency, income of entire life can be washout.
 - Ensure Maximum Tax Saving from investment
 - Invest a Little in Equity will help you to grow faster in future
 - Keep Patience is your Biggest Investment Asset



You work hard for your money and your money should work hard for you.

3. Risk management & mitigation

- Personal risk is anything that exposes you to the risk of losing something of value. Usually, personal risk is associated with your financial investments and insurance.
- All of these risks have two things in common: They are typically random, and they can result in financial hardship without an appropriate risk management strategy.
- Risk associate in life of individual's are :-
 - Uncertain medical expenditure
 - Death due to unforeseen circumstances
 - Job loss & business losses
 - Drastically reduction in investment value
- Risk can be avoided, transferred with the help of better financial planning at initial stage of life.



4. Financial planning Strategy & Investment Pattern (1/3)



4. Financial planning Strategy & Investment Pattern (2/3)

Investment Options	Investment Pattern
Fixed deposit/ Bond	Invest 20% to 80% of your saving in fixed income instruments
Equity or SIP in equity mutual fund	Invest 20% to 50% of your saving in Equity / MF / SIP.
Term plan	Earlier investment in term plan for securing family's future from uncertain death of family members who earn for his family.
Life insurance policy	Life insurance for short term & long term goal such as marriage, vehicle , gold buying, Retirement Planning or monthly pension income
Health Insurance Policy	Health insurance of at-least 3 lakh to 20 Lakh for medical emergency.
Other Investments : Gold / Silver / Real Estate etc.	Based on the availability of funds.

Note : above mentioned Investment options are suggestive, Investment Patterns depends upon actual financial condition of person and his / her risk appetite.

4. Financial planning strategy & investment plan (3/3)

- Financial planning is a big concept that includes things like budgeting, retirement planning, saving, insurance, exploring new business opportunity and getting out of debt. .
- Financial strategy deals with the availability of sources, usages, and management of funds. The Mantra of 50:30:20 says that 50% of your income to be spent on needs, 30% on wants, while the remaining 20% must be utilised to build an emergency corpus.
- Investment in different bucket for avoiding risk. investment avenue are available as SIP in equity, Mutual fund, Fixed income such as Fixed deposit, Bond, Tax saving instruments.
- Investment should be done based on priority such investment in gold is better option as compare to investment in car or bike.
- Participate in Indian growing equity market which will give better return in next 10 year, with investment in discipline way.



5. Exploring New Business opportunity

- Exploring new business opportunity by creating vertical for business, start understanding the market of the segment you're trying to penetrate.
- Turning a small business into a big one is never easy but now through digitally business promotion for exponentially increase in revenue from sales.
- Cost optimisation by review of yearly / month budget , review of existing contract & negotiation capacity with new vendor.
- Bulk production will help to reduce cost of production & we can sell more at reduce cost, this will help to penetrate new market for new consumer.
- The least risky growth strategy for any business is to simply sell more of its current product to its current customers.
- Explore new geographical area by target market, customer profile, demographic, Do your market research etc.



6. Retirement plan

- **Set your Retirement Goals**

- Start by listing retirement goals on a sheet of paper. e.g. Monthly income should same as last drawn salary, foreign trip , Gift to child's etc.

- **Assess your Current Financial Position**

- Start retirement planning early & For achieving your retirement goals, you need to re-evaluate investment pattern
- it is important to start an estimate of all the expenses & it's better to be plan for more than our monthly expenditure

- **Investment plan**

- Various investment options are available for retirement planning based on need of individual.
- Investment in Real Estate (Rental income),
- Reverse Mortgage loan
- Hybrid mutual fund (Dividend income),
- Insurance
- Fixed income scheme such National Pension Funds, Monthly Income Scheme at Post Office.

7. JVB approach for Financial planning

Building a Better Financial Life around you



Financial planning

- Preparing your financial goals
- Tax saving strategies
- Reviewing current financial position
- Retirement planning
- Long term Plan : Child Education/ House Purchase/ Marriage Exp.

Plan and Invest today for better tomorrow



Investment planning

- Investment in high returned instruments.
- Invest in Mutual fund / Equity
- Creating fixed source of income
- Restructuring of existing investment strategies



Risk Management planning

- Health insurance (Medical expenses coverage)
- Term insurance plan (For mitigating dependant needs)
- Create emergency fund (Situation like Covid 19)
- Debt management & Loan Planning and Restructuring

8. Scope of Work & Deliverables (1/2)

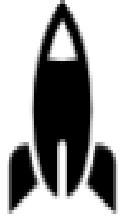
- ✓ Understanding current Investment under various buckets
- ✓ Identifying long/ short term goals
- ✓ Guidance for Investment in alignment of Financial Goals
- ✓ Tax planning
- ✓ Investment planning
- ✓ Guidance for revision of strategy.
- ✓ Building the Financial portfolio considering the Risk and Returns.
- ✓ Reviewing the Portfolio on regular intervals considering changes in the market scenario.
- ✓ Emergency Kit having all the Investment & Policy details : if something unfortunate happens to you? – how to manage and utilize these investments.

