



FIFA

Foundation of Independent Financial Associates
formerly known as Foundation of Independent Financial Advisors

FOUNDATION OF INDEPENDENT FINANCIAL ASSOCIATES

ARTICLE: 1

Navigating Market Volatility: A Long-Term Investor's Perspective



When it comes to investing, volatility is not the problem; it's the reaction to volatility that creates issues for investors. Markets will always have ups and downs—that's a given. The key to successful investing is to remain steadfast, patient, and focused on the long-term goals rather than being swayed by short-term market fluctuations.

The real challenge is not to predict market movements but to survive them. Volatility is an inevitable part of the market cycle, and reacting emotionally to short-term market changes is one of the easiest ways to sabotage long-term financial success. The idea is to stay invested through both good times and bad, understanding that the real risk lies in not staying the course.

The Core Philosophy:

1. Focus on the Long-Term:

The greatest tool an investor has is time. Time allows the power of compounding to work its magic. Market cycles, whether bullish or bearish, are temporary. However, the growth driven by long-term, consistent investing is permanent. The best way to navigate volatility is to refuse to be rattled by short-term downturns and instead focus on the bigger picture.

2. Avoid Trying to Time the Market:

If you try to time the market—whether by jumping in during a rally or jumping out during a downturn—you are at the mercy of your own emotions. The market will not wait for you to “figure it out.” Instead, please invest via a systematic investment plan that takes advantage of rupee cost averaging where you invest a fixed amount at regular intervals, regardless of market conditions.

3. Control What You Can Control:

In the face of volatility, the investors can only control certain things—primarily their own behavior. You can't control the stock market or the economy, but you can control how you react to them. The key is to stay disciplined, stick to your plan, and avoid knee-jerk reactions based on fear or greed.

4. Stay Calm During Downturns:

Historically, the greatest opportunities have often been during market downturns. While others panic, long-term investors who remain calm and committed to their strategy can buy at lower prices, setting the stage for growth when the market recovers.

Your investment strategy should be one that can withstand periods of market volatility without breaking down. Focus on staying invested, staying consistent, and staying patient. The market will reward those who hold the course through turbulent times. In the end, it's not about predicting the market's next move but about making sure you don't make mistakes in the face of uncertainty.

Best Regards,

Ms. Roopa Venkatkrishnan

ARTICLE: 2

SIP as a Strategy: Growing Your Wealth Over Time



Think of a Systematic Investment Plan (SIP) as a seed you plant today, which, over time, grows into a tree, eventually bearing fruits in the form of wealth. Just like a plant requires patience, nurturing, and consistency to bloom, an SIP relies on regular, disciplined investments to create long-term financial growth.

An SIP involves investing a fixed amount of money at regular intervals, regardless of market conditions. The strategy helps mitigate the impact of market volatility, and this consistency is key to its success.

How SIP Works:

One of the major benefits of SIPs is the concept of rupee cost averaging. When the market is down, you buy more units for the same amount of money, and when the market is up, you buy fewer units. This approach ensures that you accumulate more units during market dips, lowering your average cost per unit over time.

Benefits of SIP:

- 1. Market Volatility Mitigation:** During market corrections, SIPs continue to buy units at lower prices, which means that when the market rebounds, these accumulated units appreciate in value, potentially multiplying your wealth.
- 2. Power of Compounding:** Consistent SIPs enable compounding, where your returns generate more returns, leading to exponential growth over the long term.
- 3. No Market Timing Needed:** With an SIP, you don't need to worry about predicting market movements. It removes the stress of trying to time the market and lets your investments grow steadily
- 4. Wealth Creation:** Through consistent, small investments over time, SIPs provide an effective way to build wealth. Over the years, these regular contributions can grow significantly, providing long-term financial security.

Growth Over Time

SIP investments benefit from the power of compounding, SIP enables the magic of compounding, where returns on investment generate further returns, leading to exponential growth.

Best Regards,

Ms. Roopa Venkatkrishnan

On Friday 7th Feb 2025, FIFA had conducted its 9th Annual Conference in Mumbai. The event was attended by more than 665 members from across more than 135 towns and cities and industry friends.

