ShariaWealth
An initiative towards interest free system

The Wealth Creation Formula

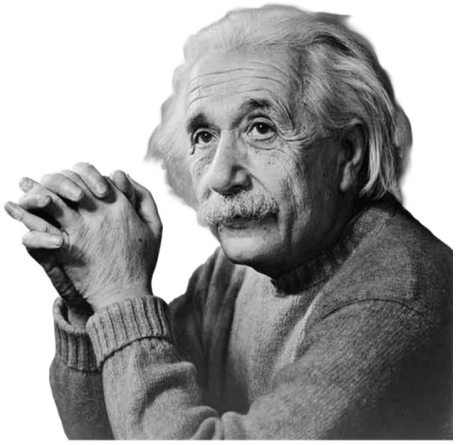
What Investors Focus On

$$A = p\left(1 + \frac{r}{100}\right)^{t}$$

What Investors Ignore

"Compound interest is the eighth wonder of the world. He who understands it, earns it. He who doesn't pays it."

Albert Einstein



Mutual Fund investments are subject to market risk, please read all scheme related document carefully.

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Compounding:
8th Wonder of the World.

Ever wondered what would happen if you could double your
₹ 1 every day for the next 30 days?

Day	Amount	Day	Amount	Day	Amount
1	₹1	11	₹1,024	21	₹10,48,576
2	₹2	12	₹2,048	22	₹20,97,152
3	₹4	13	₹4,096	23	₹41,94,304
4	₹8	14	₹8,192	24	₹83,88,608
5	₹16	15	₹16,384	25	₹1,67,77,216
6	₹32	16	₹32,768	26	₹3,35,54,432
7	₹64	17	₹65,536	27	₹6,71,08,864
8	₹128	18	₹1,31,072	28	₹13,42,17,728
9	₹256	19	₹2,62,144	29	₹26,84,35,456
10	₹512	20	₹5,24,288	**30**	**₹53,68,70,912**

But if you stop after 10 days you will have only ₹ 512!
This is the power of compounding.

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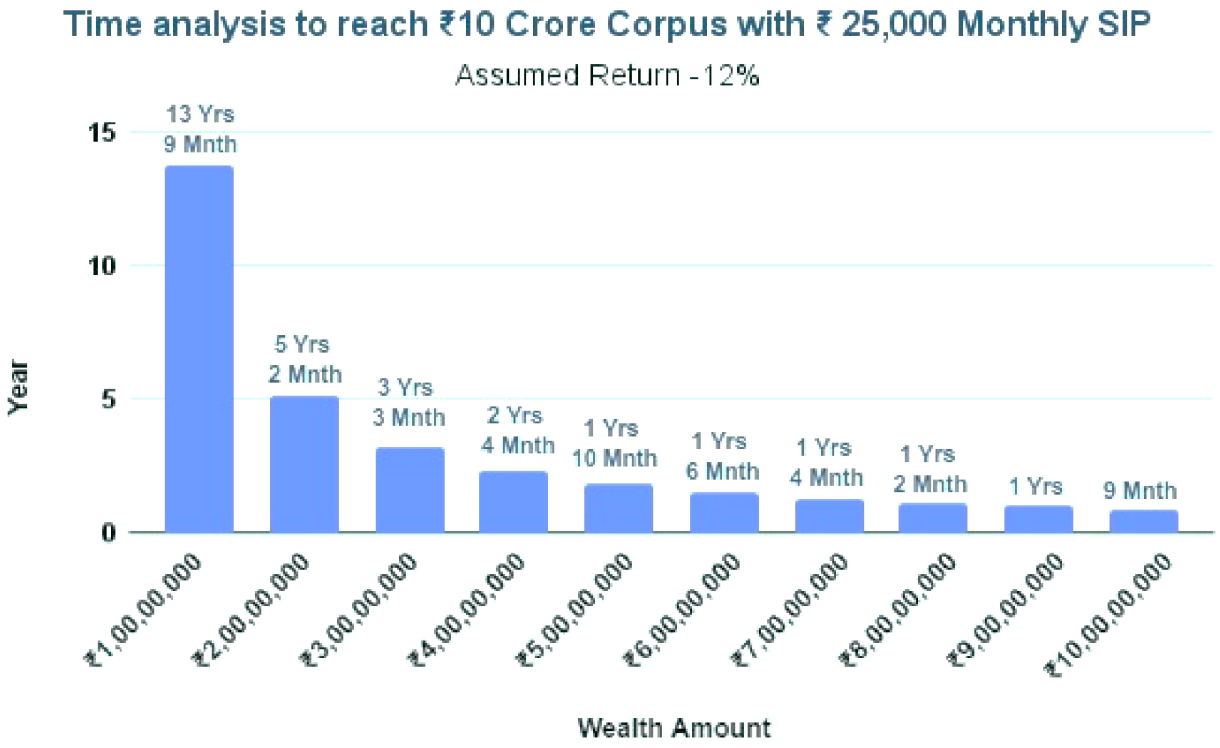
First One Crore is the most difficult



