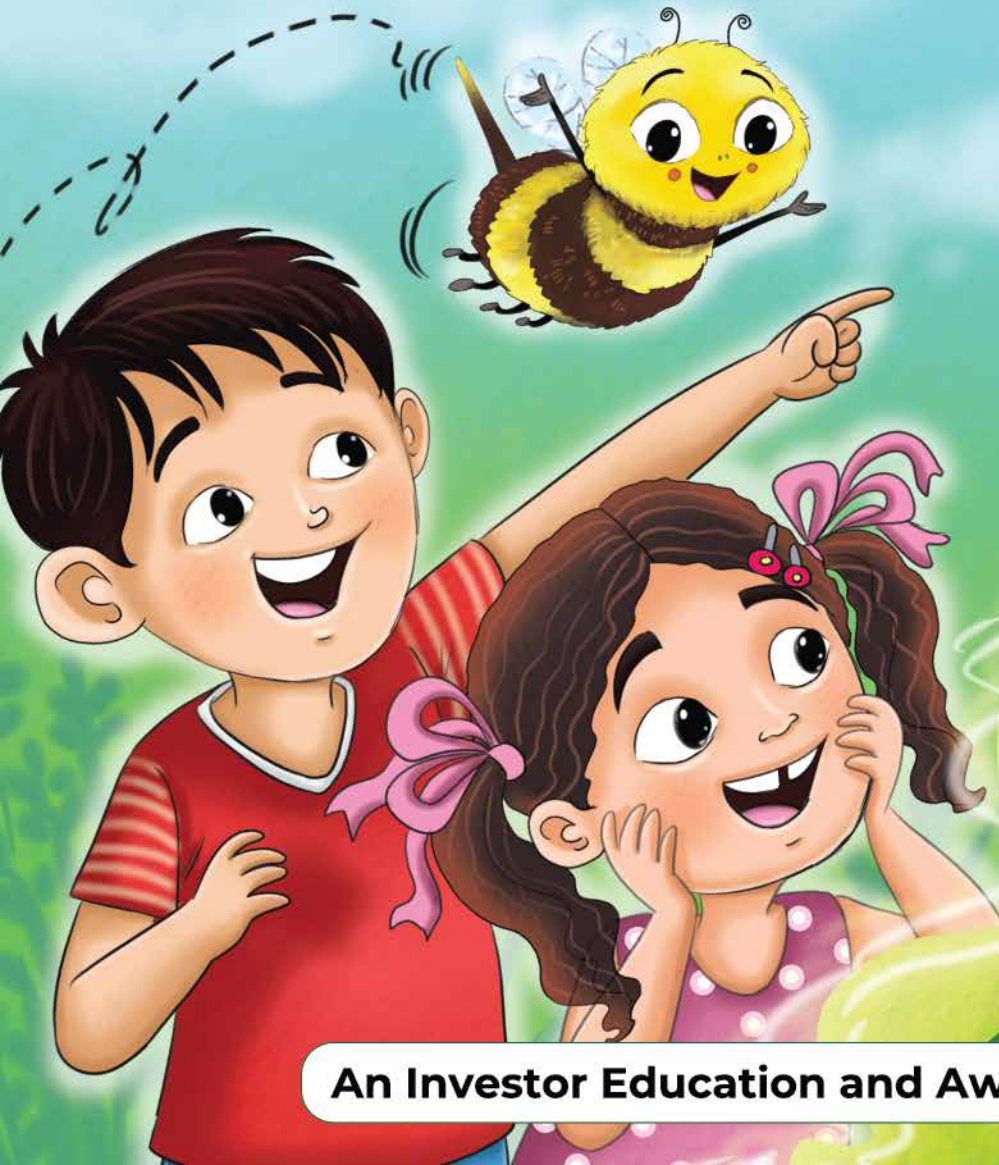




The Pink Ribbon

and other stories on Saving and Investments



An Investor Education and Awareness Initiative

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This Book belongs To:

1. The Pink Ribbon

One bright morning, Biplob the Bumblebee was merrily collecting nectar from flowers, when he saw his friends, 8-year-old Avantika, and her brother, 9-year-old Aditya walk into the garden.

Biplob lives in the village with his friend, farmer Balram. He is a smart little bee, with a ready smile for everyone. Biplob believes that nature has a solution for every problem. We just need to find it!

Avantika and Aditya are Biplob's friends from the city. They love visiting Biplob and spending time with him, amidst nature.

“Whoa! Why so sad, Avantika?” buzzed Biplob.



“I never have enough money to buy a pink ribbon that I really like,” replied Avantika.

“What is Money? Humans come up with such strange things all the time,” muttered Ms. Violet as Biplob giggled.

Even though we cannot hear or understand what the plants and flowers say, Biplob does!
After all, he is a bumblebee.

“That’s so rude, Biplob,” scowled Avantika, “You are laughing at me!”

“I’m laughing at something Ms. Violet said,” Biplob smiled kindly, “She doesn’t understand what ‘money’ is. Can you explain to her?”

“Let me try,” nodded Avantika, pacified, “We use MONEY to buy the things we want.”

“I want water, sunlight and a talkative bee to pollinate me,” scoffed Ms. Violet, “I’ve never given money for these!”

“Those are provided by nature,” explained Biplob, “You also need fertilizer, which farmer Balram buys from the market with MONEY!”

“Are you saying nature gives us things for free?” jumped in Ms. Daisy.

“We don’t give ‘money’ to nature, instead, we ‘pay’ her by caring for her,” explained Biplob. Ms. Violet still looked confused.



“I know!” exclaimed Addy, “Farmer Balram grows food, which he sells for money. Our parents work in the office, for which they get money to buy food!”

