



Simple. Safe. Sensible



**Our ELITE EQUITY
PORTFOLIO Helps You
Build Low-Risk, Consistent
Wealth Over the Long Term.**

MONTHLY NEWSLETTER

OCTOBER 2022, EDITION 1

Investing is, in many ways, the cornerstone of your financial future. From building a nest egg for retirement to funding your child's education or helping an aging parent secure their financial futures, investing provides solutions to many different financial challenges.

However, investing requires more than just a keen eye and a steady hand. Investing and growing your financial wealth is the need of the Hour for everyone today. But it can be a scary proposition.

Investing Is Something That Many Want to Get Right.

But It's Often Difficult Knowing Where to Start.

Investors are often bombarded with investing tips and tricks from every possible corner. While some of these suggestions might sound like a good idea, most people don't have the time or resources to conduct their research into these strategies.

There are many different kinds of investments out there, but not all of them are right for you. Some will perform well in the short term, while others excel over the long term. Some require a lot of money upfront, while others have small initial investments with high risk. Investing requires a certain amount of understanding as well as a strategy for achieving quality returns with minimal risk.

The prospect of losing money is enough to have most people stay clear of the stock markets. The trick is knowing which options will help you reach your investment goals while minimizing your risk as much as possible. So, it's of utmost importance to have access to quality guidance and support about investing so you can make informed decisions for your future.



ENTER QUALITY INVESTING!

It's the INVESTING AVENUE in the Stock market that includes identifying quality stocks of companies that possess good business characteristics.

It's So Important to Understand What Quality Investing is and Why You Should Invest in it.

Taking the time to understand what quality investing entails and how it can help you succeed financially can be the key to unlocking your potential as an investor and improving your long-term financial security.

3 Biggest Upshots of Quality Investing

**STRONG PREDICTABLE
CASH GENERATION**

**SUSTAINABLE HIGH
RETURNS ON CAPITAL**

**ATTRACTIVE GROWTH
OPPORTUNITIES**



WHY QUALITY INVESTING STRATEGY IS BETTER THAN OTHERS LIKE VALUE OR GROWTH INVESTING?

Before we get to a comprehensive comparison between the three, let's get a quick understanding of what value and growth investing approaches are.

Value Investing	Growth Investing
<p>An investment approach where we pick stocks of those companies whose market trading price doesn't agree or resonate with their intrinsic value.</p> <p>Taking this route of investing demands an in-depth understanding of the stock market. It's all about figuring out whether a company is overvalued or deeply undervalued.</p> <p>It works on a simple principle – buy the stocks when they are undervalued and sell them when they reach their intrinsic value.</p> <p>Here are some of the Key Parameters to Determine Whether a Stock is undervalued or overvalued.</p> <ul style="list-style-type: none"> • It's involvement in a financial scam. • Credit rating • Net Profit and Loss. 	<p>On the other hand, this approach to growing your financial wealth in the stock market focuses purely on how to increase the capital of the investor.</p> <p>Primarily, the investments are done in stocks of small companies that are fairly young and are expected to show an increase in their earnings at a rate that is above the industry average.</p> <p>The focus always stays on Emerging Companies as the probability of getting impressive returns is higher, but it carries a high amount of risk too which as an investor you should be willing to undertake.</p> <p>Investing in stocks via this approach portrays the potential of small companies to expand and boost profitability in the future, and as an investor, you bet on that.</p>



- Earnings Before Interests and Taxes
- Earnings Before Interests, Taxes, Depreciation, and Amortization.
- Discounted Cash Flow.
- Price to Earnings (P/E) ratio.
- Price to Book (P/B) Ratio.

When selecting a stock via the Growth Investing Approach, considering these 5 Key factors is a must –

- Historical Earnings
- Projected Future Earnings and Growth
- Profit margins
- Return on Equity
- Performance of the Share Price in the past.

If you intend to be a growth investor, then you should look out for the industries that are growing rapidly and project significant scope of booking profits through capital appreciation.