8. Scope of Work & Deliverables (2/2)

Disclaimers

1. Confidentiality: We have utmost respect for the confidentiality of your personal and financial information and the discussions between us. Except where such a disclosure is required to be made in compliance with any law for the time being in force, We promise to you that your information/ matter of our discussion will not be shared with any third party without your express prior consent in writing.
2. Basis of financial advice: The advice will be based on financial information and clarifications provided by you. In order to ensure that my advice contains sound and appropriate recommendations, you need to provide complete and accurate information regarding all aspects of your personal and financial situation within the timelines.
3. Calculations: While we make every attempt to ensure that the calculations done are correct and complete, the financial advice may contain inaccuracies or errors due the manual-computer interface involved in making the calculations and we expressly exclude liability for any such inaccuracies or errors which are “non-intentional” and “inadvertent”. If you believe that any relevant information may have been overlooked or misinterpreted, it is your responsibility to inform us immediately so that we can do the necessary rectification.
4. Fee-Only: We are a “Fee-Only” Financial Planner. We charge a flat annual fee from our client for rendering the “financial advice” and do not get compensated by anyone else.
5. Personal holdings: We may hold some of the financial products recommended by us, details of which can be provided on request. Recommending those products does not create any actual/potential conflict of interest. In case of any conflict of interest, We will promptly notify you in writing.
6. Forward looking nature of financial advice: Financial advice are a forward-looking and assumption-based document and is subject to known and unknown risks, uncertainties and other factors and economic conditions, which could cause actual results, differ from the results expected by this document. we shall not be in a position to accept any direct or indirect liability for the same.
7. Necessity for Ongoing Review: The advice is based on your current situation and goals, which will change with the passage of time and your age. Any material change in your financial situation will necessarily render it out of date. We strongly recommend that the same is reviewed periodically to ensure that actual performance is consistent in meeting desired goals.
8. Product specific advice: Kindly note that we do not have the expertise and will not be able to provide “product specific” advice pertaining to direct equity, real estate and estate planning. Depending upon your needs and requirements, We can refer you to trusted professionals whom you can get in touch regarding those services. Kindly note even for the professionals we refer, we do not have any commission-based referral tie-up. The decision to use their services or not will be completely your own and we will expressly exclude any liability originating from services procured through those professionals.

9. Why should you choose JVB & Co. ?



**Fast & Reliable
Services**



**One Stop Shop for all
your statutory needs**



**Expert & Qualified team
of CA's, Semi-qualified
staff & articles**



**24X7 Support Services
on call, email & What's
app**



**Transparent
Professional fees & no
hidden charges**



PAN India Services

Our Presence



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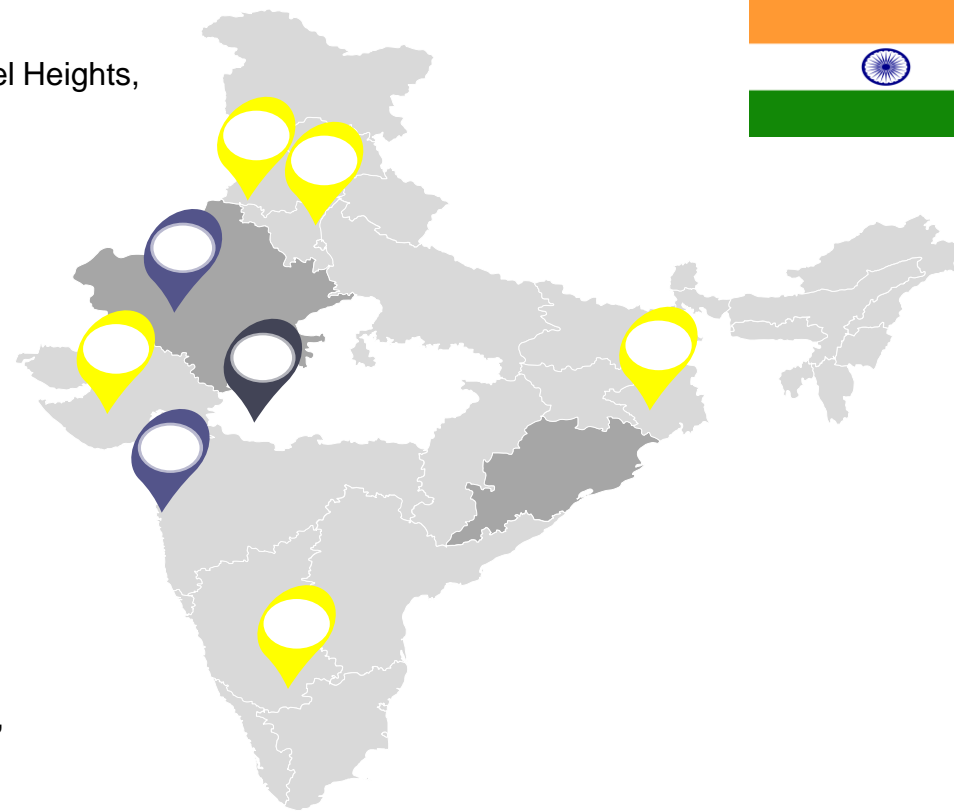
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THANK YOU

