



**You could
give your employees
a chance to get
wealthy without
having to wait for
annual increments.**

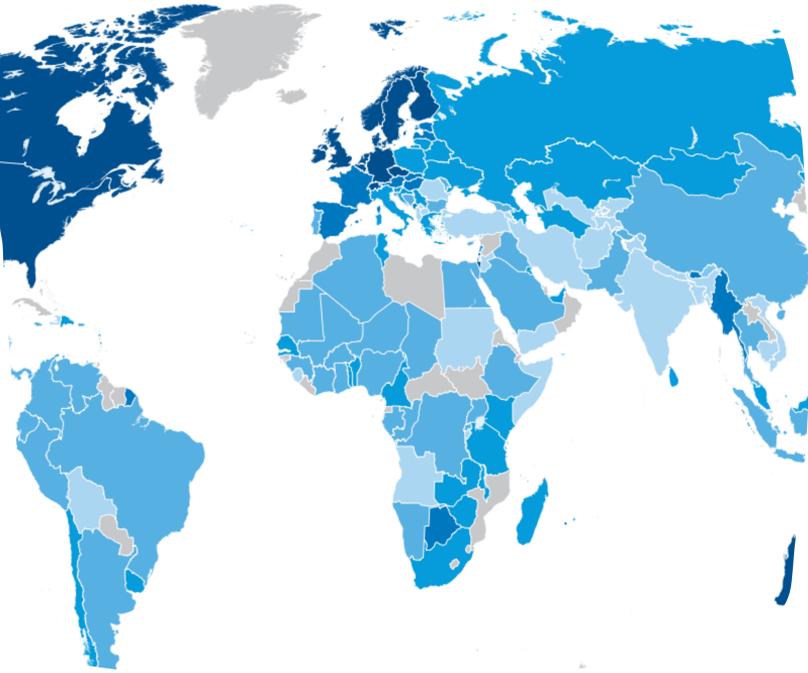
By helping them improve
their financial health and
getting Fiscally Fit

The "Dream-Plan-Do" method
to Financial Freedom.
Organized by Fiscal Fitness.



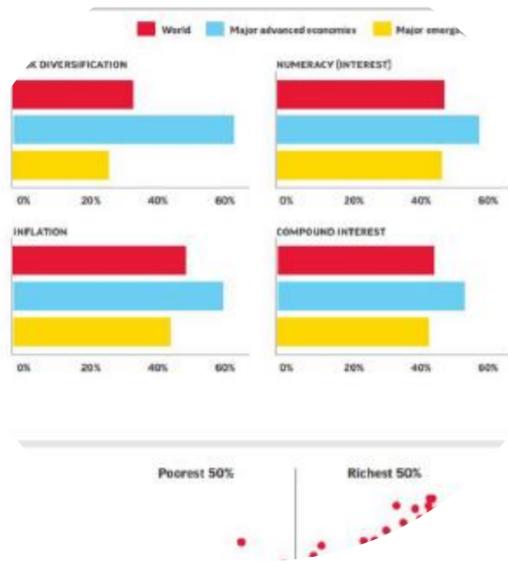
Some Context

DIFFERENCES IN FINANCIAL LITERACY (PERCENTAGE OF PEOPLE WHO ARE FINANCIALLY LITERATE)

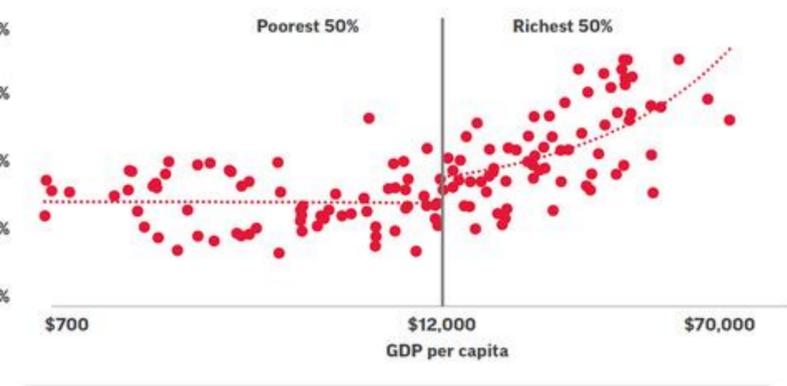


76% Indians are financially illiterate, one of the highest globally.

Emerging economies including India also fare poorly on basic finance concepts.



HIGH ECONOMIC DEVELOPMENT TIED TO HIGH FINANCIAL LITERACY



The link between Financial Literacy & GDP.

The long and short of it:

Financially literate people have the ability to make informed financial choices and improve their standard of living.



The Problem



Personal finance has become a key aspect of life, given the limited financial resources at our disposal.

Nearly 62% of people in a recent survey confessed to not having the savings to meet any emergencies.

Nearly 30% are unable to keep up with their debts and we have also seen younger employees face financial challenges early in their careers.

Financial concerns tend to have a cascading effect, quickly impacting mental and physical health all of which proves to become very expensive for employers.

Rise in absenteeism, rise in stress levels and loss of productivity in employees across sectors point to it.

Building a strong financial footing can help people handle future challenges with better preparedness. ”

You can do Something Now?

The future is unknown, but you can have some certainty of it through what you do today.

You always hope to enjoy a certain standard of living into the future, and a sound financial plan will enable that.

Investing early gives you a big advantage. It lets you be in control and meet your future needs.

