Corporate Profile

Transcend Consulting (India) Private Limited (TCIPL) is a consulting firm providing services within the Financial Services Sector. TCIPL was established in April 2004 by individuals having extensive domestic and international experience in the area of Personal Financial Services and Financial Services consulting.

We are amongst the first companies offering such professional Financial Planning & Wealth Management services in India. Our consulting lines of business include:

- Personal Finance Consulting – For Individuals & Families
  - Comprehensive Financial Planning
  - Wealth Management
  - Estate Planning
  - Family Office Services
  - Book-keeping, Tax and Business Consulting
- Financial Services Consulting – For Financial Institutions
  - Alternate Distribution & Channel Management
  - Sales Management & Capability Development
- Management Consulting & Research – For Family Business
  - Business Setup, Structure & Planning
  - Viability & Project Analysis & Financial Management
- Training – For Individuals & Families
  - Financial Services
  - Family Business Management
  - Financial Management in Family Business

TCIPL runs its planning, consulting & management practice for individuals and their family. Our clients are corporate salaried employees, self-employed individuals, professionals and families located across India, USA, Europe, Middle East & South East Asia. Clients are advised on each and every matter of personal finance including financial planning, wealth management, taxation, law, inheritance planning, general financial and business management. In totality we manage financial affairs of over 200 client families across the world.

The company offers these services to individuals via its franchisee and partner network as well. We currently have active franchisees from many parts of the country and continue building this network to have a larger reach and presence.

TCIPL's Financial Planning & Wealth Management services are showcased via personal finance shows on business channels like CNBC, CNBC Aawaaz, NDTV, Bloomberg UTV, DD, Zee etc., lectures and seminars for institutions and through articles for various publications in print and electronic media.

The backbone of Transcend is its people, a team of qualified professionals possessing core competencies in the various lines of services offered by Transcend.

Our consultants have undertaken financial services assignments with financial institutions both nationally and internationally in countries such as India, Singapore, Malaysia, & Indonesia. For its corporate customers TCIPL regularly conducts seminar, workshops & training programs for the benefit of their customers and employees in the area of Financial Planning & Wealth Management.

Key Strength

We do not represent any single financial institution and hence are in a unique position to totally focus on our customers and provide them with expert & unbiased professional advice.

It may be noted, that ONLY qualified professionals such as Certified Financial Planners (CFP) can offer such 100% authentic Financial Planning & Wealth Management services.

Mission

Set families on the right path to prosperity through unbiased advice, focus, discipline and process driven methodology.

Vision

To be recognised as the citadel of financial control and security by our clients.

Guiding Principles

- Excellence in our work
- High quality of service
- Innovation in approach
- Enormous Value Addition
- Client Profitability

Contacting Us

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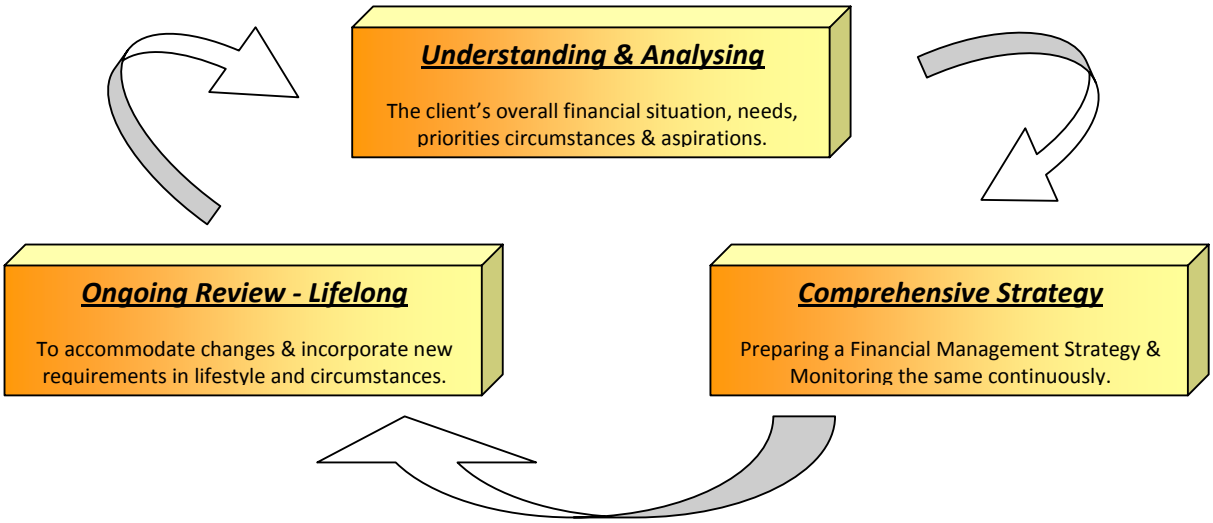
SERVICE LINES

