

# FINMO NEWS

MONTHLY NEWS & UPDATES FROM FINMO

## In This Issue

**Strong Research  
And Stronger  
Performance! It  
Shows**

**Rewards For  
Securing Your  
Friend's Future**

**What Makes you  
Happy? No not  
money...**

## FINMO NEWS

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## Scaling New heights! Serving Every Indian Any where!

We are pleased to introduce and present the first issue of FinMo News.

A monthly update on all that we as 'FinMo family' have accomplished in the previous month, the FinMo Community activities, experiences that made our life special and worth recollecting & sharing with you. April'21 marked the new financial year along with the Hindu calendar year 'Plava Samvathsara' and launch of new FinMo website with a bouquet of services. Services for someone at the beginning of a career those about to retire be it in India or abroad.

Explore it all in the new [www.finmoindia.com](http://www.finmoindia.com)



# STRONG RESEARCH & STRONGER PERFORMANCE! IT SHOWS

## FINMO INVESTMENT ADVISORY PORTFOLIOS

The FinMo Investment Advisory Portfolios are designed to reduce the downside risk and maximise the returns aligning to our core philosophy of protecting the capital & accrued returns at all times. We have three groups of portfolio in the range of "Upto Rs.10L", "Rs.10L - Rs.1.25Cr" and "Rs.1.25Cr & above", in addition to offering two portfolios for Monthly savings, i.e Rs.5k - Rs.19K & Rs.20K & above and an exclusive Portfolio for US Listed Securities

### PORTFOLIO PERFORMANCE\* AS ON 30 APRIL'2021

ADVISORY PORTFOLIOS	APRIL'21	6 MONTHS	1 YEAR	3 YEARS	5 YEARS
RUPEE RAKSHAK	-0.13 %	36.88 %	71.00%	17.37 %	27.94 %
RR MONTHLY	-0.34 %	57.00 %	238.00 %	74.33 %	54.32 %
RR MONTHLY MINI	1.60 %	27.14 %	60.59 %	19.46 %	29.13 %
FINOP STANDARD	1.27 %	45.50 %	184.02 %	72.56 %	54.12 %
FINOP PREMIUM	1.87 %	49.90 %	191.82 %	81.26 %	64.68 %
BASE PORTFOLIO	1.27 %	45.50 %	184.02 %	72.56 %	54.12 %
ENHANCED PORTFOLIO	0.60 %	4.40 %	7.80 %	8.70 %	10.56 %
DOLLAR DEFENDER	6.41 %	30.59 %	99.42 %	72.68 %	102.21 %

\*RETURNS LESS THAN A YEAR IS ABSOLUTE, MORE THAN A YEAR IS ANNUALISED BASED ON HISTORICAL PRICES OF PORTFOLIO SECURITIES

\*DISCLAIMER: PAST PERFORMANCE IS NOT AN INDICATOR OF FUTURE RETURNS

#### RUPEE RAKSHAK

Most relevant If you have your money in Bank FDs and are looking for a safer alternative. You could try with 5-9 Lakhs as a One time investment, to hold for at least 3 years

#### FINOP STANDARD

For those with an investible surplus of Rs.10L - Rs.1.25Cr and are willing to hold for a period of 3-5 years. Not suitable for those looking to withdraw within 3 year

#### FINOP PREMIUM

For HNIs & Institutions with an Investible surplus of Rs.1.25 Cr or more and are willing to hold for 3-5 years and enjoy long term accumulation. The enhanced portfolio reduces downside risks

#### DOLLAR DEFENDER

For Indians & NRIs with sound knowledge and mature investors and also Institutions looking to invest in portfolio of US listed Securities in USD denomination. The portfolio is more volatile and is only suitable for 3-5 years of holding



## Create Assets!

Your work life of 20-30 years is to create sufficient assets, to be a sound position and to enjoy income from assets for rest of your life

To be able to do that you need to keep earning more than you spend and be smart enough to save and grow these savings over the years. Take right decisions to invest in real estate or financial instruments that grow in value big enough to provide you for life.

