

# INVESTING FOR BEGINERS

"NOTHING IS EVER TOO LATE"

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# WHAT IS INVESTING?

Allocate their funds into assets or financial products with the goal of generating returns or profit over time.

The main idea is to grow their wealth rather than just saving it in a bank account where the value might decrease over time due to inflation.

## Fun Fact

Passive investment is the most ideal for beginner investor

# IMPORTANT INVESTING FACTS

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**#1**

Only 33% of people  
get to outperform  
the market

**#2**

Historically, the stock  
gets a return of 11%  
and 5% bonds

**#3**

Passive investing is  
the most used type  
of investing

# WHEN SHOULD YOU INVEST

## Investment:

The commitment of buying on or even more than one asset, that is hold for a period of time.

## Active Investment Strategy:

A strategy that seeks changes in proportions assets with a belief that it will grow.

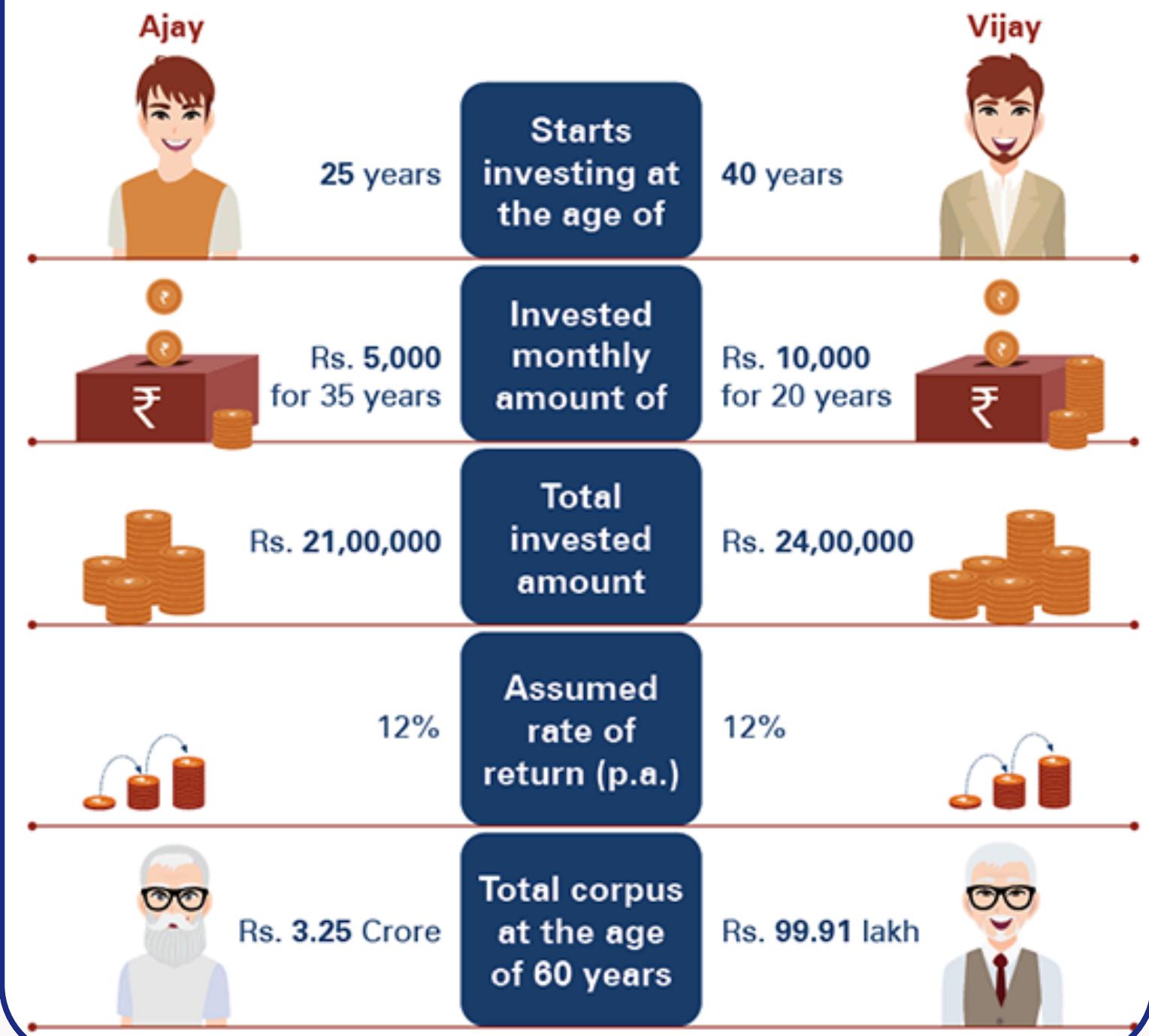
## Passive Investment Strategy:

A strategy that determines the investment and makes changes over time.

## Indirect Investing:

Buying and selling of investment shares companies, which in return gives us securities.

### The benefit of starting investments early



# WHY YOU NEED TO INVEST

- Retirement:** Investment in the long-term gives you security in return
- Large Purchases:** Invest so that in the future you can buy properties
- Education:** It can be useful for people who want to continue their study



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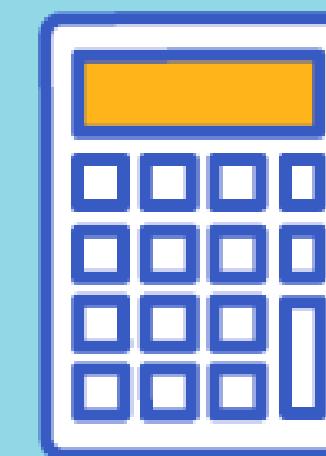
# HOW MUCH SHOULD YOU INVEST?

## HOW TO CHOOSE THE RIGHT AMOUNT TO START INVESTING

**1** Pay off debt first



**2** Make a budget



**3** Don't forget about emergencies



**4** Other savings goals



# SOME INVESTMENT OPTIONS



## ***Mutual Funds***

- Equity Funds
- Debt Funds



## ***Bonds***

- Government Bonds
- Corporate Bonds



## ***Stocks***

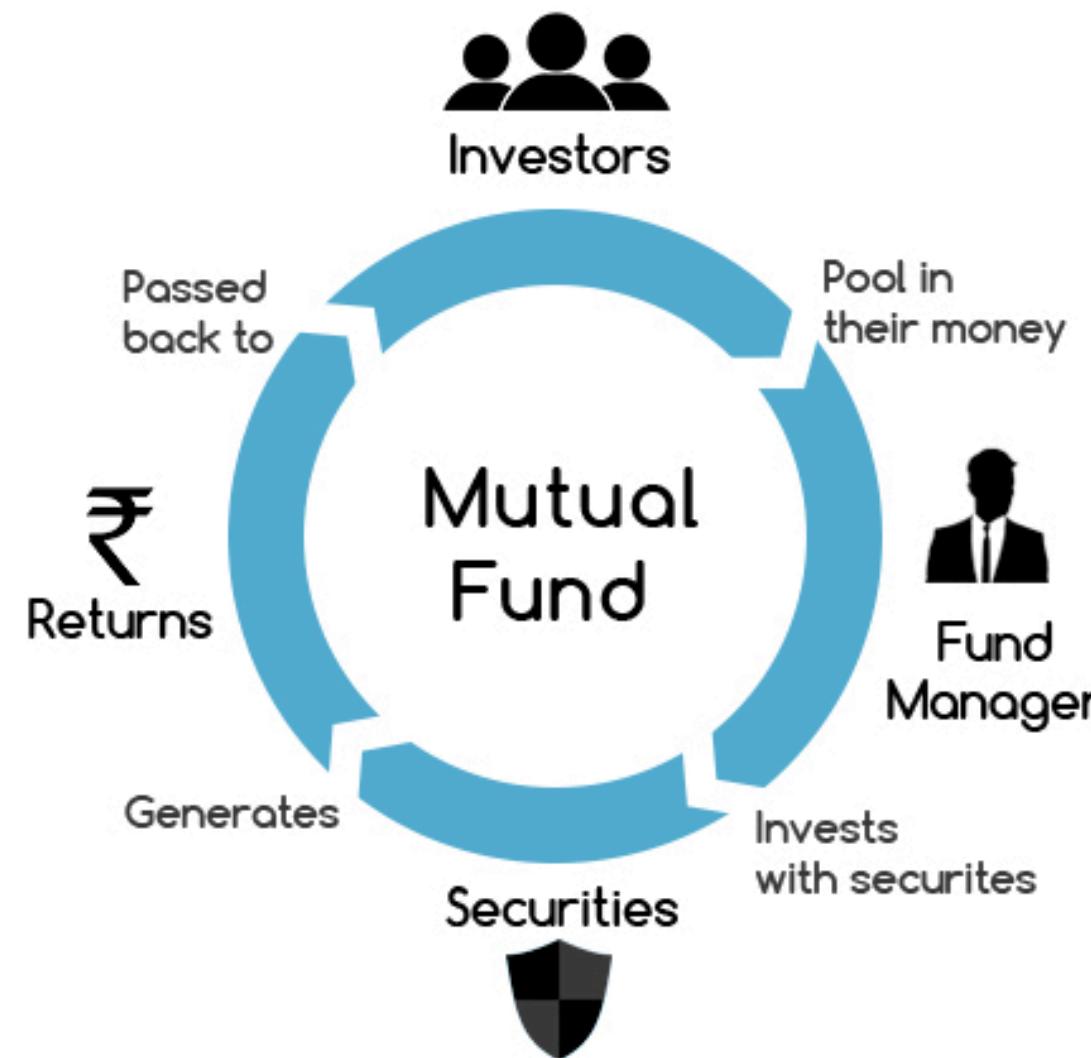
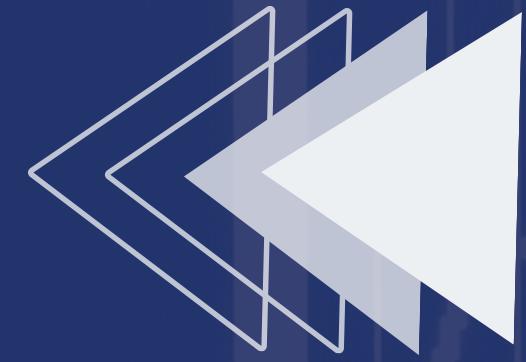
- Dividend Stock
- Common Stock