Financial Planning Services

Core Ethos of our service: **Financial Planning = Financial Prosperity.**

TCIPL believes that Financial Planning is a highly specialised discipline of financial management, which require incisive understanding of not only the process of Financial Planning & Wealth Management but also the ability to sustain the same over very long periods of time, as these are essentially **lifelong services** to the client. The client profile for this consulting service is typically individuals and their family. We believe that such Financial Planning is the **critical need** of each family. Here is a synopsis of our approach to Financial Planning & Wealth Management. More details about what we do and how we do may be found on our website www.transcend-india.com and /or through our associate partners & consultants.

THE METHOD



An experienced team of professionals create a customised Personal Financial Strategy (PFS) for the client and manage the same on a dynamic basis throughout the life of the client. The objective of the PFS is to ensure that the client achieves his/her lifetime financial objectives in the most scientific & pragmatic manner. The PFS includes any or all of the following depending on client requirements;

- Consolidation and projection of Income
- Analysis and estimation of future expenses
- Budgeting methodology on an ongoing basis
- Dynamic Needs Fulfilment
- Dynamic Gap Analysis and fulfilment
- Lifelong cashflow projections
- Strategies for Hedging Income & Other liabilities
- Strategies for creation and maintenance of an increasing lifelong retirement income
- Strategies for long term Wealth Creation
- Strategies for Personal Investment Risk Management
- Strategies for Insurance & Investment management

The PFS is monitored continually and comprehensive reviews are then conducted at regular intervals to accommodate changes in lifestyle & circumstances. This entire concept is much like that of a financial doctor, who is concerned about the financial well being of the client at all times.

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SERVICE LINES

Wealth Management Services

Core Ethos of our service: **Wealth Management = Growing your money tree**

Simple yet very powerful rules and concepts are applied which we manage funds for our client families. The primary objective in the way we work has always been "Choose the best investment; Stay invested & Watch it grow".

As a wealth manager we have our own philosophy of fund management, a set of values and guiding principles which are as follows. More details about what we do and how we do may be found on our website **www.transcend-india.com** and /or through our associate partners & consultants.

- Money management philosophy: Simple time tested methods, capital safety & maximum appreciation
- Independent & Unbiased Advice: 100% in your interest only, we do not represent any company
- With you for life: All the way!
- Geographical Distance: A total Non-Issue; we have clients all across the world
- Transparency: Unheard & Unseen, in our operations and conduct of working
- Fees: 100% variable & performance oriented

Family Office Services

Core Ethos of our service: **Family Office = Everlasting wealth for generations**

These are specialised services and the scope of services differs from family to family. Key areas of the various heads under which consulting services are possible is stated below. More details may be sought from the website **www.transcend-india.com** and /or through our associate partners & consultants.

- Estate & Inheritance Planning
- Family & Asset Protection
- Company Structure & Business Financial Planning
- Isolation of Business Risk
- Financial Planning
- Wealth Management
- Real Estate Management
- Insurance
- Tax Planning & Management
- Banking & Allied Services
- Custom made Family Workshops

Estate Planning Services

Core Ethos of our service: **Consolidate, Secure & Control everything**

Estate Planning or as we like to call it "After-life planning" involves much more than simply putting down a Will or making nominations. Things that need consideration and which we assist our clients with are as follows. More details about what we do and how we do may be found on our website **www.transcend-india.com** and /or through our associate partners & consultants.