If you do not create assets before you touch fifty, you can be rest assured to have a rough ride during the last phase of life.

## Encash Assets!!

If you have created sufficient assets already, are you fully taking advantage of that to enjoy your life?

Income from assets can give you the freedom to do things that you had always dreamt of. You can do this on your own too, but after all those painstaking years of working do you still want to indulge in making decisions? FinCheck sets you free from that!!

## KNOW WHAT YOU HAVE!!!

Wealth is not what you have! It is to KNOW what you HAVE. Many of us do not even realise our worth, we do not even know what we have is sufficient!! We are unable to think of a life without salary that hits our account on first of every month.

We are not our bank balances, which only goes one way, downwards.

"FinCheck Solo" is a 'one time' family finance analysis that helps you understand where position in terms of creating assets for a peaceful & secured future. You on your own can also use the FinCheck platform to track your asset creation plan.

If you have substantial assets and need an expert in helping grow your net-worth with periodic reviews, subscribe to "FinCheck Annual". Consultants use finance planning to sell investment schemes, where as FinCheck only plans giving you the freedom to chose investments on your own.

## *Have You Ever Thought of Growing Your Net-worth?*





## Compliance Gap!

It is difficult to find an expert who masters the ever-changing complicated tax procedure and regulations in different countries

Our international tax experts come with decades of experience in dealing with such complications. They collect the required details online and deep dive understanding all your assets holdings and transactions

Conduct a detailed review of your compliance status with you to help you understand the gaps in compliance if any

## IGNORANCE IS NEVER A BLISS HERE!!

We have many other things to worry about, work, travel, assignments, we allow the taxes to be managed by HR Dept and end up buying assets in India & outside, often not knowing if we have flouted norms until a demand notice is served for hefty fines

"TaxCheck" is a 'one time' Tax & Regulatory compliance analysis that helps you understand your position in terms of tax compliance in India and which ever country you might be residing in. Our international tax experts analyse and update your compliance status completely online

Our experts will also suggest corrective plans as an add on service and represent you to ensure the gaps are closed, so you can be at peace enjoying your wealth without worries

*Are you going to wait till you are served a tax notice?*

## Corrective Action

Understanding the problem is to act on it and clear it out. Our experts also helps you prioritise the potential gaps and work closely with you and represent you with respective authorities to close the gaps.

TaxCheck in that sense is a real boon to those seeking professional help. Register your details on [www.finmoindia.com](http://www.finmoindia.com) for a personalised discussion





FOR SECURING YOUR FRIEND'S FUTURE

Secure Futures

Feel Special



**Reward Points**



## REFER & REDEEM

Redeem points for exquisite handmade products that promote natural products for health & beauty!

## REFER & ENCASH

Or, if you like a cash back, receive INR equivalent to the points accrued. 1 reward point fetches you a Rupee, encash your balance points instantly

## REFER & DONATE

If you are a giver, donate the points accumulated to the listed NGOs. You will receive confirmation of charity made on your behalf

LOGIN TO WWW.FINMOINDIA.COM AS FINMO USER & EXPLORE THESE By -



Aloe & Neem Soap 100 gms  
₹72.00



Coffee & Rose Lip Scrub 25gms  
₹182.00



Kasturi Manjal Soap 100gms pack of 4  
₹409.50



Goat Milk Soap Pack of 4  
₹546.00



Activated Charcoal with Lavender Oil...  
₹409.50



Rosemary & Hibiscus Shampoo  
₹72.80



Lemon Bath Salt 200gms  
₹227.50



Handmade Rose Face Lotion 55gms  
₹99.19



Coconut Lip Balm  
₹136.50



Rose Bath Salt 200gms  
₹227.50



Blueberry Lip Balm  
₹136.50



Lavender Bath Salt  
₹227.50



SAKSHI TRUST BENGALURU



SAMARTHANAM TRUST BENGALURU



ENCASH &  
ENJOY  
WITH  
FRIENDS!!



