



Ethica Invest

Bringing Professional wealth management to the masses.

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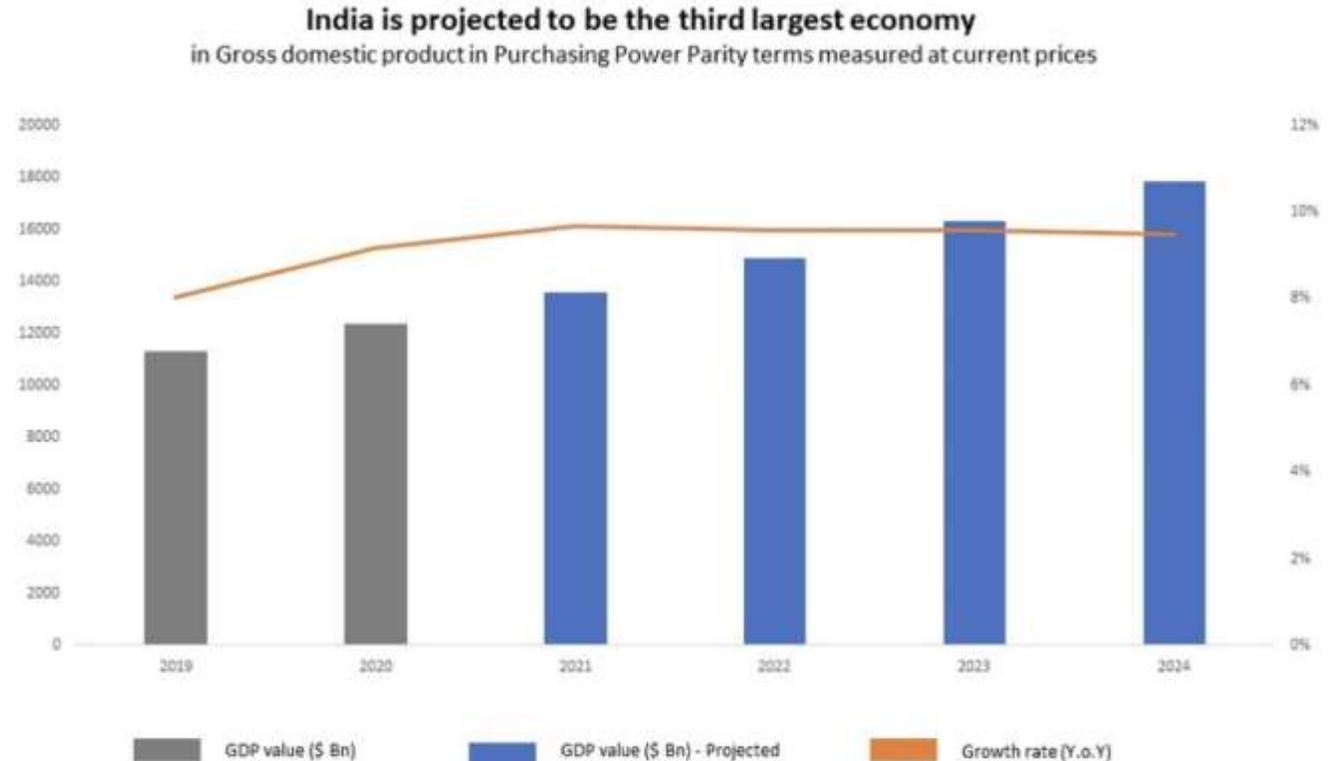
Why invest in India?

One of the world's fastest-growing economies

- India attracted the highest ever FDI inflow of \$83.57 bn during financial year 2021-22

Largest population in the world

- India has the third-largest group of scientists and technicians in the world.
- Also the largest youth population in the world



Source: International Monetary Fund

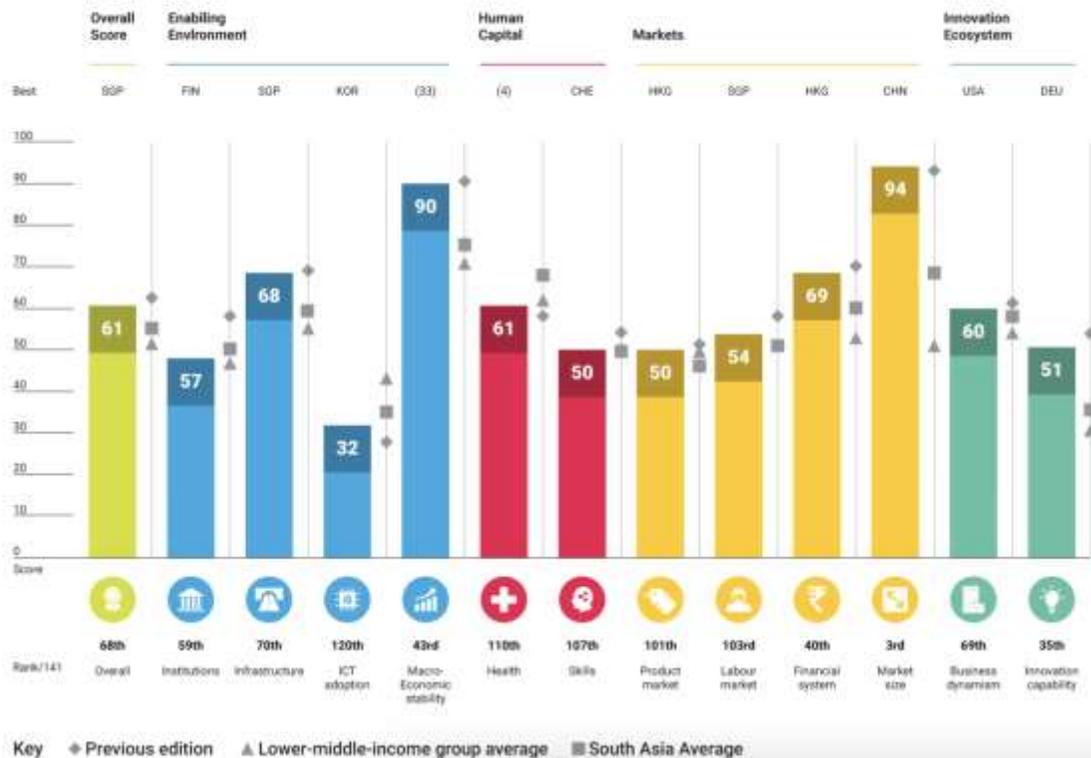
Rising global competitiveness

- India jumps to 68th (2019) in Global Competitiveness index 2019'.

