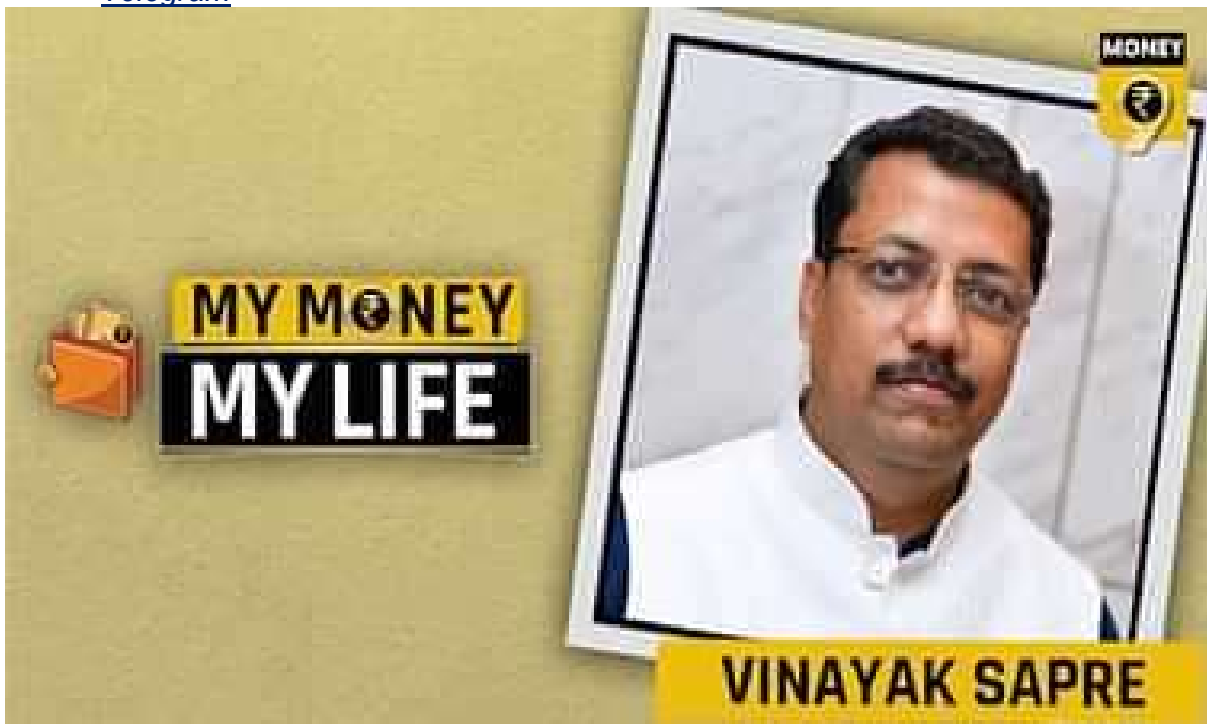


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Sant Kabir is this man's route to financial freedom

Vinayak Sapre approaches investment with the calmness of a saint and follows it with the indifference of a stoic

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Sapre believes that one doesn't need to know everything in the financial world. If you don't understand, hire an expert. One should also ignore the noise, short-term calls and never follow the herd while investing.

काल करे सो आज कर, आज करे सो अब।

पल में परलय होगी, बहुरि करेगा कब ॥

These are the words of Sant Kabir, who wanted to convey that it is always better to complete your task today, rather than leave it for tomorrow. Following his words of wisdom, Mumbai-based investor, author and teacher Vinayak Sapre set out on his investment journey in his early years to achieve financial freedom.

By the way, 46-year-old Sapre also distributes mutual funds.

Love for doha

He is so enchanted by the verse form of couplets that he has titled his book on investments 'Dohanomics'.

So, is there a spiritual way to get lucky with investments? Once you meet Sapre, it appears possible.

Spiritually invested

A mutual fund distributor and investor with a saint-like detachment, Sapre seems to be an anachronism, even a misfit. But then as conversation proceeds, the charm begins to spread.

He speaks softly in an unhurried pace. At times, you would doubt whether you are speaking to a man who earns his living from investing.

No numbers please

He detests numbers and competition. "Financial freedom means freedom from numbers. Numbers inspire us but at the same time they bring a sense of pride, sorrow, jealousy and competition," he says

And then proceeds to add, "Financial freedom should give you peace, calmness and happiness. You just need to invest regularly to get financial freedom early in your life," said Sapre, who achieved the financial freedom a decade ago.

Financial freedom

For Sapre, financial freedom means the ability to move out from rat race and peer pressure. He believes that till the time an individual compares the previous income with current one, he/she has not got financial freedom.

He is a perfect example for those who do not understand the complexities of the stock markets and want to accumulate wealth through mutual funds or other investment options.

"I started investing early. With my first salary I a recurring deposit in a bank towards the end of 2000. I also started monthly investments in equity mutual funds. I was fortunate that the market was unidirectional till 2008," says Sapre, who is a management graduate.

Needs, wants and emotions

Sapre strongly urges everyone to understand the difference between needs and wants very early. "It is the key to controlling emotions," he says.

After leaving his corporate job a decade ago, Sapre embarked on a mission of spreading financial literacy to 50 lakh people in easy-to-understand language through Dohas of Kabir and Rahim and stories of Birbal and Tenaliraman.

Top investment instrument

Sapre accumulated a lot of his wealth from mutual funds. He further added that regular investing with lot of patience helped him in getting the benefit of compounding.

On the other hand, he utilised his incentives and bonus to get rid of the home loan.

“There was immense clarity as far as job life was concerned. I always looked at naukri as Vanvaas and which should not last beyond 14 years and fortunately, things moved as I hoped they would,” he said.

Lessons for investors

Sapre believes that one doesn't need to know everything in the financial world. If you don't understand, hire an expert. One should also ignore the noise, short-term calls and never follow the herd while investing.

He further said that people lose their hard-earned money by making silly mistakes. “I want to see investor education becoming a part of the curriculum so that people at the grassroot level become more aware,” he said.

Role model

There is no role model whom Sapre follows. Instead, he prefers to observe people whom he meets. “By observing them I learnt what to do and what not to do,” he said.

The voice of a saint, you see.