



**Financial Planning is all about planning your future. Don't wait, let's begin the journey.**

***The mantra for success of people is their vision and start accumulating wealth from early age under expert supervision.***

Each one of four components is necessary to have successful financial independence:-

1. Vision for the future goals and realistic estimation
2. Involving CFPs in making financial plan
3. Start as early from first job or business venture
4. Continuous expert supervision and regular review.

***Are you ready for it!***

## ABOUT US

*Financial Café* is an independent financial advisory firm based in the National Capital Region of Delhi (NCR). It has got the team of professionals of CFP<sup>CM</sup> (Certified Financial Planner<sup>CM</sup>), CA's (Chartered Accountant) and eminent experts from Indian Financial Market.

- We have promised ourselves that we will provide unbiased, ethical and comprehensive investment advice and not just sell investment products.
- We believe in advising individuals and families based on their risk appetite & need based approach, an approach that looks at you before looking at markets, products and economic scenario

# *Financial Café*

## *Creating Wealth*

## ***Why do you need financial planning?***

- What should we do to achieve financial goals like buying a home/car, Children's education/marriage, retirement planning.
- Effect of inflation and tax implications.
- Whether or not you need any insurance coverage? If yes, how much & why?
- Asset Allocation depending upon the risk appetite & financial goals?
- How to deal with medical expenses, the same can destroy your wealth.
- Power of compounding & of rupee cost averaging?
- If you have an immediate need or unexpected life event such as a birth, inheritance or major illness.
- If you feel that a professional adviser could help you improve on how you are currently managing your finances.
- If you know that you need to improve your current financial situation but don't know where to start.

***www.fcafe.in***

*Start early with a small amount is better than saving larger amount at a later age*

### *The Power of Compounding*

Compounding is the financial equivalent of a snowball rolling downhill. With each revolution, the snowball gets bigger because it picks up even more snow every time around. Compounding produces a snowball effect with money because the earnings each year contribute a little more to earnings the following year. As time passes, the earnings contribute more and more to the total value of an investment.

Reach us at [www.fcafe.in](http://www.fcafe.in)



#### **The Financial Planning Process consists of the following six steps:**

##### **1. Establishing and defining the client-planner relationship.**

We will clearly explain the services to be provided and define the responsibilities at both ends. We should agree on how long the professional relationship should last and on how decisions will be made.

##### **2. Gathering client data, including goals.**

We should mutually define your personal and financial goals, understand your time frame for results and discuss, if relevant, how you feel about risk.

##### **3. Analyzing and evaluating your financial status.**

We will analyze your information to assess your current situation and determine what you must do to meet your financial goals.

##### **4. Developing and presenting financial planning recommendations and/or alternatives.**

We will offer you financial planning recommendations that address your goals, based on the information you provide.

##### **5. Implementing the financial planning recommendations.**

We should agree how the recommendations will be carried out. We will come up with the recommendations, coordinating the whole process with you and other professionals such as attorneys or stockbrokers.

##### **6. Monitoring the financial planning recommendations.**

We should agree on who will monitor your progress towards your goals. To review your situation and adjust the recommendations, if needed, as your life changes.

## *Our Services*

*Financial Planning*

*Investment Planning*

*Retirement Planning*

*Insurance Planning*

*Tax Planning*

*Estate Planning*

*Portfolio Review & Re-balancing*

*Mutual Fund Advisory*



# THE Master Advice.

*Financial Café* HAS PROVEN RECORD OF  
HELPING INDIVIDUALS TO EXCEL IN FINANCIAL  
PLANNING & IMPLEMENTATION.



certification is recognition in more than 23 countries across the world including India.

CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Certification is a mark of excellence granted to individuals who meet the stringent standards of education, examination, experience and ethics. It is the most prestigious and internationally accepted Financial Planning qualification recognized and respected by the global financial community.

CFPs are financial doctors and like medical doctors, they diagnose the problem and provide the prescription as to what need to be done. It is absolutely your will, whether to act, or not to act on their advise. As doctors are not into selling medicines, CFPs are not selling financial products but surely they can suggest the best shop in the market so that you can buy at cheapest cost with excellent services.

***Bring the change today!***

If you believe that you should live free life from worries, you need to look for a professional guidance. We, at Financial Café, are able to deliver you financial plan that will ultimately serve your goal of accumulating wealth for all your future financial need.

You may reach us through:

**[kapil@fcafe.in](mailto:kapil@fcafe.in)**

**CALL us at 24x7 Helpline at  
+91-98187-44200**

## FREQUENTLY ASKED QUESTIONS

**Q** Does Mutual funds invests in Share Market only?

**A** Fixed Maturity Plans (FMPs) / Monthly Income Plans (MIP) / GILT funds / Income funds/ Liquid schemes invests in Debt securities and are relatively less volatile helping you build a balance portfolio according to your risk appetite

**Q** Why It is important to consider Inflation- A Hidden Tax?

**A** Inflation reduces the purchasing power year by year & increases the cost of goods and services. We should look for an investment vehicle which can provide a higher return over & above inflation

**Q** Is it necessary to buy any product from you if take consultancy?

**A** A CFP can not compel his clients to buy any financial products

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**Privacy Statement**

We don't share any information of our clients with any one, unless and until enforceable by law

## TESTIMONIALS

The simplicity & clarity in the approach adopted by financial café is remarkable. Their step-up approach is very pragmatic and easy to implement. I found portfolio rebalancing generating better returns as you put more money in equity when share market are lower level and withdraw money when markets are at their peak.

CA. Sachin Gupta