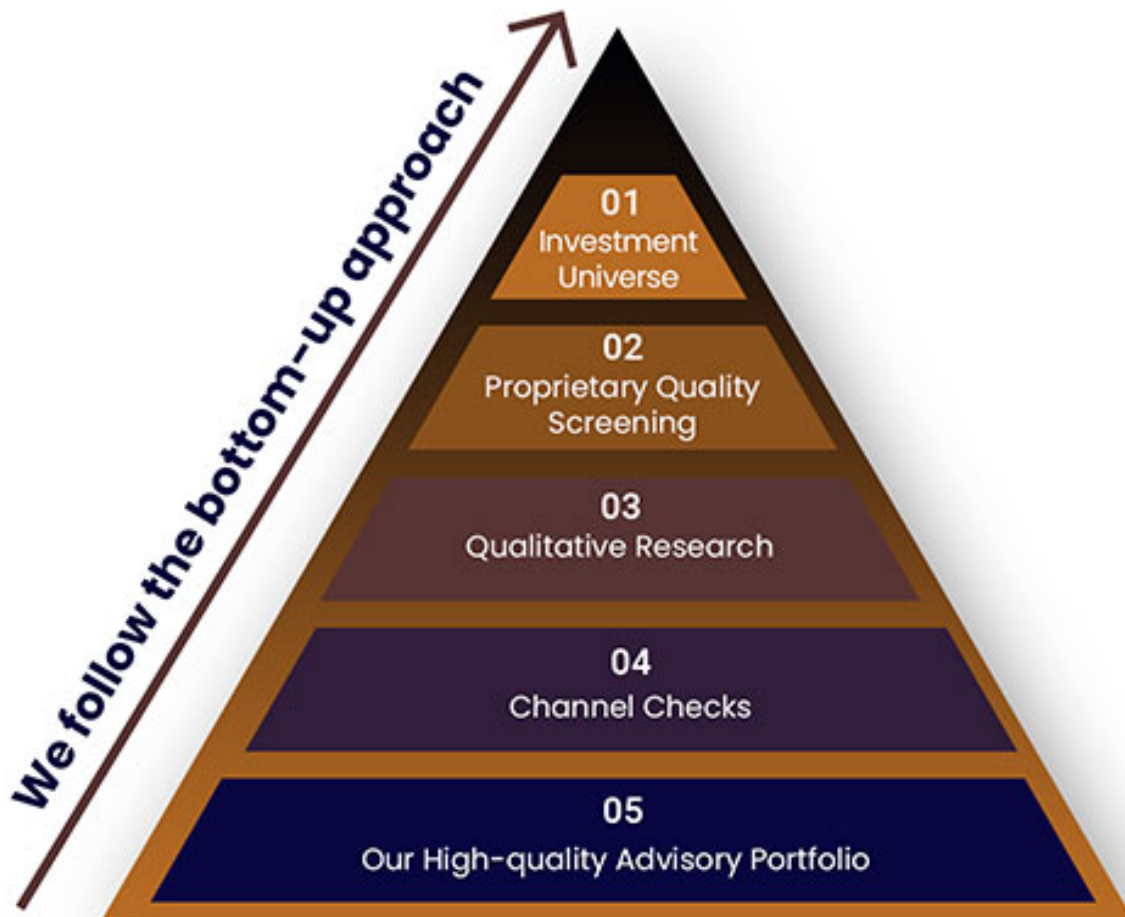
Introducing Elite Equity Portfolio.

Making Quality Investment in Direct Equities a Piece of Cake for Sensible Investors.

Our Investment Pool consists of stocks from the Nifty 500 Index. A significantly broader index that consists of Quality Stocks from across multiple sectors and industries.

Elite Equity Portfolio functions on the principle of sensible investing in quality companies that are fundamentally strong and can withstand any business conditions for achieving a higher and more attractive rate of return.

5-STEP Research Process



STEP 1

Picking stocks from the Nifty 500 Index Fund

STEP 2

Implementing a Proprietary Quality Screening process via rigorous screening parameters to filter out fundamentally strong and positive stocks.

Below are the PROPRIETARY QUALITY SCREENING PARAMETERS we take into account –

- Company should be 5 to 10 Years of age minimum.
- The market capitalization of the company should be at least 1000 Crores and more.
- ROCE should be greater than or equal to 14% consistently over the last 5 to 10 Years.
- The Profit Margin should be greater than 10% over the last 5 to 10 years.

To Identify High-Quality Stocks, We Compare The Below Ratios To Peers Within The Industry.

- **GROSS PROFIT MARGIN**

Gives you an Idea about the Company's Financial health and Core Profitability. Must be on the higher side for a positive outlook.

- **OPERATING PROFIT MARGIN**

Indicates how much money the company makes on every rupee worth of sales. Profits left after paying variable costs of production. Must be on the higher side.



- **RETURN ON CAPITAL EMPLOYED (ROCE)**

Indicates how much profit a company has generated from the capital used in the business.

- **CASH CONVERSION**

This ratio determines the ratio of the cash flows to net profits. In other words, it assesses the amount of cash flow a company generates compared to its book profit. This ratio reveals the management's ability to consistently convert profits into cash. It's a good measure of the management's efficiency and flexibility to be able to convert profits into cash quickly.

- **DEBT to EQUITY**

Indicates how much the company has borrowed with respect to the shareholder capital. It refers to the company's ability to meet debts with equity capital.

- **INTEREST COVERAGE**

The interest coverage ratio indicates how comfortably a company can pay interest on its outstanding debt.

We compare all these above ratios for the given stock with its peers in the selected industry to determine if it's worthy enough to invest into or not.

STEP 4

Talking to all kinds of people associated with the company and performing channel checks to confirm the stock worthiness.

STEP 5

Finalizing a list of stock suggestions through the extensive screening and filtration process that matches all parameters according to end investment goals



At Sukhanidhi, we never recommend investing in the below THEMES.

- High debt companies such as manufacturing companies.
- Companies that are cyclic such as those belonging to cement and steel industry.
- High Capital-Intensive Companies such as L&T, etc.
- PSUs such as Coal India, BHEL, ONGC, LIC, etc.
- Public Sector Banks such as SBI, PNB, Bank of India, etc.
- Initial Public Offerings (IPOs).
- Trending Stocks. Ex – Adani, etc.
- B2B Companies but not more than 30% of the total investment Portfolio.
- Government to Business Companies.
- Government to Government Companies.



