CONCEPT

INVESTWELL

— CREATION OF WEALTH —

**Creation of wealth for 30 years**

**CONCEPT INVESTWELL PRIVATE LIMITED**

# ABOUT CONCEPT

- We are a boutique wealth management company.
- We are focused on Fund Management and Investment Advisory services.
- We have long rich experience of over 28 years. We are in this field of Capital Market since 1995. In our earlier version, we were offering services for Secondary Market as well. We had membership of BSE, NSE, MCX and DP – CDSL in the title of Concept Securities Private Limited.
- We have a strong Board of Advisers with varied background. We have a highly competent Fund Manager with 15+ years of experience.
- We have right kind of teams for Research, Administration, Compliance and Marketing. We have good office set up with the finest infrastructure.
- We are registered with SEBI as Portfolio Manager and Investment Adviser.

# CHAIRMAN
# HEMANT DESAI

**Mr. Hemant Desai** is a Founder and Chairman of the Company. He is MBA (Finance) with the rich experience of 50+ years in Banking, Consulting, Real Estate and Capital Market.

He had established Concept Securities Private Limited in January 1995. Company had membership of BSE, NSE, MCX, DP-CDSL, Mutual Fund, PMS, Research Analyst etc. Since 2020, he has placed focus on Fund Management and Advisory.

He is a member of Managing Committee of Chamber of Commerce, founder trustee of Goverdhan Trust, member of Executive Committee and past Chairman of ANMI, Director of APMI and founder charter member of TIE SURAT.

He is leading the company from front. He has articulated definite plans for growth.

# CORE PHILOSOPHY

Company has emphasized two things very clearly; **`Value Addition'** and **`Client Orientation'.**

**Objective of the company is to focus on Investors, understand them well, advise them properly and help them in creation of wealth.**

Clients do not simply want information. They want information with lot of value added to this so that they can take right call. Company has endeavoured to provide information with right value add.

Another important aspect has been that **Company has always acted in the best interest of the clients**. <u>Company has never advocated any investment simply for its commercial benefits.</u>

**These two qualities of `Value Addition' and `Client Orientation' distinguishes CONCEPT from other Investment Services companies.**

# OUR SERVICES

## We are offering services for

INVESTMENT ADVISORY

PORTFOLIO MANAGEMENT

DISTRIBUTION

# INVESTMENT PHILOSOPHY

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01 **EXTERNAL OPPORTUNITY**
(It Should Be Huge)

02 **BUSINESS**
(Moat/ Competitive Advantages, Growth & Scalability,

03 **MANAGMENT**
**(Integrity & Competence, Capital Allocation, Storage Excution Track Record)**

04 **VALUATION**
**(Don't Precede Quality.Don't Mind Paying Reasonable Premium for Quality)**

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# INVESTWELL ADVISORY

## There are two type of plans

### Excel

- **Excel**
  Advice on Fresh Fund deployment
- **Excel Plus**
  Advice on Fresh Fund deployment plus quarterly review

### Prosper

- **Prosper**
  Advice on Existing Investment plus Fresh fund Deployment.
- **Prosper Plus**
  Review and Restructuring of Investment plus Monitoring (quarterly)

# PORTFOLIO MANAGEMENT
## (Concept Wealth Plus)

- PMS is a customized wealth management service that suits with the specific objective of High Net Worth Investor (HNI).

- Clients assign us fund which we manage under different plans, Legend , Marvel and AI Dynamic under discretionary Fund Management.

- The investment is done as per the objective of the Plan. We have ethical variants plans for Jains.

- We have a team of Fund Manager and Research Analysts having requisite experience and qualification.

- We have bottom-up process driven disciplined approach in Fund Management.

# CONCEPT WEALTH PLUS

## We have 4 plans

### LEGEND
(Large Cap Equity)
Large Cap Oriented buy and hold quality stocks.

### ELEGANT
(Multi Cap Equity)
Multicap Portfolio comprimising of core portfolio and non-core portfolio based on different themes playing out.