- Estate Consolidation
- Initiating / Preparing for the transfer process
- Creation of logs, book-keeping tools and black box
- Creation of documents
- Creation of entities

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SERVICE LINES

Consulting & Research

Our consulting services are for financial services conglomerate and are contemplating to put in place a Financial Planning and / or Wealth Management business.

We believe values are at the core of anything and everything we do. Once we are sure of what our client wants to stand for then we fine tune the business objective. Thereafter define the service model/s and revenue model/s. The focus then shifts to building capability so that we can adhere to what our client's desire to deliver. We then need to convert our team to believers and thus get their commitment. Profits and gains then follow.

Key areas of the various heads under which consulting services are possible is stated below. More details may be sought from the website www.transcend-india.com.

- Turn-Key Solutions
  - From inception to initiation of financial services business
  - Can be of extended durations i.e. 3-12 months.
- Strategic Review
  - Audit of existing business; business model, strategy, revenue, costing etc
  - Enhancement strategies to enable focus on more quality time and thus revenue generations activities

Training, Workshops & Seminars

We conduct workshops and training programs for both individuals and employees of financial services companies. This helps the audience to understand the generic benefits and long-term impact of application concepts of Financial Planning, Wealth Management and Estate Planning etc.

Listed are some of the programs we have conducted in the past. An exhaustive list of programs conducted is available on our website www.transcend-india.com.

- Financial Planning – Concept & Application
- Wealth Management – Concept & Application
- What is a Personal Financial Strategy and what should it include?
- The Art of creating wealth
- Carving My Future – A retirement focussed planning
- Financial Objectives – An exercise on how to identify, quantify & manage them lifelong?
- An assessment on how one is managing this today?
- Exercise/s to estimate the existing **GAP** (difference between what you currently have and what you will actually need to have) for funding various financial objectives
- Risk Management – Perspectives, Issues & prudent methodology

Our programs are intensive and are structured from being 2 hours capsules to exhaustive multi-day workshops. Our programs can also be structured based on audience profile and their requirements. The audience size is regulated based on the type and nature of program so that individual attention can be paid to all involved.

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PROFILE OF PROMOTERS

Kartik Jhaveri

B.Sc., DBF, PGDBA, CFP™, CWM™, FAAFM™, CIWM™

Kartik is Director and Founder of Transcend Consulting (India) Private Limited based out of Mumbai. He heads the Financial Planning & Wealth Management consulting practice of the company. He also manages the financial responsibilities of the group.

He is amongst the pioneers of the Financial Planning & private Wealth Management profession, a new profession which is in its inception stage in India. He offers consulting services to private individuals & families across the world. He also undertakes Wealth Management workshops and training programs for corporate employees.

He specialises in the areas of Financial Planning, Wealth Management, Alternate Distribution, Private Banking and Wealth Management Training. Kartik has conceptualised and written Financial Planning & Wealth Management software and has trained clients on the same across countries.

He has been in the Financial Services Industry for over a decade and during which he has undertaken numerous assignments in the areas of Financial Planning, Wealth Management, Bancassurance, Worksite Marketing, Alternate Distribution, Operations, IT Systems & Sales training. His consulting assignments span across countries like India, Singapore, Malaysia, Thailand and Indonesia.

Kartik appears regularly on personal finance shows of TV channels like CNBC, CNBC Aawaz, Bloomberg UTV, CNN-IBN, DD, NDTV, ZEE. In these shows he advises individuals on matters of their Financial Planning. He also writes regularly on subjects of Financial Planning, Wealth Management, Retirement Planning, Behavioural Finance etc., in various publications, websites and dailies.

Kartik is a CFP™ (Certified Financial Planner), CWM™ (Chartered Wealth Manager™), FAAFM (Fellow of American Academy of Financial Management), CIWM™ (Certified International Wealth Manager™). He also has to his credit an MBA with *dual specialisation* in Marketing & Finance and is a B.Sc. (Bachelor of Science) in Statistics.

