

# REAL WEALTH TIMES

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## **FROM READING TO BRAINREELS INTEGRATE VISUALIZATION IN EVERYDAY LEARNING**



As a business owner, you have a lot on your plate. Staying focused can be tough with a constant stream of work, people, communication, and meeting deadlines demanding your attention constantly, demanding you to stay on your toes constantly. Amid the chaos it is quintessential to understand your brain's limitations and working around them can improve your focus and increase your productivity.

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**Mr. DEEPAK DHABALIA**  
Wealth & Business Coach



**DD'S REAL WEALTH MAXIMIZER PVT. LTD.**  
GIVE WINGS TO YOUR DREAMS



# DEFINING DICHOTOMY

As a business owner, you have a lot on your plate. Staying focussed can be tough with a constant stream of work, people, communication, and meeting deadlines demanding your attention constantly, demanding you to stay on your toes constantly. Amid the chaos it is quintessential to understand your brain's limitations and working around them can improve your focus and increase your productivity.

While doing so it's important to understand that ***we are born with a purpose, and our existence has a cause - to earn through our merits, to create a life that's filled with accomplishments, of heights the world has never seen. Thereby bringing name and fame to our nation and to our family.***

Our mind has incredible powers. However, our brains are finely attuned to distractions. We need to master the art to overcome those distractions and stay focused. It has the power to create our future, our destiny if we control our mind. Believe me, if you control your mind, you can control your future. The choice is yours. The decision is yours. Take it wise. Practice mind management to enhance your life, to grow, to prosper, to build your empire, and to strike the perfect balance.

The firmness in your actions will highly depend upon how firm, strong and controlled is your mind. If in doubt, try it out. Work upon it, build the firmness of your mind, and i challenge nothing will be impossible. No heights will be too high; no hurdle will be too big.

Be it life or business, or any situation in that matter of case we often come across conflicts, which appears to be a herculean task, at that particular moment. And we spend our quality time, thinking over means to overcome that very obstacle. We find ourselves fixed in two opposite things, contrast groups at the same time and same place its called dichotomy. Let's take a woman scrubbing dishes while her mind is occupied or thinking of several things at the same time. Do you think she will be able to focus or concentrate?

Well, no! The answer is a big no.

Let's take another instance wherein we have a two bulls tied with each other. They are attached, engaged, focused, fixed and tied. On the other hand let's take bulls that aren't tied with each other. They

are wandering, straying, drifting and lazing.

If your mind is focused on one thing or you tie your mind with your goals then you can achieve, and you can put your best foot forward. Directing attention toward where it needs to go is a primal task of leadership. Talent here lies in the ability to shift attention to the right place at the right time, sensing trends, emerging realities, and opportunities.

A leader's field of attention that is the particular issues and goals he focuses on guides the attention of those who follow her, whether or not, the leader unambiguously articulates it. People make their choices about where to focus based on their perception of what matters to leaders. The leader thus creates a ripple effect. If you want you can anchor yourself or your mind with goals this will help you to focus towards accomplishment of those goals. And on the contrary, if you want you can anchor your mind with distraction, it will then help you to de-focus from your goal quickly.

So, now the question is how can you attach/engage your mind with your goal?

I repeat what i said earlier, the firmness in your actions will highly depend upon how firm, strong and controlled is your mind. All other aspects have very negligible impact.

Your focus will attune you to your emotions and intuitions, guiding values and better decisions. It will smoothen your connections to the people in your lives. It will let you navigate the larger world.

This can be achieved once you are clear with the qualities you need to possess as a leader.

7 qualities of a leader includes - intelligence and dynamism, given to seeing elders – vridh sahyogh— learn from elders or leader, truthful in speech, keeping with the promises, grateful (being humble), desirous of training, and easily approachable. At certain instances invariant and context invariant attributes like honesty of purpose, courtesy, discipline, commitment, aspirations, value system, and steadfastness also goes under making of a good leader.

In order to create an empire, to build your company, it is vital to free yourself from daily activities. Shift your daily work to your employee

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and engage yourself into other activities that will help you and your business to grow by leaps and bounds.