### MARVEL
(Mid Cap)
Midcap Oriented buy and hold quality stocks.

### AI-DYNAMIC
(Multi Cap Equity)
Combination of Human Intelligence and Artificial Intelligence.

We have these plans available in Model Funds under Advisory

**LEGEND PLAN** has been awarded 2nd best performance in **LARGE CAP** category (FY 2020-21)

RECOGNIZED BY

pmsbazaar
MILLION to BILLION

EVALUATED BY

CRISIL
An S&P Global Company

# LEGEND
## (Flexi-cap portfolio)

### STRATEGY

- Invests across the Market Capitalisation Spectrum i.e. Large-Cap, Mid-Cap and Small-Cap Stocks
- Buy and hold quality Stocks
- Emphasis on High ROCE, FCF and Corporate Governance
- Well Diversified portfolio with 28-30 stocks
- Benchmark – BSE 500 TRI

**LEGEND** looks for consistent performing businesses. It is suitable for investors who are looking for less volatility. It is suitable to first time investors who don't want to take significant risk.

# MARVEL
## (Mid-cap portfolio)

### STRATEGY

- Mid-Cap oriented Fund
- Minimum 60% goes towards quality Mid & Small Caps
- No compromise on quality
- Benchmark - BSE 500 TRI

**Marvel** looks for hidden gems which are not yet discovered by the market. This strategy by nature exposes the portfolio to increased volatility compared to LEGEND. Marvel is suitable to investors who are willing to take more risk.

# ELEGANT
## (Multi-cap portfolio)

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### STRATEGY

- Multi-Cap oriented Fund
- Minimum 60% goes towards quality & Stable Large Caps
- Remaining 40% towards tactical plays for superior risk-adjusted returns
- Continuous review & monitoring of prices and news (Specially bad news)
- Benchmark - BSE 500 TRI

**ELEGANT** offers a balanced exposure with Stable Giants and short-term themes. In this Strategy, We can take advantage of short-term trends that are expected to play out for Return Enhancement. While Stable businesses help to MinImize our Risk.


| CORE | SATELITE |
|---|---|
| Stability | Flavour of the Season |
| Down Side Protection | Upside Surprises |
| Proven Track record | Asymmetric Business Trend |
| Low Churning | High Churning |
| Long–Term Horizon | Short–Term Horizon |

**Risk-Adjusted Optimal Portfolio**

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# AI DYNAMIC
## (Multi-cap portfolio)

### STRATEGY

- Fundamental Filtration of the BSE 200
- Trend identification by Artificial Intelligence & Portfolio creation using a Quant Model
- Portfolio review by the research team
- Regular review & monitoring of prices and news (Specially bad news)
- Re-run the same process at the end of 3 months from scratch

**AI Dynamic** look to chase Momentum and pick up Stocks that have scope of doing well in near term future. It is not a trading portfolio but tracks trends in short term.

# AI DYNAMIC
## (Multi-cap portfolio)

### 1. AI Layer/ Artificial Neural Network

**INPUT**

- Initial List (BSE 200)
- Shortlist based on Fundamental Factors (D/E, ROCE, FCF etc)
- Exposure Limits (Sector, Industry, and Stock level)

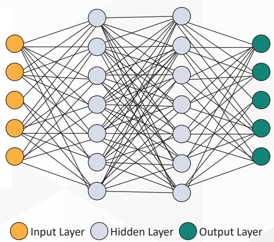
**OUTPUT**

Proprietary Greatness Score for each shortlisted stock + Final Exposure Limits

### 2. AI Layer/ Artificial Neural Network

**INPUT**

- Global Markets
- Inflation
- Currency Moves
- Commodity Prices
- Bond Market Yields
- .....




**OUTPUT**

Hidden Patterns, Accurate Predictive Forecast of the Primary Market with Outcome Probalilities ranging from 5% and above

Higher Expected Rate of Return

Minimize Kurtosis and solve for +ve skew

Minimize Probability of drawdown on an ex ante basis

**Optimal Risk Adjusted Portfolio**

# FRAME WORK
## (to avoid mistakes)

- -Debt
- -Roce
- -Accounting Profit vs Cash Profit
- -Growth

+

-Forensic Checks

## MANAGEMENT

"All I want to know is where I'm going to die, so I'll never go there.
-Charlie Munger

# RESEARCH PROCESS

### Idea Generation

-Quarterly Results
-Quantitative Screening
-Market Exercise
-Other Random

### Primary Filtration

-Greatness Filter (This gives us an idea about the financial strength of a company)

### Business Understanding

-Primary Business Understanding
-Understanding the timeline of a company
-Meeting with Management & IRs.
-Peer Analysis

### Detailed Analysis

-Creation of Financial Models
-Understanding crucial drivers of revenue & costs
-Creation of KPI'S
-Quality of Earnings
-Governance Studies
-Peer Comparison

## Idea Sharing

-Discussion of the idea with the fund manager & team
-Focus on eliminating the ideas

## Collective Decision Making

-Taking collective view of the team
-If positive, the company is added to the watchlist for tracking the portfolio, depending on comfort, understanding,and the existing portfolio mix.

