



MONTHLY NEWSLETTER

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37 Years of
Collective Experience



Investment Strategy
Quality + Growth

"The cost of hiring an investment advisor insures you against the losses one might make without hiring one. It is not just the year one year returns but also the long term wealth opportunities that your advisor opens up for you that you may miss out on without their guidance".

-Sukhanidhi



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Introduction

Who We Are?

We are the first equity research and investment advisory firm based in North Karnataka and have 12 + years of experience in equity research and advising High Net worth Individuals (HNI's), Ultra High Net worth Individuals (UHNI's) and NRI's across India and the globe.

Why We Started?

After speaking with hundreds of investors, we discovered that while most investors recognise 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 a companies based only on the 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 sole purpose of offering unbiased, high-quality, fundamental, and affordable equity investment advice to create serious wealth over long-term.

What 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 (shares) portfolio.



What We Don't Do?

- Momentum trading
- Debt investments
- Derivatives (Futures & Options)
- Technical analysis
- Timing the market
- Over-diversifying
- Hedging
- Nonsense

Our Investment Philosophy

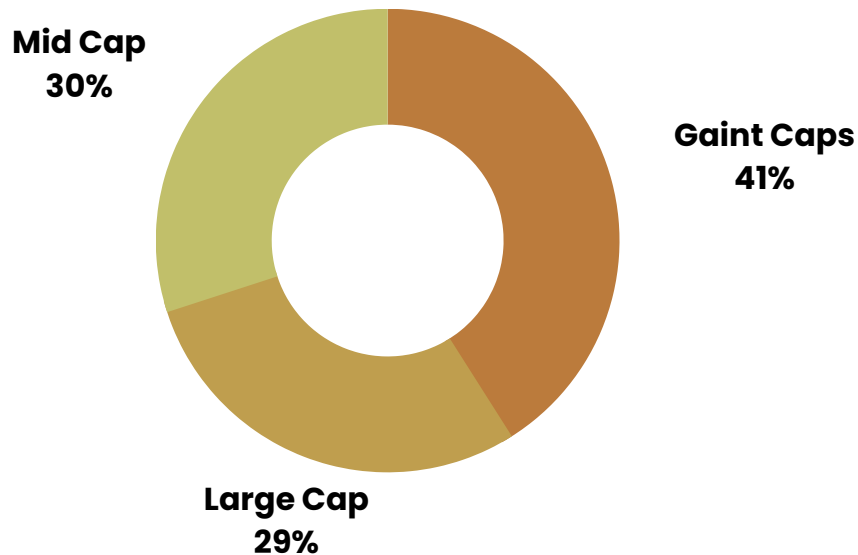
We strictly adhere to following a sensible investment approach where we look for quality companies with robust fundamentals and the ability to grow across business cycles leading to attractive return on investment.



Elite Equity Portfolio X-Ray

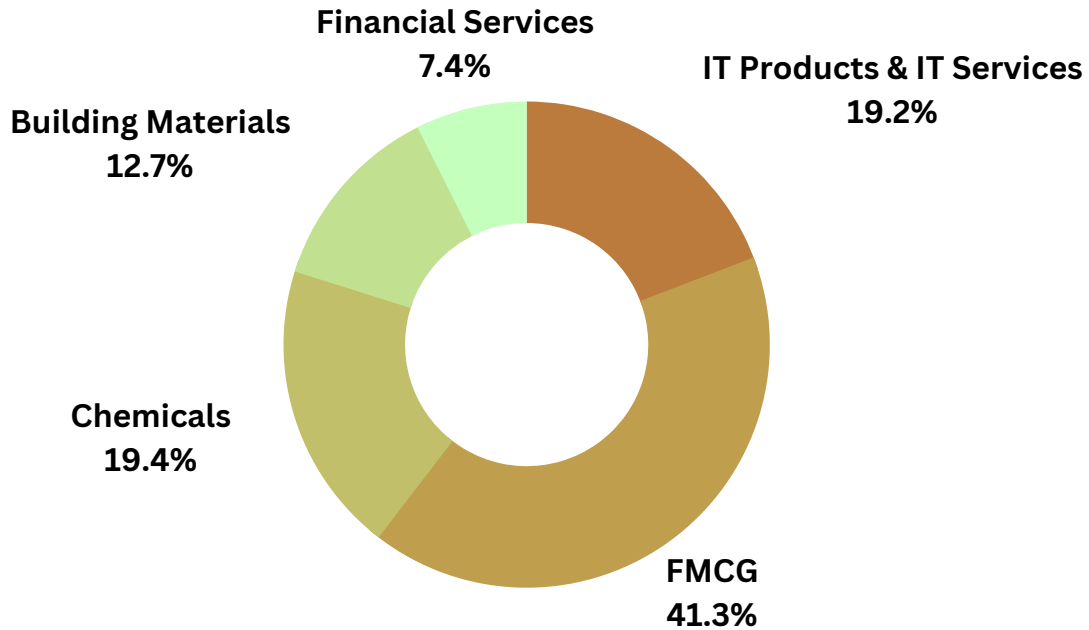
Allocation	Domestic Equity
Geometric Avg Capitalization (₹Mil)	8,42,589.94
Portfolio Average Age (Years)	45
10 Years Cumulative Return (%)	922.21
10 Years Annualized Total Return (%)	26.15
Maxium Draw Down (Covid Crash) (%)	30%
Portfolio Dividend Yeild (%)	0.70%

