



Finstream Consultancy LLP

Wealth Management

Introduction

What is Wealth Management?

Wealth Management is a practice that in its broadest sense describes a combination of personal investment management, financial advisory, and planning disciplines directly for the benefit of clients, and to devise and implement a strategy which would address to their medium and long term financial goals. The process also tries to reduce investment risks and is an excellent financial risk management tool.

Why is Wealth Management important?

Wealth Managers are as vital as doctors, since they are responsible for the financial health of an individual. Wealth Management is important due to vital reasons listed below:

1. **Consistent Earnings** over a period of 5-10 years, makes long term financial goals achievable
2. **Standard of Living** is an important issue post retirement. Wealth management enables an individual to maintain 70-95% of his current lifestyle expense
3. **To Reduce Volatility** is an effort taken by Wealth Managers, this cushions and saves an investor from the perils of investing directly
4. **Savings & Building of Corpus** is an additional benefit of wealth management. This helps in reducing discretionary expenses and builds a corpus which would enable one to save money for slump days
5. **Achieve Goals**, WM enables an individual to achieve medium to long term goals with independent finances and with no external funding

Background

Why Finstream Consultancy LLP?

Finstream Consultancy LLP (Formerly known as “SMITVEST”) as an enterprise provides complete financial solutions for ALL categories of individuals through its plethora of services.

FCLLP, laid its foundation in the year 2011 with Wealth Management being its core service line. Over the years, FCLLP has provided its clients with substantial and sustainable returns which was highly appreciated and which took FCLLP from one stop WM house to one stop Financial Solutions house. Thus, WM forms the backbone of FCLLP. There are several reasons for opting FCLLP as your preferred wealth managers. A few are highlighted:

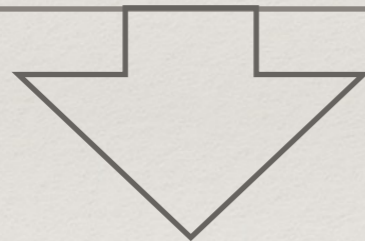
1. **Investment approach**, we follow a value investment approach, where each stock is backed by a sound fundamental research. At FCLLP, we don't believe in trading or arbitrage
2. **100% transparency**, demat accounts are opened with an esteemed broker, but in the name our clients, enabling our clients to have surveillance over fund activity
3. **Bottom Up approach**, at FCLLP, we follow a philosophy of “You Earn, We Earn”. We charge clients only on our success as managers. With a hurdle rate in place, we charge only on crossing the hurdle rate
4. **Segment leading returns**, a research backed, fundamental approach has enabled FCLLP to deliver class leading returns. Historically, FCLLP has delivered a CAGR of ~50% (4 Year Average)
5. **Experienced Team**, at FCLLP we believe in delivering robust returns, this is possible on the back of a dynamic & strong research analyst team

Proprietary Portfolio Offerings

Finstream Consultancy LLP offers Two Core Portfolio Offerings

MODERATE RISK

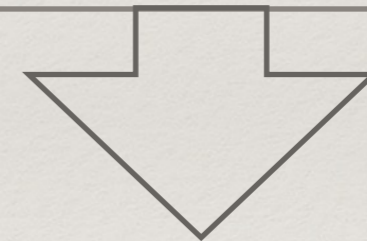
MODERATE RETURN



**The
Samvat Plan**

HIGH RISK

HIGH RETURN



**The
Equity Opportunities
Plan**

The Samvat Plan

Key Highlights:

- **Self Curated:** The plan is an In-House development. The entity's research team undergoes a cumbersome & long process to filter companies and from the universe of "A & B Top 100" Companies, select **Only 7-9 Companies** each year
- **Tax Benefit:** The plan encourages investments, by having a core fundamental of the product being **inherent Tax Free**. We identify that Investors are keen on investing in Tax Saving Instruments, and The Samvat Plan is an excellent way to channelise Savings in Tax Free Investment
- **Flexibility:** The plan offers an investor with a **flexible exit option**. The investor is free to book profits once the portfolio return crosses 18% post tax returns
- **Standardisation:** FCLLP believes in Investing! We believe that every person should invest. To encourage this habit and to propel the idea of equality, FCLLP picks up **Standard Portfolio**, irrespective of client's AUM
- **The EQPF Way:** The plan tries to challenge the Public Provident Fund (PPF) Model. With minimum investment of INR 150,000; One Year of Lock-In & Better Returns, it tries to challenge the age old PPF Model with better features and attractive returns
- **Ease of Operation:** We believe in **Simple Investing**. Wealth is a product of Quality Pickings and Patience. The Samvat Plan reduces the burden of Annual Investment Planning with its Lump sum Approach and Independent Demat Account. The investor has a dedicated account for Samvat Plan, ensuring swift liquidation & response to grievances.