The Biggest Challenges of a leader are

- Accepting your own weakness
- Overcoming one's Ego and Convert Ego into Resolution
- Learn from mistakes
- Be prepared to pay a price for your beliefs
- Think for long term growth
- Earn your wealth ethically.

That's not it, being a good leader also calls for having a control over the senses like lust(kaam), anger(krodha), greed(lobha), pride(mana), arrogance(madh), and over excitement(harsh).

How to create a growing organisation and leaders?

What stops leaders from growing beyond pacesetting is their attitude. It's very important for a leader to never be complacent, always widen their vision, be open for new ideas, meritocracy, creating an environment where everybody is enthusiastic, generate leaders, and create level 2 leaders.

One of the biggest challenge is the implicit attitude at work that professionalism demands we ignore our emotions. Some trace this emotional blind spot to the "protestant" work ethic, which sees work as a moral obligation that demands suppressing attention to our relationships and what we feel. Paying attention to these human dimensions undermines business effectiveness.

But organizational research over the last decades provides ample evidence that this is a misguided assumption, and that the most

adept team members or leaders use a wide aperture to gather the emotional information they need to deal well with their teammates' or employee's emotional needs.

Thus, it becomes important to balance work and life. How to go about it?

Simple! It can be achieved through 100% dedication to organization-you need to strike a balance between work & life, it's not that harder that people think, however don't underestimate several things - organization is your second child, even after giving 100% dedication to organization work will always come home this fact can never be denied. Leader is responsible for entire organization so he has lots of pressure to cope up with. As a result of which, he has to use his family time to channelize his energy and rejuvenate his self so he can balance work and life.

Companies also need leaders who have an other-focus who understand the motivations of their employees and want to help other people be successful, too. All of us live in daunting environments, rife with tensions and competing goals and lures of modern life. Balanced mind and composure is very important now-a-days with this state of mind you can know your identity and evaluate all the pro's and con's of every situation so it will help you to maintain distinct identities for you and your organization. Leader should never be arrogant, he should always be ready to give rewards and celebrate the success, when employees go wrong than he teach them the right way. One of the most important thing is, in today's world leader should always be ever ready to take action against opportunity.







**SANTOSH NAIR**  
CHAIRMAN & CHIEF MENTOR  
SMMART TRAINING &  
CONSULTANCY SERVICES PVT. LTD.

# ARE YOU THE CEO OF YOUR COMPANY?

As we tread on the path of our entrepreneurial journey each one of us has a very crucial role to play, especially for us entrepreneurs.

One of the most important roles that we need to play is that of a c.e.o. (i'm sure you will read c.e.o. As chief executive officer)

but wait, it's not how i define c.e.o.!!!

We need to re-designate ourselves to be the chief energy officer (c.e.o.)!!!

The chief energy officer is a leader who makes the organization come alive. They don't allow the four fatigues i.e. Physical fatigue, mental fatigue, emotional fatigue & psychological fatigue to take over their 'state of mind', which may then transfer negative energy to the team and the organization leading to lethal consequences.

the most fundamental job of an entrepreneur is not only to recruit, mobilize, inspire, lead, direct and monitor employees but also to regularly refuel the energy of those they lead.

No skill will be more important for you as an entrepreneur, than the ability to generate and mobilize the energy of your workforce into a life force. That's because energized people are connected to what they do. This will automatically translate into more engagement, more loyalty, more revenue and organization's growth.

as the demands of the workplace keep rising, many entrepreneurs respond by putting in even longer hours, high targets, unreasonable benchmarks and the likes, which inevitably leads to burnout. This costs both the organization and the employee.

An entrepreneur's responsibility is not to do the work of those they lead, but rather to fuel them in every possible way to bring the best

out of themselves to the workplace every day.

They will be able to drive this positive energy if they are aware of the four most important emotions of being productive, which are:

1. Enthusiasm
2. Self-confidence
3. Cheerfulness
4. Sense of humor

If we can bring these four emotions into everything we do, we will be able to bring out energy within us, which will be extremely contagious.