Global Competitiveness Index 4.0

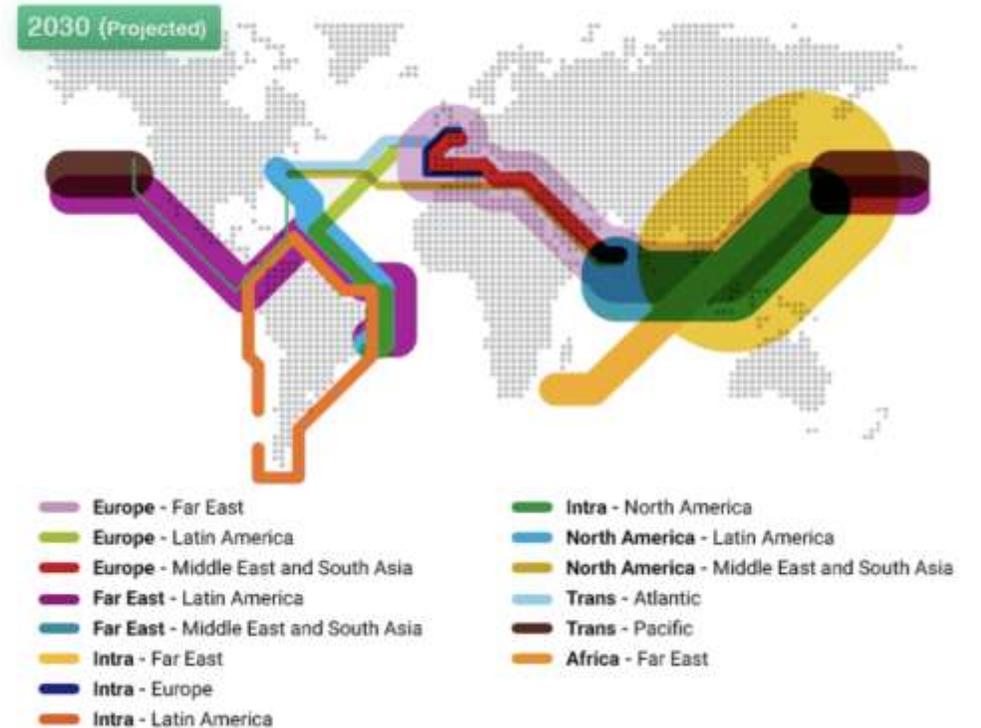
68th/141

Performance Overview 2019



Global Maritime trade to move from the Pacific to the Indian Ocean Region

Seaborne Container trade 2010-2030 (thousand TEU)