ELITE EQUITY PORTFOLIO PERFORMANCE

Asset Allocation

Avg Market Capitalization	8,83,270.98
12-Month Dividend Yield (%)	0.72

Elite Equity Portfolio	Composition (%)
Domestic Equity	100%
International Equity	0%
Fixed Income	0%
Gold	0%
Cash	0%
Others	0%



Portfolio X-Ray:

Top 5 Sectors	Allocation (%)
Basic Matls	21.81%
Industrials	18.58%
Healthcare	14.67%
Technology	13.64%
Consumer Def	11.74%



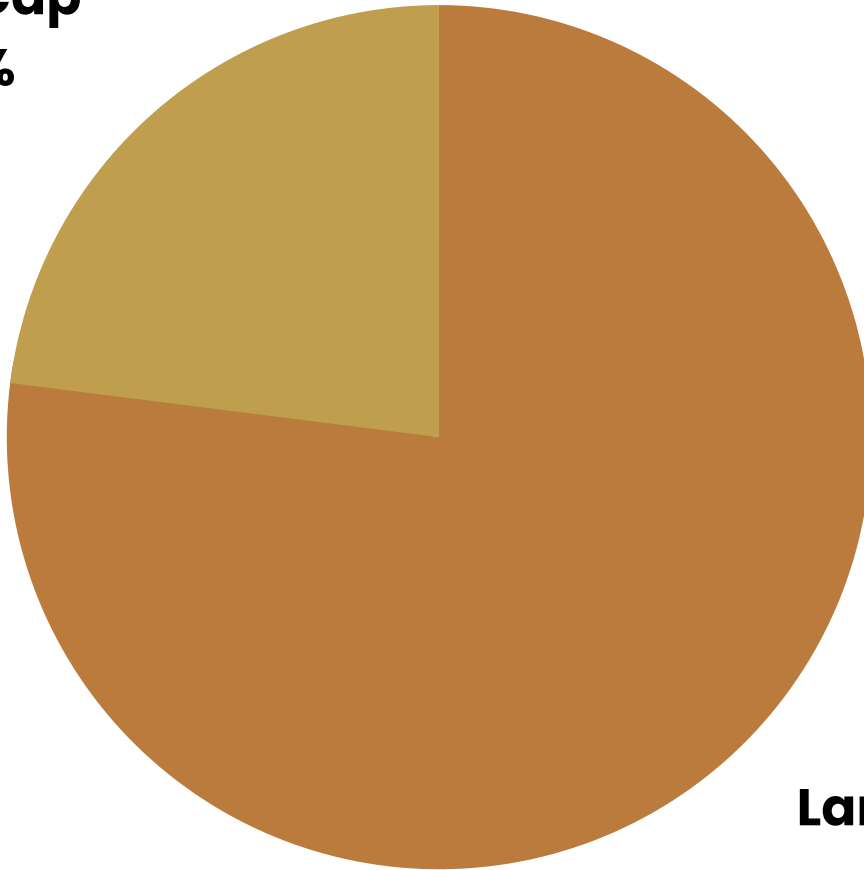
Portfolio X-Ray:

Top 5 holdings	Weights(%)
Pidilite Industries Ltd (INR)	8.80%
Asian Paints Ltd (INR)	8.80%
Nestle India Ltd (INR)	8.80%
Tata Consultancy Services Ltd (INR)	8.12%
Divi's Laboratories Ltd (INR)	6.85%



Category Wise Allocation

Mid-Cap
23%



Large Cap
77%



ELITE EQUITY PORTFOLIO PERFORMANCE

Portfolio Risk & Returns

Risk and Return Statistics*

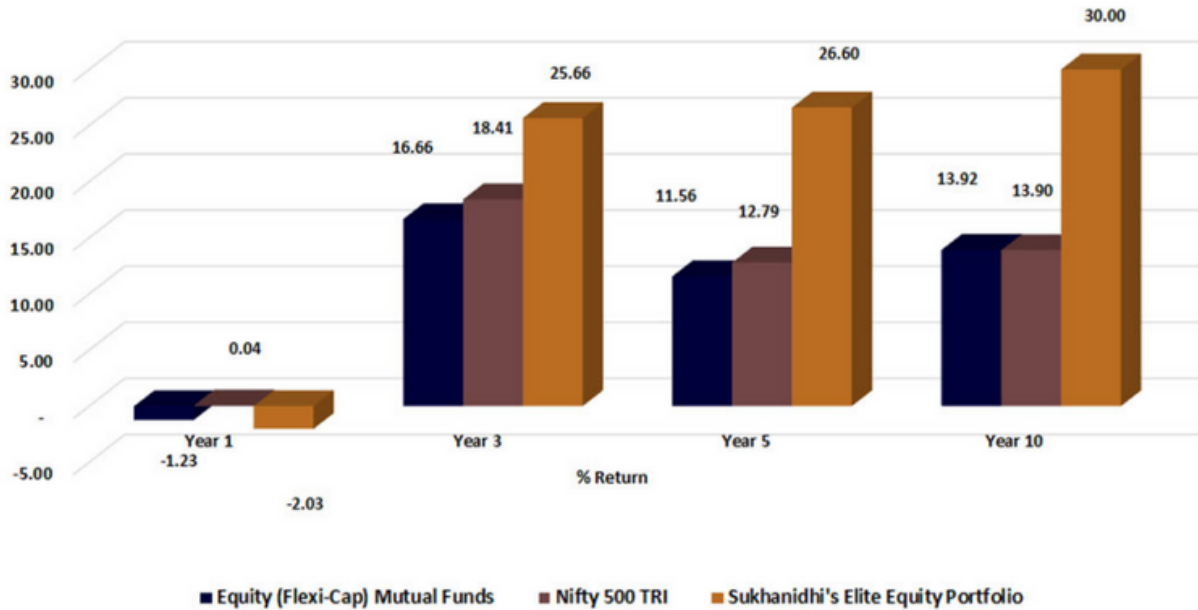
	Elite Equity		Benchmark		Elite Equity		Benchmark	
	3 years	Benchmark	5 years	Benchmark	10 years	Benchmark	10 years	Benchmark
Standard Deviation	18.34%	22.63%	16.64%	19.77%	15.58%	17.17%		
Mean	25.66%	17.97%	26.60%	12.81%	30.00%	13.96%		
Sharpe	1.27%	0.72%	1.41%	0.48%	1.53%	0.51%		
MPT Statistics*								
Alpha	10.69%	-	15.10%	-	15.60%	-		
Beta	0.70%	-	0.70%	-	0.71%	-		
R-Squared	73.01%	-	67.90%	-	61.97%	-		