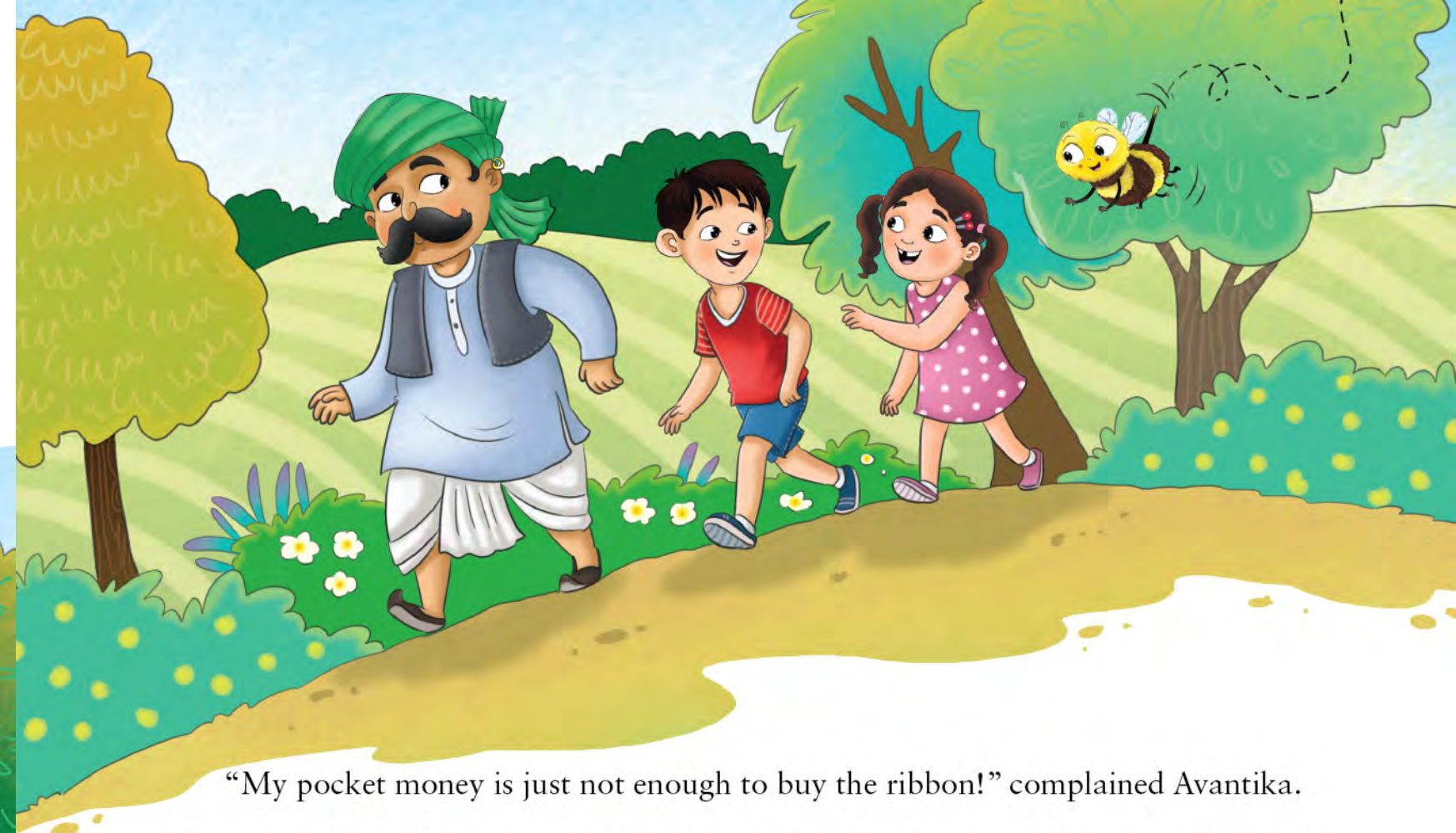
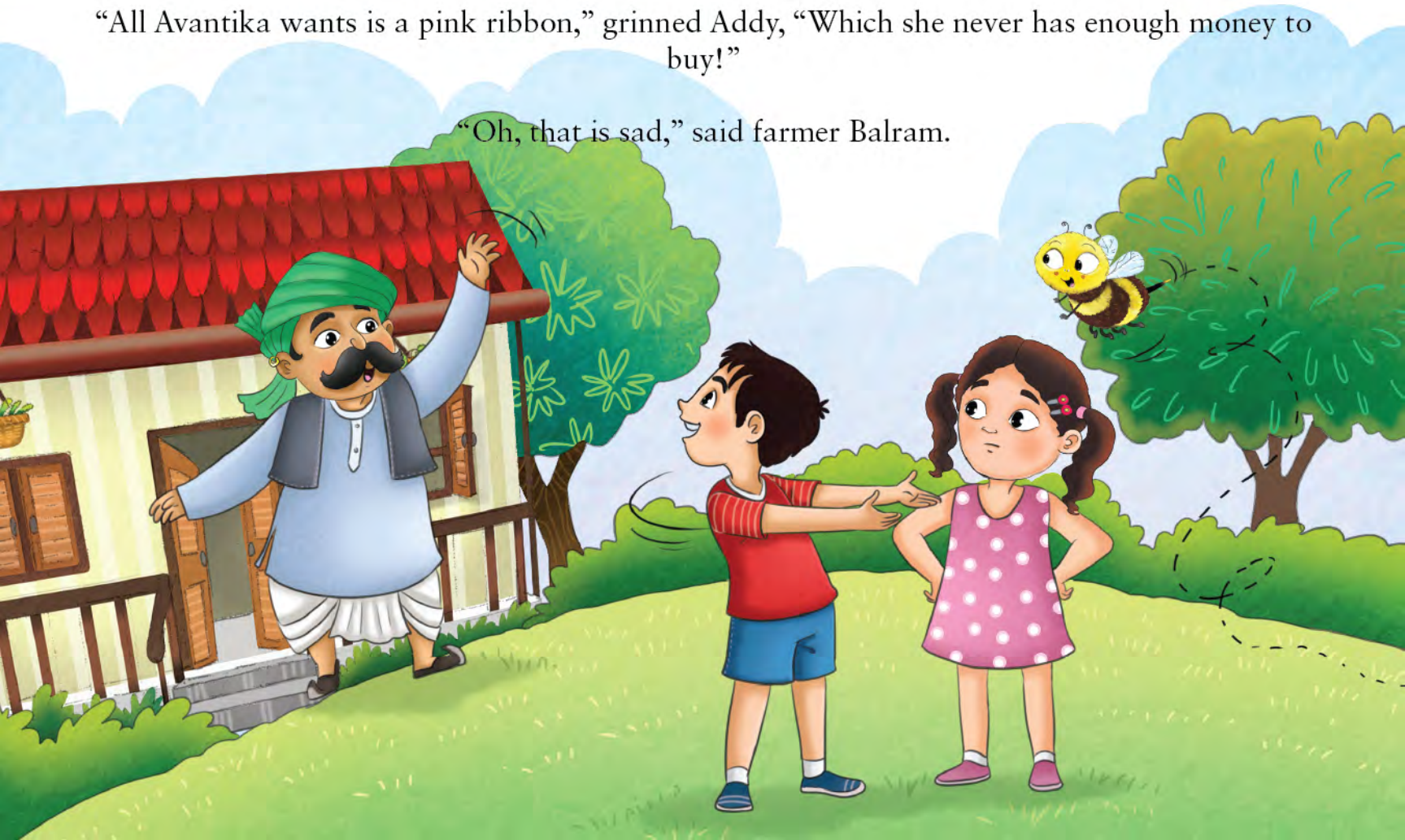
“Exactly!” beamed Biplob, “Money is very useful. It allows us to buy the things we need.”