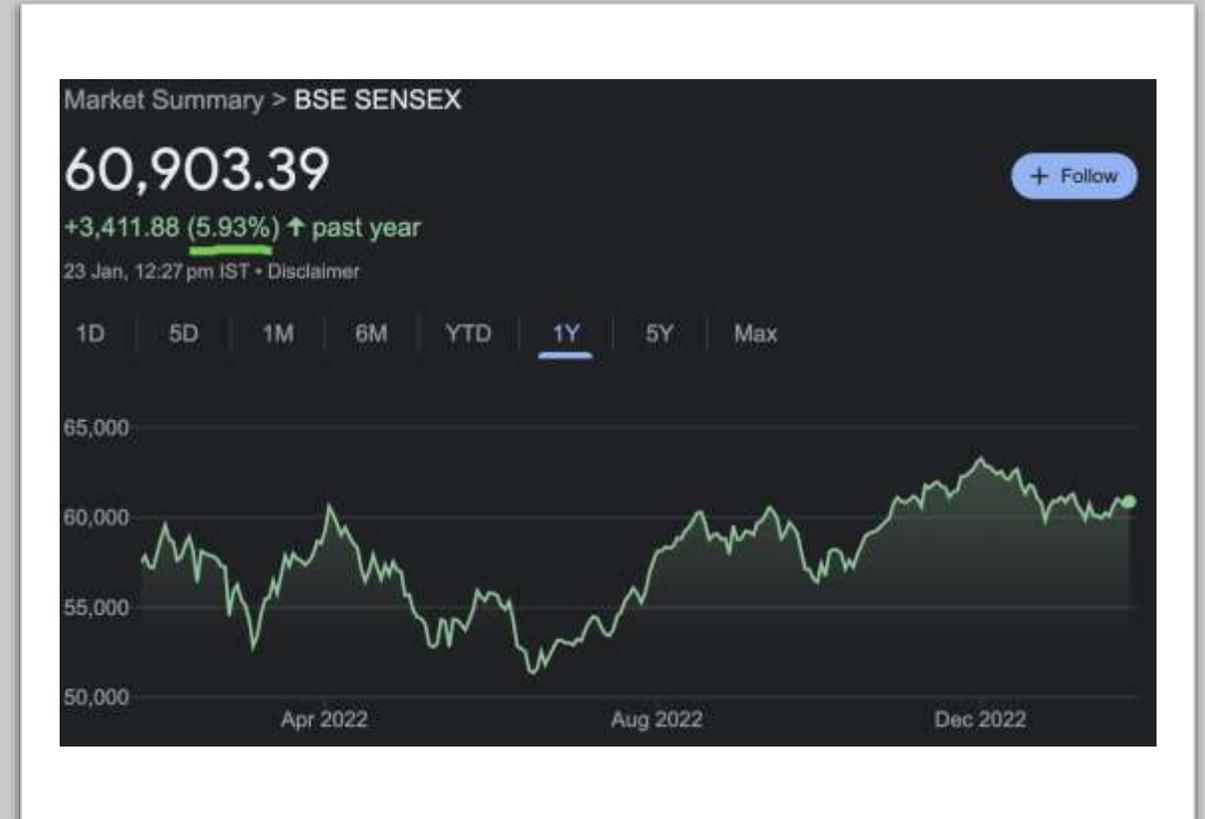
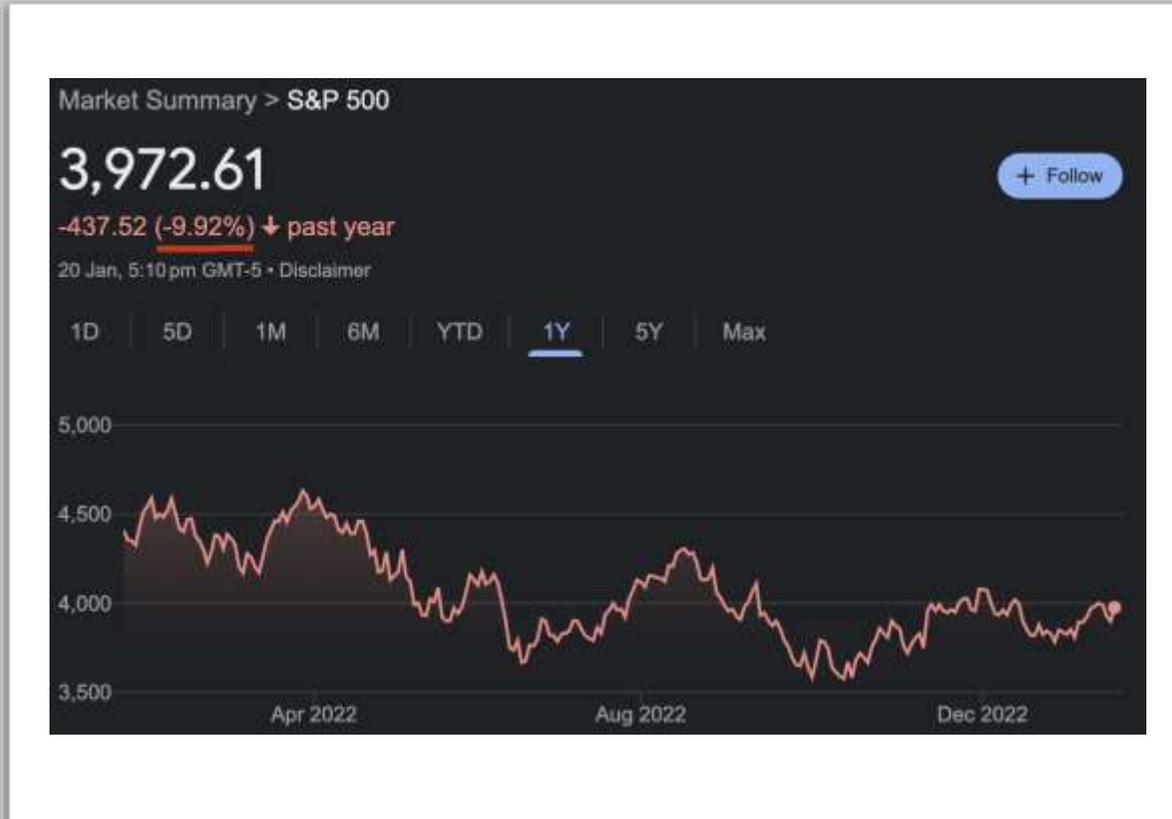


Source: Global Marine Trends 2030, Lloyd's Register Marine & University of Strathclyde

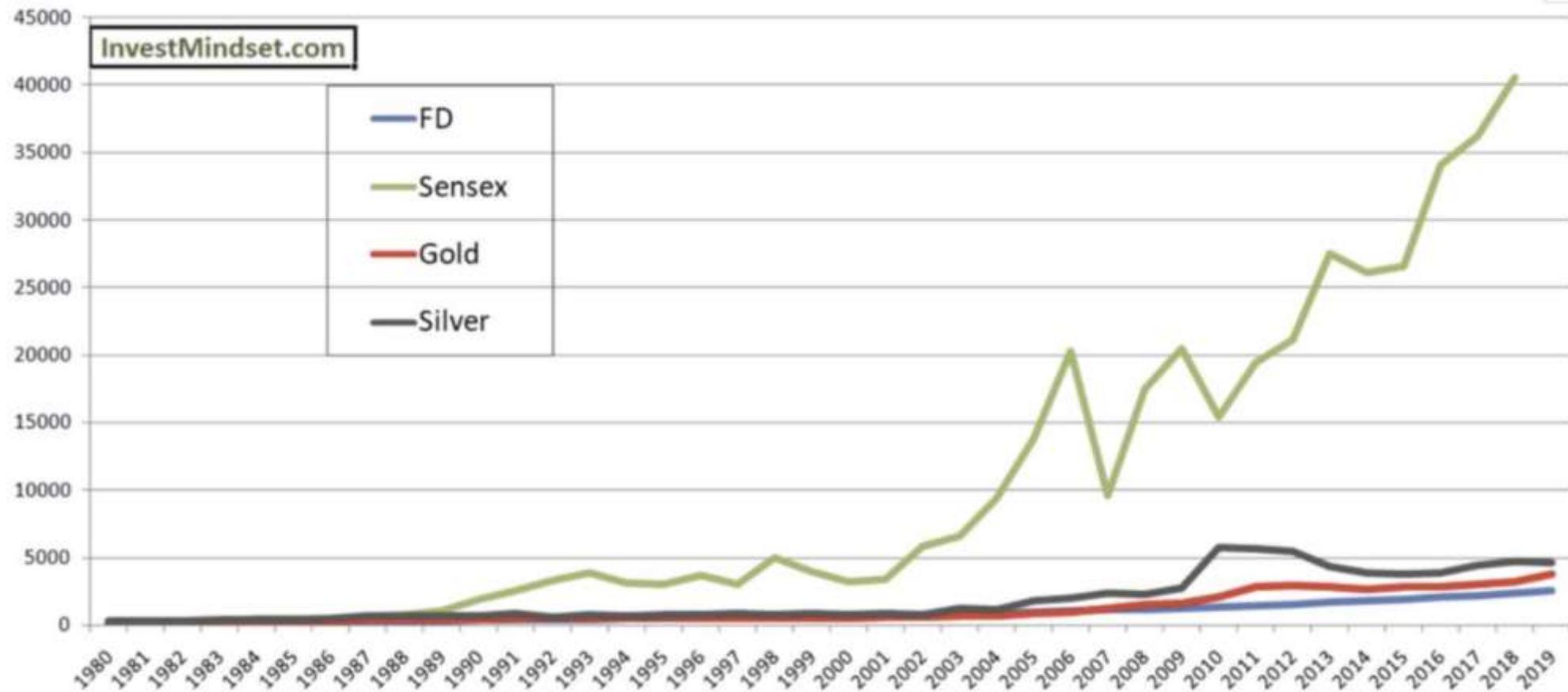
- Centre of global maritime trade to move from the Pacific to the Indian Ocean Region. India and China will be the largest manufacturing hubs of the world by 2030