Our Performance Overview

Portfolio Returns	YTD	1 month	3 months	6 months	1 year	3 years	5 years	10 years
ELITE EQUITY (%)	-4.20%	-0.76%	16.89%	4.09%	-2.54%	26.37%	28.14%	30.03%
NIFTY 500(%)	-0.05%	-3.21%	11.19%	0.39%	-0.22%	17.97%	12.81%	13.96%



ELITE EQUITY PORTFOLIO VS FLEXI-CAP MUTUAL FUND VS NIFTY 500



Note:

·Our elite equity portfolio has generated a 30% CAGR (excluding dividend and bonus) in the last decade (10 years) as on 3rd October 2022.

·Where in equity (Flexi-Cap) Mutual Funds 13.92% return and Nifty 500 Index has delivered a CAGR of 13.90% respectively.

·However, to be conservative, we are expecting around 15% CAGR (excluding dividend and bonus).

·There is no guarantee of returns and it is subject to prevailing market conditions.



Maximize Returns & Reduce Your Expenses with Elite Equity Portfolio

Elite Equity Portfolio vs Mutual Funds vs Index Funds Fees Comparison.

Description	Flexi-cap MF		Nifty 500 (Index Fund)	Sukhanidhi's Portfolio
	Regular	Direct	Direct	Elite Equity
Lumpsum Investment (Rs)	50,00,000	50,00,000	50,00,000	50,00,000
Fees/Charges (in % Pa)	1.75%	1.00%	0.40%	1.00%
Fees/Charges (in Rs Pa)	87,500	50,000	20,000	50,000
5-Years CAGR Returns (in %)	11.56%	12.61%	12.79%	26.60%
Value of Investment at the end of 5th Year (in Rs)	86,39,976	90,54,298	91,26,894	1,62,60,674
Difference in Corpus	-76,20,698	-72,06,375	-71,33,780	-
Total Expenses / fees in last 5 years	-4,37,500	-2,50,000	-1,00,000	-2,50,000
Net Gains/Loss at the end of 5th year	-80,58,198	-74,56,375	-72,33,780	1,60,10,674

Source: Sukhanidhi Investment Advisors

NOTE: All returns are in CAGR and the investment time horizon considered as 5 years (September 2017 to October 2022) comparison between sukhanidhi's portfolio vs mutual funds vs index funds. Sukhanidhi's portfolio is built on quality investing strategy. To know more about

Whom it is suitable for?

Our services are ideal for investors looking to create wealth over the long term. We strongly believe in 'time in the market' and not 'timing the market'. Investors looking for support in terms of building their portfolio and monitoring it while transacting independently would find our services an ideal fit.





ELITE EQUITY PORTFOLIO IN THE NEWS!

THE TIMES OF INDIA, HUBLI | DHARWAD BELAGAVI
MONDAY, AUGUST 23, 2022

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LEADERS OF CHANGE 75

Smart Home Loan EMI Recovery Plan

Sukhanidhi's plan to make your dream home almost for free and achieve financial independence

This finance adviser is about two childhood doctor friends, Dr Sanku and Dr Prateek, living in Mumbai. They are all grown up and are both married to doctors (yes without saying lol). Dr Prateek has recently bought a new house and invites Dr Sanku and his wife for an inauguration dinner. After a tasty meal and some drinks, the conversations started flowing. After praising the splendour of the new house, Dr Sanku started talking about the heat of heavy EMIs he has been facing after more than three years of buying his own ready-to-move-in house. He out of concern also warned his bestie Dr Prateek of the same heat and advised him to cut on extra expenses from today itself. Dr Prateek smiled big from ear to ear and said he had already made his expense sheet before buying the new house.

The satisfaction on Dr Prateek's face suggested Dr Sanku to know about his smart money plan. Dr Prateek had invested 20% of the loan amount of the house in Sukhanidhi elite equity portfolio for the next ten years. And here goes a calculation of the same.

Dr Prateek bought a home for Rs 15 lakh including insurance. He made a down payment of Rs 10 lakh and had taken a home loan on the rest of Rs 5 lakh at 7.55 percent interest (Home Loan as of Aug 2022) a monthly EMI comes to Rs 33,401. He invested 20 percent of Rs 15 lakh (Rs 2.25 lakh) in Sukhanidhi elite equity portfolio as an investment to make his new home free of Sukhanidhi Elite Equity Portfolio for 25 years (Home Loan Term).

grew to a whopping amount of Rs 2.94 crore and so the Total Home Loan Repayment for 25 years is Rs 99.76 lakh and the Investment corpus is Rs 9 lakh which amounts to Rs 1.08 crore rupees.