This is essentially important, especially if you are the entrepreneur, because by virtue of your position and power, the way you're feeling at any given moment profoundly influences how the people who work for you feel. your role as an entrepreneur is not only to manage resources and take them to a higher level, but also to be the source of high, positive energy.

You are the ceo of your organization whether you want it to be so or not, so start remitting and managing your positive energy and stay away from the negative as much as possible...!!!

*Excerpts from the teachings of t.i.g.e.r. Santosh nair - india's most famous entrepreneur coach, motivational & confidence guru, author and visionary.*

*To get in touch with him and his company smmart training & consultancy services pvt. Ltd., or to attend their upcoming programs, kindly log on to [www.smmart.co.in](http://www.smmart.co.in) or call +918451051500.*





# DON'T BE AN ARMCHAIR MANAGER



This is not to insult anybody occupying the highest 'chair' in the organization. But if i do not bring this point, i feel i won't be justifying my work.

I have observed in companies, the managers and top bosses are confined to their chairs. Unless you are not going to leave the chair, you are not going to become an effective and efficient chairman. If you believe that people should respect you for the position that you are enjoying, then leave the chair and get into the market. Only when you enter the market, you will understand the market dynamics and only then will your sales army be able to sell your product.

The sales personnel won't realize your dreams, you will have to make them realize. It is you, who have to tell your force, where to go and whom to sell, most sales people are concerned with achieving the designated numbers. When you enter the market, you will get the pulse of it. Thus, you will be in a better position to direct people. Market does not remain the same all the time.

A manager/ceo is always wearing multiple hats. It's a job in which you have to handle sales as well as take the company forward too. If you concentrate too much on the sales, you will soon realize that the rivals have gone out of sight and at a distance that you can't catch up. And on the other hand, if you spend too much time on team-building and explaining the theories of efficient work, you will soon run out of revenues to run the team. Thus, you need to balance between being in office and out in the market. It's a job that needs panache of both.

This is the exact reason why most start-ups fail. Managers/ceos fail to identify and segregate their role. It is a job that needs a unique mix of intelligence, skill, work ethic and craziness to be an entrepreneur/ceo-founder. One thing that all managers need to know and must do is 'how to sell'.

Mitchell kertzman, former ceo of powersoft (and later of sybase) once said:

*"when i founded powersoft i did everything myself, but i kept finding people who could do things better than me, so i hired them do those things and now my job (as ceo) is pretty much to do what i do best,*

*which is nothing..."* then he paused for a second and said: *"...except representing the company to the press and the investors. That's always part of the job."*

Selling is both the first and last skill that a ceo must have and you can best learn it from the market. For me, market is the biggest university. What you can learn being in the market, you cannot learn it anywhere else. You have to spend enough time in the market with the people because my belief is:

***Unless you understand something, you cannot create anything.***

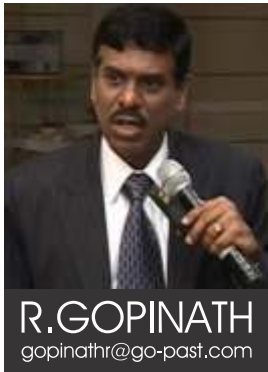
For this, i admire kishore biyani – the man who is considered as the czar of indian retail story. Before launching big bazaar, he went around the market for months understanding the needs and buying trends of the customer. He spent time talking to customers, to shopkeepers, to anyone and everyone who had buying power. He went to the grassroots to understand the market needs. He understood what new innovations were customers looking for. He is one manager who is always on the job when on vacationing also because he says his basic job is to observe people, and if he does that diligently he is already building a business. In his book – it happened in india, biyani writes: *"i observe people every day. We are trained to do that. So, while we are at the airport we are watching people, and then at the stores and the malls. We observe people anywhere and everywhere."*

Market is the biggest university. What you can learn being in the market, you cannot learn it anywhere else. You would be surprised to know that an atheist like biyani visits tirupati once in every three years. He says it is only temple that will expose you to the people from different strata of the society and their behavioural patterns.

make kishore biyani your role model. Once you have known the pulse of the people, whatever you create that is in interest of the population, it will sell.

