

BUILDING
YOUR
DREAMS



PECUNIARY[®]
BUILDING YOUR DREAMS

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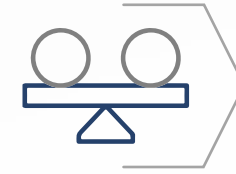
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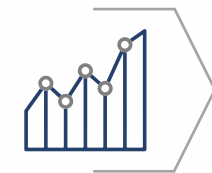
Investments with Pecuniary

- Equity
 - Fixed Income
 - Startup Investment
- Crypto Currencies
- Commodity Market

World is shifting to India



Largest democracy with political stability



20 trillion Dollar economy by 2040



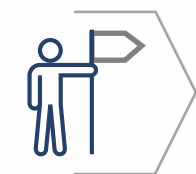
Huge FDI & FII flow



Unemployment rate to drop significantly by 2040



IMF and World Bank claims India to lead Asia by 2040



Highest GDP in emerging markets while fiscal deficit, CAD & Inflation under control



Per capita income to match China and surpass their GDP by 2040

Addressing Investor Issues

Macro Economics

- Trade War
- Stagflation
- Global Recession
- Financial Crisis
- World War Crisis
- Currency Crisis
- Terrorism
- Global Interest Rate Hike
- Pandemic (Health Crisis)

Addressing Investor Issues

Micro Economics

- GDP (Gross Domestic Product)
- Fiscal Deficit / Surplus
- CAD (Current Account Deficit)
- Infra Spending
- Taxation
- Corp Earnings
- Inflation
- Reforms
- Political Paralysis
- Scams
- Curbing Black Money

How Do We Address Investor Issues




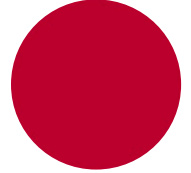
Our solutions are

- Innovative
- Reliable
- Cost-effective
- Time-saving

We offer

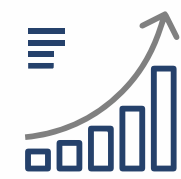
- Double-hedged dynamic portfolio
- Holistic process
- Effective financial strategy

World comparison & possible outcomes (By 2030 Dec)

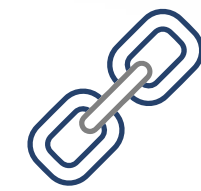
	 USA	 China	 India	 Japan
Population	40 Cr	250 Cr	180 Cr	18 Cr
Per capita income	80k \$	35K \$	40K \$	60K \$
GDP (2020/21)	5%	9%	10%	6%
Repo & Reverse Repo (March 2020)	2%	4/3%	4/4%	1%
Real Estate Growth	15%	12%	15%	6%
Equity Growth	12%	14%	18%	6%
Fixed Income Growth	0%	3%	5%	1%
Fiscal Deficit	4%	3%	1%	2%
Current Account Deficit	2%	2%	1%	2%
Infra Spending	20 Lakh Crores	150 Lakh Crores	200 Lakh Crores	75 Lakh Crores
Corporate Earning	9-12%	15-18%	20-22%	6-7%



The past



Credit bubble
with trillions of
USD injected to
the system by Fed



Supply chain
crisis



Failing business
failing loan
repayments



The upcoming risks



Inflation &
Sovereign
debt defaults



Unemployment



Banking NPA
Crisis is looming

The opportunities

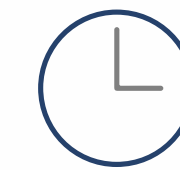
Where to invest next?
2020 to 2030



Healthcare
(Recession proof)



Technology
(Exponential growth)



Unemployment
leads to a freelance
economy based on
revenue share,
managed using
apps

Equity



Equity



Predictable & Consistent Earnings

We bet with companies that have a predictable & consistent stream of earnings operating in diverse sectors.



Growth

We focus on companies that can deliver above average earning growth through above average growth of stock rates.



Scalable Businesses

We ensure that the businesses we deal with are scalable in terms of both, value & volume growth.



Return on Equity

We offer the potent combination of growth with RoE which indicates a self-sustaining overall growth without capital dilutions.

Equity



Management

We engage in effective and ethical practices that let the dynamics of management & business go hand-in-hand.



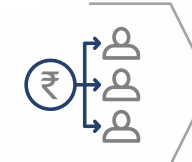
Cash Flow

We are dedicated to considering the differentiating factor between a free cash flow and a negative cash flow company despite high growth with free cash flow being the desired outcome.



Small Companies

While big companies come with their set of benefits, our underlying objective is to focus on smaller capitalized companies for change-driven growth.



Dividend Payout



For us, dividends are a statement of intent to indicate profit. Dividends and taxes are compulsory real cash payments against real earned profit.