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PROFILE OF PROMOTERS

Tejasa Jhaveri

B.Sc., DBF, PGDBA, MA (Psychology)

Tejasa is a Director and Founder of Transcend Consulting (I) Pvt. Ltd., and partner of M/s. Transcend Consultancy Services. She heads the operations, training and market research business of the company. Her core competency lies in conducting behavioural, managerial and functional training programs. Understanding people, teaching and training comes naturally to Tejasa. She has trained over 5000 people over a time span of 8 years. Her knowledge of 5 languages gives her a natural edge in training. Personal Counselling is yet another forté of Tejasa. Besides training, Tejasa has also done projects on Convenience Retailing, and Customer Satisfaction Research.

Her training programs have been very diverse from personal grooming to effective sales call to building an ideal environment for total customer service and satisfaction. Tejasa's training and counselling experience rests on the foundation of 7 years of teaching experience. Tejasa has also done copywriting, translation and creative for several institutions.

Tejasa is a graduate in Physics from St. Xavier's College, Mumbai, one of the most prestigious institutes in India. She has the honours of completing her MBA with dual specialization in Marketing and Finance through the ICFAI Business School. Thereafter she obtained a Diploma in Business Finance through the Institute of Chartered Financial Analysts of India. She also pursued and obtained a Masters degree in Psychology.

Tejasa's training and counselling experience rests on the foundation of 7 years of teaching experience. Tejasa has also done copywriting, translation and creative for several institutions. She is also talented in Indian Classical Music, and excels in Art, Painting and Dramatics.

Jude D'Souza

B.Sc., DAM

Jude is Director and Founder of Transcend Consulting (I) Pvt. Ltd., and heads the Retailing and management consulting business in India. Jude has held a range of senior management roles during his tenure of 20 years in the second largest refining and marketing company in India.

Jude was responsible for introducing the concept of convenience stores and mini malls at the retail gas stations in India. Right from the concept stage, branding, store layout design and uniform implementation across multiple locations saw this concept to be very successful and duplicated across companies.

Jude has been responsible for identifying, designing and implementing various training concepts, methodology and programs in the area of retail sales. Jude brings with him wealth of knowledge, sales, training and managerial skills.

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CREDENTIALS

We have expertise across business line of Financial Services, Management Consulting, Market Research & Training.

Our clients comprise of salaried individuals, self-employed business owners, professionals & companies. They are located all across the world and we serve all of them from our office in Mumbai.

Some of our salaried clients (based in India) work in organisations like;

- HDFC Bank
- Barclays Bank
- HSBC Bank
- Standard Chartered Bank
- Deutsche Bank
- HCC
- ONGC
- HPCL
- WNS
- Networth
- Samsonite
- State Bank of India
- Genpact
- Jet Airways
- IBM
- Air India
- Colgate
- Tata Power
- Adani Group
- Reliance Group
- Aegon Religare
- Birla Sunlife

Some corporate clients we have served in the past include;

- Indian Oil
- MRPL
- ONGC
- HPCL
- MPSI Inc., USA
- Ambank, Malaysia
- BNI, Indonesia
- Sterlite Foundation
- Akbarally's
- Haldiram
- US Pizza
- State Bank of India
- IICM (UTI Institute of Capital Markets)
- Principal Mutual Fund
- ING Vysya Mutual Fund
- Kotak Life Insurance
- LIC of India
- ICICI Prudential Life Insurance
- Kotak Life
- Bajaj Capital
- ICFAI Business School
- Network FP

Our work has also been well recognised across electronic, print & digital media. We have been featured / interviewed / quoted / showcased in;

- The Economic Times
- The Times of India
- Mid-day
- DNA
- Business Standard
- Indian Express & Financial Express
- Business Line
- Mint
- Hindustan Times
- Value Research
- Outlook Money
- Money Mantra
- CNBC
- CNBC Awaaz
- Bloomberg UTV
- NDTV
- CNN-IBN
- Zee Business
- Zee News
- DD News
- Moneycontrol.com
- Yahoo.com
- Rediff.com
- Ibnlive.com
- Indiwo.com
- Radio Mirchi

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