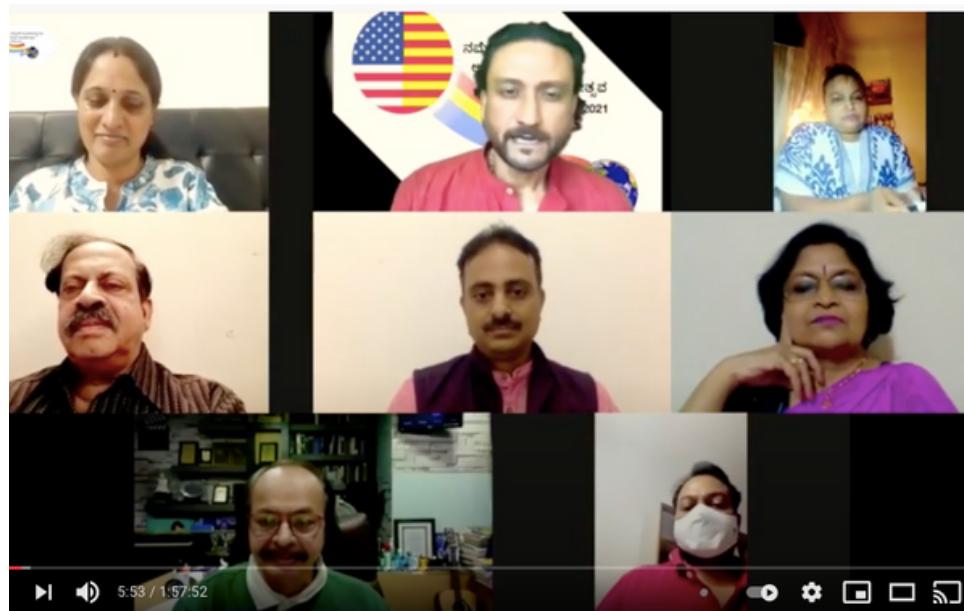
SAMSKRUTA GURUKULA PUTHIGE MUTT  
BENGALURU



## WHAT MAKES YOU HAPPY? NO NOT MONEY..

Life is just not about earning, many of us have no idea what is keeping us from being happy. It is people who share your thoughts, who create and share your passion making one's life interesting. FinMo Community is meant exactly for that. What would you do if you get 2 lakhs a month and you have no meaningful thing to do? You need to pursue or have something that interests you to make you feel you are living life fully.

FinMo Community brings the like-minded people together and tries to create events to explore new interests, things that you have never tried before. It could be singing a new form of song, playing a new sport, trying a new recipe at cooking, exploring gardening, some new technology, learn more of our culture, develop interest in philosophy or spirituality.



**FINMO** Presents  
APRIL 10 - 24  
5 NATIONS  
11 PLAYS 10 TEAMS  
  
First of its kind to share the rich heritage of theatre & art in Karnataka  
Kannadigas from India, America, England, Germany and Holland are all geared up to showcase their talent

WELCOME TO INTERNATIONAL KANNADA DRAMA FESTIVAL - 2021

Dear friends, we have set a minimum price ticket to meet our expenses of organizing this drama festival. With a season pass you can watch all the plays at very low price.

Visit: <https://en.nammerica.com>

JOIN US THIS UGADI

## FINMO ACTIVITIES IN APRIL!!!

On the day of SRIRAMA NAVAMI, we performed PAVAMANA HOMA & SATHYANARAYANA PUJA and prayed the Almighty to protect the entire humanity from COVID-19

This April, FinMo encouraged and celebrated the first ever international Kannada online theatre festival for 3 weekends! 11 Teams from 5 nations, Kannadigas made it BIG with Best Theatre celebrities judging the show