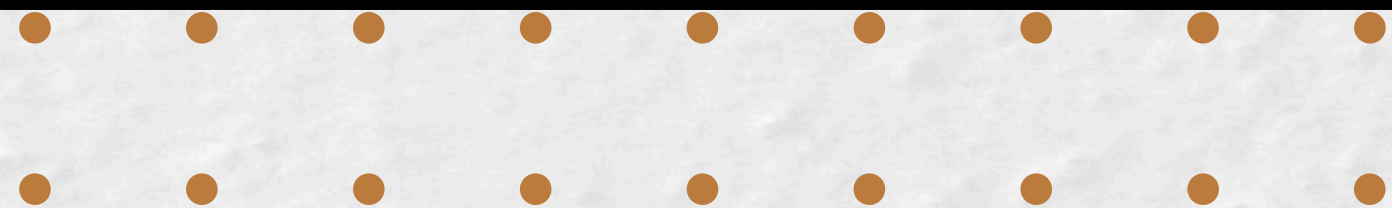
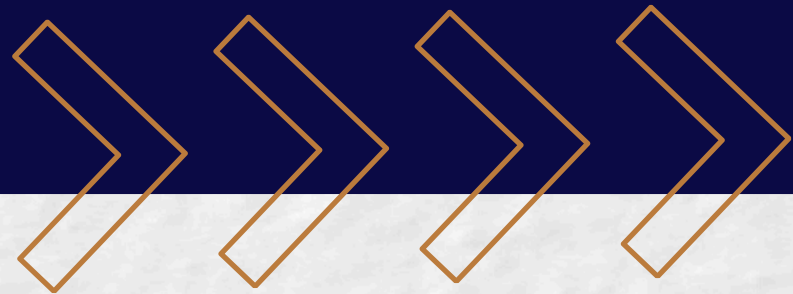


KICK THE HABIT AND BUILD WEALTH:
**THE FINANCIAL
POWER OF QUITTING
SMOKING**



THE FINANCIAL POWER OF QUITTING SMOKING!

COST OF SMOKING PER DAY

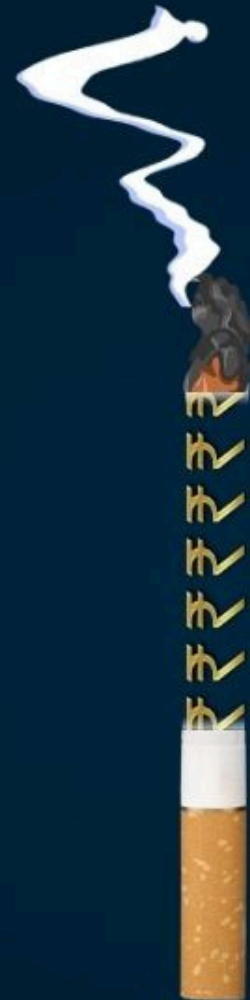
COST OF ONE CIGARETTE - ₹ 20

NO OF CIGARETTES PER DAY - 05

CIGARETTE EXPENSES PER DAY - ₹ 100



FOR 35 YEARS YOU WILL SPEND
AROUND ₹ 12,77,500 /-



IF YOU QUIT SMOKING AND START INVESTING

₹100 - INVESTING PER DAY

12,775 - NO OF DAYS

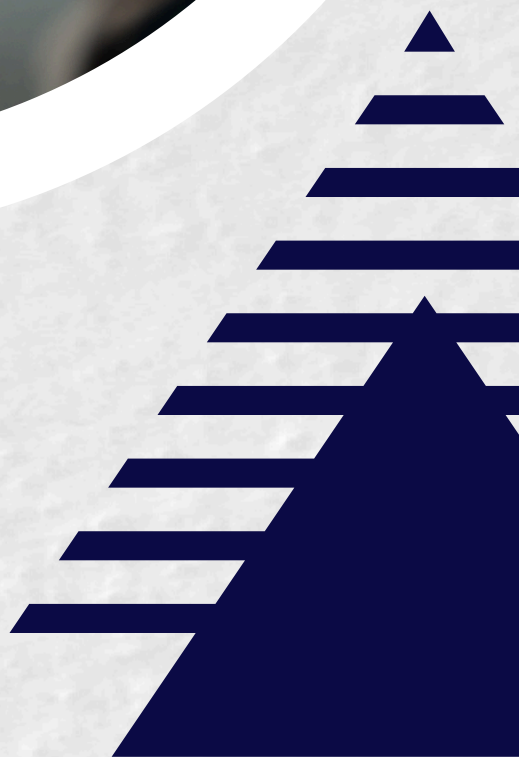
12% - COMPOUNDED RATE OF INTEREST

AT THE END OF THE 35TH YEAR, YOU WOULD HAVE A SUM OF

₹ 1,99,65,596.