Allocation by Market Capitalization

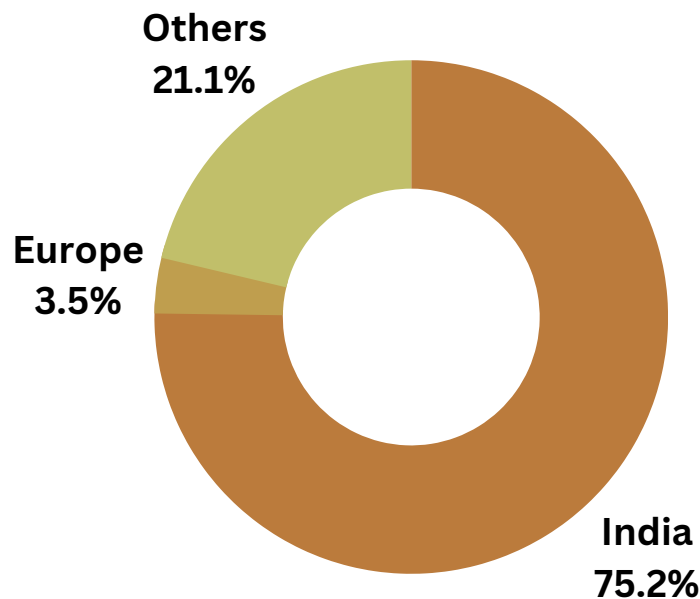


Elite Equity Portfolio X-Ray

Revenue by Product (in.%)



Revenue by Region (in.%)



Elite Equity Portfolio X-Ray

Risk and Return Statistics*						
	3 Years		5 Years		10 Years	
	Portfolio	Benchmark	Portfolio	Benchmark	Portfolio	Benchmark
Standard Deviation	18.54	22.82	16.67	19.75	15.51	17.20
Mean	22.68	17.38	23.44	11.52	28.11	13.83
Sharpe Ratio	1.06	0.68	1.14	0.42	1.42	0.50

MPT Statistics*			
	3 Years	5 years	10 Years
Alpha	7.93	11.97	14.15
Beta	0.70	0.71	0.70
R-Squared	73.06	71.05	61.44

Returns								
1 - Month	3-Months	6-Months	YTD	1 - Year	3 - Years	5 - Years	10 - Years	15 - Years
-3.71	-2.65	13.18	-7.41	-7.41	22.66	23.39	28.11	27.92



