

Confiable Financial Services

Confiable: Compounding Wealth for Exponential Financial Growth.

Confiable is dedicated to providing top-notch financial services designed to help customers manage and grow their wealth effectively



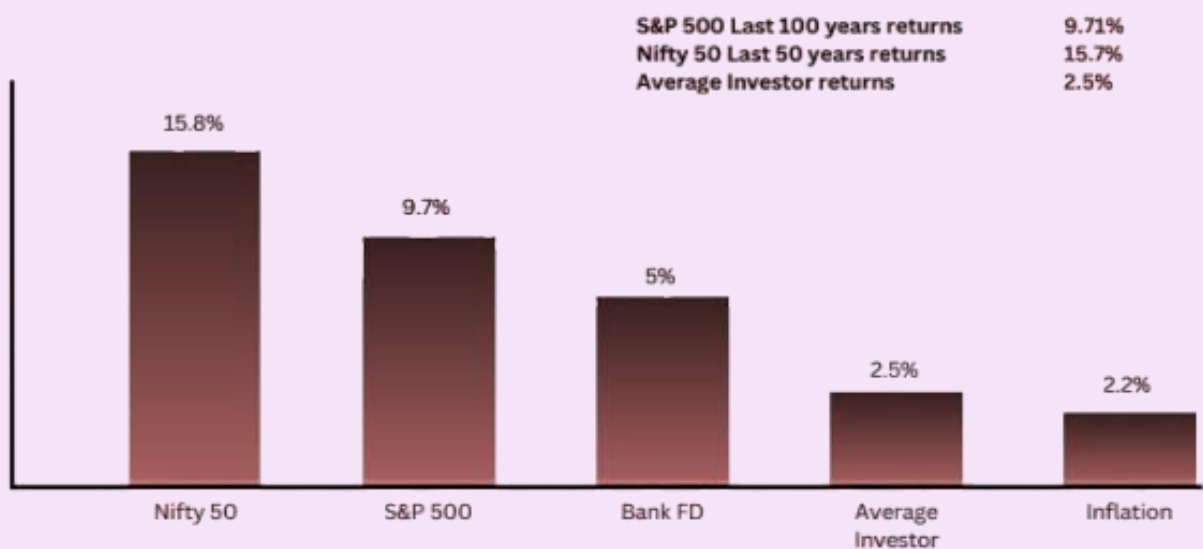
Ethica Invest, in collaboration with Confiable Business, combines industry-leading expertise and strategic insight to empower investors in the dynamic world of stock market investing. Led by **Abdullah Zaman, CEO of Ethica Invest (SEBI RA - INH000013244)**, and **Mohd Ali Khan, CEO of Confiable Business**, this partnership is dedicated to providing cutting-edge investment strategies, financial education, and ethical wealth-building solutions.

By integrating Ethica Invest's deep market expertise with Confiable Business's entrepreneurial and financial consulting capabilities, we offer a comprehensive approach to investment success. Our shared commitment to ethical investing ensures that clients not only maximize returns but also align their portfolios with principles of integrity, sustainability, and long-term financial growth.

Whether you are an experienced investor, a business owner optimizing your financial strategy, or a beginner seeking guidance, our combined expertise provides the knowledge, tools, and strategic insights needed to navigate today's ever-changing financial landscape. Together, **Ethica Invest and Confiable Business** are shaping the future of responsible investing and wealth creation.

WHY INVEST IN STOCKS?

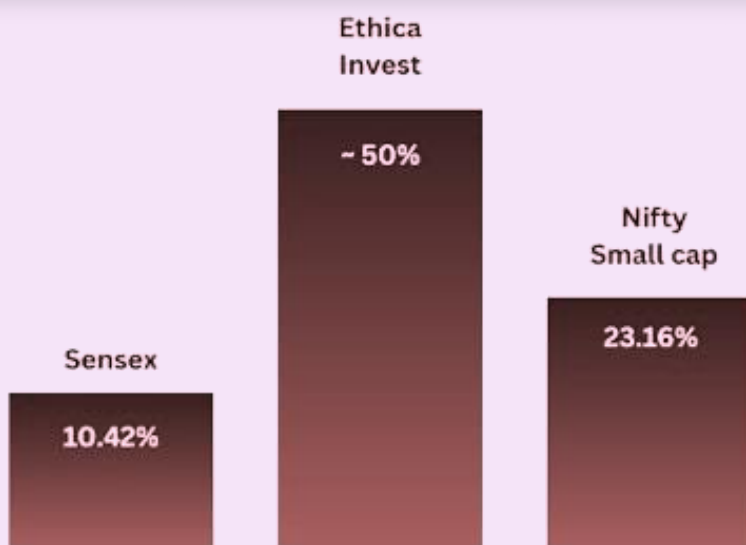
Investing in stocks has Historically provided higher returns than Gold, Silver and Bank Fixed deposit. Banks FDs have given 7.5%, gold has given 8.74%, Silver has given 7.78% while Sensex has given 15.46% Stocks outperformed other asset classes for one simple reason: businesses create value in the economy, while pieces of metal (gold/silver) don't. They only experience price gains because of their scarcity and rising inflation, nothing more.



