



# 10 Things I am most Thankful for in #10YearsofSBSFIN

GRATITUDE NOTE BY RASHI BHARGAVA



[www.sbsfin.com](http://www.sbsfin.com)



A million thanks to all of you amazing people. Thank you for your continued support and trust in our firm.

SBS Fin is celebrating its first decade in business. 10 years! Yes. We are celebrating a decade of financial goals, life concerns, first step towards financial planning and even financial freedom.

Yep! We are firmly in the “Tween” camp. It’s been an incredible ride.

Through the ups and downs (and there have been plenty of both). We got our AMFI certificate of registration on 15th December 2010. Founded in Ghaziabad, the firm has grown into a small-sized self funded and grown boutique. A one stop shop for all the investment requirements of individuals. Slowly we marched our way upgrading entrepreneurs and startup founders and are managing 50 crores of Assets in Mutual Funds, Direct Equity and Corporate Deposits.

SBS Fin in its present avatar was founded in 2010 with an aim to outreach the individuals with the sole purpose of establishing the very norm of financial fitness through financial literacy.

In the spirit of this 10th anniversary I decided to create a list of ‘**10 Things I am most thankful for in the 10 years of SBS Fin**’.





# THE PEOPLE

My first boss in corporate life who taught me the basics of the financial industry to the ones who groomed me for managing wealth portfolios and accounts. The handholding and stories from my initial years in wealth services still go strong as the rules of business.

My support system back home, my mom who gave me the golden rules of people management and they remain etched in the SBS philosophy till date.

My first clients who are now amazing friends. As well my friends who trusted my instincts and started investing with me even before me or my business had become a brand.

The first runner boy we had at SBS Fin. The first vendor for outsourcing tasks. The domain partners, technology team, my brand team who have all played a role in each and every leap we took as a business. The interns who helped me find out ways of empowering self and operational efficiency. The numerous people who have helped me in capturing the exclusive SBS moments. From the Defence bakery team, Bansal stationers- my gifting partners and their teams who now know my interests and preferences so well that my action plans are mere coordinations.

In the words of one of our Intern, “It doesn’t feel like a firm, it feels like family.”

Until then I used to believe that it is a solo venture with myself as a solopreneur. This was the time when I actually felt my brand is exuberating a culture, a version of SBS Fin which was an external reflection of people working with me as associates, vendors and as my own team.