Decoupling from the US market

- The Indian market outperformed S&P500 by 15.8% in the past one year



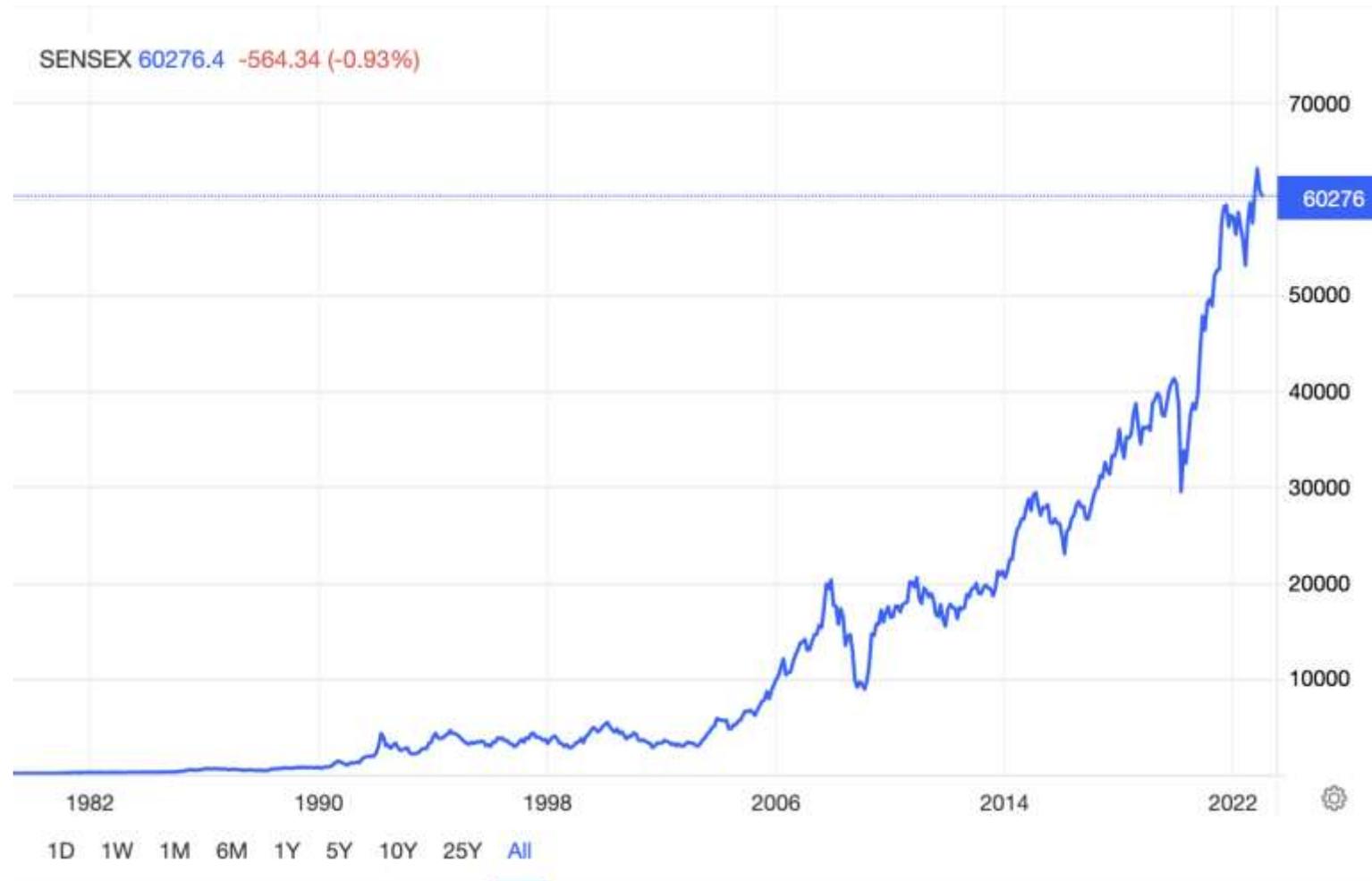
Why invest in the stock market?



Return of investment since 1980 to 2019. Sensex (Equity) vs Gold vs Silver vs Bank FD.