Ms. Violet nodded slowly, finally understanding.

“Good morning, children. Did you buy anything from the market?” beamed farmer Balram, walking in from the fields.

“All Avantika wants is a pink ribbon,” grinned Addy, “Which she never has enough money to buy!”

“Oh, that is sad,” said farmer Balram.



“My pocket money is just not enough to buy the ribbon!” complained Avantika.

“Never mind,” smiled farmer Balram, “Come, let’s have buttermilk. I’ve saved some from breakfast this morning.”

“I love how cool and refreshing buttermilk feels!” Addy smacked his lips as they walked towards farmer Balram’s home.

“Avantika, what is this ‘pocket money’ you mentioned? Do you also have money in your pockets, Addy?” asked Biplob, smiling mischievously.

“No, silly,” giggled Addy, “Every month our parents give us 100 rupees each, to spend. That is called pocket money.”

“Ah, so it is your money to spend as you like,” nodded Biplob as they entered home.

“Yes,” smiled Avantika, “We get it every month!”

“Here you are,” farmer Balram poured chilled buttermilk from an earthen jar into little cups,
“I’m glad I saved half of this from breakfast. It really is very hot today!”

“This is so refreshing!” Avantika took a big gulp.

“And chilled, thanks to the earthen pot!” Addy smacked his lips happily.

“Thank you for saving some buttermilk from breakfast, farmer Balram,” Avantika said with gratitude.



“You are welcome,” Biplob interjected, “Do you see the solution to your problem here?”
“What problem?” she asked, confused.

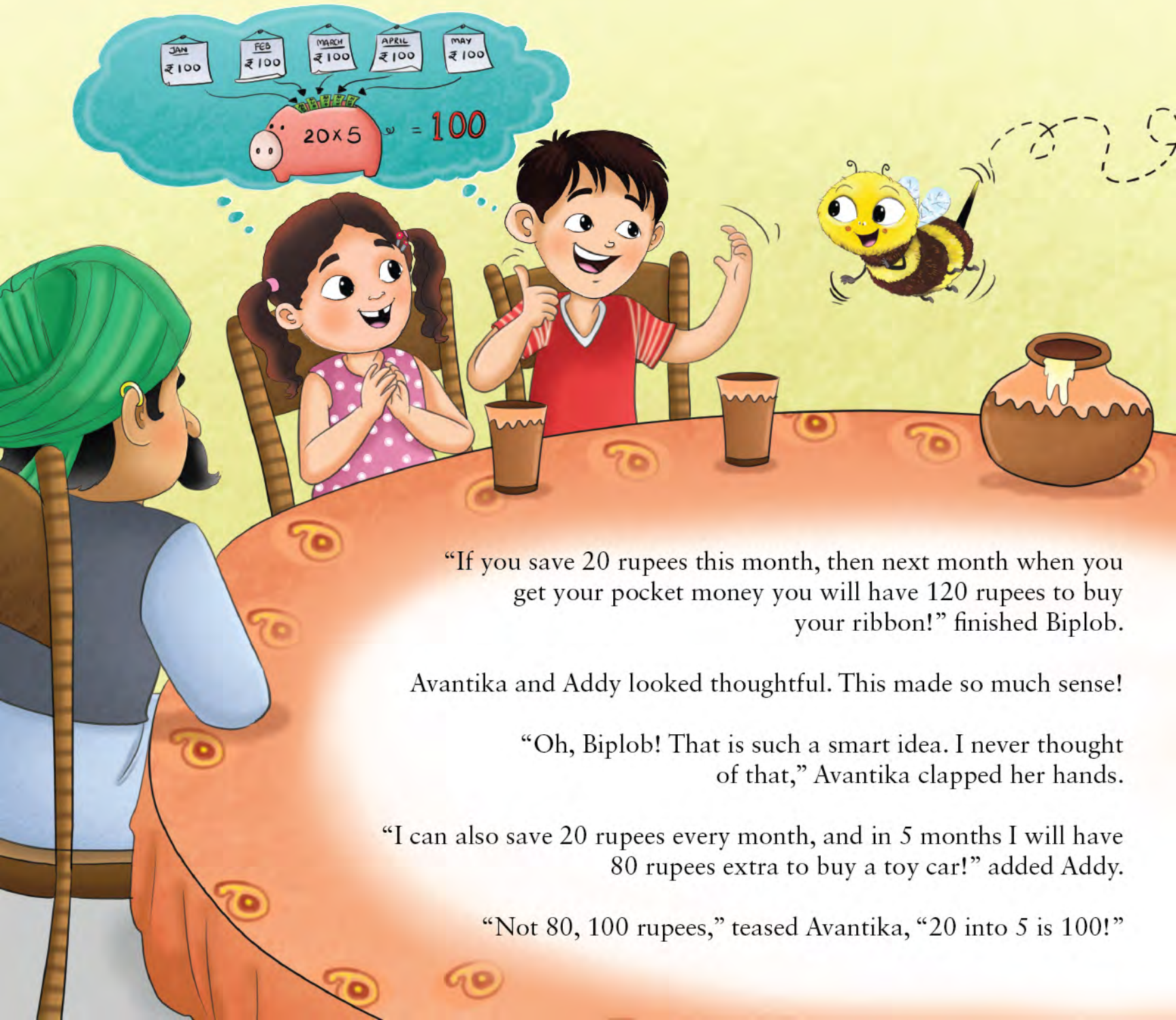
“How much does your pink ribbon cost?” asked Biplob.

“120 rupees,” Avantika replied.

“And our pocket money is 100 rupees only, So, she cannot buy the ribbon,” added Addy, impatiently.

“What if this month you behaved like farmer Balram?” questioned Biplob. “You mean, work in the field?” asked Avantika.

“I mean, like farmer Balram saved some part of his buttermilk, you can save some part of your pocket money!” explained Biplob.



“Yes, yes, whatever,” Addy laughingly poked his tongue out, “What matters is, we too can save some money every month, to buy all the things we need!”

“Exactly, Addy,” smiled farmer Balram, “We must treat money carefully. Whatever you get, always save a part of it. Before you know, it will add up into a tidy sum!”

“Like adding up to 240 rupees in a year, if we save 20 rupees every month!” exclaimed Addy, as they all laughed.

Saving money is a wonderful way to get the things we want!

“If you save 20 rupees this month, then next month when you get your pocket money you will have 120 rupees to buy your ribbon!” finished Biplob.

Avantika and Addy looked thoughtful. This made so much sense!

