

WELCOME

Presentation

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**A JOURNEY FROM
80 LAKH TO 26 CRORES
IN A SPAN OF
3 YEARS.**

I am Ramesh Hedge, and I wish to share my journey in the **field of financial planning** adopted by me over the last **3 years**. A brief about myself, I am a resident of **Davangere** and been **married** since 16 years and have a **son** who is presently studying in 11th standard. Davangere is a district in **Karnataka State** having a population of **6 lakhs**.

Being an **automobile engineer**, I have completed **25 years of service** in the automobile industry, by having been an **authorized Maruthi service station**. All went well up to 2002. later had a setback in the business and on introspection as to what went wrong , I **moved to the field of financial planning**, inspired by the scope and understanding the importance of financial planning, I **completed the course of CFP**. My present **commitment is to**

“create financial freedom to all my clients”

I took financial planning as a full time **career** in the **year 2011-12** with **AUM of Rs 82 lakhs**. Unstring concentrated efforts led me to an increased **AUM of Rs 3.5 crores** in the year **2012-13**, and with added efforts touched **AUM of Rs 10 crores** in the year **2013-14**. Presently in the **ongoing year of 2014-15** we have crossed **Rs 18 crores** AUM in Mutual Fund, **with a total asset under management** being **Rs 26 crores** including Govt. securities, Bonds, Fixed deposits etc...,

An assessment towards development led to questioning myself as below -

- 1. Understanding **Clients profile**
- 2. Understanding Clients **Financial needs**
- 3. Satisfactory **delivery** to the client
- 4. **Results** produced to clients

1. Understanding Clients profile

Clients profile in most cases is seen only as temporary gains and comparing them with others. Lack of **financial education, understanding and myths** make clients believe **investment in real estate, gold and bank deposits** are the only assets suitable to them. They do not realize **aspects like rate of return related to creation of wealth, avoidance of taxation etc...**,

In view of the above existing facts related to the clients, **educating the client becomes a priority**; in this aspect I have prepared a presentation (PPT) lasting a duration of 2 hours. Herein we distinguish about type of **expenses, effects of inflation**, difference between **savings and investment, risk and loss factors**. **Management of risk and its reduction. Effects of compounding interest, cost averaging and advantages of early investment are stressed**. A high light on **common mistakes** during investment (with example - Insurance), **deviation from goals and effects of kickbacks**. Lack of **service factors** with respect to **statement taxation and valuation of the portfolio**. **Education through website** for friendly usage of clients. The above actions have led to my successive growth.

2 .Understanding Clients Financial needs

On entering the financial planning segment and interaction with other **advisors**, I found that in most cases advisors **lacked power of self expression and were self centered**. On interacting with educated professionals I understood that they **lack basic planning**.

I started my activities with respect to **educating, drawing plan and implementation of the plan** for my clients. In this aspect **careful listening** to my clients made vast difference. Clients were **diverted from the commission market** by creating awareness. Listening to the clients and making reliable delivery, makes real difference in their life. What the clients are dealing and what they care about. This adds a lot of value and worked as catalysts, in **accelerating my conversion ratio**. Under the circumstances clients were very **comfortable working** with me

3. Satisfactory delivery to the client

Education, understanding of common mistakes, proper planning and building new dreams were periodically delivered to my clients.

Alignment with risk, goal planning and retirement planning. Building the confidence in the area of equity exposures, standing for accomplishment of client's goals.

Meet their **liquidity needs** when they really need the money so this makes them aware of the importance of liquidity and how easily to get it with financial assets.

Make them responsible, accountable for their financial life. Thus making a difference in their life.

4. Results produced to clients

I am proud that over last **4 years** I could make a difference to around **220 families** with **respect to their financial status and well being**. Thus creating **a powerful society** with a **clean financial environment**.

The need of the hour is to
go to the
next level professionally,
wherein I seek everyone's
co-operation.

Thank You