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**MARKET CAP VS TVL  
ANALYSIS**  
17TH DEC 2021



**NOTHING LEFT TO  
SAVE AT MONTH END**  
30TH DEC 2021



**RATIONAL ACTIVE  
ALLOCATION INDEX**  
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# NEWSLETTER



## Financial Goals

image by [Chiara Bonetto](#) / 20th Nov 2021

### WHAT ARE THEY? (1/3)

At the beginning of the each year, most people are asked by their employers to work on their personal goals and objectives to ensure that they are aligned with the corporate goals and objectives.

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*“A dream without a plan  
is just a wish”*

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Just like corporations, you should ensure that you to have set your own goals and objectives. I will focus on financial goals, but you should also regularly look to create and review family, health, career and other personal goals.

Paying off debt, starting a dollar cost average (DCA) savings plan (see DCA blog here) or even just putting something aside for that special holiday, a few infinity fiat currency units today (dollar, pounds, euros) can add up to a lot of scarce money (gold, silver, bitcoin) down the road.

If you do not know where you are headed, where do you start walking towards?

So to ensure you end up where you want to be - you will need to set specific financial goals.

### WHAT ARE FINANCIAL GOALS?

They are the specific goals and objectives created by you when it comes to your personal finance. They are therefore unique to your personal and family situation, with defined targets for you and your family to achieve over the short, medium or long term.

Examples of financial goals include:

- Saving \$30k for a new car within 2 years
- Having 6-month of emergency funding within 18 months
- Earning an additional £1000 per month for a year
- Paying off your mortgage 10 years early
- Become financially free within the next 5 years

One thing you will notice is that the above financial goals are all SMART goals. The SMART acronym stands for:

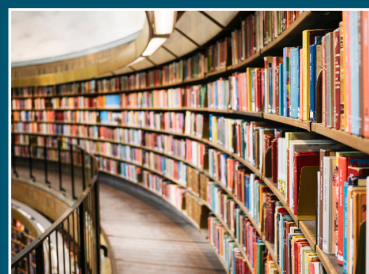
- **Specific** - This means that objectives must be clear, for example it must state that an individual needs to make more money, reduce waste, reduce environmental impact, increase sales etc.
- **Measurable** - an individual must be able to measure whether they have met an objective. ie needs to specify an amount. For example, an individual may want a £10,000 increase or a 25% decrease.
- **Agreed** - its important that all family members are aware of and agree with the family financial goals, this will give objectives a much better chance of succeeding.

*Check out our  
website for more*

[RAAINDEX here](#)



[EDUCATION here](#)



[FAQs here](#)



[Store here](#)



Things to look forward in coming additions:

- DCA notifications
- Youtube content

- **Realistic** - Objectives must be realistic. For example, earning an extra \$10000 a month to start with on a basic of \$1000 a month salary isn't realistic, maybe starting with an extra \$200 is more realistic, and you can build up to the \$10000.
- **Time-bound** - Objectives must have a time limit, for example 6 months or 1 year.

The goal of this section was to introduce a few examples of **what** financial goals look like and secondly to introduce the SMART framework for defining goals.

## FINANCIAL GOALS - WHY SET THEM? (2/3)

*“A dream without a plan is just a wish”*

With the **what** ticked off, let's dive into the **why**. Being successful with money, having financial stability and security for your family is extremely difficult to achieve if you do not set financial goals. Deciding how you are going to arrange your finances to achieve the life you want for your family and yourself, requires you to align your actions with your goals and financial objectives.

Here are 5 key reasons to set financial goals and how they'll help you achieve the success you've planned:

### **GIVES YOU DIRECTION**

Defining financial goals helps you define what you are trying to achieve and what success looks like. Your unique goals allow you to set course for the end goal, allowing you to make key changes to your and your families circumstances along the way.

### **GIVES YOU A PLAN OF ACTION**

After you have defined your goals and have direction, it's a lot easier to create a realistic plan to achieve them.

So for example, you have a long term goal of paying down your mortgage in 10 years. Start by breaking this down into smaller targets along the way. You could set a yearly target of paying down an additional 10% per year. This can also be broken down further into a monthly target. These smaller goals and milestones will help guide your financial decisions. So if it's increasing your family income or cutting back on unnecessary expenses, these goals and milestones help you determine the methods that would best support your efforts in reaching them.

