

BLTP – Business Link Transfer Plan

The Ultimate Investment Mechanism to Beat Market Volatility

BLTP

THE ONLY SOFTWARE

FOR

PROTECTING

DISTRIBUTORS

FROM

MF INDUSTRY'S

NEW GUIDELINES & RULES

*** DIRECT INVESTMENT**

*** CLAW BACK IN UPFRONT COMMISSION**

BUY YOUR LICENCE TODAY

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"I will tell you how to become rich. Close the doors. Be fearful when others are greedy. Be greedy when others are fearful"

- Warren Buffet

EVERY DISTRIBUTOR SHOULD HAVE THIS SHIELD IN THEIR BUSINESS TOOL BOX

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AS ON TODAY MARKET SCENARIO WHERE RETURNS ARE NOT THAT MUCH OF ATTRACTIVE AND MF INDUSTRY'S NEW GUIDELINES & RULES FOR PROTECTING THE INVESTOR'S INTEREST IS ALSO HEADACHE FOR THE DISTRIBUTOR

1] Direct Investment [2 different NAVs for single scheme]- As per the guideline when any investor invest directly his investment will be charged less expense ratio assumed up to .75% per annum it means Investor will gain up to .75% more on their Investment then Investment through any Distributor. This will be accumulated year by year, **which will force Investor to think "Investment should be done directly"**.

Do you have anything, other than SIP/STP because it can be done directly, which will convince the Investor that you can give better return than Direct SIP/STP?

[For your kind information NOW A DAYS DIRECT SIP IS REACHING ALMOST AT TOP OF THE TABLE IN NEW SIP STARTED BY THE CHANNELS].

The only thing comes to your mind is we will manage clients portfolio by Rebalancing it with PE Ratio [Which is also known in simple terms as ASSET ALLOCATION in MF] to generate Higher returns. In this mechanism all the money is to be invested at a time which is only possible for HNI's. Here you can achieve the growth accumulation goal but there are few drawbacks Listed below

1. When you calculate the real gain is lower because up to 88% [as per table on page 5-7] of your gain is liable for STCG [Short Term Capital Gain] - LOSS AT INVESTOR SIDE
2. What investor is losing is also damaging your earnings because of another RULE FOR CLAW BACK IN UPFRONT here you may get hurt more than your client This transaction will be liable for CLAW BACK up to 88% - LOSS AT YOUR SIDE

2] Claw back in upfront – When Investor redeems the money within the time period the distributor will be charged back from the upfront paid to him. In above example you could understand that how this will affect your business

In above example you have noticed that how new rules can affect your business. There is not a single traditional solution which will provide you protection against this situation. **That's why we have developed the new mechanism called BLTP to protect Distributors from this situation.**

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Comparison Between three concepts

	BLTP	SIP / STP	REBAL
Initial Investment Result	In parts Easy to Execute Plan	Monthly Same Amount Resulting Poor Averaging	Full Amount at the time Only HNI can afford it
Profit Booking Result	Not before 1.5 Yrs. No STCG OR CLAWBACK	Not decided Fear/Greed factor affects	On each higher PE level STCG & CLAWBACK
Switch Result	As per requirement Highest Averaging	Fix amount Resulting Poor Averaging	On change in PE slab STCG & CLAWBACK
Growth Accumulation Result	Highest Highest Averaging with nil tax liability	Limited Resulting Poor Averaging	Highest but STCG & CLAWBACK LIABLE

TRADITIONAL SIP / STP		
Action	Result	Solution
[SIP/STP] Buying for same amount on every SIP/STP date for doing Cost Averaging	Poor averaging – Due to buying at higher market also.	We should buy Less or Nil at higher and more & more in Lower Market
[SIP/STP] We are buying all the time – [No Profit Booking]	because of Fear and Greed factor We miss the opportunity as there is no alert for profit booking	We should book the profit at higher market
[SIP/STP] Long term Wealth Creation	Growth accumulation is also poor due to poor handling of Higher & Lower market condition	By managing Higher and Lower market we can achieve Growth Accumulation Better.
PE RATIO BASED PORTFOLIO REBALANCING		
Action	Result	Solution
[PORTFOLIO REBALANCING] Full Investment done at starting	Poor Rate of Returns in long span	We should invest smartly step by step.
[PORTFOLIO REBALANCING] Rebalancing On change in PE slab	Generating Short Term Capital Gain for client and Claw Back for Distributor.	We should not book profit unnecessarily without involving Taxation and commission part
[PORTFOLIO REBALANCING] Rebalancing On change in PE slab	Accounting will be complicated	Accounting should be neat and clean and should be TAX efficient

All the above things shows that any traditional mechanism is failed to manage the market movement properly because all the traditional mechanisms cannot judge the upper and lower market difference because it is variable for each and every person who is entered in different market levels.

