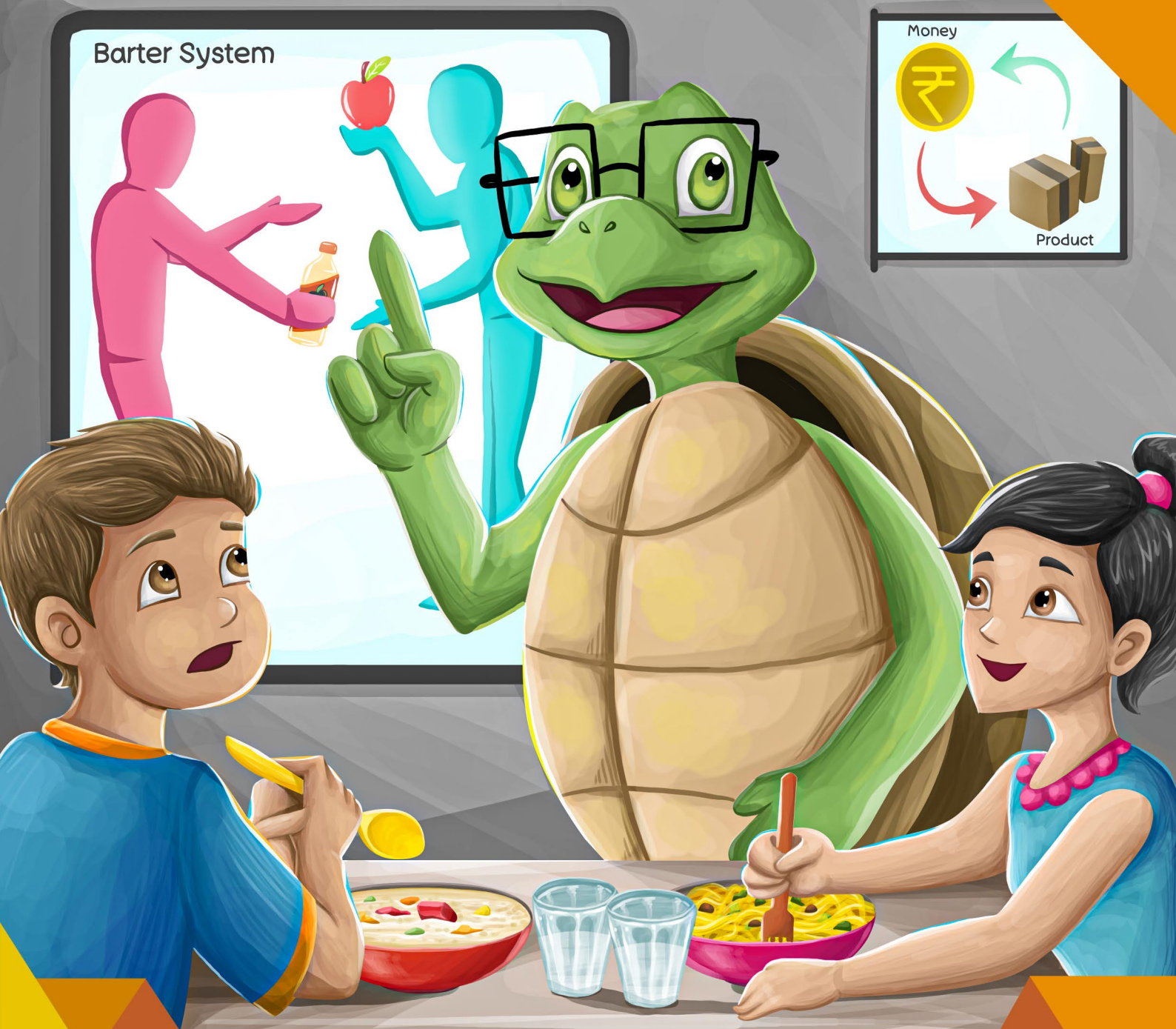


THE WIZE WHISPERS

WHERE FINANCE FINDS ITS VOICE..