Source: JP Morgan Asset Management, Barclays, Bloomberg



WHY CHOOSE Confiable Business ?



Growth since January 1st 2024 (Year To Date)
"Performance as on 29 Nov 2024"

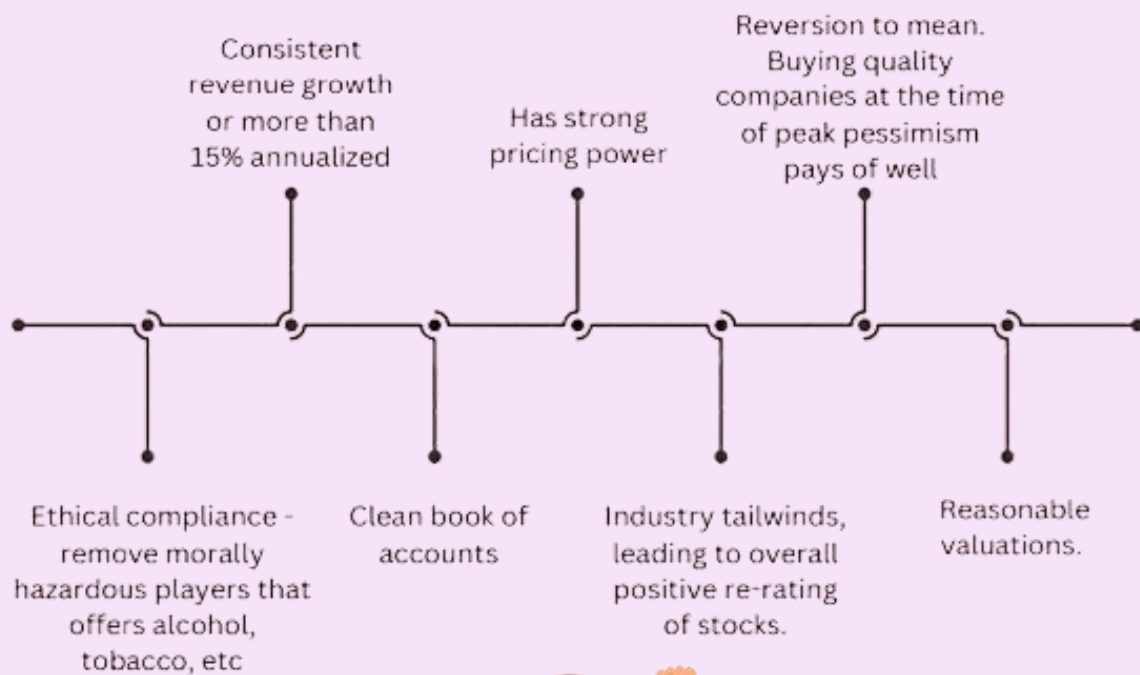
**OUR PORTFOLIO
PERFORMANCE**

Our portfolio has shown consistent growth over the years. This is a result of our unwavering dedication to doing our own research rather than relying on information transversed over informal and unreliable channels. We take great care in forming theories, testing and validation. Our outputs are grounded in deep, rigorous fundamental research as well as solid ethics and morals.



OUR INVESTMENT PHILOSOPHY

CRITERIA FOR SELECTING A COMPANY?



Investment philosophy refers to the process and mental models we have adopted and derived over the years. We use these tools to filter out and discover fundamentally valuable stocks that may give returns over the medium to long term. This figure shows the processes that we use to filter out stocks from a very large number, down to only the best of the best. Reading from the top-down, we see the filtering process that we use repeatedly to discover the best stocks throughout the year.



STRATEGIES



Our investment strategy can be explained in simple terms

Select sectors experiencing tailwinds

Within such sectors, first, filter out non-shariah complaint stocks

Of the compliant stocks, look for companies with reputable management and a clean book of accounts.