Fixed Income





Fixed Income

- Fixed income is a type of security that pays investors fixed interest payments until its maturity date.
- At maturity, investors are repaid the principal amount they had invested.
- Government and Corporate Bonds are the most common types of fixed-income products.
- In the event of a company's bankruptcy, fixed-income investors are paid before common stock holders.

Pros

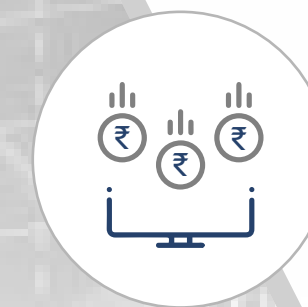
-  Steady income stream
-  More stable returns than stocks
-  Higher claim to the assets in bankruptcies
-  Government backing

Cons

-  Returns are lower than other investments
-  Credit and default risk exposure
-  Susceptible to interest rate risk
-  Sensitive to Inflationary risk

What comprises Fixed Income Investment?

It is important to understand that fixed income funds are not a different category of funds in the mutual funds domain. Some common fixed income generating products are:



Exchange Trade Funds



Money Market Funds



Debt Funds

Crypto Currencies



Crypto Currencies

What is crypto currency?

A crypto currency is a digital asset designed to work as a medium of exchange. Individual coin ownership records are stored in a digital ledger or computerized database using strong cryptography to secure transaction record entries.

Crypto currency typically does not exist in physical form (like paper money) and is typically not issued by a central authority. When implemented with decentralized control, each crypto currency works through distributed ledger technology, typically a blockchain, that serves as a public financial transaction database.

Commodity Market



Commodity Market

- A Commodity is an asset that has a finite monetary value and usually a physical form.
- Commodity Market are the opposite of intangible assets which have a theorized value rather than a transactional exchange value.
- Commodity are the most basic type of assets on the balance sheet.
- They are usually the main form of assets in most industries.

Startup Investment



Startup Investment

A startup is generally a company that looks to make an innovative product or extend service in order to make a dent in the status quo and thus solve a major problem in the process.

What are the external sources of financial gain for a startup?

- Personal capital
 - Investment money received from people & firms external to the business

Startup Investment

Investment options across the lifecycle of a startup

Direct Investment : In this case, the investor directly invests in the startup in question without any third-party involvement, like a VC/debt/private equity firm. Angel investment is generally a direct form of investment.

Indirect Investment : In this case, the investor invests in a VC/debt/private equity firm, and then the PE firms, in turn, invest in different startups using the money they have raised from investors like your.

Startup Investment

Factors to consider before investing

Idea :

Understand the idea and the business before putting your money in

Founders :

They are the most important people, the helm of affairs in a business

Market Size :

Remember, startups operate on a massive scale to achieve dominant status

Competitors :

It becomes very important to know what other players already exist in the market

Startup Investment

Why invest in a startup?

High Reward Potential :

Generally, a startup investment is made when the company is small and has a lot of growth potential to become the next big thing.

Change Maker :

As a startup investor, you invest in ideas and companies that you might end up changing the world for good.

Side Hustle :

Many people making angel investments see startup investing as a side hustle from which they can generate an additional income stream.



Our Core Values



Integrity

We ensure to provide you with required information on each product or service you invest into. Hence, we make sure there are no surprises and disappointments.



Diversity

We diversify clients investment into different suitable channels and not in just one, based on his/her risk matrix so that the risk can be minimized.



Transparency

We believe in showing our client complete transparency from allocating and refining costs to service prices. We believe in sharing with our clients correct and real time information and not setting any misleading expectations to get business.



Confidentiality

It means ensuring that information is accessible only to those authorized to have access.



Professionalism

It requires behaving with dignity and courtesy to clients. We believe in working on retaining this quality throughout thus providing a completely professional and diligent service.



Focus

We follow an unbiased client focus throughout the association. Our main focus is to grow as a client centric company.

Our Expertise



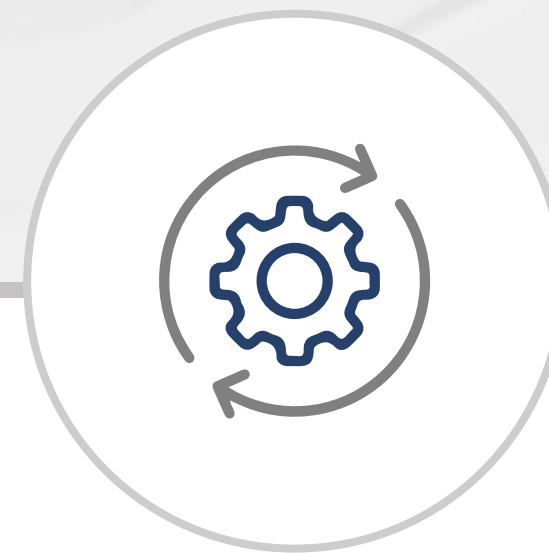
Pecuniary

At Pecuniary we provide solutions to common financial symptoms.