The Samvat Plan (Contd.)

Contours:

- The fund looks to mobilise corpus of investor into an asset class which is “**Long Term Growth Oriented**”.
- **The investments focus primarily on companies with following features:**
 1. “A” & “B Top 100” group of companies
 2. Reputed Business houses and sound business models
 3. Having an edge over peers for the forthcoming couple of years
 4. Providing stable capital appreciation along with rich dividend payouts
- **Fund Features:**
 1. Investment Horizon - 1 Year
 2. Target Hurdle Rate - 10% Post Tax Returns (**Zero Tax, as LTCG is Exempt**)
 3. Medium Risk - Medium to High Return investments
 4. 100% Fund Mobility as investments in name of clients
- **Commission charges:**
 1. Upfront: 1% of AUM (Lifetime Joining Fee - Per PAN Card)
 2. P/L Sharing: 10% of annual appreciation* in the value invested post returns crossing 10% upto 110%
20% of blanket appreciation* post returns crossing 110%
- **Lock in:**

18% or 1 year, Whichever is Earlier (WIE)

**Appreciation would encompass all organic & inorganic returns earned by client during the year*

The Equity Opportunities Plan

Key Highlights:

- **Self Curated:** The plan is an In-House development. The entity's research team undergoes a cumbersome & long process to filter companies and from the universe of Emerging Blue-Chips, select **Only 4-6 Companies**
- **Comprehensive Research:** The plan envisages high level of precision. This is achieved by thorough research about the Company, its Management, its position in the industry, unique opportunities & the possibility of a MOAT
- **High Returns:** The plan offers an investor with an approx. CAGR of 30%+
- **Spotting Multi Baggers:** FCLLP believes in Investing! We provide our clients with an extensive information base for each company participating in the portfolio. This enables our clients to learn about businesses and also assists in spotting Multi Baggers in the long run
- **Accountability:** Our Double Hurdle Feature, ensures client interest. First Hurdle, is to surpass compounded risk free growth. Our second hurdle is to participate in the Profit Sharing only once we have delivered 2.5 Times of the value invested
- **Ease of Operation:** We believe in **Simple Investing**. Wealth is a product of Quality Pickings and Patience. The Samvat Plan reduces the burden of Annual Investment Planning with its Lump sum Approach and Independent Demat Account. The investor has a dedicated account for Eq. Opportunities Plan, ensuring swift liquidation & response to grievances.

The Equity Opportunities Plan (Contd.)

Contours:

- The fund looks to mobilise corpus of investor into an asset class which is “High Growth Oriented”.
- The investments focus primarily on companies with following changes:
 1. Change in top management with turnaround capabilities
 2. Undervalued due to macro factors
 3. Changes in product portfolio, with new products having better margins
 4. Savings in cost, due to newer equipments consuming lower resources etc.
- Fund Features:
 1. Investment horizon - 3 years
 2. Hurdle rate - Two times the Investment Value
 3. High Risk - High Return investments
 4. 100% fund mobility as investments in name of clients
- Commission charges:
 1. Upfront: 1% of AUM (Lifetime Joining fee for every independent portfolio)
 2. P/L Sharing: 15% sharing on profits post hurdle rate.
- Lock in:

3 Years

**Opportunity Loss would mean Principal invested + 10% CAGR returns (Compounded Quarterly)*

Disclosures

- Investments are subject to market risk and FCLLP, as an entity is responsible to mitigate and reduce risk. FCLLP, doesn't take responsibility for any kind of losses
- The returns presented are indicative, and actual returns may vary subject to market conditions
- Exit Load Clause: (Premature Withdrawal)
 1. Opportunity Plan: Will be charged at 15% of the profit generated with no hurdle rate
 2. Samvat 20XX: 10% of twice the profits generated (Includes Dividend and such other constituents of Profits)
- The investments would be in the name of clients, however FCLLP, would be authorised to take control over the same
- Detailed disclosures and terms & conditions would be a part of MOU signed with client(s)

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