At this stage, we divide our investable universe into two categories

Long-term Momentum

Bottoming-out or Turnaround

Long-term momentum are companies that are growing their topline and bottom line at a rapid pace, with multiple years of runway left with a clear business strategy and strong revenue visibility. While bottoming out are semi-cyclical or deep cyclical companies that are at their lowest point in the multi-year cycle. Picking up such companies at cheap valuations pays off once the sector tailwinds are back and the margins return to normal, again taking the stock price to a high valuation.

One of the prerequisites for our stock selection is reasonable valuation. A good company might not be a good investment if the price is too high.

EXECUTION STRATEGIES

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WHAT ARE WE OFFERING NOW

We currently offer two services

Wealth Management: We offer discretionary portfolio management service for high-net-worth clients, with a minimum portfolio size of INR 25 lakhs. The assets remain in the custody of the client, we are given trade execution access only to place buy & sell orders to manage the portfolio in accordance with our long-term investment strategy.

Research-based Model Portfolio service: We offer a model portfolio of actively researched and curated stocks which the client replicates on his/her demat account. The client alone buys & sells at their discretion. We offer Premium and Student plans.

What We will be offering in the Future (setting expectations)

As we scale up, we aim to expand to a fully-fledged PMS for in-custody portfolio management service, and also set up FPI funds (Foreign Portfolio Investor) according to SEBI mandates in countries of interest, especially in the MENA region.

FEES AND EXPENSES

A breakdown of the fees and expenses and other costs borne by investors.

Wealth management

- We have a flat fee of 1.5% of Assets under Management (AUM) for a portfolio exceeding INR 1 Crore in value, charged annually.
- For portfolio valued between INR 25-75 lakhs, the fee is 2% of AUM.

Model Portfolio

A subscription service built specifically for investors who require deep insights into our processes, methodology and investment philosophy. Recommended for investors with a minimum investment size of INR 12 lakhs.

PREMIUM PLAN

- ✓ Model Portfolio of curated stocks.
- ✓ All Buy & Sell updates via WhatsApp and email
- ✓ Additional SME Stock recommendations
- ✓ Access to our undisclosed watchlist of 50+ stocks
- ✓ Proprietary research reports on companies
- ✓ Direct on-call connect with our team

For
RS 29,999 / YEAR
inclusive of taxes



STUDENTS PLAN

CONTACT US FOR DISCOUNTED PRICING FOR STUDENTS AND YOUNG PROFESSIONALS WHO ARE STARTING OUT FRESH IN THEIR CAREER. STUDENTS PLAN WILL NOT INCLUDE SME STOCK RECOMMENDATIONS OR DETAILED STOCK REPORTS. PLAN STARTS AT

Rs. 9K/ YEAR.

Contact Details: +91 7060534016

RISK FACTORS

Setting expectations

We are long-term value investors, with a moderate to high return expectation of outperforming the Nifty500 index by a decent margin. Over a minimum investment horizon of five years, we expect to generate an annualized return of 18 -19% approximately, assuming India's growth story continues (which is a reasonable expectation given the stats).

Market Risks

Markets are constantly fluctuating at various frequencies and ranges. These fluctuations are caused by factors such as constantly changing public sentiments regarding socioeconomic and liquidity flow-based factors. However long-term market movements are determined by the macroeconomic growth of a country and the regulatory stability of its capital markets. We are confident of both in the case of India. However short-term gains are NEVER guaranteed, and markets may remain irrational for extended periods of time.

Credit Risks

There is no direct credit risk involved in any of our investments or our internal operations since we do not engage in any leveraged trades, or take on debt to finance any activity. - Indirectly if there is a credit-based crisis in the financial sector, there can be a spillover effect in equities of other sectors as well that might last from a few months to a few quarters.

Liquidity Risks

We do not see any liquidity risk in our investments since we invest in publicly traded equities with an active presence of buyers and sellers for each security during market hours. We can exit any of our positions during open hours and receive 80% of the value in cash instantly, while the other 20% is received after 24 hours.

Operational Risks

There is no material operational risk as such. However in extremely rare instances, there is a slight possibility that a stock of a similar name is bought instead of the originally intended one. For example, if the portfolio manager intends to buy "Welspun Corp Ltd (WELCORP)" but instead places a buy order for "Welspun Living Ltd (WELSPUNLIV)". In such a case the impact on the portfolio is negligible since the mistaken stock is sold immediately and the correct one is purchased

Take Control of Your Financial Future

Join Confiable Business Services to enhance your wealth growth and achieve financial success. Take your savings to the next level of Investment with expert guidance and strategic investment!

Join Today!

Contact: +91 7060534016

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