I strongly recommended, instead of running on the treadmill, run in the market; you will not only be physically fit but also financially and mentally too.

**Leave your comforts and learn the harsh realities, which is the only formula to success.**



## WEALTH THAT GROWS & LASTS FOREVER “FINANCIAL PYRAMID”

### RISK FREE GROWTH = THE PILLARS

If we take an analogy of construction of a house we start with foundation. The foundation of the pyramid is protection. Protection is the area where we try to protect our earning capacity. The risk on which this earning capacity can be affected needs to be protected. For example life insurance, critical illness insurance and disability insurance are the products that will appear at this stage. Having constructed the foundation the next job will be constructing the pillars for the house. And that is the risk free growth area.



### FINANCIAL PYRAMID

This issue we will be focusing on the risk free growth. People work hard. They earn money and they save money from out of these hard-earned money. The purpose of the savings is that it should be available for a need in future. The products, which appear to be risk free are govt. Bank deposits, post office savings and ppf, treasury bills and bonds, and endowment type of life insurance policies which offer savings, benefits along with life insurance cover.

It is discussed in the financial service area that these risk free growth financial products will offer very less returns. Then why would anybody save the money in these products? There are three basic purposes of which a person must have risk free growth properly and adequately done before he can venture into the third stage of the pyramid growth with risk -

1) safety of the money saved for future. How much it should be? It should be even to the extent of not negotiable goals at a minimum

level. Nice to have goals can be funded by choice. The minimum amount required for not negotiable goals have to come through risk free growth area.

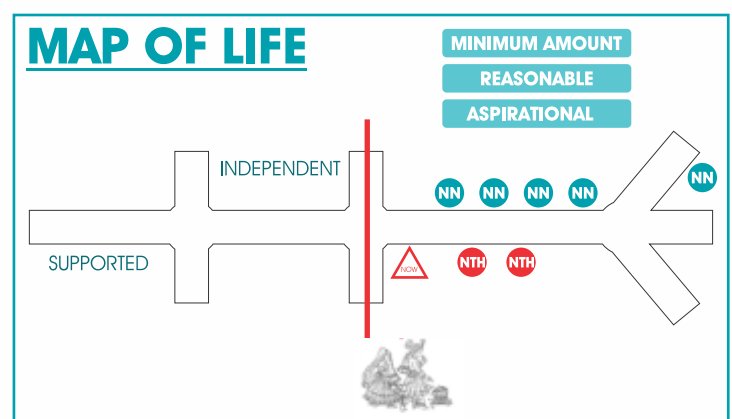
2) holding capacity during turbulent times. If we are able to hold we can over come the turbulence and may be benefitted of the turbulent growth which happens thereafter.

3) en-cashed at a short notice. Let us not ignore this part of the pyramid just for the reason the returns are low. We must also understand that the risk is eliminated here. We at least get back the money, which we have invested.

We have earlier discussed that in the cash to cash cycle picture men work hard they make money from out of the money they buy assets and later they convert these assets into money to use for their needs. Therefore cash is the king and assets are intermediary.

Therefore to take a decision on what assets could be good for us we need a map. A map of life.

Suppose we draw a map of life it will appear like this.



The initial part of our life is a “supported road”; it could be somewhere 20-25 years of age. In this phase we are supported by others. The moment we start earning money, we may not need financial support from others. That is the time we get into the road “independent”. The moment we get into the responsibilities of life like marriage, children coming into our life, that is the time we enter a “supportive road”. In the supportive road, we have to understand what are the important junctions for us? Thereafter when we will be requiring money, how much money will we requiring then, and for