*We have derived the solution and developed new mechanism called **BLTP**.*

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WHAT IS BLTP™ ... ?

As per the conditions of market now-a-days the best investment tools like SIP / STP / SWP are also not giving the performance.

The returns from last 2 to 3 years are very low or -ve in almost all the funds. After making the research of the market for past 10-12 years we have developed an Investment Mechanism called **BLTP™** [Business Link Transfer Plan] to get maximum returns from the market by controlling the fund inflow/outflow.

HOW BLTP™ WORKS ... ?

For performing BLTP™

1] You have to select 2 different schemes of the same fund house one is Debt scheme in which we will park the initial fund and second is Equity scheme in which we will transfer certain amount on a specified date of each month as per instruction generated by the software.

2] By monitoring the performance of the account [folio] and market condition Our software will guide you on a specified date how much is to be transferred to equity fund from debt fund [This process is called BLTP™]

3] By monitoring the performance of the account [folio] and certain market condition Our software will guide you how much profit is to be booked from equity fund to debt fund.

WHY BLTP™ IS THE BEST ...? [Here is the proof]

In traditional systematic plans like SIP/STP we are investing whatever the market condition is - Higher or Lower.

The basic theme of the SIP/STP is cost averaging by above method but due to above nature returns are also averaging because of buying at higher market also.

Some latest versions of SIP/STP are sometimes comes with value averaging/rupee cost averaging/PE ratio. But all of them are investing at any market condition.

In our software [mechanism] we have removed all the drawback of SIP/STP and also added the profit booking at certain market conditions and folio performance considering both together.

BLTP is also WINNER against PE Based Portfolio Rebalancing [ASSET ALLOCATION] As in Asset Allocation up to 88%[As per table on page 5] of the profit is liable to Short Term Capital Gain and also for REVERTING YOUR COMMISSION [CLAW BACK] AS PER NEW GUIDELINE declared, Where in BLTP there is almost NIL Short Term Capital Gain or claw back

Due to above reason BLTP is giving the best performance among all the available investment tools including Portfolio Rebalancing.

[See The Proof over here](#)

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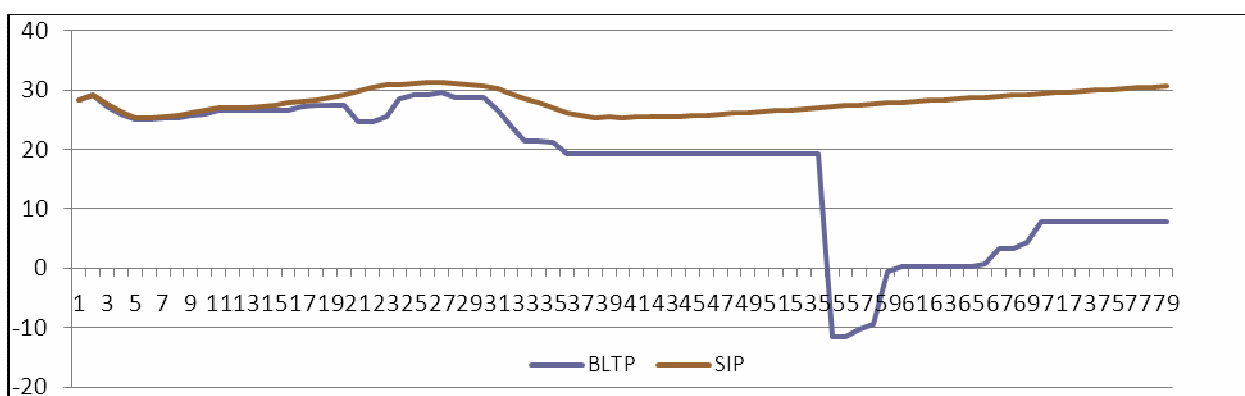
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BLTP RESULTS COMPARISON FOR VARIOUS PERIOD AND VARIOUS SCHEME