SUNDAY LUNCH SPECIAL

THE ONE WHERE THEY LEARNED ABOUT TRADE



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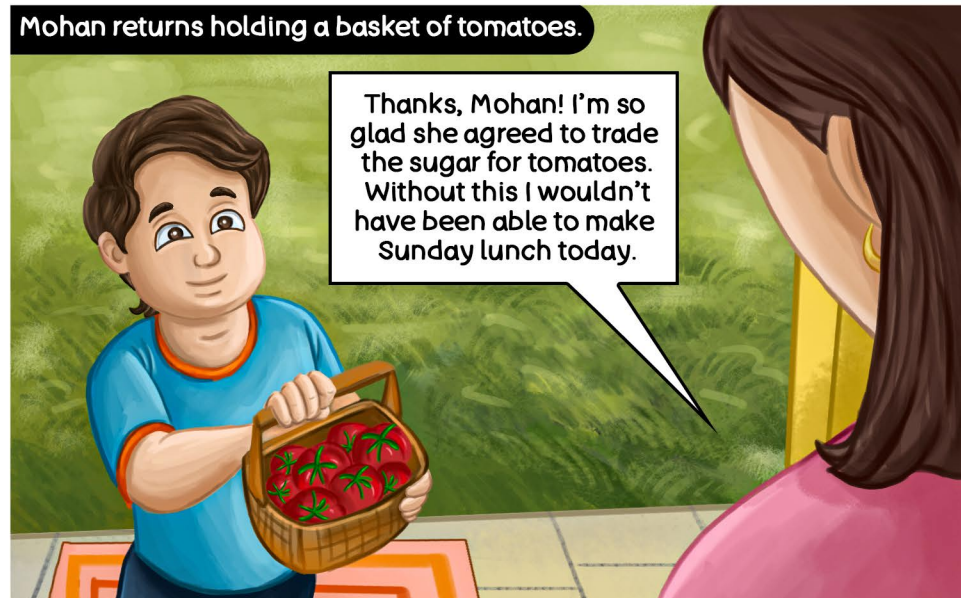