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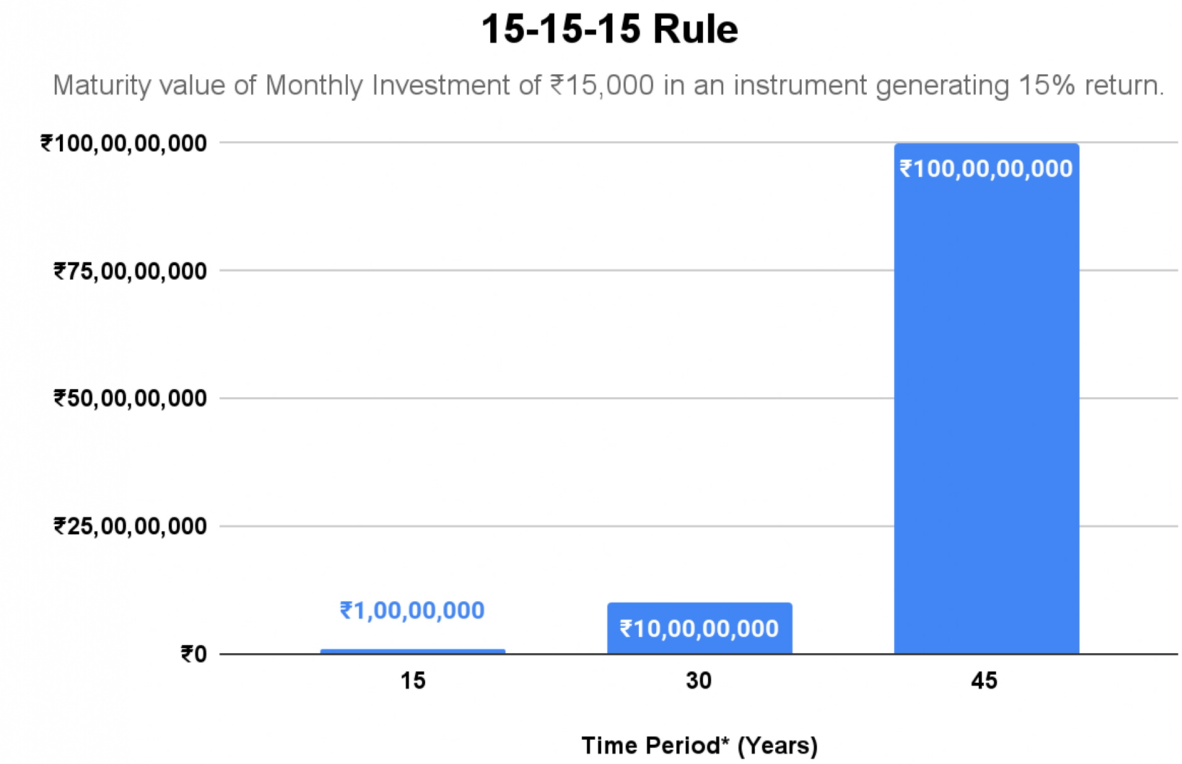
15 + 15 + 15 = 100



15-15-15 Rule in investment explains the potential of the power of compounding and discipline throughout the tenure. If an investor starts a monthly investment of ₹15,000 in an instrument generating 15% return for 15 years (Approx) then he can achieve ₹1 crore in 15 Yrs. Now add another 15 years (Approx) and investments grow exponentially to ₹10 Crore. Wait, now add another 15 Years (15+15+15) to the investment journey and the investor reaches a whopping ₹100 Crore corpus.