## ***Fixed Deposits***

- Bank FD
- Recurring FD

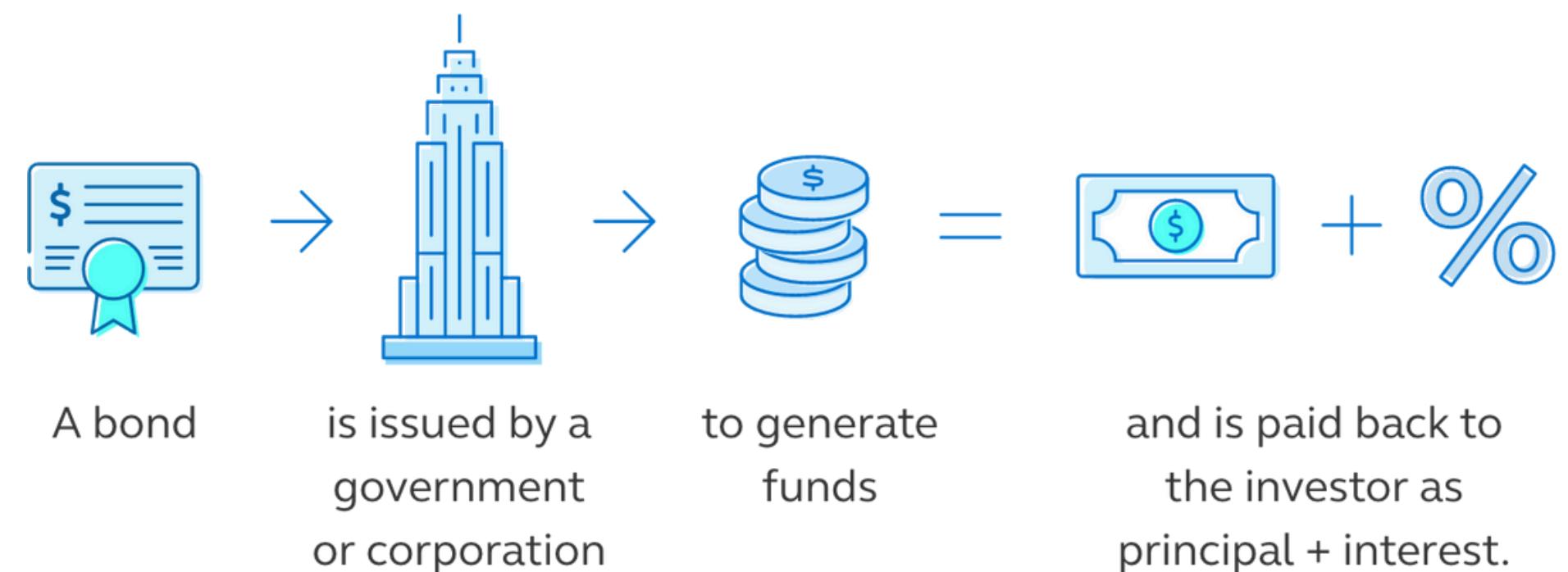
# MUTUAL FUNDS



- Pooled money invested by professionals
- **Returns:** 10-12%, based on market performance
- **Risk:** High to low depends on type of Mutual Fund
- **Flexibility:** Can be withdrawn anytime
- **Best for:** Long-term investors seeking growth and wealth creation
- **Benefits:** Professional management, diversification, ease of investing.

# BONDS

- Loans to companies or government
- **Returns:** 4-7%, fixed interest
- **Risk:** Moderate, bonds safe mode of investment
- **Flexibility:** Fixed period, can sell before maturity
- **Best for:** Conservative investors seeking stability
- **Benefits:** Lower risk than stocks, regular income.



# STOCKS

## HOW DO STOCKS WORK?



Companies issue stock to raise capital.



Companies receives money from launching (IPO)



Companies use funds raised to generate more revenue  
Shareholders sell shares to make a profit

- Financial securities that represent a share of ownership in a company.
- **Risk:** High, subject to market fluctuations
- **Best for:** Investors seeking higher returns, willing to take on risk
- **Benefits:** High potential returns, dividend income

# FIXED DEPOSIT

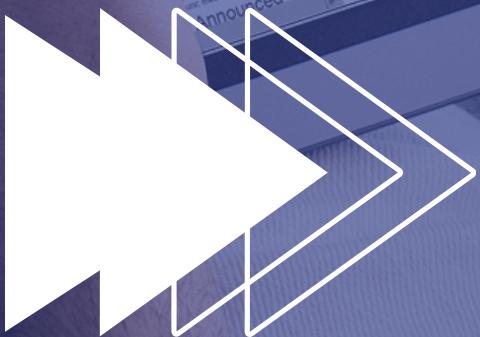
- Investment product offered by Banks to their customers.
- **Returns:** Depends on a number of factors like the bank, the depositor's age, and the length of the deposit
- **Risk:** Low, secure and offer guaranteed returns
- **Best for:** People who prefer stable, fixed income over market volatility
- **Benefits:** Safe option, flexible tenures, tax de



# DIVERSIFICATION IS KEY



Diversification is a technique that reduces risk by moving investments by various financial category aims to minimize losses by investing in different areas that would each react differently to the same.



Diversification is key to the management of risk because it lets investors lower its risk.

# DIVERSIFICATION IS KEY

A photograph showing a person's hands holding a smartphone. The screen of the phone displays several financial charts and graphs, likely from a trading app, showing various data series and trends. The background is a dark blue gradient.

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THANK  
YOU