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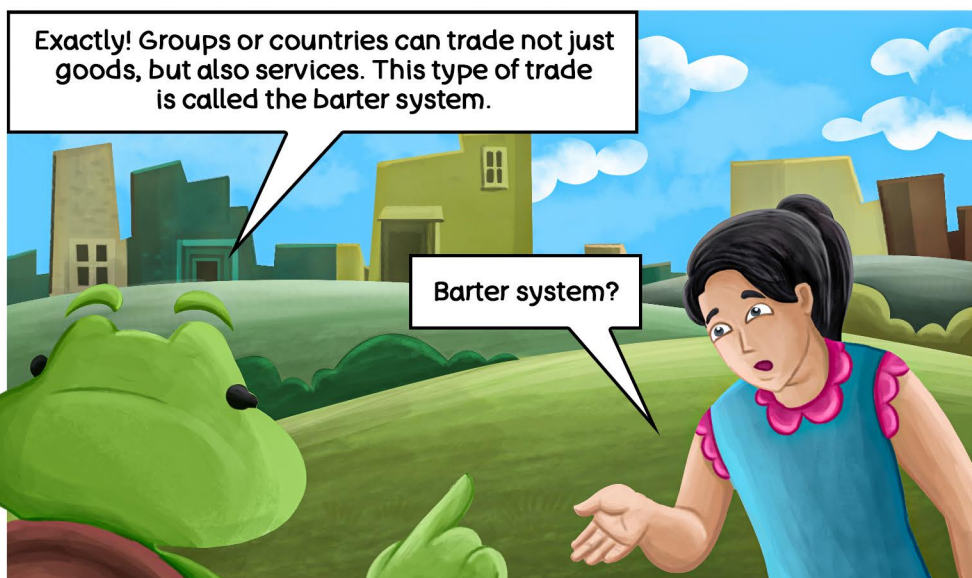
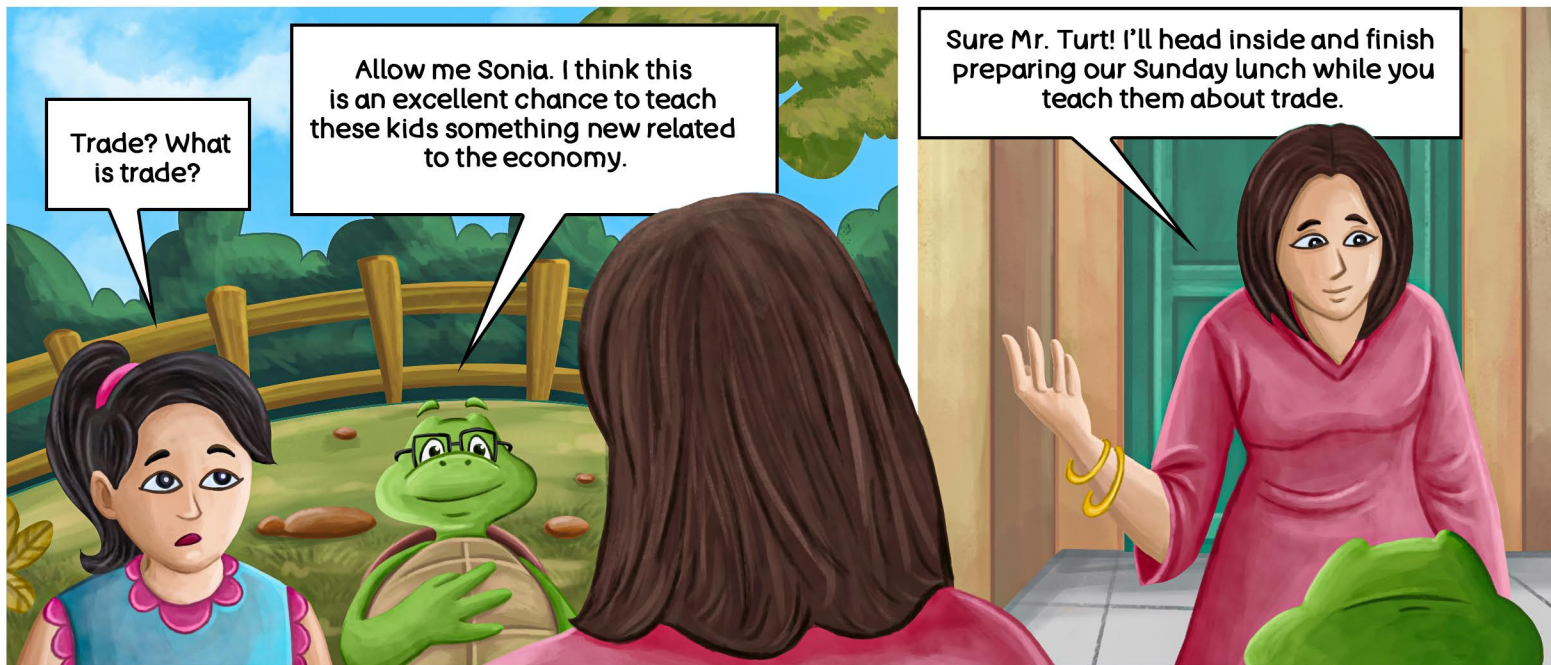
Sunday Lunch Special: The one where they learned about Trade