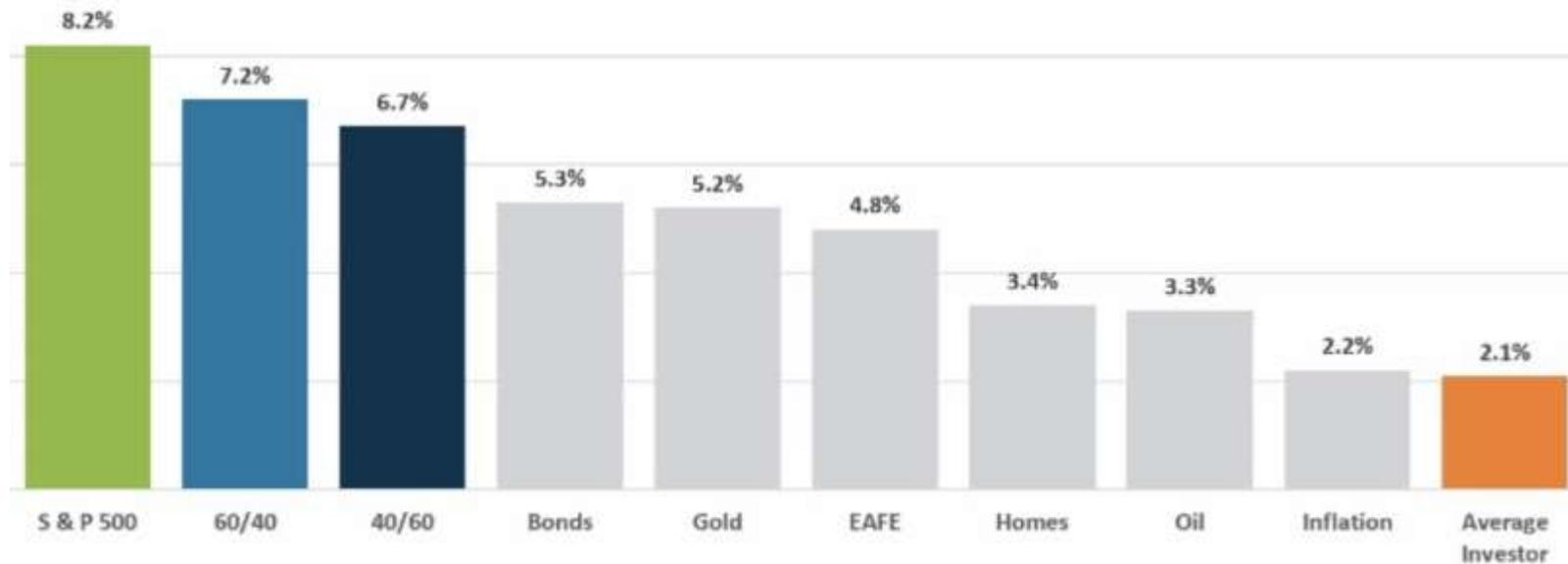
Sensex is a gift that keeps on giving (1979-2023)



Some Investing Stats

- Sensex last 20-year returns - 15.7%
- S&P500 last 20-year returns - 8.2%
- Average retail DIY Investor return – 2.1%

20-year Annualized Returns By Asset Class (1996 – 2015)



Market as a whole always moves up, but individual investors lose out.



Why retail investors fail?



Lack of Discipline



Acting on "Tips"



Absence of proper
Diversification in
portfolio

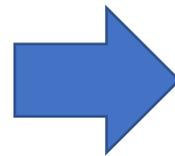


Not knowing when
to get out of a stock
position.

The act of building wealth is as follows:

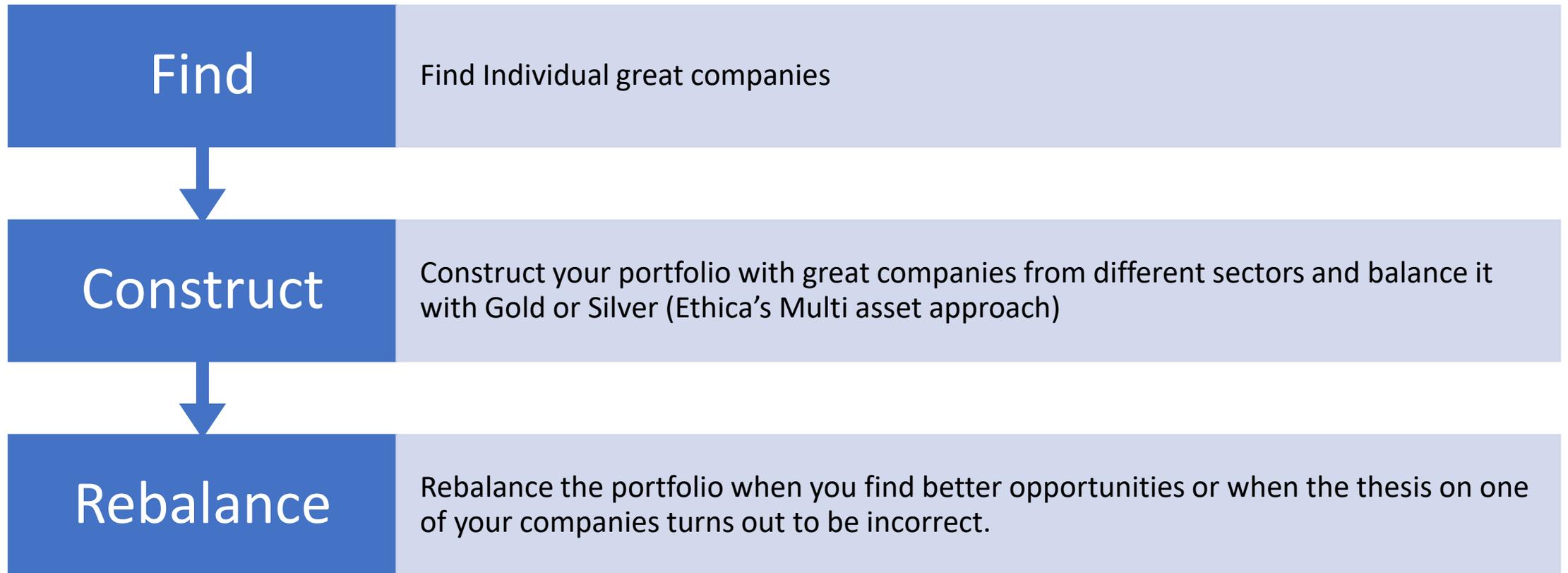


Build a portfolio of companies that add value to the economy, this value addition will result in capital gains in your portfolio over time.