Holistic process

We follow a holistic process that addresses a clients entire financial picture, their needs for today and their goals for tomorrow.



Implement strategy

Once we understand their needs as well as their financial situation, we make our recommendations and implement a strategy.



Financially organized

We follow a holistic process that addresses a clients entire financial picture, their needs for today and their goals for tomorrow.

The Team



SIDDHARTH SHAH

FOUNDER, MD & CEO

B.E(C.E), CFA (USA)
Candidate

Entrepreneur



AMARJEET CHAUHAN

Company Advisor

B.Tech (IT), MBA
(IIM Ahmedabad)

Entrepreneur



BHAVESH SHAH

Investment
Consultant

B.Com

Entrepreneur



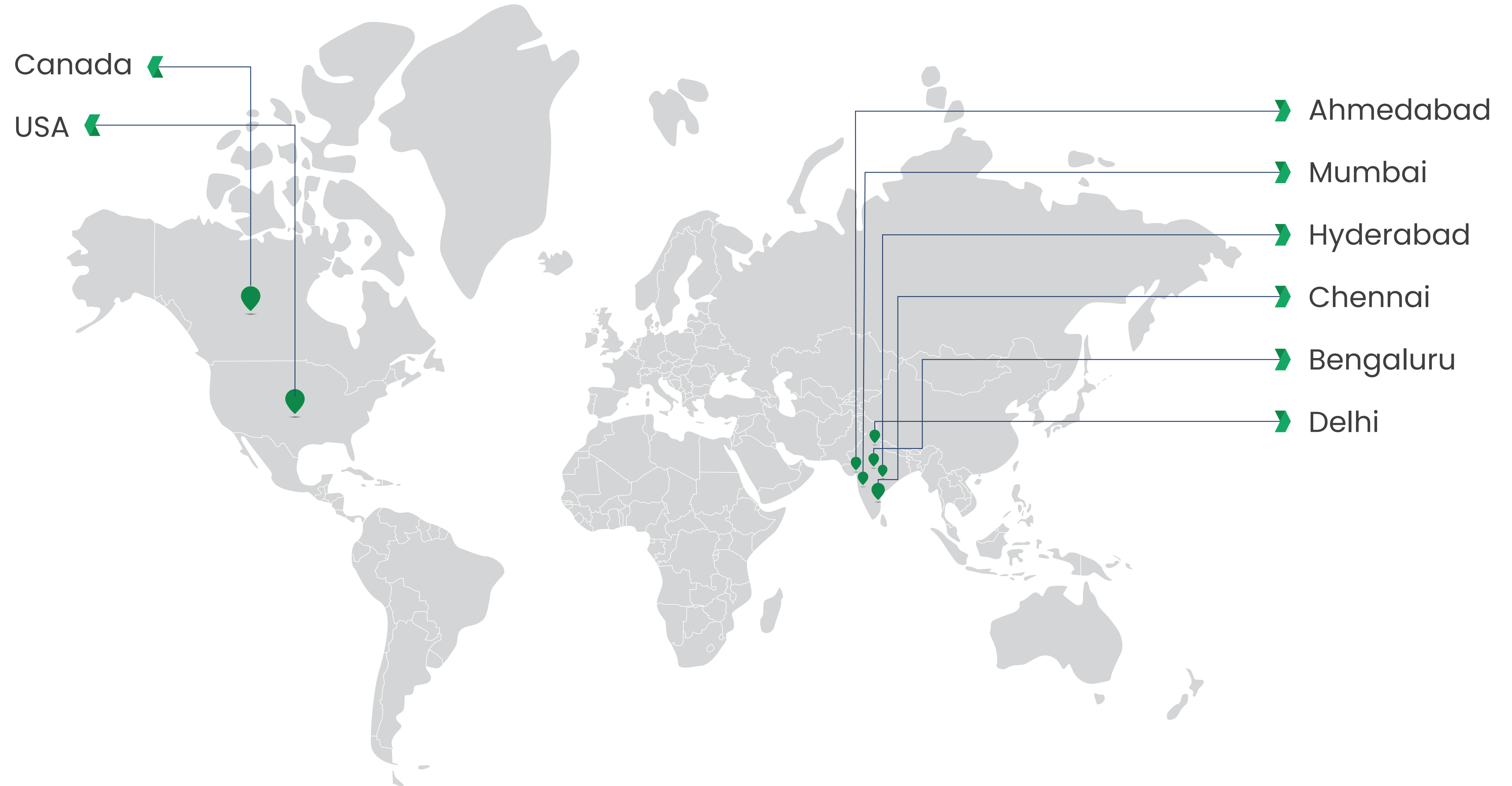
SRIKANTH ADDAGIRI

Chief Technical
Advisor

(Bachelors in Arts)

Entrepreneur

Our Reach



Our Partners



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