### **GIVES YOU FOCUS**

Simply having goals helps you to keep your mind on the prize. Many don't set goals because they fear failure, but failure is a necessary step to success and offers important lessons. Overcoming difficulties on your journey provides the focus and motivation to keep moving forward and keeps you on track.

## **ALLOWS YOU TO TRACK PROGRESS**

With a clear destination defined, it's much simpler to keep track of all the milestones you should be achieving along the way. Being able to show this progress also gives you motivation to keep moving ahead. In addition to this, highlighting where you have missed targets will give the opportunity to make changes, reprioritise or devise an alternate plan or strategy.

## **PROVIDES ACCOUNTABILITY AND INCREASES CHANCES OF SUCCESS**

Accountability leads to responsibility, it's up to you to achieve them. Owning your financial goals will in the long term contribute to them being achieved. Make sure you record your goals and regularly revisit them, it also helps to keep them prioritised. Ask someone in your family to checkin with you regularly to discuss your defined goals - this will drive accountability even more.

The long and short of it is this, setting financial goals provides the clarity needed to build the kind of life you want for you and your family. If you don't define the outcomes you want, your journey towards financial freedom (if that's your ultimate goal) will be significantly more difficult.

The goal of this section was to cover off the **why** of financial goals.

## **FINANCIAL GOALS - HOW DO WE SET THEM? (3/3)**

With the **what** and **why** done, the next step is the **how** do we set financial goals.

Okay, so how exactly do we set financial goals, these 6 handy steps will help:

### **PRIORITISE**

Figure out what your priorities are and write them down. PS paper works best and do it away from your phone and PC. I like to start with the long term goals first (think 10-15 years), I then look to break these down into 2-5 year goals. After that these 2-5 year goals are broken down to <2 year goals.

Once you have this list of short term goals, define at least 3 task to complete for each goal (<2 years) and make sure you complete 1 task for each within one month.

### **CATEGORISE**

Categorise your goals into short, mid and long-term goals. Also consider using a high, medium or low priority or 1/2/3, with 1 being the most important. Just remember to keep it simple.

### **S.M.A.R.T**

Apply a SMART goal strategy. In other words, ensure they are specific, measurable, agreed, realistic, and time bound - see part 1 of this blog series for more on SMART (here if you missed it).

### **BUDGET**

Create a realistic budget. Understanding what's coming in and what's going out, then work it to address your goals. Use your budget to plug leaks in your personal finances.



## AUTOMATE

This is a key step to achieving your goals, make sure that you allocated to your goals automatically. Directed payments into a separate account/s (such as saving or investment account) or (debt or mortgage payments) via standing order or direct debits to address the first priorities in your list of goals.

## MONITOR

Review your progress regularly to ensure you are hitting your milestones and benchmarks. If you don't hit your targets, take some time to re-evaluate what went wrong and how to improve.

***In summary, defining your goals drives you to take action so your chances of achieving them increases. Once you've charted your course to achieve them, you set yourself in motion toward a successful outcome.***



For the observant out there, you will have noticed the subtle change in images above from the first part to the last part in this series. This is how I like to think of goals. When you start, you only know so much about the journey (i.e. what you see and know to be true will change). The further you go, the more you learn and the closer you get to your ultimate goal (in the 2nd image you will have to navigate around the boat ahead, you did not know this when you started - image 1). In addition to this, if you need to get to a certain destination, just starting will get you there much sooner (over planning and over thinking keeps you from starting). Once you are out at sea, you can correct course. Do you really want to be the one that never leaves the harbour? Just like in the 3rd image - once out at sea, the destination will become clearer and you will see all the obstacles ... Just START!

***This series is dedicated to “das fibonator - thank you my friend”***

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# Website & service updates

01 Oct 2021

Another year finished, I'm sure most will be glad to see the end of 2021. But there were some highlight if you were involved in our strategy :

**Yearly return 70.73% and all time return of a whopping 567%** (data as at 18th Jan)

## Integrated Strategy API

We have added the API data from our strategy RAAINDEX (Rational Active Allocation) to our website. Performance percentages, total assets under management (AUM) and projects allocated to our strategy can now be directly viewed from our website.