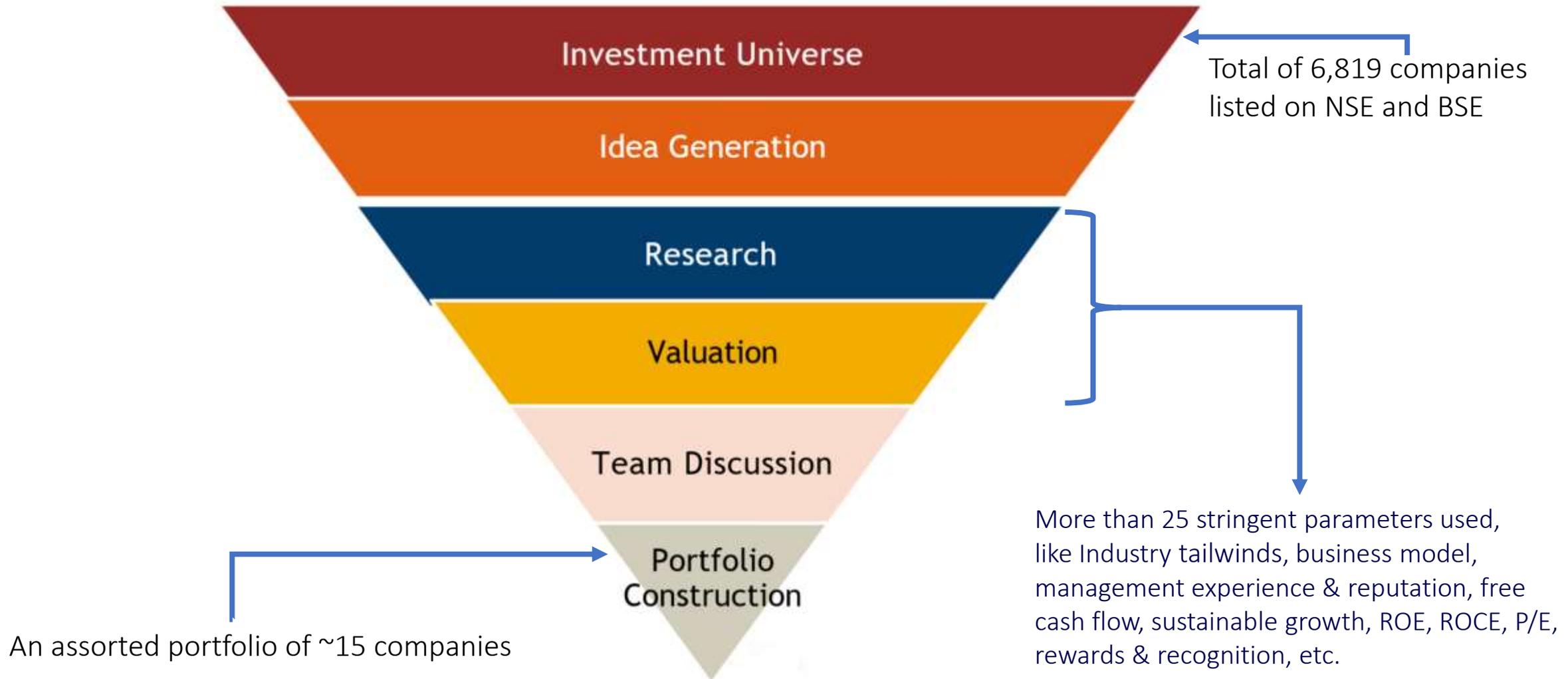


Aim to get 17-20% return annually, this is enough to double your investment every 4 years, or 10x your portfolio value over a 13-year period.