He has not only built a smart Home Loan EMI recovery plan for himself and bought himself a home completely free but also planned to create a wealth of Rs 1.82 crore (i.e. Rs 2.96 minus Rs 1.08 crore) in 25 years (Plus Rs 9 lakh).

Dr Sanku is impressed by this game of numbers and is looking forward to investing in Sukhanidhi elite equity portfolio too.

Mr. at Sukhanidhi are on a massive mission to help 1000s individuals like Dr Prateek and Dr Sanku to not only get their dream home for free but also to build a successful retirement corpus. We understand that the working hours and years of an individual will decrease with age and that everyone requires an income stream to maintain a certain lifestyle as they get older. We are waiting for you to join the mission. What are you waiting for?

Investment	Estimated Monthly Equity Mutual Funds Returns	Sukhanidhi Elite Equity Portfolio
Investment (20% of Rs 15 lakh)	2,25,000	2,25,000
Yearly Expenses (Rs 33,401 x 12)	4,00,812	4,00,812
Home Loan EMI (Rs 33,401 x 12)	4,00,812	4,00,812
Home Loan Interest (Rs 33,401 x 12)	4,00,812	4,00,812
Total Monthly Cash Flow	1,83,566	1,83,566
Total Monthly Cash Flow (25 years)	4,58,915	4,58,915
Total Monthly Cash Flow (25 years)	4,58,915	4,58,915

these days while reading Money control, he came across an eye-opening article stating the benefits of hiring a professional equity investment advisor written by the founder at Sukhanidhi to investment Advisors. Mrthy found the insights real and was motivated to share his financial concerns with us.

To initiate what he shared his NDA statement. It was not very long as the conclusion of the country has long enough to be analysed for two days. He had made an investment worth 45 lakh in actively managed equity mutual funds and was paying a fee of around 2.20%, a heavy sum of Rs 99,000 per annum on average. Tracking 50 schemes is no joke. Not only the portfolio was tedious to manage but it was difficult to manage as well. The commission charged was exorbitant enough to simply cut away a good portion of the gains. Though game. We suggested Mrthy to sell everything and make a smart risk. What the money was reaching the bank in 3 days, we started with investing Advisory Mrthy had a credible and long track record of performance.

ability

- Brand equity
- Robust predictable cash flows
- Justifiable high returns on capital
- Powerful growth potential and economic moat
- Honest and capable management
- Healthy profit margins and solid balance sheets

Some part of the strategy in vision. The other in executing numbers. The prudent investor considers the following quantitative parameters to build a quality portfolio. Infamous for its great returns in long run.

- Market capitalization of over ₹1,000 crore.
- The company should have been in existence for at least 10 years.
- The company should have delivered revenue of at least ₹9 percent and a Return on Capital Employed (ROCE) of at least 14 percent consistently over the last 10 years.

Look at the below table to understand the comparative performance analysis of how Sukhanidhi elite equity portfolio outperforms the other financial instruments available in the market.

Mrthy was not only in-

vested in that particular stock, and what will be the long-term consequence of the same. He invested a sum of Rs 45,00,000 (i.e. his all-career savings till date) and also started with an Equity SIP plan of investing Rs 1,00,000 per month in the same portfolio.

FREE AND RETURNS COMPARISON CHART:

Source: Sukhanidhi Equity portfolio. All returns are in CAGR and the investment time horizon is considered as 5 years as on 02 August 2022.

Once the investment plan was ready as per requirement, Mrthy chose to execute it by himself considering all the good recommendations. By doing this he saved an exorbitant commission of around 2.20% which was nearly Rs 99,000 as discussed earlier. He now paid a fee of 1% (plus 0% on every month) and also reaped superior returns as compared to what his portfolio generated earlier. The portfolio is simple, easy to manage and keep a track of. It is not only accumulating wealth from this golden portfolio especially customised to his needs, but also keeps

Hasn't he sent for you, yet?

ABOUT US - WHO ARE WE ?

We are the first equity research and investment advisory firm based in North Karnataka and have 10+ years of experience in equity research and advising High Net worth Individuals (HNIs), Ultra High Net Worth Individuals (UHNIs), and NRI across India and the globe.

WHAT DO WE DO ?

We help individual investors in generating inflation-adjusted, risk-adjusted, and tax-efficient returns and create sustainable wealth over the long term by recommending a high-quality direct equity (phases) portfolio.

WHY DID WE START ?

After speaking with hundreds of investors, we discovered that while most investors recognize the importance of investing in equities, many lack the time, knowledge, or necessary resources to evaluate stocks or construct a long-term equity portfolio. As a result, people risk their savings on opaque, non-transparent recommendations of relatives, friends, brokers, or any business channel, and end up losing their hard-earned money.

And after such instances, we realised the need for professional advice and decided to start the first equity research and investment advisory firm in Hubballi/Dharwad to assist individual investors across India with the simple portfolio of direct, high-quality, fund-based, high-quality, fund-based, high-quality, fund-based investment advice to create serious wealth over long-term.

WHY SUKHANIDHI ?