“Oh, Biplob! That is such a smart idea. I never thought of that,” Avantika clapped her hands.

“I can also save 20 rupees every month, and in 5 months I will have 80 rupees extra to buy a toy car!” added Addy.

“Not 80, 100 rupees,” teased Avantika, “20 into 5 is 100!”





2. An 'Interesting' idea

“Doesn’t it look awesome?” gushed Avantika, waving her new pink ribbon. “Yes, but be careful,” laughed Biplob, buzzing alongside her, “Or it’ll fly away with the wind.” Avantika had saved up her pocket money to buy this pink ribbon that she always wanted.

“Aha, I see you got your pink ribbon!” smiled farmer Balram, as he came out of the fields, “Come, let’s visit the village fair.”

“Can we get makhana and dhokla?” Addy smacked his lips, as Avantika rolled her eyes at his fondness for the local savouries.

“There you are, Bally, old boy,” a familiar voice boomed from behind.

“Hello, farmer Jaggu,” smiled Biplob, as the children greeted him too. Jaggu was the richest person in the village and a little pompous too!

“Hello,” beamed Jaggu, his gold tooth gleaming in the sun, “Are you headed to the fair?”

“Yes, Jaggu. Please join us,” invited farmer Balram.

“I will, as soon as I get some nuts and bolts for my shed. You know how I like to save money!” Jaggu cackled, heading into the hardware store.





“How do nuts and bolts save money?” wondered Avantika.

“Jaggu is saving money by repairing his shed himself, rather than paying an expert to do it,” laughed farmer Balram.

“He knows how to repair sheds!” exclaimed Addy, surprised.

“We all carry out small repairs by ourselves,” explained Biplob, “For major work though, everyone calls in experts to do the job.”

“Ah! Like farmer Balram is an expert in growing food, so we buy it from him instead of growing our own food,” nodded Avantika.

“Correct,” smiled Biplob as they reached the market.



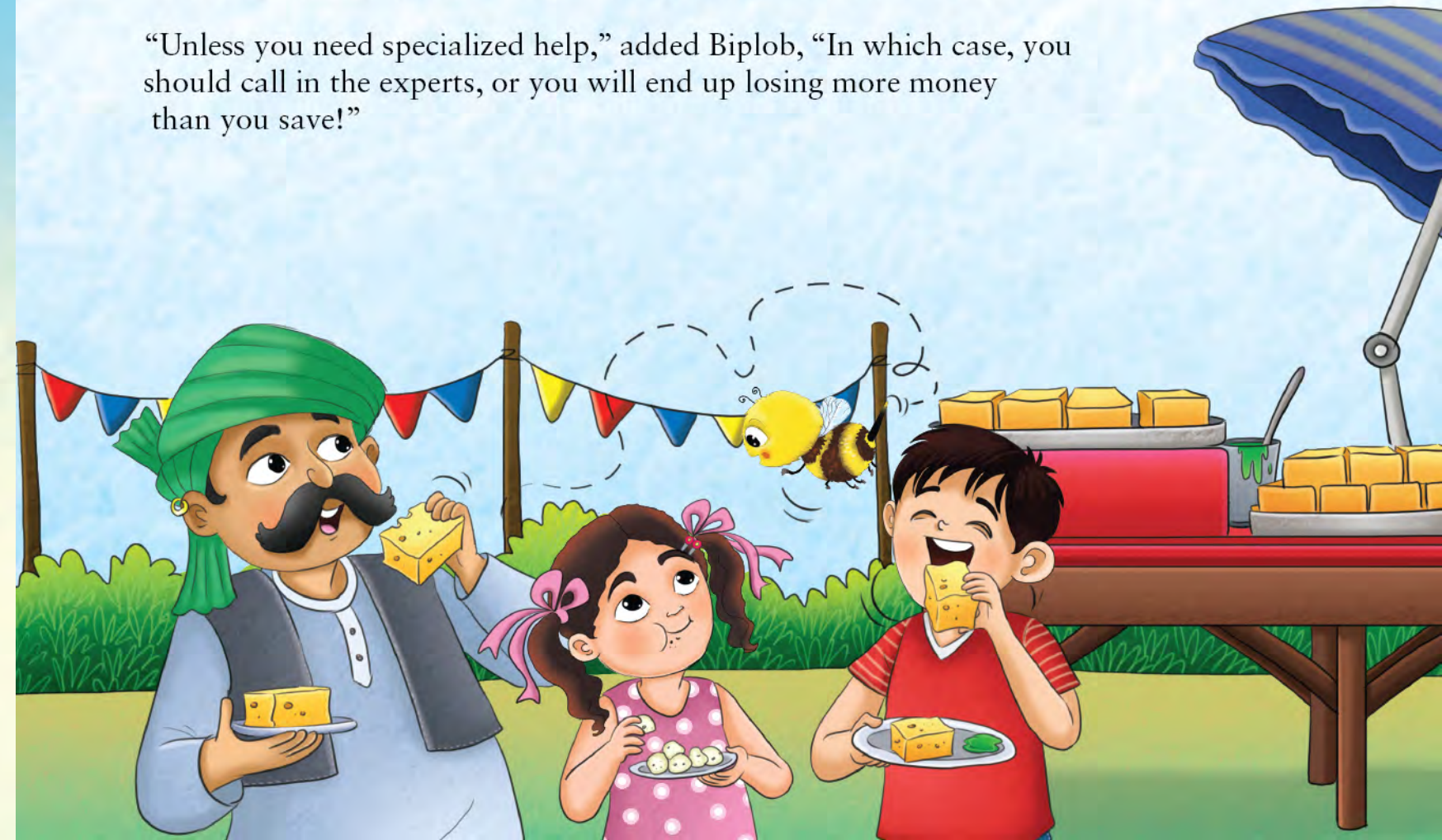
“Mmmm, this is so good!” exclaimed Addy between mouthfuls of delicious dhokla, a local delicacy.

“And it is steamed, so very healthy too!” added Balram.

“Farmer Jaggu is so smart, doing all his work by himself,” mumbled Avantika, chewing on some makhanas, “Imagine how much money he would be saving!”

“True, it is always good to do your own work,” nodded Balram.

“Unless you need specialized help,” added Biplob, “In which case, you should call in the experts, or you will end up losing more money than you save!”



“What do you mean?” asked a puzzled Avantika, forgetting about the plate of food in her hand.

“Remember, we mentioned about getting experts to do what they are good at, instead of trying to do everything ourselves?” answered Balram, “Biplob means that if Jaggu is trying to do some major repairs on the shed by himself, he might ending up making a mess of it.”

“He is a farmer, and not a mason,” nodded Addy, “So he may be good at growing crops, but not so good at repairing sheds.”

