

Business Presentation



About Us

The seed and foundation for WaveCrest Technologies was laid in late 2009 and the firm officially came to life in the early 2010. The Vision of the company was to enter the highly lucrative and untapped domain of Financial Services; in a fashion which was mutually beneficial for all those who align with the firm. We DO NOT aim to be just another Insurance Company or a Brokerage House, we at WaveCrest believe that a true business and a highly lucrative one comes from Social Entrepreneurship combined with a strategy which allows you to plug-in visible opportunities in a common man's day to day life.

Why We Chose to Enter in the space of Financial Services ?

- Imagine a country with a population of over 112.98 crores, comprising of 29.37 crores of Urban Population with 5 crores+ households who have Internet access but they invest only 4% of their savings in Equity Related Instruments.
- Every Country in the World believes in the India Story and its ability to become a super power by 2020. But we all forget that a Developed Nation like the US, has its citizens investing upto 20% of their savings in Equity Related Instruments.
- The Number of Brokerage Houses registered with SEBI, FII's and even Insurance and Mutual Funds companies are growing every single month, ready to compete with each other for brokerage and commissions.



Management Team

- ***Jiten Patel – Co-founder, Director***
 - Strategic Management Consultant with GRFL, India
 - IT consultant with Jasmin Minerals Pvt. Ltd., India.
 - B.Tech (IT) from L.D. College of Engineering, India
- ***Pratik Patel – Co-founder, Director***
 - Business Consultant with Kesar Developers Ltd., India
 - Worked as Vice President with JM Realty Developers Ltd., India
 - B.Tech (IT) from AIT, India
- ***Arpan Desai - CEO***
 - 9 years of multi-disciplinary experience into financial market
 - Management consultant with KP training & consultancy ltd., UK
 - European MBA from Middlesex University Business School, UK
- ***Manish Kumar Singh – Business Head***
 - Manager for Capital Via Global Research Company for 2 years
 - 4 years experience with Fidalgo Hotel in Goa
 - B. A. Economics and Philosophy from Varanasi
- ***Asfak Balooch – CTO***
 - IT Consultant with Indian Institute of Management (IIM A), India
 - Sr. Technical Analyst with ArguSoft India Ltd.
 - B.Tech (IT) from L.D. College of Engineering, India



About ProfitGyan.com ?

ProfitGyan aims to provide value added services to this segment of the market as this is a fairly disorganized domain with minimal level of quality services being offered currently. What will ProfitGyan do and why we believe in ProfitGyan?

- ProfitGyan will link the Investors and Advisors on a single platform emphasizing on the utmost ease of use and comfort.
- Allow Advisors to deliver personalized services to their clients including practicing of advanced concepts like Risk Management & Relationship management which are computed by the application automatically for their clients.
- Opening up of newer business opportunities and domain for our advisors because of the very nature of the product.
- Serve as a Industry Certification Benchmark to ensure that only quality advisors and those with creditability gain a competitive edge as compared with other advisors on the Internet and elsewhere.
- Allow Advisors to move up the value chain and introduce PMS Services with backend integration.
- Investors can link their broking account with ProfitGyan and trade via our Automated Trading Platform powered by ProfitGyan.



Money Management

❖ Why is it important?

- Well, we are in the business of making money, and in order to make money we have to learn how to manage it.
- Ironically, this is one of the most overlooked areas in trading. Many traders are just anxious to get right into trading with no regards to their total account size. They simply determine how much they can stomach to lose in a single trade and hit the “trade” button. There’s a term for this type of investing...it’s called GAMBLING!
- When you trade without money management rules, you are in fact gambling. You are not looking at the long term return on your investment. Instead you are only looking for that “jackpot”.
- Money management rules will not only protect us, but they will make us very profitable in the long run.

❖ Consider This Example:

- Let’s say you have a \$100,000 and you lose \$50,000. What percentage of your account have you lost? The answer is 50%. Simple enough. Now, what percentage of that \$50,000 do you have to make in order to get back to your original \$100,000? It’s not 50%-- you’d have to make back 100% of your \$50,000 to get back to your original \$100,000.
- The point of that little illustration is that it is very easy to lose money and a lot harder to make it back. We know you’re saying to yourself, “I’m not going to lose 50% of my account in one trade.” Well we would certainly hope not!
- However, what if you lost 3, 4, or even 10 trades in a row? That couldn’t possibly happen to you, right? (Sarcasm used) You have a trading system that wins 70% of the time, so there is NO way you could lose 10 trades in a row. (Even more sarcasm used)
- Well, while you may have a good system, consider this example:
- In trading, we are always looking for an edge. That is the whole reason why traders develop systems. A trading system that is 70% profitable sounds like a very good edge to have. But just because your trading system is 70% profitable, does that mean for every 100 trades you make, you will win 7 out of every 10?
- Not necessarily! How do you know which 70 out of those 100 trades will be winners?
- The answer is that you don’t. You could lose the first 30 trades in a row and win the remaining 70. That would still give you a 70% profitable system, but you have to ask yourself, “Would you still be in the game if you lost 30 trades in a row?”
- This is why money management is so important. No matter what system you use, you will eventually have a losing streak

❖ Don't Lose Your Shirt

- Here is a little illustration that will show you the difference between risking a small percentage of your capital compared to risking a higher percentage.