The recipe for success

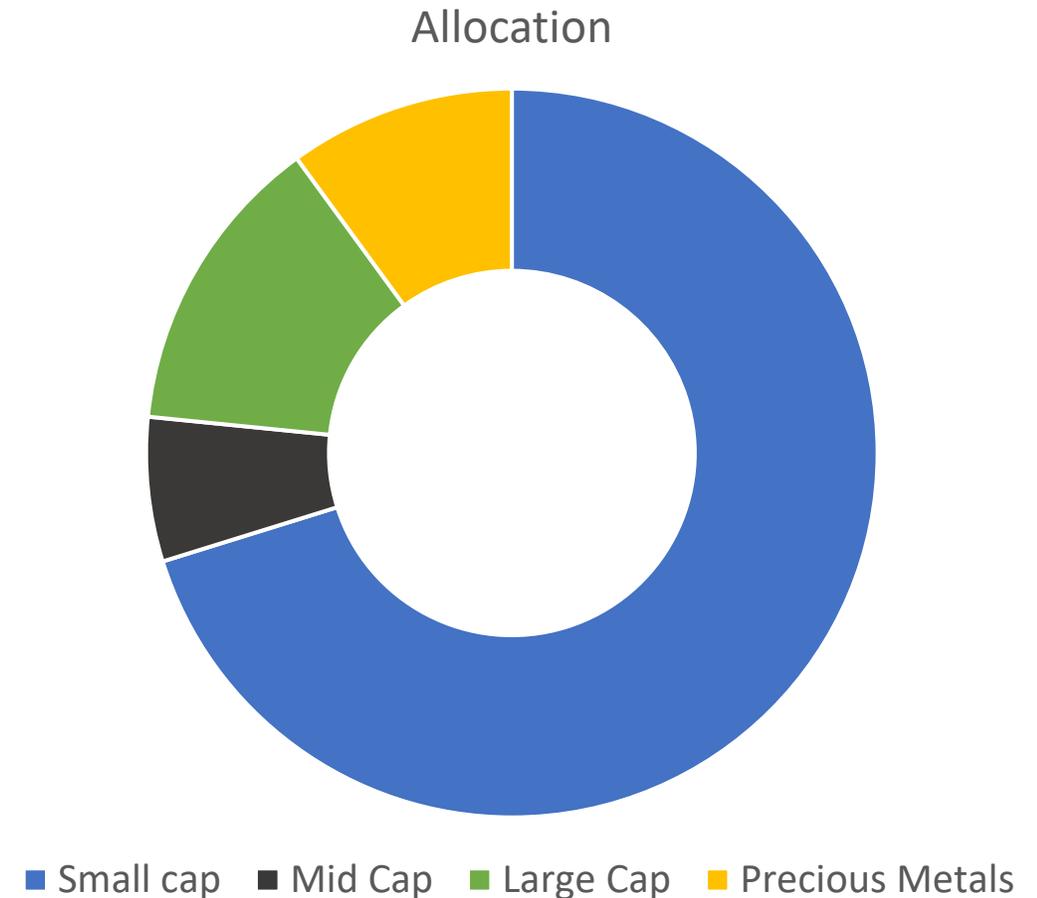


Investment research methodology by Ethica Invest



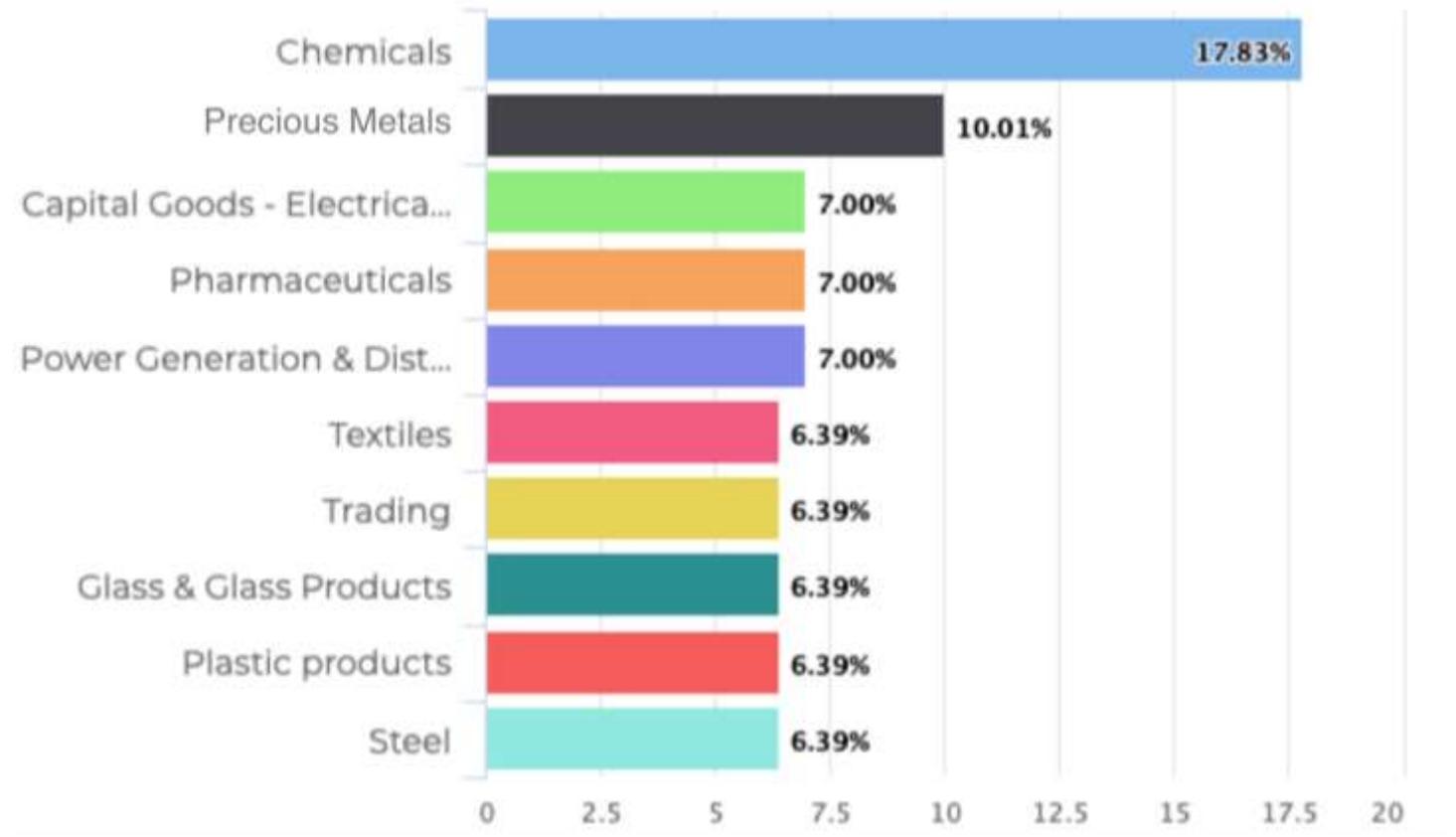
Ethica's Multi-Asset Portfolio (EMP)

- Unique strategy of investing in stocks & commodity like gold or silver.
- Generally, there is an inverse relation between stock market & commodity prices.
- But 2023 we believe will be multi-asset year where equities, debt & commodities will perform hand in hand.



Why EMP?

- Structured way to build Stock portfolio
- Risk Based recommendation
- Flexibility to execute in terms of Amount and Time
- An optimal sector & stock selection considering future trends.
- Support on Rebalancing



Ethica Multi Asset Portfolio Breakdown

Weights of stocks in portfolio adjusted as per the Volatility & superior return.

Strategy well tested for superior risk premium

Well suited for 5+ years of investment horizon for exponential growth.