“Exactly” beamed farmer Balram, “Would you like anything else to eat?” he asked the children.

“No, thank you, farmer Balram. I am stuffed!” sighed Avantika happily. “Me too. I’ll burst if I have another dhokla,” announced Addy as Avantika giggled at his remark.

Farmer Balram smiled as he paid for the food they had eaten.

“I have saved my pocket money, please let me pay my part,” requested Addy, offering money.

“Why, thank you, Addy,” replied farmer Balram, “Very smart of you to save some part of your pocket money.”





“Why so sad, Avantika?” smiled Biplob.

“I spent all my pocket money on the ribbon,” she replied, sadly, “Now I cannot pay my share.”

“That’s alright,” laughed farmer Balram, “You need not pay.”

“But you do need to budget better,” added Biplob.

“What?” she asked.

“You saved 20 rupees from your pocket money last month but spent it all in one go. Including what you got this month,” explained Biplob, “Instead, you should have planned such that you still have some money left after buying the ribbon.”

“How?” asked Addy.

“Think, Addy,” responded Biplob.

“If I saved 20 rupees every month, then in 6 to 7 months I would have saved enough to buy the ribbon, without spending all my money?” wondered Avantika.

“Exactly!” laughed farmer Balram, “That is ‘budgeting’. You plan and spend your money.”

“And you do it smartly, such that you always have some money left over, after you’ve bought all the things you want, instead of spending it all at one go!” said Biplob.

“Then you can pay for your own dhokla and makhanas!” winked Addy, good-naturedly.



“No more spending all my pocket money,” Avantika announced as they started walking, “I will save some of my pocket money every month and buy all the things I want!”

“Me too!” nodded Addy.

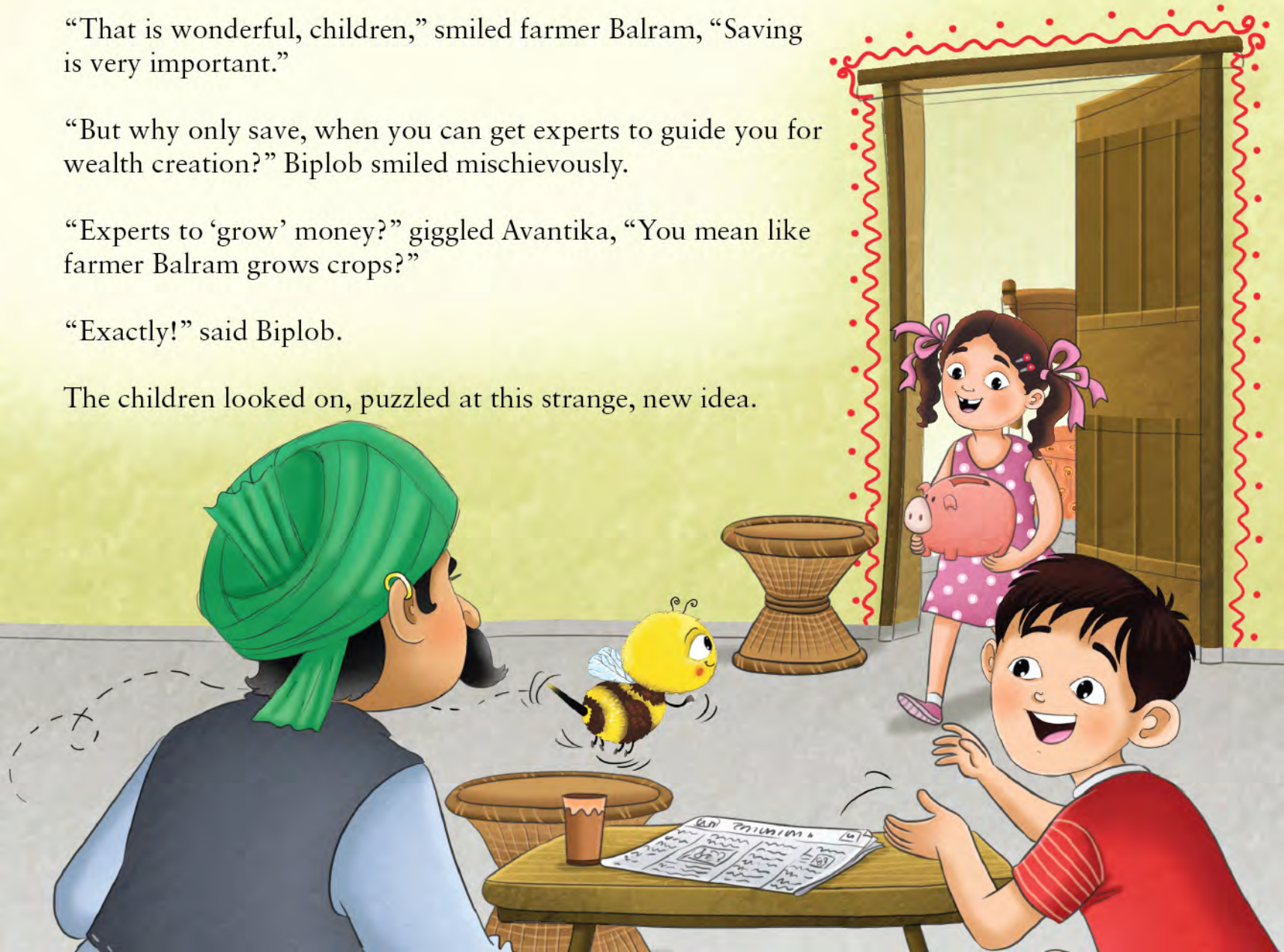
“That is wonderful, children,” smiled farmer Balram, “Saving is very important.”

“But why only save, when you can get experts to guide you for wealth creation?” Biplob smiled mischievously.

“Experts to ‘grow’ money?” giggled Avantika, “You mean like farmer Balram grows crops?”

“Exactly!” said Biplob.

The children looked on, puzzled at this strange, new idea.



3. Growing one SIP at a time

“You say the strangest things, Biplob,” said Avantika, “I don’t even know what this means.”

“It’s quite simple,” smiled farmer Balram, “Like you have experts to do various jobs, there are experts to guide you for wealth creation. You deposit your money with these experts, and they manage it in a way that will help you build your money over time.”

“I only understood ‘experts’. None of the rest you said made any sense,” said Addy.

“To deposit your money means to put it somewhere. Like you’ve deposited your money in your purse,” explained farmer Balram.

“How about some fresh juice?” asked Biplob as they passed a stall where farmer Jaggu was sipping some juice.