A small monthly saving of INR 1000 over 30 years, can build a corpus of INR 35 lakh against an investment of INR 3.6 lakh.

Starting early and building the right financial habits can ensure you have the right amount of money at the right times to enjoy life to its fullest.



How We can Help

The 'Dream, Plan, Do' workshop is designed to improve participants' understanding and attitude towards personal finance.

With extensive case studies and easy-to-understand financial concepts, we strive to empower and educate them to make wise financial decisions.

These workshops allow participants to inculcate the right financial habits and pursue a better, more successful and fulfilling career.

I am an ex-investment banker and corporate strategy professional with over 20 years of professional experience. I hold an MBA from Manchester Business School, and have worked across the UK and India, and developed a keen understanding of how investing and personal finance works during this time.

I am now keen to share my learning's and experience to help participants on their journey to achieving financial freedom.

My Guiding Philosophy

Personal finance needs to be right for you and your family.

My Investing Style

Investing is really simple, but we insist on making it complicated.



Agenda

The 'Dream, Plan, Do' workshop focuses on:

- Introducing Personal Finance and the Time Value of Money
- 3 stage to success - The 'Dream, Plan, Do' method
- Understanding the Financial Needs Pyramid and its impact on our finances
- Avoiding common financial mistakes and starting early
- Simple investing solutions for all your financial needs based on sound, practical advice

The session will be built on extensive case studies and is an interactive discussion. I will bring my experiences in an easy-to-relate manner for participants, and bring clarity on the real impact of their financial choices and decisions.

Expected Outcome

At the end of the workshop, participants would be able to:

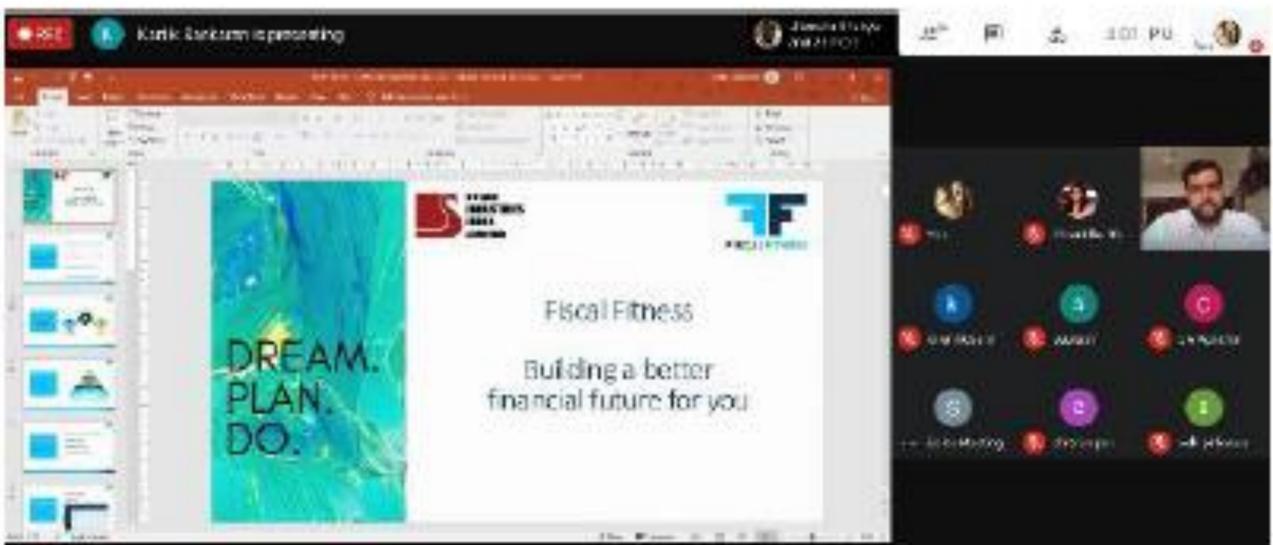
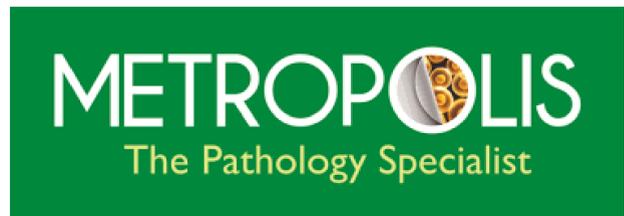
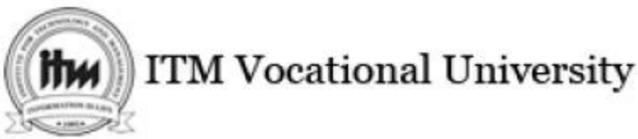
- Feel empowered and educated to make wise financial decisions
- Inculcate the right financial habits and start early
- Bridge the gap between knowledge and implementation
- Put into practice, the right behaviours and automate their investments
- Improve their productivity and wellness by reducing financial anxiety and stress



A few who have taken employee wellness seriously

The 'Dream, Plan, Do' workshop has been held at many corporate workplaces and at educational institutes.

A few recent workshops..



Let us help
your employees
on their path to
a becoming
more wealthy
and having a
more Secure
Financial
Future.



Thank You.

Contact:

Mr. Kartik Sankaran

Fiscal Fitness

E: kartik@fiscalfitness.in

T: +91-97693 05187

W: www.fiscalfitness.in