Ideal for Moderate & Aggressive Profile Investors



12-year Backtesting



<p>What does the service cover?</p>	<ul style="list-style-type: none"> ● Standardize Direct Equity Portfolio based on risk profile ● Designed & Managed by experienced & qualified Certified Research Analyst team comprising of high quality stock picks. ● Portfolio has been constructed with a balanced approach using both Top down & Bottom Up approach. ● Portfolio is properly aligned with future outlook of economy and well diversified for long term wealth creation ● Optimal sector/stock selection with suggested allocation thus reducing risk ● Quarterly recommendations on Portfolio. ● Support on Rebalancing (Online platform for Basket order execution, Tracking of portfolio performance, Re-alignment of portfolio etc..)
<p>What is not covered?</p>	<ul style="list-style-type: none"> ● Analysis / Evaluation of existing Direct Equity or MF portfolio ● Goal based Financial Planning
<p>Process</p>	<ul style="list-style-type: none"> ● Fee has to be paid upfront (online/offline) ● The Turn around time (TAT) for portfolio sharing is maximum 1 week. ● You will receive soft copy of the initial Main report / consequently review report via email (info@ethicainvest.in) ● Service will be due for renewal after 1 year and can be continued by paying renewal fees as applicable on date
<p>Eligibility</p>	<ul style="list-style-type: none"> ● Resident Individuals ● NRIs ● HUF / Trusts / Firms / Companies

Fee structure, more affordable than others.

	Commission	Expense Ratio
Insurance plans	6.50%	8.50%
Mutual funds	1%	2.50%
Ethica	0%	1.50%*

*Rs. 7,500 + GST or 1.5%, whichever is higher



Launch	<ul style="list-style-type: none"> January 23, 2023 					
Ideal Investment Horizon	<ul style="list-style-type: none"> 5 Years + 					
Investment Universe	<ul style="list-style-type: none"> All stocks have strong selection criteria both quantitative & qualitative. 					
Risk Profile and its suggested portfolio	Risk Profile	Portfolio	Market Capitalization (Weightage)			
			Large Cap	Mid Cap	Small Cap	Precious Metal
	Moderately Aggressive	Ethica Multi-asset	13	7	70	10
No of Stocks	<ul style="list-style-type: none"> 15 					
Defining Market Capitalization	<ul style="list-style-type: none"> Large Cap - Large-cap companies have a market cap of Rs 20,000 crore or more. Mid Cap - Market-cap between Rs 5,000 crore and less than Rs 20,000 crore. Small Cap - Small-cap companies have a market cap of below Rs 5,000 crore. 					
Portfolio Rebalancing	As and when the Ethica Invest research team feels to change the portfolio, generally on quarterly basis and reports by default will be sent mandatorily					
Portfolio Execution	<ul style="list-style-type: none"> Discretionary at Customers end Execution through any of trading & demat account. Execution assistance will be provided by your advisor if needed. Online platform will be launching soon for one click basket order & rebalancing. 					

Objective - Generate long term risk-adjusted returns by predominantly investing in Small cap companies with a preference for medium risk high reward.

**Few Stocks- Two Years
(Performance)**

Top 3 Performer	Abs Return%
Tanfac Industries Ltd	416.23
Bharat Bijlee Ltd	180.24
Fine Organics Ind Ltd	119.74

Ethica Multiasset Portfolio vs. Benchmark



Back Tested Performance						
Portfolio/ Benchmark	6 Month (Absolute)	1 year (Absolute)	2 year (CAGR)	3 year (CAGR)	5 years (CAGR)	10 years (CAGR)
Ethica Multiasset Portfolio*	29.73%	5.47%	30.02%	27.49%	21.10%	29.15%
Composite Index*	23.83%	-6.38%	21.93%	22.02%	8.28%	14.17%
If you had invested your money would have been	5,72,000	5,28,000	8,46,000	10,33,000	12,92,000	65,17,000

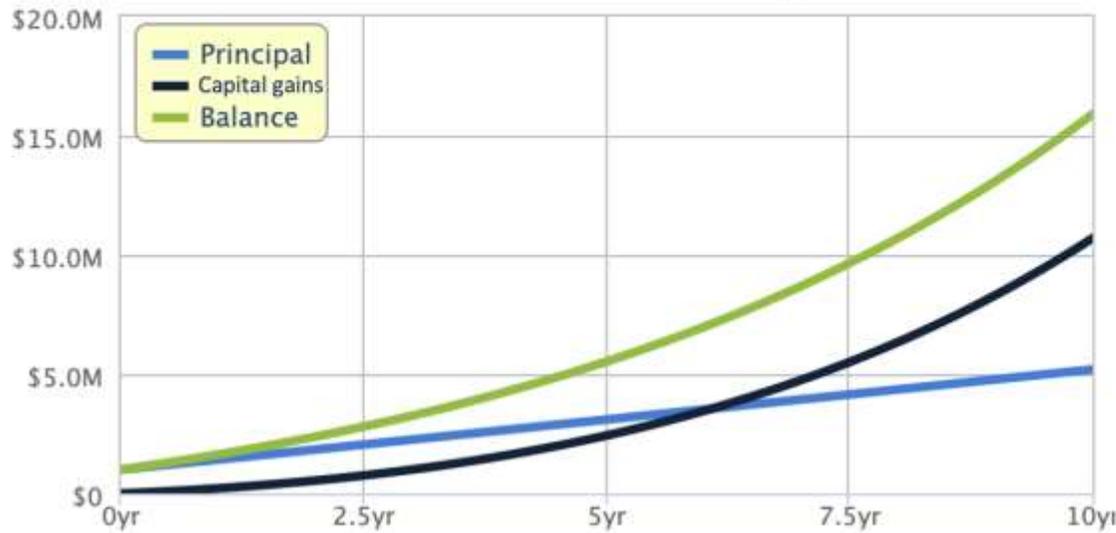
CAGR: Compounded Annualised Growth rate is used for period more than one year.

Note: Past Performance may or may not sustain in future

What happens when you invest consistently?

Starting Amount	₹ 1000000	Results	
After	10 years		End Balance ₹15,903,453.41
Return Rate	18%		Starting Amount ₹1,000,000.00
Compound	annually		Total Contributions ₹4,200,000.00
Additional Contribution	₹ 35000		Total Interest ₹10,703,453.41
Contribute at the <input type="radio"/> beginning <input checked="" type="radio"/> end of each <input checked="" type="radio"/> month <input type="radio"/> year			
Calculate			

Balance Accumulation Graph



Breakdown



Start today

We are happy to help!



Start Here (Form)