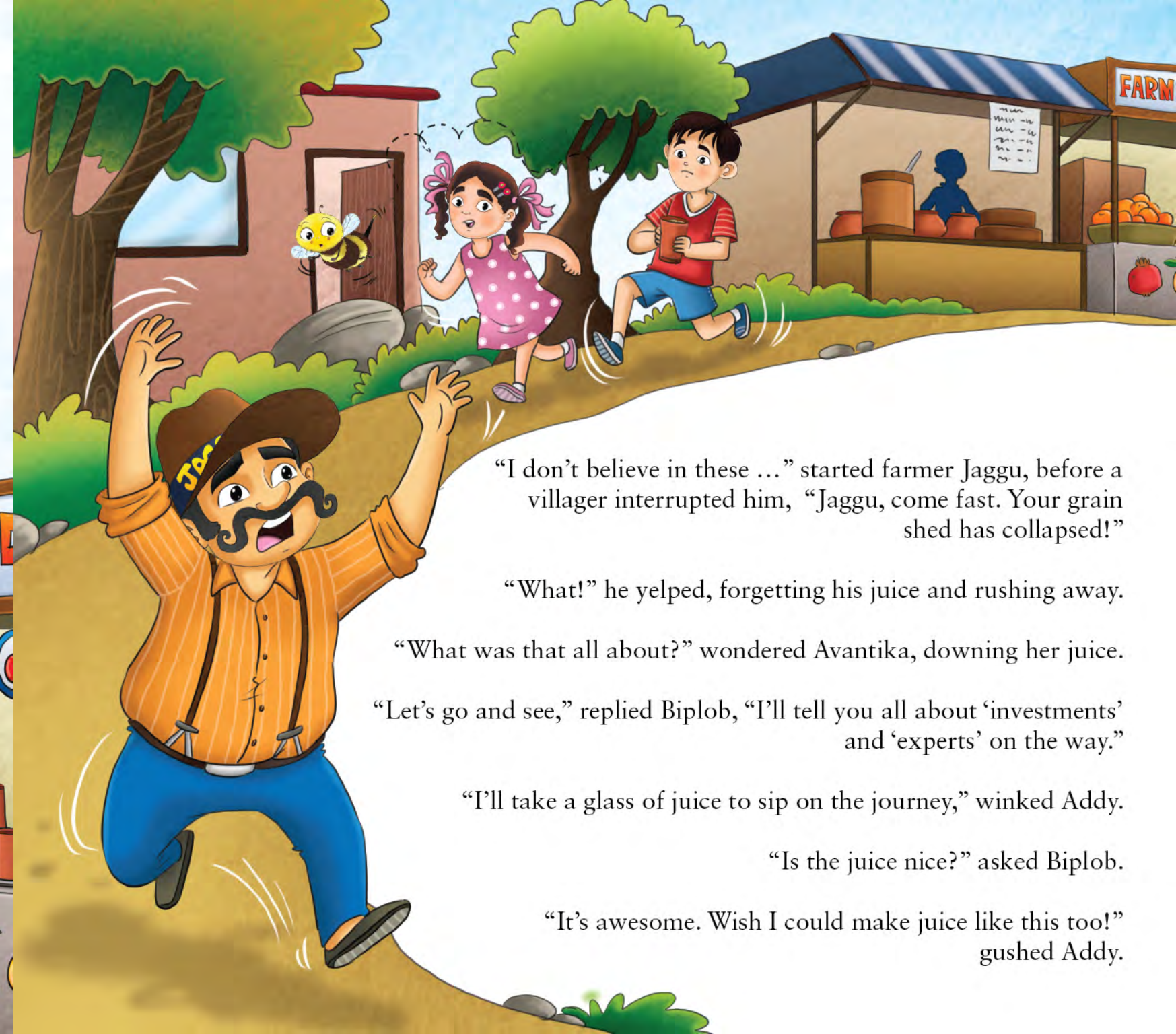
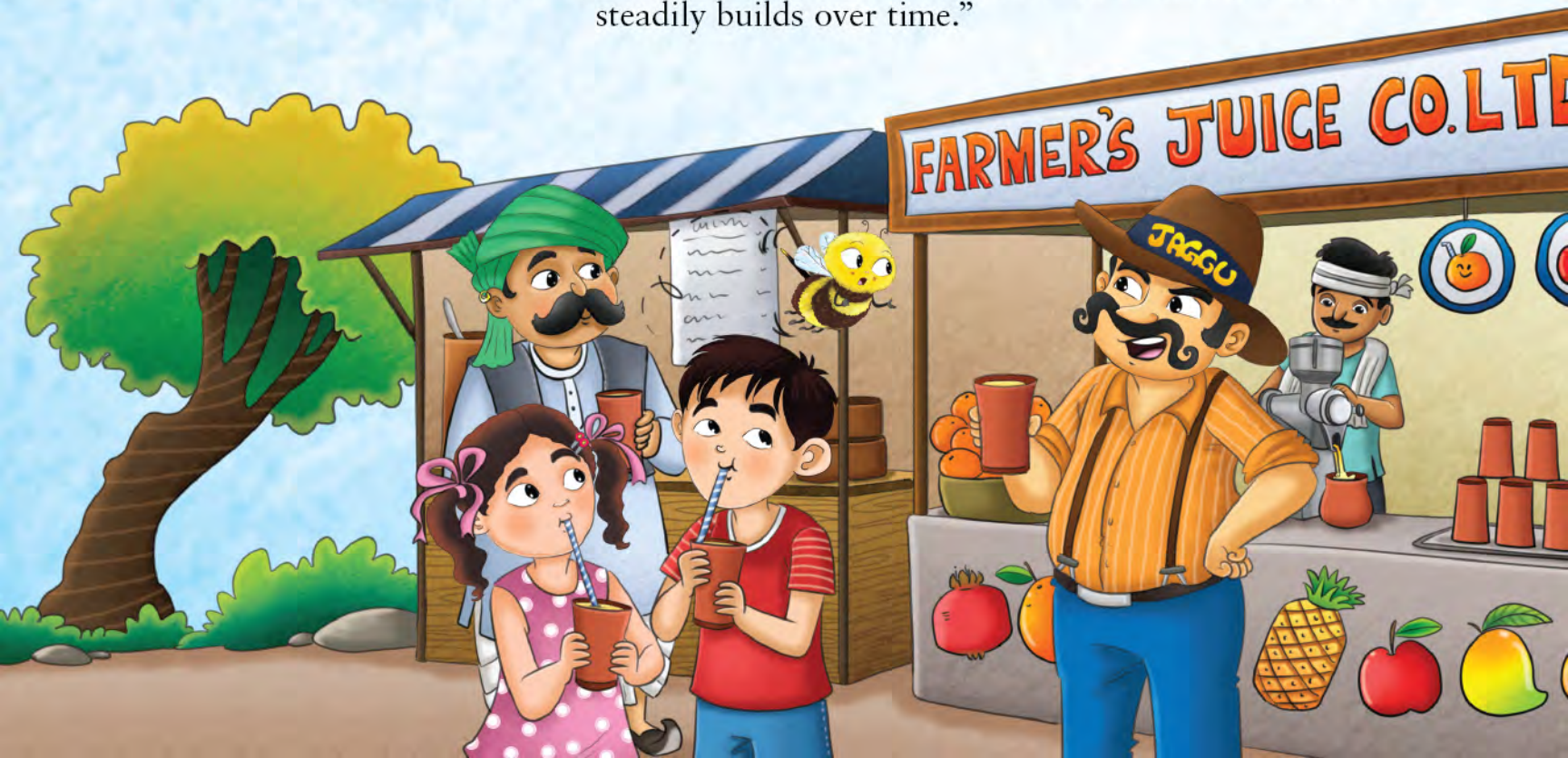
“Yes!” they announced, together.