We are an

Times of India



ಸುಖನಿಧಿ ಇನ್ ವೆಸ್ಟ್ ಮೆಂಟ್ಸ್ ಅಡ್ವೈಸರ್ಸ್

ಸುಖನಿಧಿ ಇನ್ ವೆಸ್ಟ್ ಮೆಂಟ್ಸ್ ಅಡ್ವೈಸರ್ಸ್

ಕರ್ನಾಟಕದಲ್ಲಿಯೇ SEBI ನೋಂದಾಯಿತ (RIA-INA200015246) ಅಧಿಕ ಸಲಹೆಗಾರರು ಇವರೊಬ್ಬರೇ ಎನ್ನುವುದು ಅಚ್ಚರಿಯ ವಿಷಯ.

ವಿನಾಯಕ ಸವಣೂರ ಅವರು ಕೊಡುವ ಅಧಿಕ ಸಲಹೆಯಿಂದ ಅದೆಷ್ಟೋ ಜನರು ತಮ್ಮ 'ಅಧಿಕ ಶಿಸ್ತು' ರೂಢಿಸಿಕೊಂಡು ಧನಿಕರಾಗಿದ್ದಾರೆ. ಹೊಸ ಮನೆಕಟ್ಟುವ, ವಿವಿಧ ಷೇರುಗಳಲ್ಲಿ ಹೂಡಿಕೆ ಮಾಡುವ, ಅಧಿಕ ಚೇತರಿಕೆಗೆ ಅಗತ್ಯ ಮಾಹಿತಿಯನ್ನು 'ಸುಖನಿಧಿ'ಯಲ್ಲಿ ನೀಡಲಾಗುತ್ತಿದೆ. ಗ್ರಾಹಕರಿಗೆ ಅದ್ಭುತ ಸೇವೆ ನೀಡಲಾಗುತ್ತಿದ್ದು, ನಿಗದಿತ ದರವನ್ನು ಮಾತ್ರ ಪಡೆಯಲಾಗುತ್ತಿದೆ. ಪರ್ಫಾರ್ಮೆನ್ಸ್, ಫೀಸ್ ತೆಗೆದುಕೊಳ್ಳುವುದಿಲ್ಲ. ಫೈನಾನ್ಸಿಯಲ್, ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್, ಬಜೆಟ್‌ನಿಗಾಗಿ



ಸುಖನಿಧಿ ಇನ್ ವೆಸ್ಟ್ ಮೆಂಟ್ಸ್ ಅಡ್ವೈಸರ್ಸ್ ಸಂಸ್ಥಾಪಕ ವಿನಾಯಕ ಸವಣೂರ

ಕುಬ್ಜಳಿ: ನಾವು ಎಲ್ಲಿ, ಹೇಗೆ ಹೂಡಿಕೆ ಮಾಡಬೇಕು? ಎಷ್ಟು ಹೂಡಿಕೆ ಮಾಡಿದರೆ ಲಾಭ? ಹೀಗೆಲ್ಲ ವಿಷಯಗಳು ಬಹಳಷ್ಟು ಜನರ ತಲೆಯಲ್ಲಿ ಇರುತ್ತವೆ. ಆದರೆ, ಕಿಮ್ಸ್ ಗೇಟ್ ಎದುರಿನ ಜಯನಗರ ಬಡಾವಣೆಯಲ್ಲಿನ 'ಸುಖನಿಧಿ' ಇನ್‌ವೆಸ್ಟ್‌ಮೆಂಟ್ ಅಡ್ವೈಸರ್ಸ್ ಗೆ ಭೇಟಿ ಕೊಟ್ಟರೆ, ಸಿಗುವ ಮಾಹಿತಿಯಿಂದ ಚಿಂತೆಗಳು ದೂರವಾಗಿ ಸಂಕೃಷ್ಟಿ ದೊರೆಯಲಿದೆ.

'ಸುಖನಿಧಿ' ಇನ್‌ವೆಸ್ಟ್‌ಮೆಂಟ್ ಅಡ್ವೈಸರ್ಸ್ ನ ಸಂಸ್ಥಾಪಕ ವಿನಾಯಕ ಸವಣೂರ ಅವರು ಎಂಬಿಎ ಫೈನಾನ್ಸಿನಲ್ಲಿ ಹಾಗೂ ಸರ್ಟಿಫೈಡ್ ಫೈನಾನ್ಸಿಯಲ್ ಪ್ಲಾನರ್‌ನಲ್ಲಿ (ಸಿಎಫ್‌ಪಿ) ತೇರ್ಗಡೆಯಾಗಿದ್ದಾರೆ. 10 ವರ್ಷಕ್ಕೂ

Vijaya Vani



www.sukhanidhi.in

1/53C opposite to KIMS
Main Gate, Jayanagar
Extensions, Vidyanagar,
Hubli-580021



DIVING DEEPER INTO THE REALM OF QUALITY INVESTING.

The Preferred Choice for a Consistent Return on Investment.

Quality Investing has a proven track record of growing the wealth of retail investors consistently. Quality Investing is an Avenue that purely relies on picking fundamentally strong companies with an excellent track record, best-in-class products, and services, it's the market leader, and the management has credentials that are backed by solid experience.

Quality investing focuses on staying invested in the stock for a long period so that over the long term, the risk averages out and the investor gets some of the best returns on the principal amount.