Trade #	Total Account	2% risk on each trade
1	\$20,000	\$400
2	\$19,600	\$392
3	\$19,208	\$384
4	\$18,824	\$376
5	\$18,447	\$369
6	\$18,078	\$362
7	\$17,717	\$354
8	\$17,363	\$347
9	\$17,015	\$340
10	\$16,675	\$333
11	\$16,341	\$327
12	\$16,015	\$320
13	\$15,694	\$314
14	\$15,380	\$308
15	\$15,073	\$301
16	\$14,771	\$295
17	\$14,476	\$290
18	\$14,186	\$284
19	\$13,903	\$278

Trade #	Total Account	10% risk on each trade
1	\$20,000	\$2,000
2	\$18,000	\$1,800
3	\$16,200	\$1,620
4	\$14,580	\$1,458
5	\$13,122	\$1,312
6	\$11,810	\$1,181
7	\$10,629	\$1,063
8	\$9,566	\$957
9	\$8,609	\$861
10	\$7,748	\$775
11	\$6,974	\$697
12	\$6,276	\$628
13	\$5,649	\$565
14	\$5,084	\$508
15	\$4,575	\$458
16	\$4,118	\$412
17	\$3,706	\$371
18	\$3,335	\$334
19	\$3,002	\$300

- You can see that there is a big difference between risking 2% of your account compared to risking 10% of your account on a single trade. If you happened to go through a losing streak and lost only 19 trades in a row, you would've went from starting with \$20,000 to having only \$3,002 left if you risked 10% on each trade. You would've lost over 85% of your account! If you risked only 2% you would've still had \$13,903 which is only a 30% loss of your total account.

- Of course, the last thing we want to do is lose 19 trades in a row, but even if you only lost 5 trades in a row, look at the difference between risking 2% and 10%. If you risked 2% you would still have \$18,447. If you risked 10% you would only have \$13,122. That's less than what you would've had even if you lost all 19 trades and risked only 2% of your account!
- The point of this illustration is that you want to setup your money management rules so that when you do have a losing streak you will still have enough capital to stay in the game. Can you imagine if you lost 85% of your account? You would have to make 566% on what you are left with in order to get back to break even. In fact, here is a chart that will illustrate what percentage you would have to make to breakeven if you were to lose a certain percentage of your account.

Loss of Capital	% required to get back to breakeven
10%	11%
20%	25%
30%	43%
40%	67%
50%	100%
60%	150%
70%	233%
80%	400%
90%	900%

- You can see that the more you lose, the harder it is to make it back to your original account size. This is all the more reason that you should do everything you can to protect your account.
- So by now, I hope you have gotten it drilled in your head that you should only risk a small percentage of your account in each trade so that you can survive your losing streaks and also to avoid a large drawdown in your account. Remember, you want to be the casino...NOT the gambler!

Risk to Reward

- Another way you can increase your chances of profitability is to trade when you have the potential to make 3 times more than you are risking. If you give yourself a 3:1 reward/risk ratio, you have a significantly greater chance of ending up profitable in the long run. Take a look at this chart as an example:

10 trades	Loss	Win
1	\$1,000	
2		\$3,000
3	\$1,000	
4		\$3,000
5	\$1,000	
6		\$3,000
7	\$1,000	
8		\$3,000
9	\$1,000	
10		<u>\$3,000</u>
Total	\$5,000	\$15,000

- In this example, you can see that even if you only won 50% of your trades, you would still make a profit of \$10,000. Just remember that whenever you trade with a good risk to reward ratio, your chances of being profitable are much greater even if you have a lower win percentage.



Value Proposition

Why we believe in **ProfitGyan** is because of the **value proposition** on offer. An investor/trader gets access to:

- **Current Market outlook which is published not by the elite but by real traders who are the driving forces behind these markets who are often overlooked and never appear on the top of the heap.**
- A complete 360 Degree portfolio tracker which is one of its kind and tracks futures, options, forex and commodities as well, something which even money control does not offer to its clients. All we are missing is live pricing.
- Risk adjusted trading calls personalized as per investor specifications to suit his financial goals, portfolio size, diversification and margin availability. All he needs to do is just punch in the order and never worry about losses.
- In built Messenger, Live Interaction, Portfolio Guidance, Market Sentiment Charts, Equity Curve and much more.

Now this is where our Mission steps in, what we at WaveCrest Technologies Pvt. Ltd. do is close the Gap which has been evidently visible for years. Just compare this with the current situation of the Industry wherein people pay thousands for a simple SMS, and on the other hand if they get so much won't they stick up with ProfitGyan ?