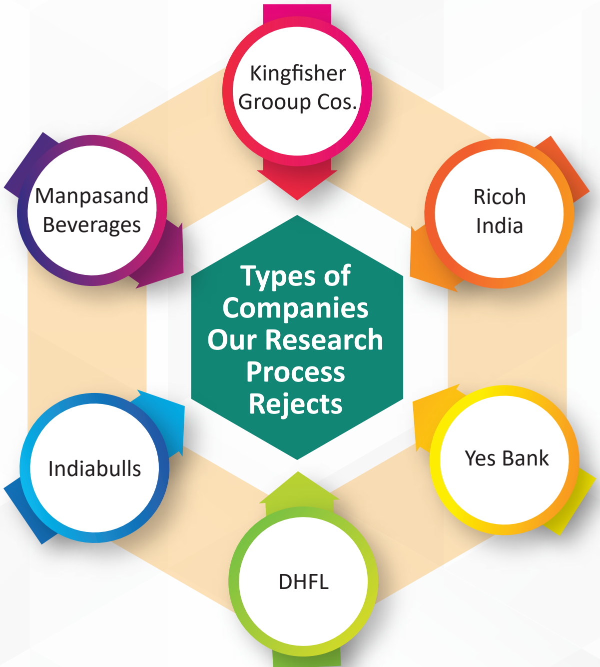
## Maintenance Research

-Maintaining financial models
-Tracking KPRs and their developments
-Updating views from time to time and communicating the same to the fund manager

## Sell Decision

-Rectification of Error
-Impairment in Thesis
-Exorbitant Valuations
-Tactical Rebalancing
-Better Opportunity

# TYPES OF COMPANIES
# OUR RESEARCH PROCESS REJECTS




Highly Leveraged companies

Extreme Valuation companies for Eg: New Age Business

Low opportunity Size/ High Penetration

Roce<COC

# CHARACTERISTICS OF PORTFOLIO STOCKS

- High Growth + High Quality (Focus on Intangibles)
- Best Player in the Industry
- Gaining market share and profit share
- Generating free cash flow
- Good Capital allocators and distributors
- Best corporate governance
- Secular stories
- Long runway

# FUND MANAGER
## (Siddharth B. Mandalaywala)

Mr. Siddharth Mandalaywala has an experience of 15+ years in capital market & is the fund manager for both of plans (Legends & Marvel) since inception. He holds a Master's degree with specialization in Finance.

He has been practicing fundamental analysis since the very begining & has pioneered the art of qualitative investing. He has seen economic cycles turn & the markets crash, but he has been resilient with his style of investing.

While having thorough knowledge of all micro & macro events of the economy, he has high skin in the game, showcasing his benefits & convictions.

# DISTRIBUTION

Concept group has been quite active in bringing different investment products to clients. There are numbers of good investment options. We offer them with good value adition.

- **MUTUAL FUND** has been a very good option for retail investors. There are 3 types of schemes: Equity, Debt and Balanced. Clients can make investment in one go, in stages and the best way: SIP.

- In **FIXED INCOME** category, there are numbers of options of bonds, debentures and other capital market instruments that give fixed return. We have all such options available for investment.

- **STRUCTURED PRODUCTS** have been in limelight for numbers of reasons. Tzhey offer some of the unique options of investment. Examples are INVT, REIT, AND AIF ETC. Alternative investment funds are for ultra high net worth investors. In some AIFS, investors can invest abroad also.

- In addition to conventional options, there are options like private equity, start-up investing, and venture capital etc that may suit to few elite investors.

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# COME, JOIN CONCEPT
## AND PROSPER THROUGH US.

**CONCEPT INVESTWELL PRIVATE LIMITED**

**SEBI Registration NO.**
**Portfolio Manager : INP000006323**
**Investment Adviser : INA000018337**

**CIN No. U67200GJ2017PTC100065 | BASL Membership ID 2036.**

DISCLAIMER:
Investment in Securities Market are subject to market risks.Read all related documents carefully before investing

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