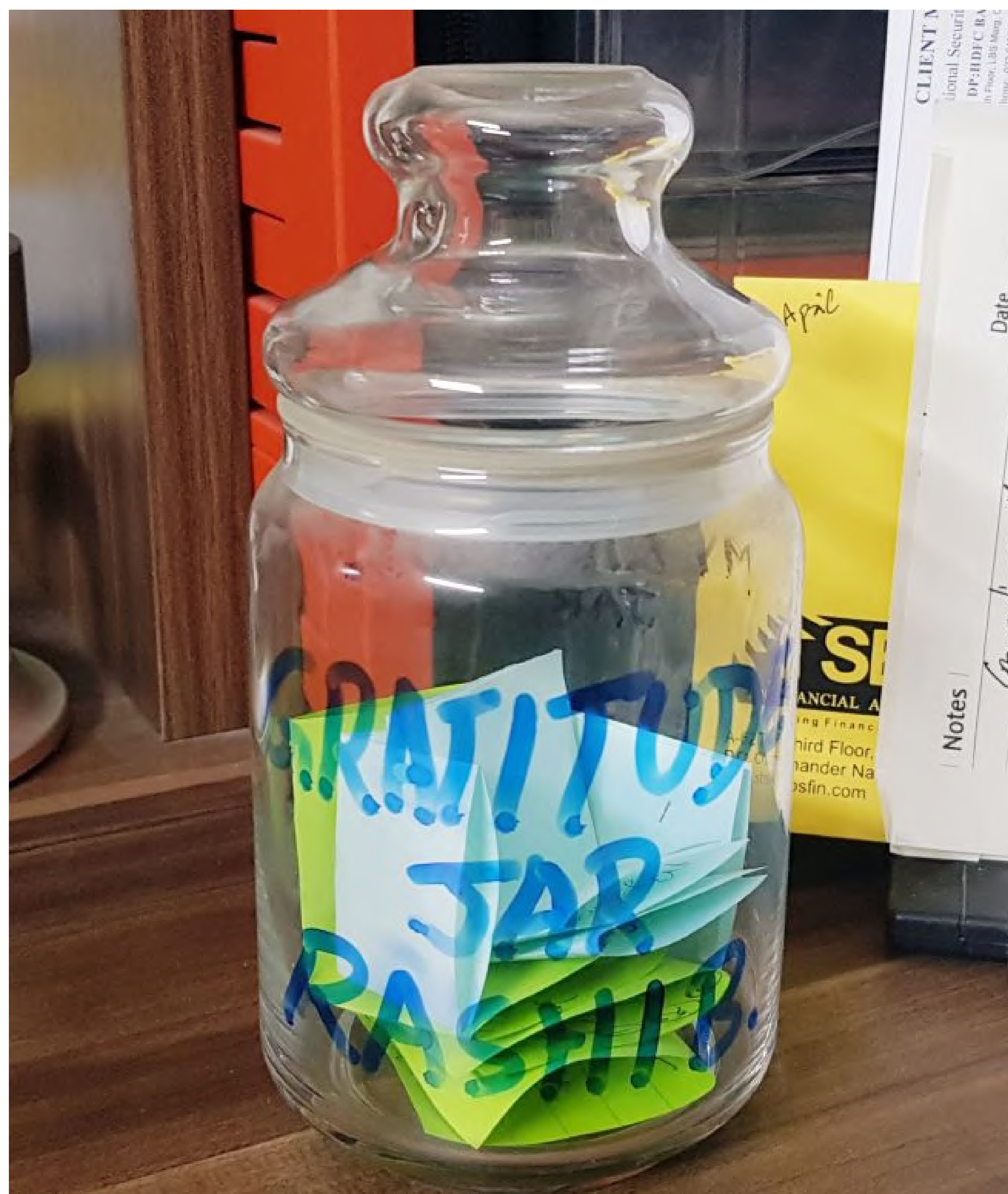
Ever since I have been working on a culture that is organized, appealing and transparent. As we grow I am consistent about creating a culture that is upfront, establishes the very significance of financial freedom and before that underlining the fact, “Physical Fitness is Financial Fitness”.





We LOVE our clients and are dedicated to helping them become financially independent, secure and fit. They are the reason why we continue to get charged up every day.

Each one of you stand special but the following have been encouraging, rewarding and a blessing altogether. They were around as the company took a shape and even the segment learned, unlearned and relearned the rules of investing and money management. I am quoting the very first 10 clients of SBS Fin. Thoroughly Thankful to each one who invested their TRUST before their money.



**Tarun Malik || Shriya Narula || Manmeet Singh Jolly || Naresh Batra || Ravi Singh || Manish Tandon || Rajender Soni || Aditya Arora || Manoj Manohar || Yudhishtar Lall**

Being open and honest is in our DNA. Both internally and externally, we value transparency. Our interns, clients and domain partners know where we are headed and why. From internal meetings, to client calls, we have the direct and sometimes difficult conversations we know we need to have to move the business forward.

Technology is something closest to my heart. Being called a nerd and tech geek all my life, technology is the way of my life. We are committed to innovate and bring the best in technology to make your investment process seamless. It is not a one-size fits all proposition, so we are always looking for solutions to meet all of the different challenges our clients face. This is what energizes us every day. Personally I find it exciting to see how the fin-tec industry is growing.



Thank you for indulging us as we travel this 10-year journey and look back with a lot of pride and gratitude. Big shout out to all our clients, interns, supporters, and domain partners for being part of this amazing journey.

Thank you for the ten remarkable years of warmth, friendship, and support. We absolutely could not have done it without you, nor can we take the next steps without your help.

