

Rukmini Devi Institute of Advanced Studies
Madhuban Chowk, Rohini, Delhi-110085

(Approved By AICTE & Affiliated With GGSIP University)

DOSSIER

On
GUEST LECTURE

On
**‘Starting Early on the Road to Financial
Freedom’**

On
September 8, 2016



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FORM A

Proposal:

- **Name of the event to be organized:** Guest Lecture on ‘Starting Early on the Road to Financial Freedom’
- **Date:** September 8, 2016
- **Time:** 12:00 pm to 1:30 pm
- **Venue:** Lecture Theatre, RDIAS
- **Motivation for the activity:** Financial management is a field, lush with great earning potential. It involves the management, control and review of the collection, investment and resources of money as a capital. The most fundamental lesson to be learned in personal finance is the importance of saving and investing at a young age; it proves to be vital in the process of wealth accumulation. The challenge here is to overcome the perception that resources are tapped out and one can't possibly save more. In fact, investment at earlier stage, when one has probably more control over cash flow is able to save better than later. There are always benefits of having investment at very initial stage of career. It's a known fact that the longer we stay invested; the greater is the power of compounding. The purpose behind the session was to accustom the students with importance of making investments at early stage for future financial security.
- **Organized by:** MBA Department
- **Resource Person:** Mr. Ashish Kapur, Chief Executive Officer, Invest Shoppe

FORM B

Part 1

Aim of the event:

The aim of this session was to cover a wide range of topics that can help management graduates control their financial future. The discussions during the session aimed at providing knowledge about investing, financial planning and retirement. Knowing how to plan your investment strategy is an important step towards the achievement of one's financial goals. In order to make students build their strategy, the session helped them in assessing few key elements that structure their personal investment portfolio.

Part 2

Abstract:

Mr. Ashish Kapur, CEO of Invest Shoppe, is specialized in portfolio consultancy and training of prospective investors on building investment strategies. Invest Shoppe is a wealth management and advisory company providing a unique blend of financial solutions to protect the future of its clients.

In the session for the students of MBA & BBA, Mr. Kapur talked about role and benefits of investments in relationship with time and savings. In order to earn increased benefits on savings, rate of return after tax should be greater than the rate of inflation. In today's low interest rate environment, finding a savings account that delivers a return above the current inflation rate can be difficult. So it's worth considering investment options which have the potential to outperform inflation.

Sir, having expertise in this domain, provided students with guidelines of differentiating investment from speculation or gambling. It is important for management students to understand value of making investments at early stage so that they are able to reasonably

anticipate profit/loss on their investment by research and prudently select an appropriate investment vehicle.

Mr. Ashish Kapur asked few questions to understand the student's basic knowledge on investment terminologies and boosted their morale by distributing chocolates for their answers to his questions. Sir, further, explained that investing is a great way to save for the future, as long as you are responsible and disciplined. It doesn't require a huge up-front investment, and it doesn't require a lot of time or effort. All it requires is a small tolerance for risk, a dedicated time horizon, and an up-front time investment of an hour. He, then, provided some tips to jumpstart their career as an investor which are as follows:

1. If you are beginning with small capital, find a broker that will accept the small account. Then, you can increase your overall capital by investing more money on a regular basis.
2. If you like to take risks, the possibility of earning large profits probably outweighs your fears of losing money. If you are risk-averse, on the other hand, you have to perform serious calculations regarding the exact amount that you are willing to risk.
3. There are savings vehicles that guarantee profits and offer minimal risks. Here are some examples: saving accounts, fixed deposits, recurring deposits and bonds, etc.
4. If you can shoulder more risk and invest your money for a longer time period, you may try investing your capital in mutual funds. Mutual fund corporations collect and manage the money of other people for investment purposes. Since these corporations employ financial experts, lots of college investors opt to put their money in mutual funds

Sir iterated the fact that college investors have a significant advantage over other types of investors. They have time – lots of it. Considering the amazing powers of compound interest (i.e. a type of interest that earns additional interest), we can say that time is money. Experienced investors state that even a small amount of money, if invested properly, can reap huge profits in the future. That means you really have to think about building your personal investment portfolio while you are still in college.

To illustrate his point, he gave an example of Mr. Sachin Tendulkar, who, when started his carrier at early stage started investing at the age 17 and Mr. Rahul Dravid started investing at age of 22. If both of them invest in the same share and Sachin Tendulkar continues for 10yrs in the same investment plan will earn more profit on investment in comparison to Rahul Dravid. He made students understand value for money.

Towards the end, Sir said that you may think that investing is difficult or that it is hard to get started. That is not the case. Beginning your investing journey is as easy as opening an investing account. As a college investor, once you become familiar with how the financial market works, you can start to invest in individual bonds or stocks.

Part 3

Conclusion

Mr. Kapur's attempt to explain the importance of investment to the young prospective investor proved to be successful with students raising important questions learning more on their personal investment plans, thus, making session highly interactive. One of the most important things as an investor is to get an early start on investing. The old saying "the early bird gets the worm," certainly applies to investing in a big way. Students were able to gain more confidence and realize the fact that simply to start up with making small investments and give them time to mature can help them in long run. Investing while you are young is one of the best decisions one can ever be made were the concluding and moralizing words of 'Mr. Ashish Kapur'.

Moments of Guest Lecture



Director Sir sharing his views on the theme of Guest Lecture!



Mr. Ashish Kapur talking about equity market investment!



Faculty members and students listening to the speaker....!!



Mr. Ashish Kapur explaining financial planning....!!



Ms Khushboo Arora, Department Coordinator, presenting token of appreciation to the speaker!