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MONEY MANTRA

PROFITS FIRST: An Approach for Creating Wealth for Business Owners

Anirudh Gupta

As a Business Owner of a family business you often come across this situation in Business and particularly personal finance situations whereby the business is not creating sufficient profits and the portfolio is also not generating inflation beating returns.

What are the first principles one needs to master to create and maintain wealth?

Focus On Value-adding Activities

As a Business Owner one needs to focus on value adding activities from a profit creation point of view. Hardly 10% of your activities create majority of profits. It is important to define those activities and build a capability at an organisational level to do the same. It helps to build breakthroughs at an enterprise level. That is the heart of "Profits first" from a business perspective.

Separate Personal Finances From Business Finance

As per our experience with clients the clients who regularly separate personal finances from business finances are the ones who have not only been able to go through Business cycles but also life cycles more effectively. How does one do it?

Start by taking a market linked salary for yourself /management team once the business stabilises.

Save a certain fixed percentage of that income.

Allocate to different asset classes as per risk profile and liquidity needs

Set Goals For Passive Income

Many people set goals for business or professional reasons and achieve them. Can you achieve a goal if it has not been set? Highly unlikely. It will be like Yudhishtira in Mahabharata who sees everything but the bird's eye. This is what most people think like when they are asked about their passive income generation plans. You need to be Arjuna and have a clear view.

What are the benefits of this?

You can appoint a professional team in your business which frees you from standardised tasks

You can learn and grow the business to the next level

You have a real option of retirement unlike millions of people who are in business for themselves and are living on a day to day basis.

It also helps to cope up in tough times financially. For eg: One of our associates in

manufacturing had a fire in his factory which destroyed years of work and unfortunately the litigation with the insurer is still going on. Fortunately he had an income by way of rent from property/ fixed income investments which helped him tide over the crisis.

Earn A Real Rate Of Return

A real rate of return is the rate earned by your portfolio above inflation. If inflation is 10% and portfolio return is 12% you are earning a 2% real rate of return. As a country we are a high inflation country, however we are obsessed with assets which generate low return over the longer term. Many people are happy or feel safer when most of their assets are in real estate/fds/gold. However these asset classes in the current scenario do not create sufficient returns. This with the latest developments in medical technology can create a situation wherein your savings are not sufficient to meet your needs in the golden years.

Create A Family Council

Many business families with a modern outlook and new management thinking do create a



formal financial family pool which helps them for business planning and for taking care of needs of the family. They also give a certain fixed rate of interest basis business goals depending on the businesses ability to attract capital. This helps to build growth during growth phases and deal with crises with a smile.

Separate Ownership From Management

As your enterprise grows you will need to delegate tasks with clear guidelines to ensure that the business runs like a business

i.e. as per guidelines and without your presence. This will help you to create mechanisms for Business growth and also create excitement within your company. One of the ways many companies choose to grow is by going for SME IPO's. If you see any photo of the Prime Minister it is with Owners of Listed entities only. It is better to own a listed business where your 60% stake is worth 1000 crores than a 100% owned company with limited liquidity and valuation.

That is when you can give ESOPS to your management which will be more valued once your company is listed. This also changes the perception of your company among stakeholders and helps you unlock wealth and generate more opportunities by way of JVs/unlocking strategic opportunities.

Creating wealth is a journey of creating value and value only comes through a deep desire to be the best in the world regardless of the arena you operate in. Keep learning, keep growing!

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Powai Family Booked for ₹ 18 Cr Fraud

Staff Correspondent



The economic offences wing (EOW) of the city police has registered a case against a couple and their daughter for allegedly duping a financial institution of ₹18.5 crore. The trio allegedly used forged bills and invoices to avail a loan between November 2015 and May 2016.

According to the complaint filed by a senior relationship manager in the corporate finance department of Hero

FinCorp, the directors of Leeway Logistics, Sanjay Kumar Sinha, his wife Namita Sinha, and daughter, took loans allegedly for buying forklifts.

"However, when they defaulted on the repayment and the EMIs, the complainant found that several bills and invoices submitted by the accused were forged, after all records were revisited as part of an internal enquiry," a police officer said.

The fraud was confirmed when the companies whose bills were submitted denied selling any such product or equipment. A senior police officer said the accused's residence and office in Powai were found locked. "We are trying to locate them and will also try to ensure they do not flee the country," said an EOW officer.

Two Mesmerizing Carnatic Recitals by Powai Fine Arts

Staff Correspondent

Powai Fine Arts hosted two Carnatic vocal concerts back to back at the Nahar International School, Chandivili in the 'Swarmala' event. The first segment saw singing sisters from Chennai Shweta and Ramya, who began with a Khamas Varnam, moving to 'Tulasidala' in Mayamalavagowla, followed by Dikshitar's 'Purahara Nandana' in Hamirkalyani. Melodic alapana in Kharaharapriya set the pace for 'Rama Madhura.' 'Sri Jagadambikaye' in Latangi was yet another proof of the duo's exhaustive training and coordination.

A detailed Todi alapana was the prelude for

'Enduku Dayaraduja' of Tyagaraja, a main piece in a concise concert of 90 minutes, followed by an expressive 'Muddugare Yasoda' in Kurinji, with an Aadi talam as the concluding number. The performance had the talented R Mukund on the violin and Mumbai Shankaranarayanan on the mridangam.

The second segment featured Sikkil Gurucharan, with by V Sanjeev on the violin and R Sankaranarayanan on the mridangam. Varnam in Begada was the opening piece followed by



'Anumane Swamikinda' in Malayamarutham, a cheerful rendition of 'Gripriyam Gangadharam' in Kadanakuthuhalam, a detailed raga alapana in Vasanta by the vocalist with perfectly matching violin notes. 'Sri Kamakshi Katakshi,' composed by Tiruvurur Ramaswamy Pillai was a tribute to Jayendra Saraswati Swamikal. The niraval in 'Sri Kamakshi Katakshi' was also full of verve.

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