Every Quality Stock Has The Following

- A Strong goodwill among the customers and a fiercely loyal customer base. They don't hesitate to play with their pricing even when inflation is around the corner.
- Negligible Debt.
- They are the market leader in the respective sector or industry. They outperform their competitors on metrics like distribution coverage, price, image, perceived value, brand loyalty and profitability.
- They have high ROCE and high profit margins consistently over a large period of time. They achieve this through low production costs, unbeatable prices, brand value, supremacy of the products on offer by way of patents, trademarks, copyrights etc.



- They control the pricing power of their company / stock. Pricing Power is the effect on demand by changing the price of a company's product.
- They have stable earnings consistently over the past couple of years and a relatively predictable pattern of earnings.
- Product innovation is something they do not stay aback on. Quality companies always focus on staying ahead of the pack and hence are not afraid of spending big on R&D and innovation as a means to retain their competitive edge, and hence, their leadership position.
- High quality companies always enjoy exceptional brand loyalty.

Some of the Shortcomings of Value & Growth Investing w.r.t to Quality Investing.

Value Investing	Growth Investing
Stocks come at a cheaper price without any solid reason. This can be usually because the company has little prospects for growth or the financials may be weak.	It fundamentally relies on timing the market which is significantly difficult to do.
Determining the true value of stock under this approach Needs lots of effort, analysis, and research.	You need to constantly keep on monitoring the Stock prices and track its every movement.

<p>Financial Acumen is required to assess whether a stock is underpriced or overpriced.</p>	<p>When the stock price goes south, it's often difficult to figure out whether the market sentiment has gone negative, or the company's growth potential is compromised.</p>
<p>It's hard to predict the growth trajectory of the company.</p>	<p>Cash inflow in these types of stocks is low to none because they don't pay out dividends.</p>

QUALITY Investing Is One of The Best Hedges Against Inflation.

Quality companies are those which play the long-term game. Stocks that fall under the Value and Growth investing approaches may not be able to sustain the after-effects of rising inflation. But on the other hand, quality stocks resemble those companies which are not afraid to take bold steps during rising inflation to maintain seamless business operations. That means increasing the prices of their goods and services too because they are confident in their long-term vision.

Small hiccups cannot derail their business because at the end of the day, what the consumer gets is quality products and services. So, they will stick with the company because quality surpasses price where credibility and customer satisfaction take the front row seat.



Quality companies do not survive the long-term effects of inflation by just operating on their own rules. They place stakeholder interest above everything else which lets them deliver the best quality every time. Eventually, the stakeholders are happy which means prosperity for the business despite rising prices and inflation.

Growth, Value, and Quality Investing Summarized in a Nutshell.

Growth Investing	Value Investing	Quality Investing
Priced Higher than Broader Market (Overvalued)	Priced Lower than Broader Market (Under Valued)	Priced at a premium level.
Track Record of High Earnings in cyclical phases.	Earnings are Lower than Growth Investing approach	Earnings will be consistent across business and market cycles.



High Risk and High Volatility because you have to time the market.	High Risk.	Low risk low volatility
Young, small to mid-sized companies	Matured and Large Companies.	Mid-size to large companies.
Short-term holding	Short-term holding	Long-term holding.
The bet here is on the projected profitability of the future.	Investors bet on the Market Psychology in value investing.	Sensible strategy and invest in the consistent track record.



WE ARE TRENDING ON MONEY CONTROL.



Can buying quality shares regularly be more rewarding than mutual fund SIPs?

You get more control over your portfolio in terms of stock selection, purchase cost, exit price, sector allocation, etc. by buying shares directly



Sensex at 50,000: Invest in quality consumption stocks for solid long-term returns

Capitalize on this investment theme by building a portfolio of 10-15 high-quality companies that are market leaders

 Moneycontrol / Jan 21, 2021



WE ARE TRENDING ON MONEY CONTROL.



Why quality matters more than valuations while investing for the long term

Quality stocks have always traded at high P/E ratios for years and have still continued to rise in valuations

 Moneycontrol / Feb 17, 2021

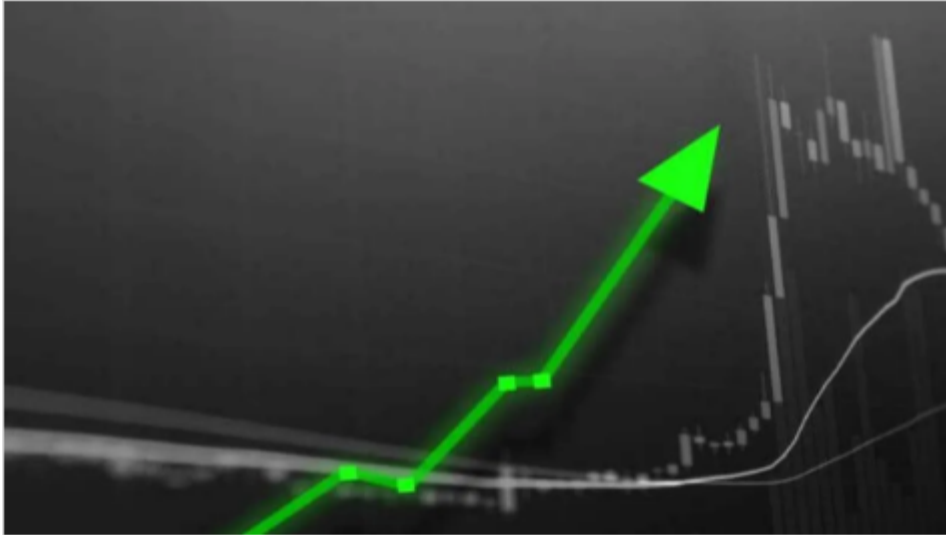


Investing in quality stocks and meditating: For wealth and well-being

The similarities between Vipassana and quality investing will help you understand how practicing both simultaneously can be beneficial for your health and wealth



WE ARE TRENDING ON MONEY CONTROL.