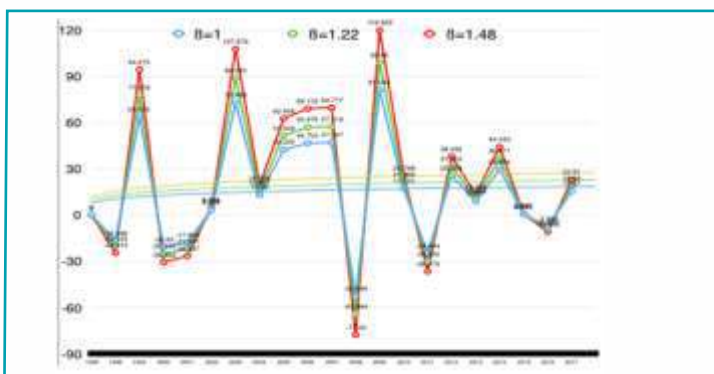
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what purposes. If i take an analogy of a train the normal requirements, the monthly requirements, are line on going expenses etc., suppose we take that they are stations, which will be governed out of the income of a person, for the bigger stations which require a bigger money, savings is required.

Now we can therefore mark junctions based on the priority. Look at this. These are all priority junctions which we require money. The blue colour ones are **not negotiable junctions**. They are emotionally very important for us, which are part of our basic responsibilities. Where as if we look at the pink colours, they are **nice to have junctions**. Yes, there are all junctions where it is really nice to have them along. But they should not be funded at the cost of not negotiable junctions. The priority should be for the not negotiable ones.

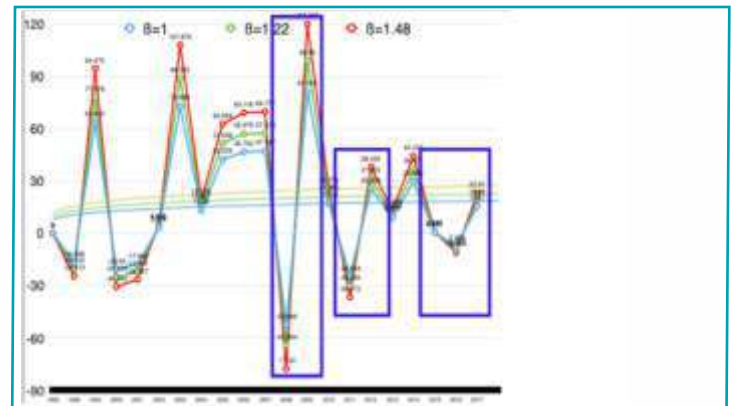
Each of the junctions require money. Suppose we classify the money requirements into three categories, the **minimum amount** required, the **reasonable amount** required, and an **aspirational level** of that junction. I strongly advice the minimum amount required for these not negotiable junctions should be funded through a risk free growth products. We just cannot afford to take risk on the capital towards these goals. For example children higher education, world-class education for children, children marriage, helping them to settle down in life by investing into their business to start with, may be a very independent and contributing life. If you look at the risky investments, let us even say for example, stock market investments or equity-based funds. There are indicators on these funds, as to how much risk they are in comparison with the primary index of those respective countries. For example, the indication of

Beta. B1 represents sensex or the nifty movement.



Now that you have seen the supportive road and junctions, not negotiable junctions, minimum amount required. Now look at the beta. If you look at the last 20 years, how the variations volatility, the movements of these index is represented by beta 1

Risk free growth products offer holding capacity. Turbulent during even movement we don't need something to hold on to. But during turbulent times to ensure that we don't fall off we need holding capacity. These **risk free growth** offer that holding capacity during turbulent times.



Let us revisit the beta 1 beta 1.22 and beta 1.48 chart. Look at the volatility. Turbulent times it goes ups and downs. It is not an even growth. Even though if you look at the cagr graph normally shown in the brochures, it is a straight 45degree line. But in reality it does not happen like that. We undergo this amount of turbulence to reach our destination. When people do not have holding capacity, and there is a need in that year they will have to get out in negatives. Look at the chart. 2008, 2011 but suppose they hold on for another couple of years, or for an year or may be then they will be able to make growth they had looked for by investing in this products.

Therefore adequate holding capacity is required. What gives him the holding capacity. The risk free growth area. They have money. They can say i will allow this and i can take it next year. But i will use this money for fulfilling my goal at a minimum level.