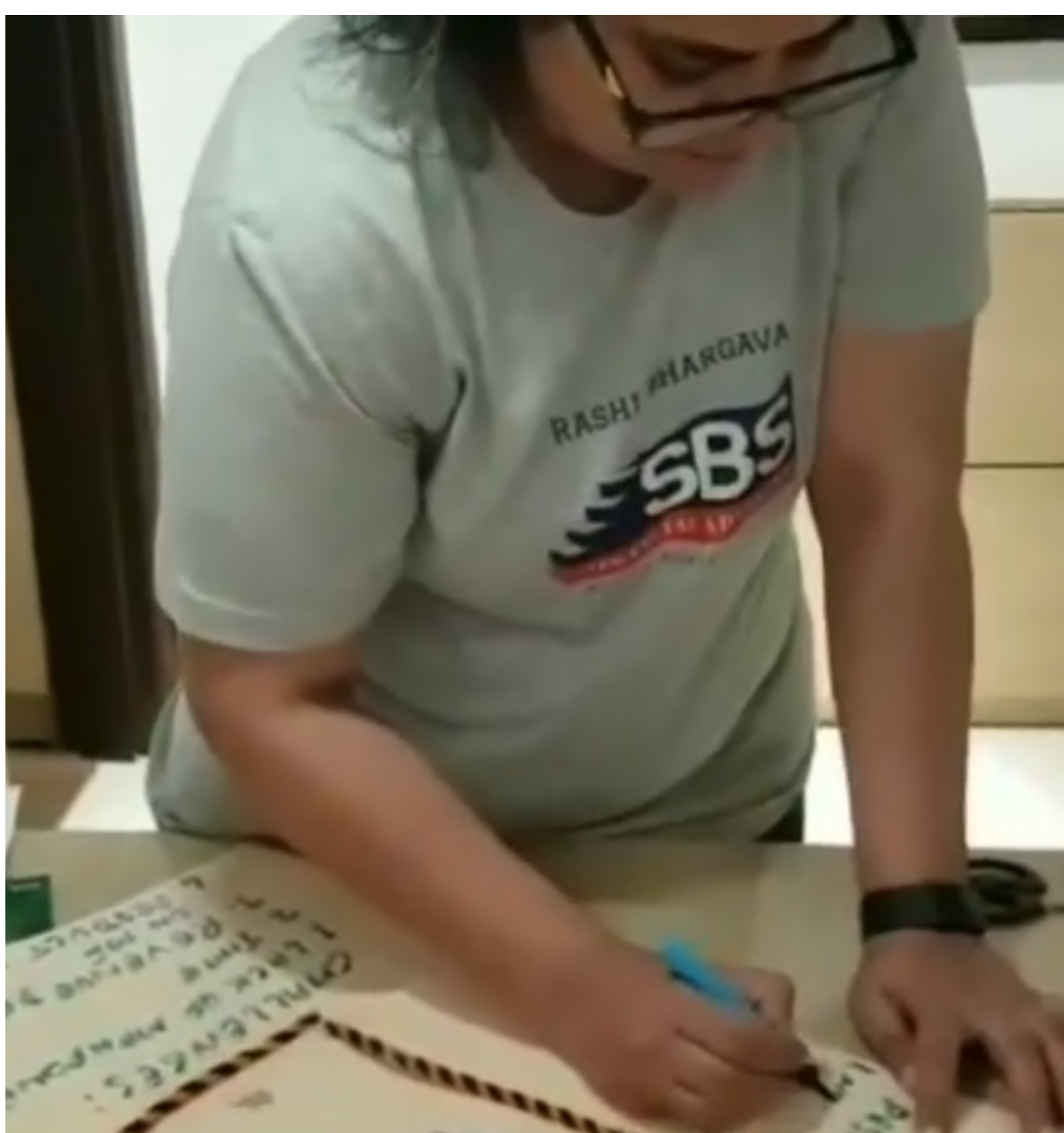
I especially want to thank my clients for their business throughout the past 10 years. You have been critical to our growth and success in our first decade, and I look forward to working with you in the coming years.

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## PASSION FOR BRAND BUILDING AND NEVER LOOKED BACK

Brand Lovers are customers who are unapologetically committed to a brand, because in their eyes, there is no equal. I have been a sucker for brands all my life. Most of the time you will find me wearing my favourite brands from head to toe. I am loyal to Adidas, Fab India, Tumi, Hidesign, Da Milano, Samsonite, Staedtler, Lamy, Samsung, Dell, Bose, Nikon, Victorinox and the list goes on.

So, it was no surprise I took up branding on priority at a time when we were too it came to building SBS Fin as a brand. Every brand desire to be loved by clients because they know that brand love translates to growth and increased revenue.



Big expense, me and my Dad (Founder of SBS Fin) did not see eye to eye on this unnecessary expense. For me branding is an investment and not just an expense. I would say I was looking at the big picture. This may be an unnecessary expense now but to me this was an investment in future of SBS.