- Metrics can be found [here](#)
- Allocations can be found [here](#).

The data is as at 18th Jan 2022 and will update dynamically, it is recommended that if you want to see your own balance and performance metrics, you log into your account.

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### RATIONAL ACTIVE ALLOCATION (METRICS)

RAAINDEX strategy returns (%):

DAILY: -2.56%

WEEKLY: -2.70%

MONTHLY: -11.81%

3 MONTHS: -9.66%

YEARLY: 70.73%

ALL TIME: 567.02%

Assets currently copying RAAINDEX strategy (USD):

TOTAL (\$): 228454.30

## Store: Crypto Starter Kit (\$75 & \$200 gift card)

To make it super easy for anybody new to the crypto space we are selling a “Crypto Starter Kit”. The product includes:

- Everything you need to get started on your journey to owning your first crypto in an easy to follow eBook (\*).
- PLUS - This product includes either a \$75 or \$250 (USD) gift card (\*\*). This gift card can only be used on your verified account on our custodial partner’s platform to purchase crypto or copy our crypto strategy: Rational Active allocation (RAAINDEX).



Crypto Starter Kit

[momentum-analytics.io](https://momentum-analytics.io)

Crypto Starter Kit

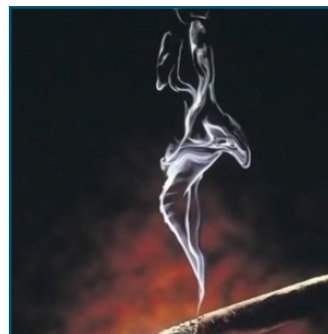
(\**) Unfortunately, US Citizens, Entities and Corporations have been excluded from this product.*

(\*\**) Gift cards are generated and send out within 24hours of order confirmation.*

(\*\*\**) Offer expires on 31st Oct 2021, only one code to be redeemed per person on our store and only one \$75 crypto gift card will be generated per person who has setup a verified account.*

## Store: Corporate Swag

We have loads of corporate swag for supporters to choose from and we are also trialing some NFT sales, here is just a small sample of the cool corporate swag we have on our new store:



Visit our store

## DCA signals - weekly email

Thank you to our followers for the great feedback on our “DCA strategies” blog (*see first article in this publication or read online [here](#)*). In addition to this analysis, we will also soon be publishing the DCA analysis we completed for bitcoin and our very own RAAINDEX strategy.

There were also numerous requests for us to provide a service to send notifications when our “RSI 90” DCA Strategy triggers a buy signal for gold. Having thought about this, we will provide a weekly email with all the buy signals for the previous week for gold and BTC and a running total for the month. Sample data for week commencing 20 Sep 2021 below (we will look to add signals for our RAAINDEX at a future data):

LAST WEEK (20-SEP-2021 TO 26-SEP-2021) GENERATED THE FOLLOWING “RSI 90 DCA” SIGNALS:

- Gold - [7/7 buys signals](#) (month to date incl. 26th Sep - [19 buys signals](#))
- BTC - [1/7 buys signals](#) (month to date incl. 26th Sep - [1 buys signals](#))
- RAAINDEX - tbc (\*)

—> **If you’re interested in receiving a weekly email with “RSI 90” DCA signals, please do so on our website at link below.**

Sign up - Weekly DCA Signals



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# How do I save each month - I have nothing left at month end?