“You didn’t tell us what Investment means, Biplob,” remembered Addy, as he took a refreshing sip of his juice.

“I’ll explain, let’s order our juices first,” replied Biplob.

“Don’t tell me Bally is getting these kids involved in investment plans,” Jaggu sneered, “Imagine letting some stranger handle your money!”

“These ‘strangers’ are experts,” responded Biplob, “Who invest your money wisely so it steadily builds over time.”



“I don’t believe in these ...” started farmer Jaggu, before a villager interrupted him, “Jaggu, come fast. Your grain shed has collapsed!”

“What!” he yelled, forgetting his juice and rushing away.

“What was that all about?” wondered Avantika, downing her juice.

“Let’s go and see,” replied Biplob, “I’ll tell you all about ‘investments’ and ‘experts’ on the way.”

“I’ll take a glass of juice to sip on the journey,” winked Addy.

“Is the juice nice?” asked Biplob.

“It’s awesome. Wish I could make juice like this too!” gushed Addy.

“What do you know about growing organic fruits and extracting juice?” smiled Biplob.

“Not much. But I could learn and start a juice company. That would be so cool!” Addy said dreamily.

“Wouldn’t owning a part of this company, and others like it be cooler?” buzzed Biplob.

“Huh? How?” asked Avantika, sounding very interested now.

“By exploring a SIP – Systematic Investment Plan!” replied Biplob.

“System-tictic Invest meant what?” Addy sputtered in surprise.



“Remember your plan to save 20 rupees every month? Similarly, you can invest a fixed sum of money weekly or monthly, in a ‘Mutual Fund’. ‘Mutual’ means many people working together for a common financial goal, and ‘fund’ means money. That is a SIP, Systematic Investment Plan,” explained Biplob.

Avantika asked thoughtfully, “But where does the money go? Who do we give it to?”

“Mutual funds are made and managed by organizations that have experts to help people manage their money” answered Biplob.