SBI MAGNUM INSTA CASH FUND CASH OPTION - SBI EMERGING BUSINESS FUND till 28/09/2012								
PERIOD		BLTP			REBALANCE		NIFTY	
FROM	TO	DEBT RTN	EQTY RTN	SIP	RTN	STCG LIABLE	INV LIKE BLTP	INV LIKE SIP
Apr-06	Oct-12	8.61	31.69	16.91	12.07	80%	19.7	7.93
Oct-06	Oct-12	8.6	31.59	17.82	13.42	76%	18.64	7.56
Oct-07	Oct-12	7.95	32.3	21.8	10.8	72%	16.45	7.83
Oct-08	Oct-12	7.21	38.07	28.8	22.15	58%	15.41	9.57
Oct-09	Oct-12	7.42	22.47	19.43	15.42	68%	6.92	4.75
Oct-10	Oct-12	8.81	23.68	22.07	12.65	7%	7.66	5.87
Oct-11	Oct-12	9.6	38.71	37.47	13.6	65%	21.91	20.6

All the returns [XIRR] are calculate by using actual NAVs of the Scheme



SBI EMERGING BUSINESS GROWTH OPTION AVERAGING CHART

FROM/TO	Starting Date/ Ending Date	STCG Short Term	Capital Gain Tax Liabile portion in %
DEBT RTN	Returns on Debt fund involved in BLTP		
EQTY RTN	Returns on Equity fund involved in BLTP		
SIP	SIP returns for the same period and same date i.e. 5 th of every month		
REBAL	Returns generated from same period for PE based Real-time Folio Rebalancing [ASSET ALLOCATION DEBT-EQUITY]		
STCG LIABLE	% of profit earned from [REBAL] LIABLE FOR STCG		
INV-BLTP STYLE	Returns on Regular investment of same amount as BLTP in NIFTY		
INV-SIP STYLE	Returns on Regular investment of same amount as SIP in NIFTY.		

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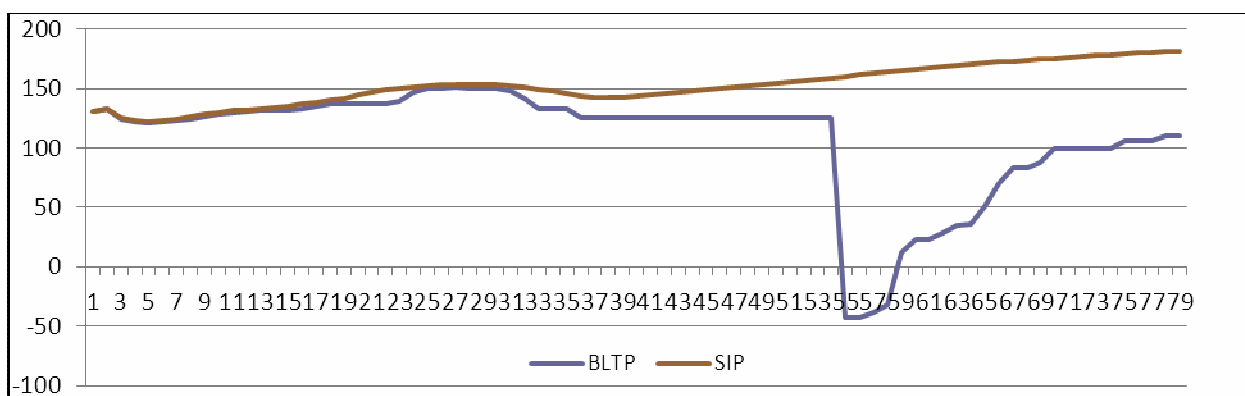
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HDFC CASH MANAGEMENT - HDFC EQUITY FUND till 28/09/2012								
PERIOD		BLTP			REBALANCE		NIFTY	
FROM	TO	DEBT RTN	EQTY RTN	SIP	RTN	STCG LIABLE	INV LIKE BLTP	INV LIKE SIP
Apr-06	Oct-12	8.45	25.17	12.93	14.12	60%	17.52	7.93
Oct-06	Oct-12	8.21	24.53	12.7	14.28	62%	16.71	7.56
Oct-07	Oct-12	7.57	22.31	13.5	11.96	50%	14.58	7.83
Oct-08	Oct-12	7.06	20.03	15.18	19.8	73%	14.21	9.57
Oct-09	Oct-12	7.26	8.32	5.97	10.87	57%	7.37	4.75
Oct-10	Oct-12	8.58	8.26	5.87	7.16	0%	8.23	5.87
Oct-11	Oct-12	9.22	25.55	22.97	11.71	28%	22.92	20.6