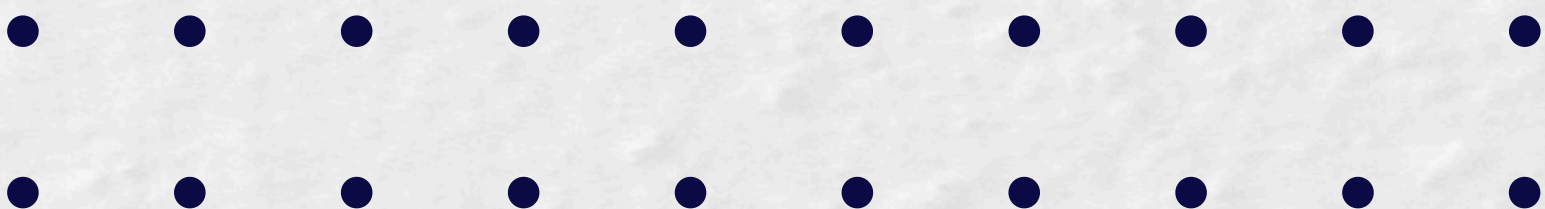
KICK THE HABIT OF SMOKING

On this World No Tobacco Day, let's explore a transformative idea: what if you quit smoking and invested the money instead? The numbers might surprise you.



THE FINANCIAL BURDEN OF SMOKING

Consider the cost of smoking. 5 cigarettes costs around Rs. 100. If you're smoking daily, that's Rs. 100 every single day. Over 35 years (12,775 days), this habit costs you Rs. 12,77,500. This is a significant sum, and the financial impact is just one facet of the true cost of smoking.



THE HEALTH BENEFITS OF QUITTING SMOKING

Before we delve into the financial gains, let's remember the health benefits of quitting smoking:

REDUCED RISK OF DISEASE:

Quitting smoking dramatically reduces your risk of heart disease, stroke, and cancer.



IMPROVED QUALITY OF LIFE:

Better lung capacity, enhanced taste and smell, and increased energy levels.



LONGEVITY:

Quitting smoking can add years to your life, allowing you to enjoy more time with your loved ones.



THE POWER OF COMPOUNDING: TRANSFORM YOUR SAVINGS



Now, let's take a look at the potential financial gains from quitting smoking and investing the same money. If you invest Rs. 100 daily for 35 years at a compounded annual interest rate of 12%, you can amass a substantial fortune. Let's break it down.



INVESTMENT CALCULATION

To understand the potential of this investment, we can use the formula for the future value of a series of equal cash flows (an annuity):

Let's Calculate: $FV = P \times \left(\frac{(1+r)^n - 1}{r} \right)$

Where:

- P is the daily investment (Rs. 100)
- r is the daily interest rate (12% annually or approximately 0.0329% daily)
- n is the total number of days (12,775 days)

Let's calculate:

$$FV = 100 \times \left(\frac{(1+0.000329)^{12775} - 1}{0.000329} \right)$$

Using this formula, we find that the future value of this investment is approximately **Rs. 1,99,65,596.**

PRACTICAL STEPS TO QUIT AND INVEST

Set a Quit Date:

Choose a specific day to quit smoking and stick to it.

Seek Support:

Use resources like nicotine replacement therapy, counseling, or support groups.

Open an Investment Account:

Set up a systematic investment plan (SIP) to automate your daily investment of Rs. 100.

Choose the Right Investment:

Consider mutual funds or stocks with a strong track record to achieve an average annual return of 12%.



REAL-LIFE IMPACT

IMAGINE THE POSSIBILITIES WITH NEARLY RS. 2 CRORE.

THIS AMOUNT CAN FUND:

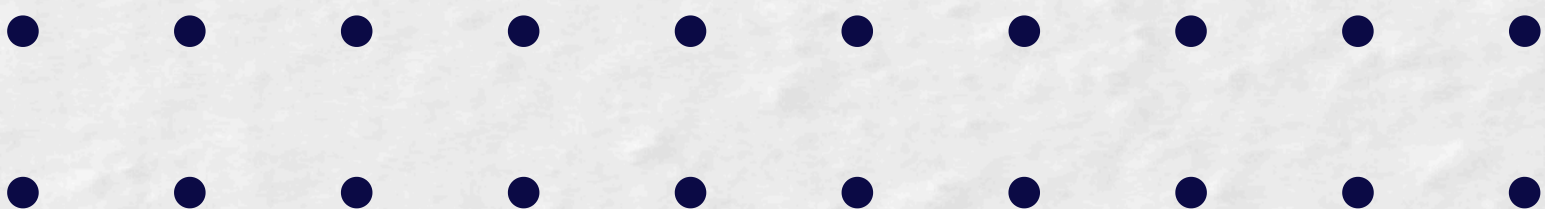
- ▶ **Retirement:** Secure your golden years with a comfortable lifestyle.
- ▶ **Education:** Pay for your children's or grandchildren's education.
- ▶ **Dreams and Goals:** Travel the world, buy your dream home, or start a business.



CONCLUSION

Quitting smoking is not just about saving money; it's about transforming your life. This World No Tobacco Day, take a stand for your health and your wealth. Invest in your future, and watch how the power of compounding can turn a simple decision into a lifetime of financial security and well-being.

Remember, the best investment you can make is in yourself. Quit smoking today and pave the way for a healthier, wealthier tomorrow.



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THANK YOU!

USEFUL? RESHARE!

It's the best thing you can do to help others.