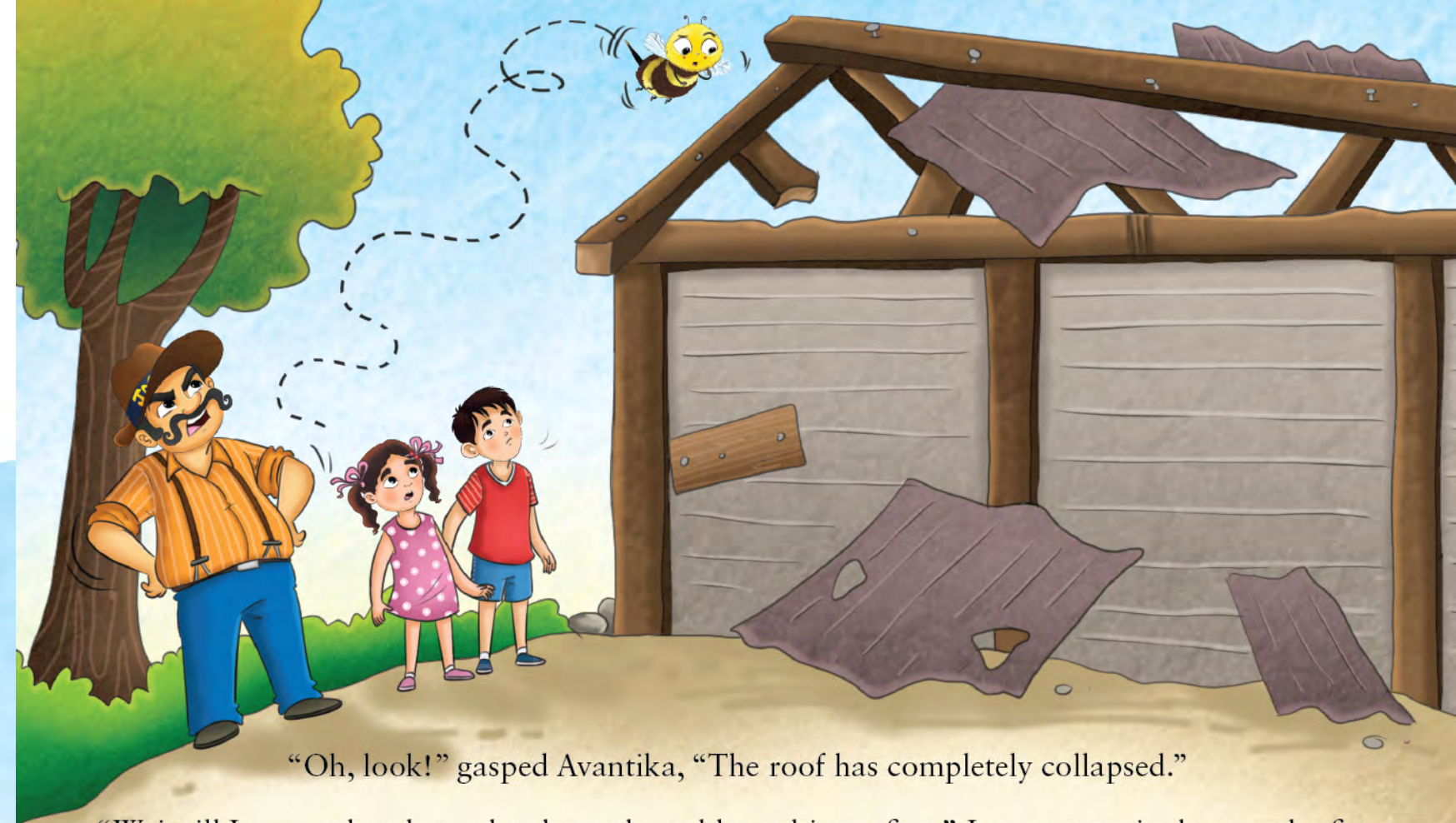
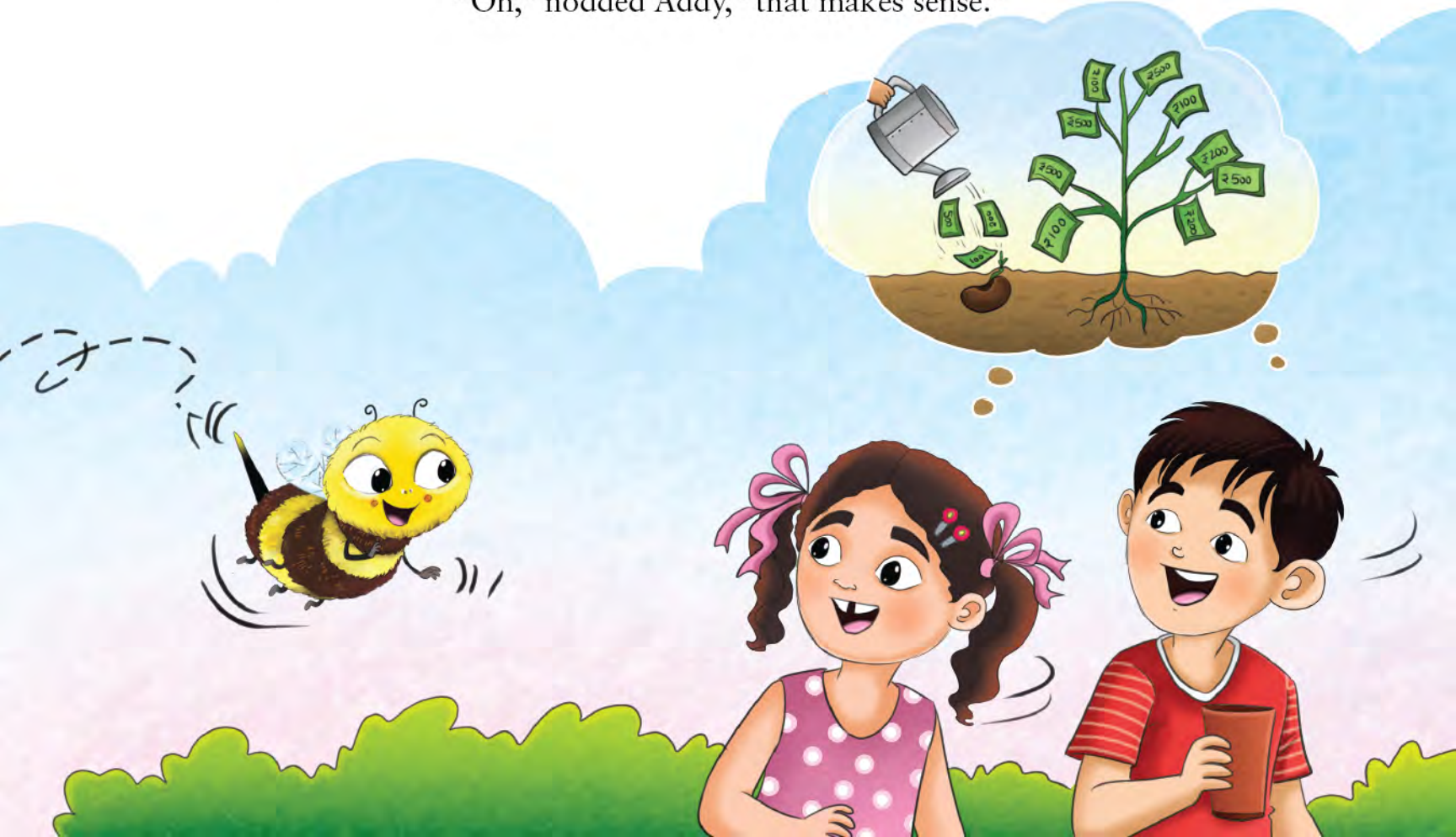


“Experts in these organizations decide which companies your money should be invested in. Then, as these companies grow and make money, your money too has the potential to grow!” added Biplob, as they reached farmer Jaggu’s farm.

“So the Mutual Fund could invest our money with the Juice company. Then as they sell more juice and make money, our money too has the potential to grow,” nodded Avantika.

“Exactly!” beamed farmer Balram, “You don’t have to start your own juice company, rather, experts help manage your money in companies that specialise in making juice”

“Oh,” nodded Addy, “that makes sense.”



“Oh, look!” gasped Avantika, “The roof has completely collapsed.”

“Wait till I get my hands on the chap who sold me this roofing,” Jaggu menacingly waved a fist.

“Hmm, interesting,” Biplob buzzed close to the fallen roof.

“My investment in this roof has gone waste and you find it interesting?” growled Jaggu.

“I find the reason for its falling, interesting, farmer Jaggu,” Biplob pacified him.

“What do you mean?” Jaggu asked wearily.

“You fixed this roof yourself?” asked Biplob, instead of answering.

“Yes. Why?” Jaggu retorted defensively.

“Look here,” Biplob pointed, “The beams aren’t fixed deep enough in the ground and nor is the roofing fastened tight enough. No wonder it all came crashing down!”

“Fine,” conceded Jaggu grudgingly, “But how did you know I fixed it myself?”

“Simple, farmer Jaggu, if you had called an expert, they would not have made these mistakes,” smiled Biplob, “They would have ensured that your investment in the roof is safe and well taken care of!”

“Harrumph,” snorted Jaggu, “Anyone could have made these silly mistakes.”



“That is why farmer Balram says we should focus on what we know and leave what we do not know so well to experts who are trained for those jobs,” replied Biplob, “That way, these mistakes can be avoided!”

“Like the Mutual Fund experts!” Addy shouted gleefully, “They are trained on how to manage our money!”

“And through regular contribution in SIP, sip by sip, we always have enough left over to buy pink ribbons!” laughed Avantika.

“Exactly!” farmer Balram joined in their laughter.



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Benefits of SIP



**Freedom
from market
timing**



**Well-suited for
long-term wealth
accumulation**



**Disciplined
wealth
creation**



An Investor Education and Awareness Initiative | SIP - Systematic Investment Plan

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Join Biplob the bumblebee and his friends, as he helps them understand how 'saving' and 'investment' works.

These short stories introduce children to concepts like budgeting, mutual funds and SIPs – all in a fun, engaging manner. After all, a lesson learnt through stories is never forgotten!



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