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* In the above chart the exact time to reach ₹1 Crore is 15.5 years, ₹10 Crore is 31.2 Years and ₹100 Crore is 47.6 years with a 15% yearly return and ₹ 15,000 monthly investment.

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Power Of Compounding

Value Of ₹ 10,000/- Invested Monthly

Time / Rate	10 Year	15 Year	20 Year	25 Year
8%	₹18,12,832	₹ 33,97,785	₹ 57,26,600	₹ 91,48,394
10%	₹20,14,576	₹40,16,212	₹72,39,867	₹1,24,31,596
13%	₹23,63,111	₹51,85,248	₹1,03,84,852	₹1,99,64,785

** Returns are compounded monthly.*

** The above is for illustration purpose only.*

Monthly Investment Required to become a Crorepati

Time / Rate	10 Year	15 Year	20 Year	25 Year
8%	₹ 55,163	₹ 29,431	₹ 17,463	₹ 10,931
10%	₹49,638	₹24,899	₹13,812	₹8,044
13%	₹42,317	₹19,285	₹9,629	₹5,009

** Returns are compounded annually.*

** The above is for illustration purpose only.*

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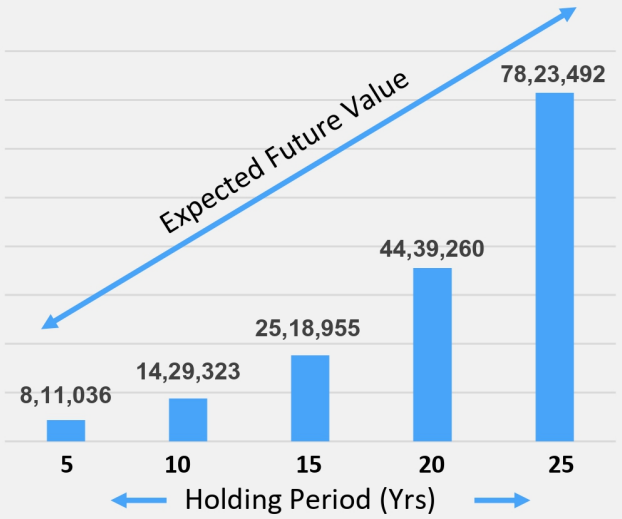
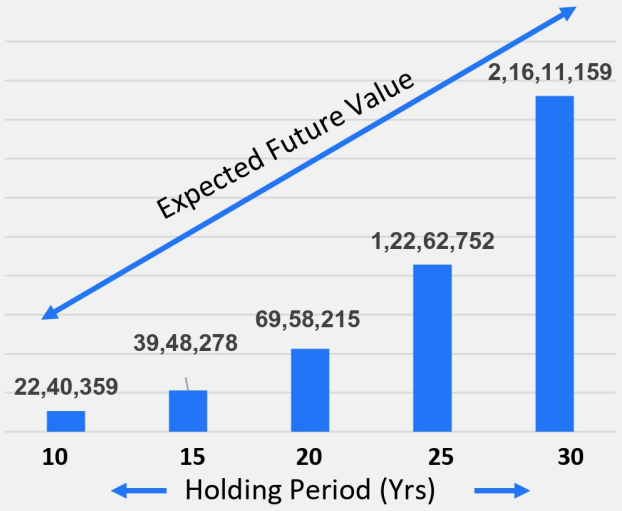
Power of Compounding



Monthly Investment	: ₹ 10,000/-
Period	: 5 Years
Total Investment	: ₹ 6,00,000/-



Monthly Investment	: ₹ 10,000/-
Investment Period	: 10 Years
Total Investment	: ₹ 12,00,000/-

**Rate of return assumed at 12% p.a.* This is for not an investment proposal or solicitation of business or investment advice. This is purely an arithmetic calculation and should not be associated with any specific investment product.

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