Value Proposition

On the other hand, an Advisor stands to benefit in more ways than one:

- They can guide their clients by monitoring the clients portfolio 24x7 and provide services which were never thought to be possible.
- Acquire new clients and expand their and the entire Industry's horizon.
- Launch New Plans, bail out clients from risky investments and also launch virtual PMS Services.
- Send pre-formatted clearly composed messages faster than even manually typed message on Yahoo or SMS.
- Turning their unhappy client into happy ones because since all calls are risk balanced the chances of the clients going bankrupt or loosing virtually their complete portfolio is impossible. This in turn would enable the advisor to service their clients better and even ensure the continuity of not only their Subscription Fee but Renewal Fee as well.

Not Just An ePlatform

At WaveCrest we **believe** ProfitGyan is one of our stories in the making, now it is totally up to the Management and Stakeholders to imagine what can be accomplished with data which comprises:

- Market Trading patterns which encompass over 200 crores in trading volume daily with just 10% of our projected client base.
- Holding patterns for over 1 lakh+ retail individuals as a combined ANALYTICS Study, ensuring Privacy is the key.
- Trading Calls from the best brains in the Industry which work to service their clients day in and out.

These are some very large data chunks which if utilized properly can help us generate a good ROR. Therefore we do not want to just tag 'ProfitGyan' as an e-portal or a website for the masses. It is much more than that and we aim to pitch it exactly that way to our advisors and clients:

- We would encourage our advisors to come out with constructive ideas to improve the process and the application as a whole and develop a feeling of being a part of the ProfitGyan family rather than having the feeling of just being serviced by it.
- Encourage constructive Customer Feedback and make sure we act on it to get Customer Loyalty.
- Interactive Webinars and educative sessions to ensure that our clients not only get a rewarding experience but a knowledgeable one as well.
- Dwell into businesses and plug in visible gaps wherever and however possible.
- Extend the reach of ProfitGyan via SMS or even Phone to the masses and the ones in Tier II and Tier III cities as well.

Continued.....



Not Just An ePlatform

At WaveCrest we believe ProfitGyan is more of a revolution than a website. Imagine keeping yourself in the Traders shoe who now knows that no matter whatever happens, his clients would never go bankrupt or loose all their holdings trading in the calls of their advisor. He won't just get his peace of mind but also:

- A feeling of Security and Protectiveness for his capital because a man has immense emotions attached with his money.
- A feeling of well being and great respect for a company which has stood by his side and helped him protect his most valuable asset.
- Increase his trading volume since now he knows that the Profits are UNLIMITED but the losses are limited which means an increase in Brokerage Revenues for us and for our participating brokers.
- Believe in us for all his trading options being it his investments in Mutual Funds, Insurance or Fixed Deposits.

Now, this is something which is again totally up to the Management and the Stakeholders to derive from ProfitGyan. ProfitGyan is not only extremely dynamic for its clients/advisors but also opens up a huge window of opportunities for its stakeholders to mould it the way they want to.



Revenue Sources

We at WaveCrest Technologies would make sure we take up only those business opportunities where we see multiple sources of revenue. An Example of the same can be ProfitGyan.com where we expect business from:

- Revenue sharing with Advisors whom we help acquire new clients with the help of our sales channel.
- Brokerage cut for pushing your trades via our State of the Art Auto trading platform.
- Revenue sharing by cross Selling of Financial Products like Insurance, Mutual Funds, PMS and Fixed Deposits which are fit for a clients portfolio.
- All clients who come on board via our advisors would be happy enough to guide other clients to trade the same way as they do, thus increasing their Advisors business and our commissions as well.

Other Benefits:

- Customer retention
- Employee retention
- Portfolio Management



Advisory Panel

- **Salient features**

- Your messages are sent from your sender Id and not from Profit Gyan's sender id;
- Control all aspects of your trading call right from Risk Management to Different Asset Classes;
- Filter Clients according to Groups, Risk Profile, Financial Goals. etc.
- Send fully customized messages with respect to the trading levels advertised e.g. buy above 250, between 250-270 etc.
- Even attach comments behind each SMS such as "Bagged orders worth 100 mn", utilizing all available SMS space;
- Send messages for Stocks, Futures, Options, Commodities and more. It even calculates Lots for your clients;
- Allows you to send IM's as well, yes we are not joking send messages directly to Profit Gyan Messenger via ProfitGyan;



Advisory Panel

- **Salient features**

- Close any open position under 2 seconds, the messages only go to those clients to whom the call was sent;
- Try changing the SL price, the application will sense that you wish to modify SL levels and will send SMS automatically;
- Open Positions window allows you to send messages for 11 different scenarios, all under 2 seconds, it's that smart;
- Email/IM/SMS, all can be sent from one panel to a number of clients or a number of groups at once;
- Ability to send manually composed messages as well in case you do not wish to send personalized messages;
- You can apply Risk% to the available cash levels your clients have, known as Reducing Risk Management Method;
- In case you wish to send messages to clients without any quantity, it can be done also;

Thanking You