All the returns [XIRR] are calculate by using actual NAVs of the Scheme



HDFC EQUITY GROWTH OPTION AVERAGING CHART

- FROM/TO** Starting Date/ Ending Date **STCG** Short Term Capital Gain Tax Liabile portion in %
- DEBT RTN** Returns on Debt fund involved in BLTP
- EQTY RTN** Returns on Equity fund involved in BLTP
- SIP** SIP returns for the same period and same date i.e. 5th of every month
- REBAL** Returns generated from same period for PE based Real-time Folio Rebalancing
[ASSET ALLOCATION DEBT-EQUITY]
- STCG LIABLE** % of profit earned from [REBAL] LIABLE FOR STCG
- INV-BLTP STYLE** Returns on Regular investment of same amount as BLTP in NIFTY
- INV-SIP STYLE** Returns on Regular investment of same amount as SIP in NIFTY.

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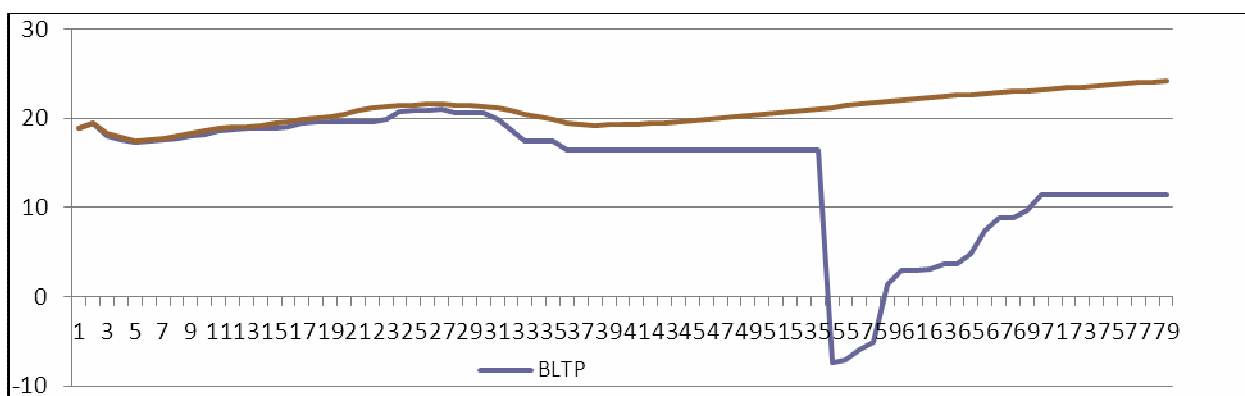
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RELICANCE LIQUID CASH OPTION - RELICANCE EQUITY OPPORTUNITY FUND till 19/10/2012								
PERIOD		BLTP			REBALANCE		NIFTY	
FROM	TO	DEBT RTN	EQTY RTN	SIP	RTN	STCG LIABLE	INV-BLTP STYLE	INV-SIP STYLE
Apr-06	Oct-12	8.15	28.68	16.78	13.92	61%	17.26	8
Oct-06	Oct-12	7.77	28.64	17.21	14.49	60%	16.46	7.64
Oct-07	Oct-12	6.59	28.22	19.8	12.99	42%	14.27	7.92
Oct-08	Oct-12	5.66	29.01	23.57	22.03	64%	13.83	9.63
Oct-09	Oct-12	7.01	17.19	14.56	15.19	59%	6.99	5.02
Oct-10	Oct-12	8.91	18.9	17.23	12.23	0%	7.93	6.17
Oct-11	Oct-12	9.51	37.35	36.16	18.32	88%	21.31	19.39

All the returns [XIRR] are calculate by using actual NAVs of the Scheme



RELICANCE EQUITY OPP GROWTH OPTION AVERAGING CHART

- FROM/TO** Starting Date/ Ending Date **STCG** Short Term Capital Gain Tax Liabile portion in %
- DEBT RTN** Returns on Debt fund involved in BLTP
- EQTY RTN** Returns on Equity fund involved in BLTP
- SIP** SIP returns for the same period and same date i.e. 5th of every month
- REBAL** Returns generated from same period for PE based Real-time Folio Rebalancing
[ASSET ALLOCATION DEBT-EQUITY]
- STCG LIABLE** % of profit earned from [REBAL] LIABLE FOR STCG
- INV-BLTP STYLE** Returns on Regular investment of same amount as BLTP in NIFTY
- INV-SIP STYLE** Returns on Regular investment of same amount as SIP in NIFTY.

