SATTREX CAPITAL

WEALTH THAT GROWS AND LASTS FOREVER • PART 3

Regularity is the Key to Wealth, Not ROI

Principle No. 2: The Core Habit Governing Wealth Creation & Financial Freedom

There are **EIGHT fundamental principles** that govern the science of wealth management. If we violate these core principles, the results are inevitable: either the wealth we have acquired will disappear, or it will place us in distress even if available adequately.

Following Principle 1 (*Income - Savings = Expenses*), Principle 2 states: **"Regularity is the key to wealth, not ROI."** Saving even small amounts on a regular, disciplined, and consistent basis—whether daily, weekly, monthly, or yearly—builds true long-term wealth.

REGULARITY IN LIFE & WEALTH CREATION

In fact, almost all critical dimensions of human life are governed by the law of regularity:

- **Physical Exercise** done regularly builds the wealth of **Health**.
- **Reading Books** consistently builds the wealth of **Knowledge**.
- **Daily Prayers** build the wealth of **Spiritual Blessings**.
- **Regular Practice** builds the wealth of **Skill** in sports and profession.

THE INSPIRING STORY OF OSEOLA MCCARTY

A Washerwoman's Legacy ($200,000 From $10 Daily Deposits)

Mrs. Oseola McCarty was an African-American washerwoman who worked for big hotels in Mississippi. Starting at age 40, she established a unbreakable habit: every single day after finishing work, she deposited **$10** into her local bank account on her walk home. She maintained this routine faithfully for **52 years**.

At age 92, when her employer terminated her job, she visited the bank clerk to deposit her last $10. Thinking she might have saved $30,000 or $40,000, she was shocked when the clerk informed her that her account balance had reached **$200,000**!

Instead of taking the money, she kept $100,000 for her living expenses and donated the remaining **$100,000 to establish a university scholarship trust** for underprivileged students. Years later, while recovering from a serious operation, the lead surgeon held her hand with tears in his eyes and revealed: *"Mrs. McCarty, I am the very first student who went to university using your scholarship trust. Everything I am today is because of your disciplined savings."*

In 2004, Mrs. McCarty was honored with the Presidential Citizens Medal by the U.S. Government.

WHY CONSISTENCY BEATS HIGH ROI CHASING

Most investors erroneously believe that chasing high Return on Investment (ROI) is what makes a person wealthy. However, higher ROI inherently brings higher risk to principal capital. An easier, surer, and risk-managed path to wealth creation is simple **Regularity in Savings**.

Our parents and grandparents accumulated landed properties, gold, and wealth despite earning modest incomes because they practiced the unwavering habit of disciplined savings without getting distracted by complex derivatives, F&O, or high-risk speculative schemes.

FINANCIAL EXERCISE: CASH FLOW IRR MATRIX

Evaluate the cash flows below (Red = Investment Outflow, Blue = Returns Inflow over 20 Years) to analyze how discipline yields compounding results:

Year	Plan A (Annual Outflow ₹)	Plan B (Inflow / Outflow ₹)	Plan C (Inflow / Outflow ₹)	Plan D (Structured Inflows ₹)
1	₹12,00,000	₹12,00,000	₹12,00,000	₹12,00,000
2	₹12,00,000	₹1,00,000	₹1,00,000	₹1,00,000
3	₹12,00,000	₹50,000	₹50,000	₹50,000
4	₹12,00,000	₹1,50,000	₹1,50,000	₹12,00,000
5	₹12,00,000	₹12,00,000	₹12,00,000	₹10,00,000
6	₹12,00,000	₹1,00,000	₹1,00,000	₹8,00,000
7	₹12,00,000	₹0	₹0	₹25,00,000
8	₹12,00,000	₹2,00,000	₹2,00,000	₹1,50,000
9	₹12,00,000	₹1,50,000	₹1,50,000	₹50,000
10	₹12,00,000	₹8,00,000	₹8,00,000	₹12,00,000
11	₹12,00,000	₹12,50,000	₹12,50,000	₹10,00,000
12	₹12,00,000	₹0	₹0	₹25,00,000
13	₹12,00,000	₹26,00,000	₹26,00,000	₹1,50,000
14	₹12,00,000	₹1,00,000	₹1,00,000	₹24,00,000
15	₹12,00,000	₹12,00,000	₹12,00,000	₹12,00,000
16	₹12,00,000	₹3,00,000	₹3,00,000	₹3,00,000
17	₹12,00,000	₹36,00,000	₹36,00,000	₹24,00,000
18	₹12,00,000	₹24,00,000	₹24,00,000	₹36,00,000
19	₹12,00,000	₹12,00,000	₹12,00,000	₹12,00,000
20	₹12,00,000	₹74,00,000	₹74,00,000	₹60,00,000
MAT MATURITY	₹4,80,00,000	₹3,50,00,000	₹4,80,00,000	₹4,80,00,000