Realising that we cannot manage everything by ourselves. I went on to a branding agency to help us in building SBS Fin. It's been a fruitful and rewarding journey of 5 years.



The journey of building Brand SBS Fin got me lot of clarity on following front:

1. **Understand who you are and who you aren't:** When working hard to become a passion brand, it's important that the company understands the value it brings to the client. Brand need to ask themselves why they are relevant to their target.

2. **Clarity and Focus:** I was able to clearly define our target client, our focus areas our years and how to link the same of brand valuation and ROI.

3. **Build own narrative:** The most difficult, yet most valuable, part of creating a passion brand is building a narrative that is reflective of the brand but also completely relevant to the end user. Positioning myself as a subject expert and a solopreneur was one thing and bringing out my own self is something I established after being introduced to personal branding.

4. **Create a "reason to believe.":** Love for a brand typically grows from a small group of extremely passionate consumers who truly believe in its mission, the quality of its product(s) and the way the brand communicates.

5. **Be consistent in all communication:** Passion brands are consistent in everything they do.

6. **Find a North Star:** Passion brands are constantly moving forward through innovation, technology that allows them to look at the bigger picture so they don't lose their focus -- this is their North Star. They desire to be the best in all they do, which means they never compromise who they are or what they do.

7. **Stand for something beyond profits:** Most passion brands believe in a greater good. They are driven by things that go beyond being profitable. It could be the community, underserved markets or countries, or humankind in a broader sense.



# NETWORKING TO STAY INSPIRED

Inspiration is the antidote for the grind of building a business and the foundation of a healthy work-life balance.

Very early on in life I had learned the power of network. Later on, with experience I realized networking is much more than exchange of business cards and transactional relationships. For your network to work you have to invest in relationships and do what you expect from others.

- \*Networking is about
- \*Being connected with the right people
- \*Nurturing relationships
- \*Building communities



Networking is a valuable way to expand your knowledge, learn from the success of others, get new clients and tell others about your business. A strong and active network has advantages that can make your business grow and flourish. Opportunities and business growth are by products of networking.

I keep one day a week to talk to people, ask them how I can help. Take steps to deepen my relationships. Results of this have been phenomenal.



# FIN-TECH AND UPGRADES

In my short life span I've actually gone through quite a few different smart watches, portable scanner-printers, computers, laptops, cellphones, music devices, tablets, cameras and more. Is this because I'm hard on my gadgets? Partially, but it is also because of the rapidly changing and ever evolving technology that is always being thrown at us on a daily basis.

Like many others in my generation, I have seen technology changing how we bank, pay bills, get our salary, shop etc. There are numerous, immeasurable ways that technology affects our lives every single day. Sometimes we do not even realize all the effects that technology has on us and how dependent we really are on our online systems.



Technology has brought about a multitude of products and services for a wide variety of needs and the financial industry is one of them. So I have invested heavily in mobile apps and online platforms for mutual fund transactions to make the investment process seamless for our clients.



# EXPERIENCE IS THE BEST TEACHER

Experience is the best teacher. You learn the real lesson when you struggle through and feel the pain in real sense. That real time learning leads to personal growth. This way you get to know your friends and foes. This learning journey also teaches us to be calm, compose and also competitive.

Experience teaches you about the real things in life. You can learn a few things when you read about things. However, the true form of education comes with real-life experience. Thus, experience teaches us real-life lessons.

One learns more from real life than one learns from studying and reading from books.

My takeaways have been great especially as a personal finance expert. I am who I am as a personal finance expert because of life experiences.

Build a health corpus. Physical fitness is financial fitness. I learnt it in a hard way. I had started solo, I had plans and ambitions and while sparing money for life and business, I was paying a major chunk to my doctors and physios because of a sore back. My takeaway here was not about building a health corpus only but it was about staying and keeping fit, no matter what.

Plan for your parents. You be a girl child or a boy child, always make sure that you plan for parent's health. Life can be full of unexpected events and in many of them ~ money can be the lifeboat that helps you get through tough times.





Entrepreneurs are passionate people. They are full of drive and that is why they need to practice self control. For the same one needs to invest in self care. It is as significant as saving and building a portfolio. I can assure you basis the #10yearsofSbsFin, every small action can compound and lead to future returns.

Create a second source of income. Side hustle is not a bad idea. We know about Plan B and also that most of the startups are well executed Plan B's. Find what you can pursue at ease, spare time for it.