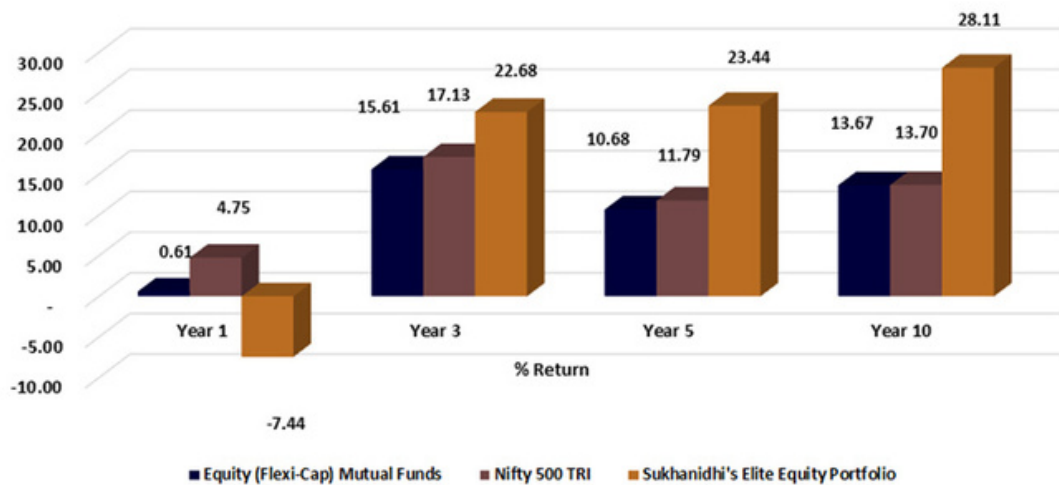
"Owning only the best companies also allows us to protect on the downside. If you allow yourself to buy marginal or poor businesses, you introduce unnecessary risk into the portfolio. Our criteria aim to minimize that risk"

-Sukhanidhi



ELITE EQUITY PORTFOLIO VS MUTUAL FUND VS NIFTY 500 TRI

Comparative performance analysis of **Flexi-Cap Mutual funds** vs
Nifty 500 TRI vs **Sukhanidhi's Portfolio**



Note: Our elite equity portfolio has generated a 28.11% CAGR (excluding dividend and bonus) in the last decade (10 years) as on 3rd January 2023. Where in equity (Flexi-Cap) Mutual Funds 13.67% return and Nifty 500 Index has delivered a CAGR of 13.70% 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

Here is why our portfolio is better than equity mutual fund and index fund

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 %)	10.68%	11.77%	11.79%	23.44%
Value of Investment at the end of 5th Year (in Rs)	83,04,543	87,21,602	87,29,408	1,43,30,112
Difference in Corpus	-60,25,568	-56,08,510	-56,00,704	-
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	-64,63,068	-58,58,510	-57,00,704	1,40,80,112

Source: Sukhanidhi Investment Advisors

NOTE: All returns are in CAGR and the investment time horizon considered as 5 years (September 2018 to January 2023) comparison between sukhanidhi's portfolio vs mutual funds vs index funds. Sukhanidhi's portfolio is built on quality investing strategy. To know more about

While the expense ratio for Flexi-Cap MF Regular and Direct is 1.75% and 1%, respectively, Sukhanidhi's fee is 1% of AUM. Our portfolio's 5-year CAGR is 23.44%, and the Flexi-cap MFs is 10.68% (Regular) and 11.77%. (Direct). The nifty 500 Index generated 11.79%. Our clients were able to achieve fee-adjusted superior returns compared to MF and Index Fund because of this significant difference in returns.



What Clients Say About Us?

"I am a long term equity investor since from 15 years. I came across Sukhanidhi investment advisor, Hubli through their telephonic advertisement campaign in the month of September 2022. Mr Vinayak Savanur Advisor at Sukhanidhi met personally and he is a humble with good knowledge of the investing in various products. Immediately I signed the agreement in an effortless online process. He reviewed my existing equity holdings and advised me to reshuffle my holding for a good long-term returns and gave specific list of shares to be bought after assessing my risk profile. I liked the whole process adopted by the team sukhanidhi.😊"

-Sunilkumar Kotambari
Industrialist, Dharwad



Folks, its high time you get in touch with Sukhanidhi to fatten your wallets. Mr. Vinayak Savanur, a very knowledgeable financial advisor, patiently understands your concerns and accordingly guides you in reaching your financial goals. It has been a great pleasure to work with Mr. Savanur. The passion and dedication to his expertise was clear to see. We saw great results and we would strongly encourage others to work with Sukhanidhi!

-Mamata Kulkarni
Texas, USA





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About Investing in
Stocks(Shares)?

Call Us

1800 889 0255



VINAYAK SAVANUR
FOUNDER & CIO

HAPPY INVESTING



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



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

CONTACT US:

1800 889 0255



www.sukhanidhi.in



info@sukhanidhi.in



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