Investing in quality stocks may be the best hedge against inflation

Quality companies don't hesitate to play around with their pricing power during inflation



Why it's worth investing in quality equity over cryptocurrencies

Although cryptocurrencies have caught the world's attention, they are hardly a substitute for stocks trading on exchanges that have been around for over 200 years



WE ARE TRENDING ON MONEY CONTROL



Neither value nor growth, but only quality investing is best-suited for retail investors

Investors can build serious wealth while taking on lower risk by investing in quality stocks

 Moneycontrol / Jul 9, 2020

SUKHANIDHI INVESTMENT ADVISORS

Premier Equity Investment Advisory in India

If you are someone looking to create wealth over the long term, we are the right fit for you!

We are on a mission to recommend investments in High-quality Businesses with Robust Growth prospects at a reasonable cost to facilitate the fulfillment of investors' financial goals and wealth creation.

Mr. Vinayak Savanur (Founder), and Mr. Ramakant T. Dixit (Co-founder) are significantly experienced professionals when it comes to wealth creation in the stock market through quality investing. Mr. Vinayak has Previously managed 45K+ crores of funds till date.



Both through their combined experience of 37+ years aspires to help investors create personal wealth by sticking to the core value of THINK, ACT & DO in the ELITE EQUITY PORTFOLIO.

Featured On



Vinayak Savanur, the Founder & CIO of Sukhanidhi Investment advisors, He is an MBA Finance graduate, Qualified Certified Financial Planner (CFP), SEBI-registered investment advisor, and a guest columnist at moneycontrol.com. He has more than 12+ years of experience in the stock markets and has been a holistic financial planner. His love for numbers and passion for stock markets bought him into this profession. Through Sukhanidhi, he aspires to help investors create personal wealth.

For Vinayak, a combination of his investing expertise and desire to help his clients grow wealthy through their investments, gives him a strong sense of fulfilment. Vinayak has a deep belief that equity investment results in success only if investments are made in quality stocks over the long term.

Mr. **Ramakant T Dixit**, the Co-founder and CEO of Sukhanidhi Investment Advisors, He brings a wealth of experience across various streams, having worked in key roles in companies including Mercedes-Benz, General Motors, Tata Motors, and Mahindra, etc.



What Do We Do?

- **Quality Stock Investing via the Elite Equity Portfolio.**

What We Don't Do?

- **Momentum Trading**
- **Debt Investments**
- **Technical Analysis**
- **Derivatives**
- **Timing the Market**
- **Over-diversification.**

What Our Client Say?

Investing in equities has never been my cup of tea due to lack of knowledge and time constraint. It has been 4 years now that I have been associated with Mr. Vinayak Savanur. Since then, with his help, I have begun Investing in on equity shares portfolio for the next 20 years to take care of my after retirement expenses.

When I met him for the first time, he listened to each and every query of mine patiently and took me through the entire process they follow, from stock selection to portfolio construction in detail. Only then I found that Mr. Vinoyaks' way of approaching the stock market is very simple, safe, sensible. and I got convinced.

I would definitely recommend Sukhanidhi investment Advisors to anyone. Especially middle-aged practicing doctors like me. To utilize Mr. Vinayak Savanur's knowledge and expertise to plan their retirement well in advance and build a fool proof long-term equity portfolio.

- Dr. Naveen H. C. Prosthodontist Implantologist Hubballi



Vinayak understands the personal stand of where you are in the current times and gives you the conservative return outlook on our investment targets. There is no over-confidence or flaunting in the return expectations. I have seen his commitment, his advisory posts on Moneycontrol website, and also on WhatsApp status messages. He always sticks to basics and takes a long-term outlook and conservative investment style/advisory. Theoretically, the returns have to be more than the conservative outlook and my fingers are crossed since I am working with the best advisory firm the investment market has to offer. Upvotes for unbiased and genuine investment advice.

- Darshan Krishnamurthy IT Consultant, Bengaluru

My association with Mr. Vinayak Savanur in particular has been a very pleasant one. I have been availing services from Mr. Savanur since 2018 and over two years I have experienced a tremendous positive change in my financial decision making and status as well. Mr. Savanur's fine sense of judgment, timing, unbiased and non-hasty approach towards investing is worth appreciation and applause. It wouldn't be an overstatement to say that Mr. Savanur is absolutely dependable for financial investment solutions. Out of personal experience... I recommend Mr. Vinayak Savanur and Sukhanidhi to each and every one who seeks great service, unbiased dependable advice and a predictable financial wealth buildup.

- Dr. Gautam.Jayade Oral And Maxillo Facial Surgeon, Hubballi

Mr. Vinayak Savanur is rendering excellent advisory services in respect of direct equity shares. He is hardworking, passionate and committed to giving the best to his clients.

- Mugdha Phanavis Team Lead Hardware Design, Pune



We faithfully adhere to:

THINK keeping our clients' interests in the
ACT in the best interests of our clients
DO what's best for our clients



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