Sonia and Sunil are in the kitchen, preparing food, while the rest of the family including Mr. Turt, are outside on the lawn. The kids are playing with their grandparents and Mr. Turt is relaxing on a picnic blanket.

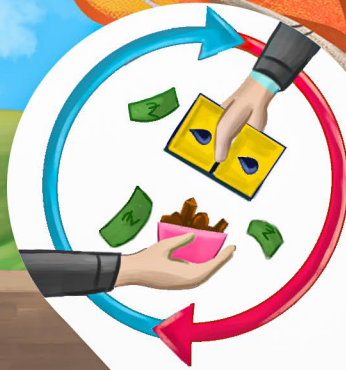


Mohan returns holding a basket of tomatoes.





So kids when you exchange goods for goods, or services for other services, it's called the barter system. But nowadays, most trade happens using money, which is called currency trade.



Why is money used for trade more commonly these days instead of the barter system?

To make trade fair and easier

How does it make trade fair and easy?

Bartering can be tricky because it's hard to agree if the two items being traded are of equal value.

So how does money help to solve this problem?

Money acts as a common value that everyone agrees on, so you can use it to trade for goods or services without having to worry about whether the things you're trading are of equal value.



Oh, I think I get it now! So, we can just use money to make sure we're paying the right price for what we're buying or selling.



Yes! For example, if you don't want to trade your lunch for a book, you can use money instead to buy the book.

But why do people and countries trade at all?

Trade happens because no one or no country can have everything they need or want by themselves.

So, trade takes place when people or countries need something they don't have?

Exactly Mohan! For example, some people are good at farming, others at making clothes, and others at building things. By trading, everyone can focus on what they're best at and share what they create with others



Correct! Trade helps the economy grow, makes better use of resources, and creates more opportunities, which leads to overall economic development

I thought all of you could use something refreshing. How goes the learning?

We learned so much about trade dad!

So, both sides can benefit, right Mr. Turt?

Oh, we are not done yet, we still have more to learn.

So, what is next?

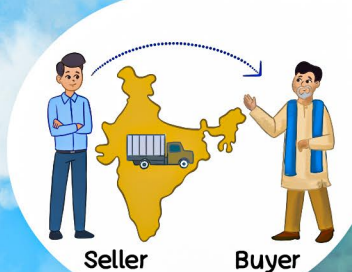
Next, we are going to talk about domestic trade and international trade.

Oh I'm excited.

Kids there are different types of trade, today we are going to talk about Domestic and International Trade.

Tell us Mr. Turt.

Domestic Trade or internal trade is when goods and services are traded within the same country. For example, a farmer in one state sells fruits to a shop in another state.



So, all trade that takes place within India is called Domestic Trade?

Yes Pooja! On the other hand, when countries trade goods and services with each other, it is called international trade. For example, India might sell tea to China, or buy cars from Japan.



So, domestic trade happens inside the country, and international trade happens between different countries?

Yes son! You have got it.

What else Mr Turt?

Now I think you kids should understand that trade also includes other types of payments, such as custom duties and import-export taxes, which are very important.

What are those Mr. Turt?



They are like a fee that has to be paid to the government of a country when goods or services are either brought into the country or sent to another country.

For example, if India is bringing in toys from another country, the government will charge a tax on those toys. This helps protect local businesses and earns money for the government.

That is interesting

Similarly, when a country is sending goods to another country, they may be charged a sum, this helps to control how much of something a country is sending out or to raise money for the government.



Okay kids one last lesson for today. Let's understand what Import and export is since we spoke about Import-Export taxes



Export refers to the good and services that a country send to other countries to sell. For example, if a country produces cars, it can export them to other countries where people can buy them.



Import on the other hand refers to good and services that a country buys from other countries. For example, a country might import from another country which it does not produce itself.



Wow Mr Turt has really taught you kids a lot today about trade.

Yes! Thank you Mr Turt, this lesson was so interesting



Your welcome kids, now let's go enjoy some good food!



Everyone enjoying lunch together at the dining table

Cultural Adventures:

Exploring New Worlds Together

SPAIN

It's always a good idea to learn and explore new cultures around the world. Today we are going to take a quick look at the Spanish culture. It is a vibrant culture full of vibrant traditions. Let's dive into some cool facts about Spain and learn a few simple Spanish phrases that you can use to impress your friends!