The third reason why risk free growth products are required is they can be en-cashed at a short notice. There are two aspects about these products, which makes it en-cashable at a short notice-

**The buyer is ready.** We don't have to search for the buyer. Assuming that you have a post office account, you give it back to the post office and get back your money. The buyer is ready. But not only that the second important factor is that it is encashable at a pre-decided price. When we are able to surrender or withdraw from our mutual fund units, the buyer is definitely ready. **The fund is ready** to take it back. But not at a pre decided price. The price is dependent on that day's navs.

The risk free growth area, which is the second part of the financial pyramid is akin to pillar. If we have not provided adequately protection based on what we have discussed last time, capital need analysis, human life value and net-worth.

Our first responsibility or priority would be to build the basements. Having done it our next important area is risk free growth. Many times people have persuaded not to invest in this area risk free growth area only on a single factor the returns are low here. And they may not be adequate to be accomplished. But my dear friends, we cannot construct straight ceiling from the foundation. There has to be something connecting the foundation and the ceiling.



## MAKE YOUR DREAMS HAPPEN

Each one of us work towards a dream of better life, of better home, of better future, that's it. We work towards accomplishment of those dreams, however, not each one of us achieve it. Like thousands out there, I too had dreams, not one, not two, but many. With no doubts, I was striving hard to accomplish those dreams until I was introduced with Mr. Deepak Dhabalia. Jagdish Sir recommended Deepak Sir as one of the finest financial Doctor's (Coach), who can plan my financial & Retirement life. This very decision changed the destiny of my dreams. My Dreams no longer remained dreams; they started transforming into reality.

In my first meeting itself, which lasted for say around 03 to 04 hours, I came out with my entire life financial goal plan and financial freedom for my retirement life.

He is one of motivational speaker with bountiful of positive energy. He is the person who has solution for the entire financial budget. He is very high on professionalism and offer class-apart services. He not only extends his knowledge and expertise for financial services, but also enhances our overall development and growth by delivering expertise on other aspects of life.

He mentors my path and helps me with business references and also helps me in organizing my business, balancing my work and my life very well. He has taught me *"How to fly low in the air"*



In such a short tenure we have become very close friends, Deepak Sir is more like our family than a coach.

- Mr. Bhavin Pipaliya

## FROM READING TO BRAINREELS INTEGRATE VISUALIZATION IN EVERYDAY LEARNING

A lot of what we do is visualization. Visualization enables you to open the door for life-long reading. As most of the students interpret reading as a passive activity. But this simple technique of visualization can transform students of all ages from passive to active readers.

The images that forms in your mind as you read, we at DD's call them "brain reels", which are often more exciting and memorable than a typical Bollywood masala film.

Learning to visualize can help students of all age groups to make sense of complex subjects and topics. With this simple technique of visualization students seem to have more fun and success as they read.

Visualizing while reading is a strategy that should be explicitly taught. The assumption that children are naturally imaginative may not be true for all students, and even those with vivid imaginations may need guidance in applying the active process of making brain reels to improve their understanding of what they read. Follow these steps to enhance the visualization skills of your student/child:

- » Select a book or poem with vivid, sensory-rich language to read aloud. As you read a short passage, describe images you see in your mind. After reading that quote, share with students the images you visualized as you read it.
- » Introduce words or concepts that may be new to students before reading, and share photographs and other images to help set the stage.
- » Ask students to share examples of movies based on books they've read, and lead a discussion about the difference between reading the book and watching the movie.
- » Recommend that as you read the selected passage, students create their own brain movies based on the text by imagining the characters, setting, and action. Suggest that some students may find it easier to visualize if they watch you as you read, close their eyes, or gaze out the window.
- » Introduce vivid vocabulary, a highly descriptive reading selection appropriate for students' listening. When you are done reading, pause to let students finish translating the text into brain reels. Then ask for volunteers to share their favorite imagery or scene.
- » While you read, instruct your students to close their eyes and listen carefully. Ask them to stay alert and think about what happens in the story. Note how many people find that visualizing what they read helps them to understand and remember the subject matter.

After students begin to grasp the concept of visualization, be sure to reinforce it frequently. Make visualization a part of class every day. Those who have more difficulty with the concept will learn from peers' expressions imagination. Encourage those who struggle to ask other students how they came up with their ideas and to learn from one another.



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