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You can see in our averaging chart that our averaging is lower than our starting NAV

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Myth and Fact

Myth	Fact
If software can generate returns what is the need of advisor	Software is an add-on tool for the advisor which calculate the amount for active management of an investment
We are not in Financial Advisory module this will hurt my business module	If you do not charge clients then you will not be considered in an Advisory module – Only advisors can charge the clients.
When there are so many options available why should we go for this?	All other options of an investments can be run by an investor at his own in direct module because they have motive of getting higher returns
How can we get more returns from a scheme when SIP/STP fails to do so?	In BLTP by managing the fund inflow we are getting better averaging than SIP/STP
All the back testing reports are generated on historic NAV it will not work on running NAVs.	Historic NAVs were also real NAVs on that particular day. [Real NAVs will also be Historic NAVs in future]
Back testing are created and will not work for another scheme	We have an option in the software where you can compare your own scheme performance for SIP/STP vs. BLTP
If software tells for no buying my commission income will be reduced	Over all your income will increase by drastic margin when we complete cycle of Teji-Mandi .
If we do the switches manually then it will be costly for us	You need not to put any extra efforts or any extra staff to perform this task it will be managed in your existing system only.
There is lots of work to be done manually for operating software all the data is to be managed manually.	You will have to create folio for the plan once and then all the entries will be punched on selection only
My clients have faith on me and I have all three things which will retain my clients. <ul style="list-style-type: none"> • Good Relationship • Knowledge • Better Servicing 	Your clients have faith on good returns only. Client is coming to you for growing his money. When you go for a lunch in a posh looking hotel and see the taste is not of your choice will you go for another time , same way your client is with you until you are generating good returns for him.
My client will not go just for difference in NAVs of Direct and Normal Scheme because it will remain constant.	Difference in NAVs of Direct and Normal Scheme will be increased day by day after some time Investor will be forced to think about should he stay with you?
When MF Trading Platform [AMFI Common Platform] starts all the software will be absolute then why should I invest in this software	This software will never be absolute because This software is not the part of back office service it is an Ideal Tool for Managing the Inflow of the fund
This Software is not worth to anybody.	EVERYBODY WILL BE IN WIN-WIN POSITION * Inv. Gets Tax Free Higher Return and Highest Accumulation * Distributor will Get Paid Higher Upfront & Trail * AMC A big problem will be solved [There will not be any Redemption pressure at downfall of the market so Returns of the scheme will be Increased]

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Licence Fees for One Year

Client Type	Before 31-Jan*	1-Feb to 31-Mar*	After 31-Mar
MInvest	12500/-	18750/-	25000/-
Ex-MInvest	18750/-	20000/-	25000/-
Non-MInvest	N.A.	20000/-	25000/-

* - Your Fees will be locked for next 3 Years on yearly basis and will not be increased.

Referral Reward Points

- ❖ You can earn 1 Referral Reward Points for introducing each new member in the BLTP Family [Sale of new software].
- ❖ You can accumulate the point as much as you can there is no upper limit
- ❖ You can Redeem the Reward points against your Licence Renewal or you can also Upgrade your Licence one step up [add 25 Accounts in your software for one year].
- ❖ This Reward Points scheme is promotional only so the points cannot be redeemed in cash at all.
- ❖ Referral should be confirmed by Referred client in case of multiple referral point gainer.
- ❖ Your each and every point will gain you something so you will always be in gaining by referring the clients.
- ❖ This Reward Point Scheme will be reset on 1st Jan of every year.

Redeem your Points

- 1 Point 30% discount in next year Licence Renewal fee
- 2 Points 60% discount in next year Licence Renewal fee
- 3 Points One year Licence Renewal fee waived
- 6 Points One year Licence Renewal fee waived + Licence Upgraded to next level [25 account will be added in your Licence for next one year]

You can use this software free for next one year if you refer 3 new clients for the software

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