Here are some phrases to get you started:

- Hola (OH-lah) - Hello
- Gracias (GRAH-syahs) - Thank you
- Adiós (ah-dee-OHS) - Goodbye
- ¿Cómo estás? (COH-moh ehs-TAHS) - How are you?
- Me gusta (meh GOOS-tah) - I like it



Cultural Adventures:

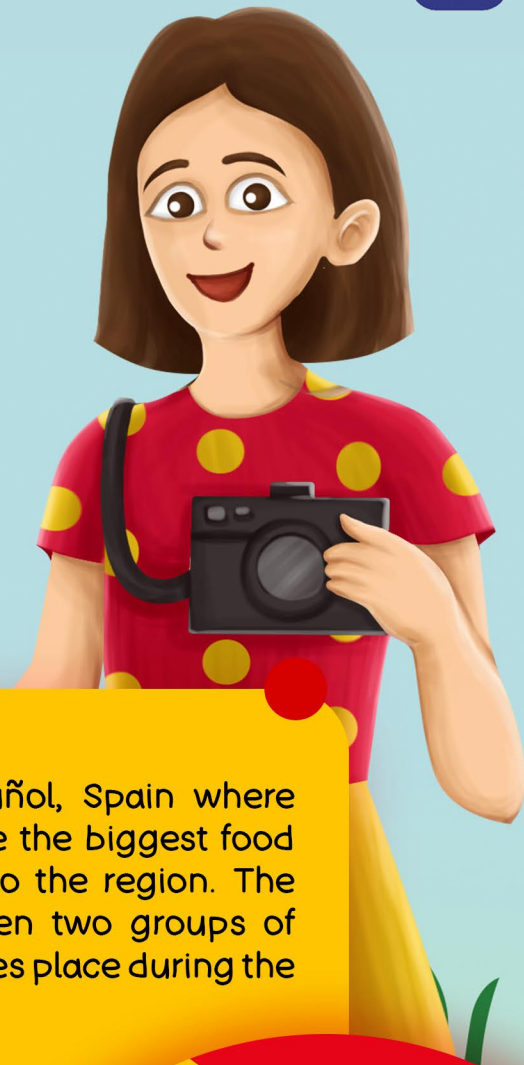
Exploring New Worlds Together

Some facts about the Spanish culture

1. Spaniards have two surnames, one from their father and the other from their mother
2. The National Anthem of Spain has no words
3. The 'siesta' time is important in Spain. People shut family-owned businesses and shops to go back home and eat lunch.

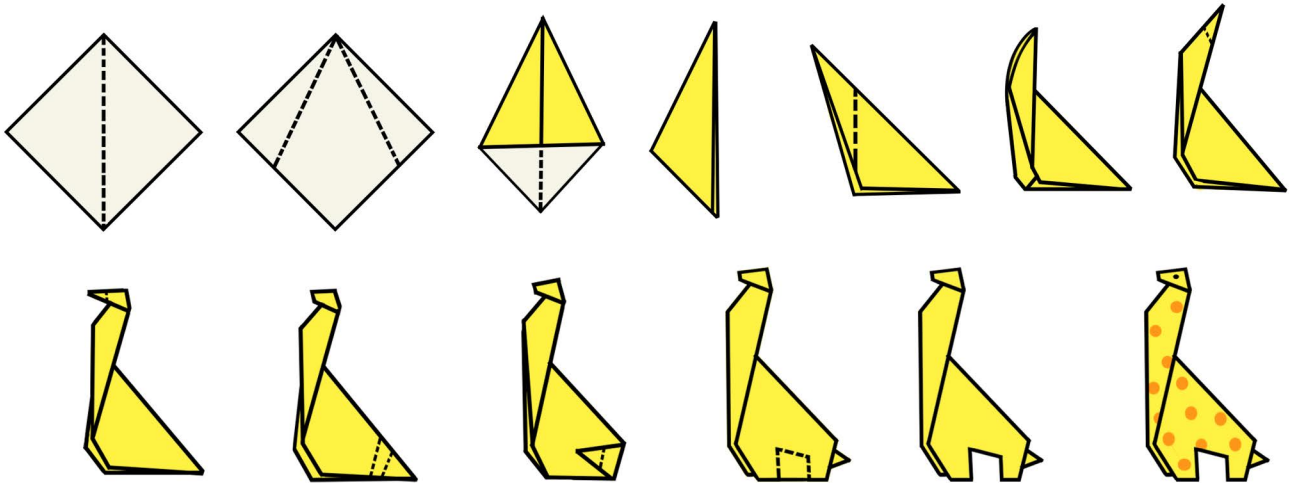
About the La Tomatina Festival

La Tomatina is a Spanish festival held annually in Buñol, Spain where participants throw tomatoes at each other. It's said to be the biggest food fight in the world, and it brings thousands of tourists to the region. The festival started in 1945, after a fight broke out between two groups of teenage boys during a parade in the town. The festival takes place during the last Wednesday of August.