14th Aug 2021

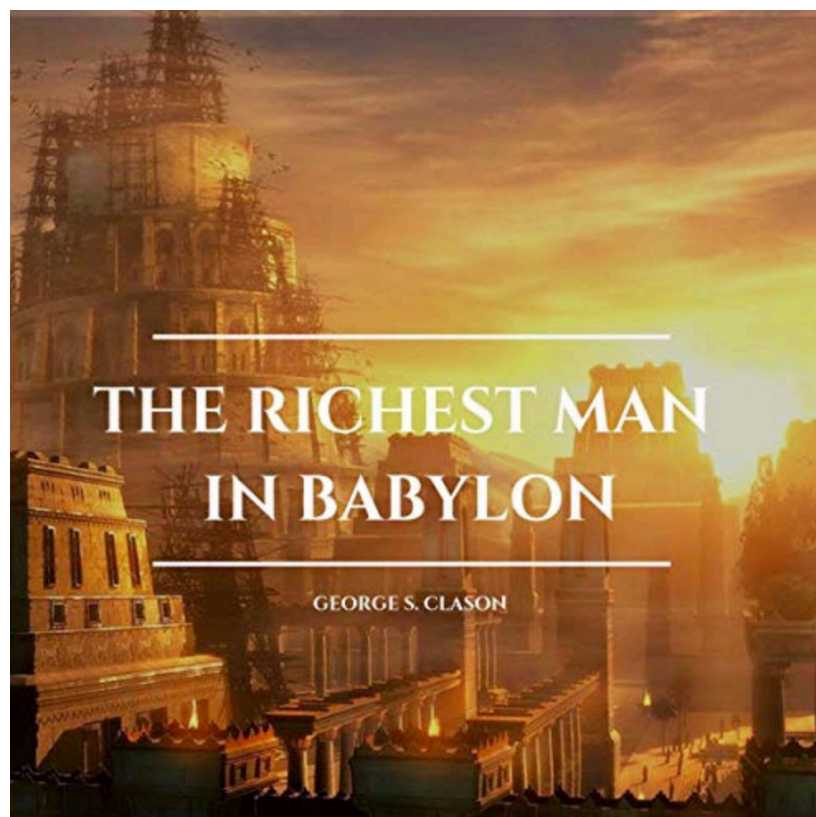
There are many people that have started to question the main stream narrative and the “great resignation” is clearly a function of this. At some point the topic of savings / investments for the future will come along and the obvious next question is : How do I save/invest when I have nothing left at the end of the month?

Don't worry, I often hear this question, and I hear it more than you think. Without going into all the detail in this blog, there is a book or audio book that I would highly recommend that you read or listen to. This will put you on a path to financial freedom and answer the question above.

In its simplest form:

***“Pay yourself first”***

For more on this, I'd highly recommend The Richest Man In Babylon By George - S. Clason (AudioBook)



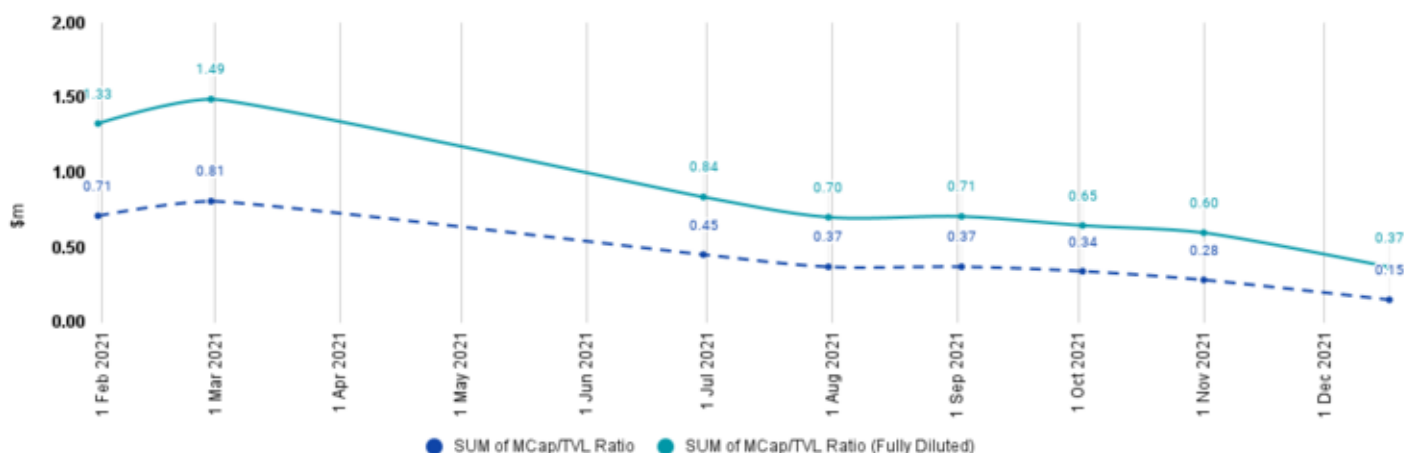
# Market Cap vs TVL Analysis (data as at 17th December)

17th Dec 2021

Our 16 selected DeFi projects “Mcap/TVL ratio” average is down at 0.15 from last month 0.28 (i.e. \$0.15 market cap for every \$1 (TVL) value locked). The Mcap/TVL ratio (using fully diluted Mcap) is also down from 0.65 in Nov to 0.37 as at 17th Dec 2021. I have included a new diagram to reflect this data over time below.