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## PAY YOURSELF FIRST

As a solopreneur Pay Yourself First. This is a concept I struggled initially with, as I am accustomed to paying bills first. It's hard to practice when you have a million other financial obligations, but if you don't set aside money for you, who will?



This also works positively well on the motivation part. It keeps you hungry for more, content to plan and eager to grow.



# AUTOMATE. USE TECHNOLOGY FOR YOUR GROWTH

Getting your finances in order takes discipline and work. But you may not be good at staying accountable and doing the work to set money aside for a rainy day. That's why automating your savings as well as your payments can help you get ahead.

“For me, automating my payments and savings was crucial to any success I've had to date. It removed much of the anxiety I was feeling when paying bills and frees up my energy to focus on positive things, like goals and gratitude”.

## Decanter your Financial Documents.

A perfect give away to celebrate 10 Years of SBS Fin



And as a perfect Giveaway I am doing the workshop on “Decanter your Financial Documents” in 04 slots. If this excites you, please connect to register.

## COVID 19 - SELF CARE & COLLABORATION

Year 2020 will always be etched in our memories. For it gave us opportunities and, in a way, showed us the mirror. Our areas we had to polish to take a big leap to the next level. Self-care and the importance of Collaboration were two biggest learnings amidst Covid19.

\*Self-care-was no longer a luxury, it was a priority.

\*Self-care means giving your permission to pause.

\*Realized empty tanks will not be taken anywhere, I need to refuel and take breaks.

\*“Alone we can do little, together we can do so much”-Helen Keller





- \*Brought me and my industry friends closer.
- \*Added perspectives and empowered problem solving.
- \*Helped us in learning from each other.
- \*Opened up new channels of communication.
- \*Multiply the resources available.
- \*Boosts morale amidst the pandemic and sweeping regulatory changes.

Collaboration makes us efficient. Creating a collaborative environment takes time and effort, but the payoff is well worth it.

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## PRACTICE PAMPERING

Practicing passion is a popular thought. What I have learnt is one should practice pampering even when your priorities make it difficult. Do it for yourself and have an exclusive me time. In the pre-covid time I used to practice pampering for myself.

Weekly movies, window shopping at my favorite malls, exclusive salon trips have been few of them. I royally replaced the same with doodling, art work, brain mapping and even 1-2 episodes of zoom antakshari with my cousins who are located in the nooks and corners of the globe.



If you reassess my journey above, you would sense that I have learned to open up through my years of struggle, learning and growth.

From being an introvert to being an expressionist (extrovert is still faroff), from opening up and learning to share that I too need care (mental wellness), finally practicing that sharing is caring and for this Covid19 became a blessing.

Opening up rejuvenates, reenergises, reunites. So open up and practice, sharing is caring.

With those 10 lessons, I leave you with an amazing year end. Rejoices and remember the good, reward the positive vibe and keep reinventing yourself .

Happy December!! May the new year be rewarding for each one of us.

Love & Wishes,

*Rashi Bhargava*





# We are social!

Let us connect ...



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Linkedin - <https://www.linkedin.com/company/sbsfin-mutual-fund-distributor/>

Instagram - <https://www.instagram.com/sbsfin/>

Twitter - <https://twitter.com/sbsfin>

WWW.SBSFIN.COM



# *My Self Care List*

1. Doodling, I make it a point to doodle every day for 10-15 minutes. It has a calming effect.
2. Lego, It requires immense concentration and focus. A great brain exercise.
3. Noise cancellation headphones, Word of caution, they are best in business. Avoid wearing them on runs/walks. It really cuts outside noises.
4. Favourite playlist on Spotify, Ganna, Amazon Prime Music.
5. Diary and Pen, Writing is therapeutic.
6. Calming scents for Relaxation, I love fragrances from Forest Essentials.
7. Google keep and Pocket, To pin my ideas and articles I have come across.
8. Books, My mini library boasts of 3000 plus books.
9. Physical Fitness, Have a 6-day fitness schedule for my walk/run and strength training. Taking care of the body helps in relieving stress.
10. Meditation, Headspace meditation app and I am loving kindness meditation. Daily meditation keeps a check on my emotional wellbeing.

*Make sure you have a self care list too. Remember, Physical Fitness is Financial Fitness.*



**“Millions wish  
for financial  
freedom, but  
only those  
that make it a  
priority have  
millions.”**



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