DIY Advetures-Recycle and Create

Do not throw away that piece of paper. Gram some glue, scissors and a marker and DIY yourself a fun book



Have some plastic or glass bottle lying around. You can turn them into some extraordinary decorations

Get some fairy lights and turn that glass bottle into beautiful night lamps.



Are you Up for the Challenge?



Let's make financial learning a little more fun with a small experiment. Are you ready to become money master? Let's do the Saving Jar Challenge!

What you need:

Three Jars | Label for each Jar: Save, Spend, Share



Instructions:

1. Every time you get some money, whether its your allowance or a gift divide it between the three jars.
2. Save Jar: This jar is for something you want to buy yourself in the future. Like a cool toy or new shoes.
3. Spend: This is for fun things you want right now like chips, or candy.
4. Share: It is always good to give back, use this jar to help others. You can use money in this to donate to charity or buy food for someone in need.
5. Keep this experiment going for three months and watch the money in your jars grow. At the end of the experiment check how much money you have spent, and how much you have shared

The more you practice the better you will get and making smart money choices. Let's see how you do!

Expand Your Vocabulary



Resources - Resources are things we use to help us do something or make something. They can be classified into different types.

- **Natural Resources:** Materials found in nature, such as water, forests, fossil fuels and minerals
- **Human Resources:** People who use their skills, knowledge and work like teachers or builders.
- **Financial Resources:** Money or funds available for investment or used to buy things and services needed.
- **Technology Resources:** tools or machines that help us do things faster and easier like phones, computers, the internet etc.

Complicated - Something that is not easy to understand or do because it has many steps or parts. It is the opposite of simple.

Technology - Refers to tools, machines, or ideas people create to make life, and life tasks easier or solve problems. For example, the internet is a type of technology that helps is find information and talk to others

Development - Means growing, improving, or making something better over time. It is about progress Economic development means improving a country's wealth, well-being, and quality of life.

Opportunities - These refers to chances or possibilities to do something, improve or achieve a goal. This can include getting a good education and in turn being able to get a good job.

Currency - It is the money used in a country to buy things or pay for services. For example, In India, the currency is the rupee. In the United Sates, the currency is the dollar.

Exchange - Means giving somethings and receiving something in return.



Did You Know?

- A group of owls is called a parliament.
- ATMs in India are available in 22 languages, including Hindi, Tamil, and Bengali, making them accessible for everyone.
- Over 60% of the world's lake is located in Canada.
- The word "rupee" comes from the Sanskrit word "Rupaya," which means "a silver coin." It was first introduced by Sher Shah Suri in the 16th century
- Human teeth are the only part of the body that cannot heal itself.
- Indian banknotes are designed to be accessible for visually impaired people, with raised lines and tactile marks.



Until Next Time!

That's a wrap for this edition of The Wize Whispers! We hope you now have a fun idea of what trade is all about. It's a big topic, but we've tried to make it simple and show how it helps a country grow.

Don't forget to dive deeper into Spanish culture—we only gave you a tiny peek of all the cool things it has! Try out your DIY skills and help the planet by reusing and recycling. And don't forget to add new words to your vocabulary—check out the Vocabulary section to boost your word list!

We'll be back next month with a brand-new topic to explore. Until then, keep learning and growing!





YES SECURITIES

We hope you gained some valuable insights from this edition of Wize Whispers. We'll be back next month with fresh, exciting concepts to explore. If you enjoyed Wize Whispers, don't forget to spread the word and share it with your friends, so more people can learn about entrepreneurship!



Feel free to write to us at talktomrturt@ysil.in



Investments in securities market are subject to market risks, read all the related documents carefully before investing. For information and education purpose only.