Please find below the link :

Photos :

https://drive.google.com/drive/folders/1BS--svpPZNO41GFWBTiLO_XBmikvyfqA?usp=sharing

Videos :

1. FIFA Chairman - Mr. Dhruv Mehta
<https://youtu.be/ApnCIs00qS4>
2. Mrs. Smriti Irani - Keynote Speaker
https://youtu.be/4WWo_2Lgiuc
3. Mr. Suhel Seth - Guest Speaker
<https://youtu.be/eIXTX93wH9M>
4. Mr. Amit Tandon Chief General Manager SEBI - Guest Speaker
https://youtu.be/W5_fBTh-fD4
5. MFD Panel Discussion
<https://youtu.be/81wodrUeoJY>
6. Guest Speaker - Mr. Sankaran Naren
<https://youtu.be/vRpkzFOt8hM>
7. Fireside Chat - Mr. Raj Sharma
<https://youtu.be/BfA2KwK982g>
8. Felicitation of FIFA Champions
<https://youtu.be/JirTMIYAJo4>
9. Fund Managers - Equity Panel Discussion - Moderated by Prashant Nair
<https://youtu.be/RUReulN6q3k>
10. Guest Speaker - Mr. Kapil Gupta, Nuvama
<https://youtu.be/9mSMFni66nU>
11. Motivational Speaker - Dr. Malathi Holla
https://youtu.be/rF4KiHDUK_8



Upgradation of membership in February 2025

		Upgraded	
Members Name	City	From	To
Anil Mhatre	Mumbai	Founder	Trustee
		Upgraded	
Members Name	City	From	To
Biswajit Das	Guwahati	Life	Founder
		Upgraded	
Members Name	City	From	To
Santosh Mishra	New Delhi	General	Life

We are proud to announce
new members of FIFA



Shambhuraj Dilip Khamkar

Shambhuraj Dilip Khamkar

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Dinesh Kumar Maurya

Banaras Financial Services

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Sachin Gupta

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Sudhir Bahadur Bajpai

Sudhir Bahadur Bajpai

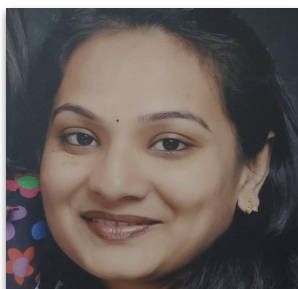
General | Ind | Kalyan | O3296



Suresh Prabhudas Vithlani

Ghanshyam Investment

General | Ind | Rajkot | O3297



Nitika Jain

Personal CFO Consultants

General | Ind | New Delhi | O3298



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Adcons Wealth

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GMP Wealth

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Ashwani Kumar Srivastava

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Harish P Rao

Wealthyply

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Vinod Agrawal

Vinod Agrawal

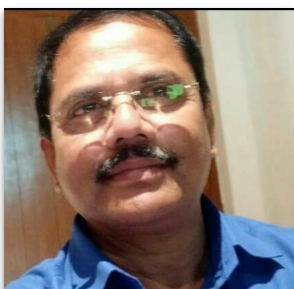
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Mohmedadnan Zakirhusen Vasiwala

Honest Investment

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Raj Kumar P K

MFD

Associate | Ind | Rajahy | A191APra

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Nalanda Securities Pvt Ltd

Auth Representative | N.Indv | Mumbai | F37



Sriram Vangs

RP Wealth Pvt Ltd

Auth Representative | N.Indv | Hyderabad | O2699



Kaushik Harakhachand Nagda

Invest India Financial Services

Auth Representative | N.Indv | Thane | O3292

WE ARE OPEN TO CONTRIBUTIONS FROM OUR VALUED MEMBERS!



The editor is open for interesting contributions from our members. It can range from IAP programme snapshots or pictures/snippets of fun events conducted for investors, to fun anecdotes as well as any valuable inputs you would like to share! Please write to nisreen@moneyworks.co.in to get featured in our next edition.

Our New Website www.fifaindia.org is **Live Now**
Kindly click on **Members Login** and pay your renewal fees for the **FY 2024-25**



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