**Currently, at these Mcap/TVL ratios (Mcap & fully diluted Mcap), there has never been a better time to accumulate defi projects since this data set started in Feb 2021 - remember to DYOR!**

Mcap/TVL Ratio (basket)



The following 3 projects have below average ratios (ie the best three projects) at 17th Dec and we’ve included the data from Nov as reference: \$LDO, \$BAL and \$CRV.

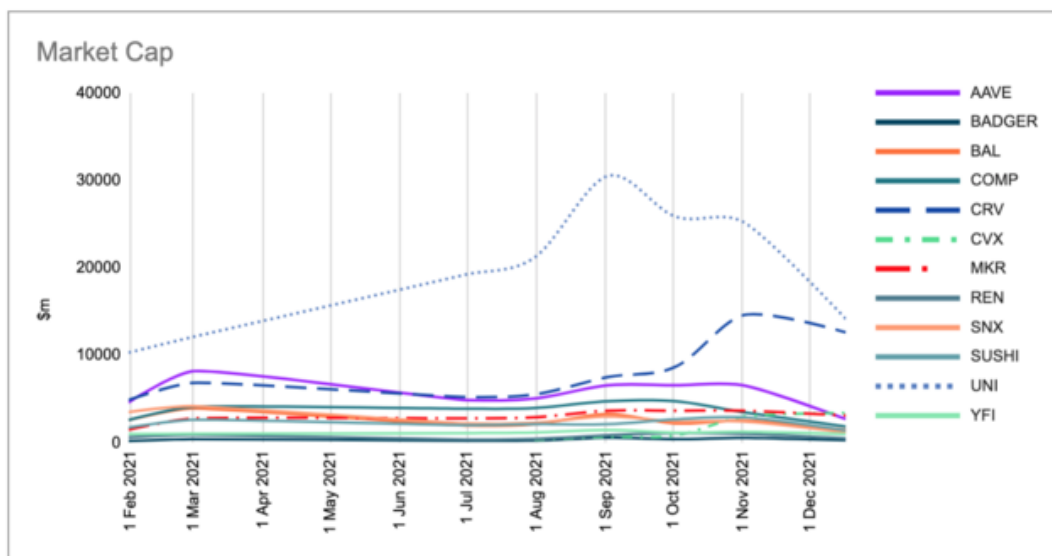
\$CVX, \$MAKER, \$AAVE and \$COMP are all worthy mentions, with historically low Mcap/TVL ratios.

**Projects less than the average have usually performed better than their peers - DYOR**

Date	Token	Ticker	TVL \$m	MCap \$m	MCap \$m (Fully Diluted)	MCap/TVL Ratio	MCap/TVL Ratio (Fully Diluted)	Rank (Higher better)
1 Nov 2021	Maker	MKR	10400	3284	3664	0.32	0.35	10
1 Nov 2021	AAVE	AAVE	15309	5402	6573	0.35	0.43	9
1 Nov 2021	Compound	COMP	11461	2144	3499	0.19	0.31	13
1 Nov 2021	Curve	CRV	19344	1727	14560	0.09	0.75	4
1 Nov 2021	Balancer	BAL	3601	273	2524	0.08	0.70	5
1 Nov 2021	Convex Finance **	CVX	13953	1001	2967	0.07	0.21	14
1 Nov 2021	Lido DAO **	LDO	9441	182	3239	0.02	0.34	11
1 Nov 2021	<b>TOTAL</b>		<b>120368.297</b>	<b>34104.759</b>		<b>0.28</b>	<b>0.60</b>	
17 Dec 2021	Maker	MKR	20341.1	2792.4	3115.5	0.14	0.15	15
17 Dec 2021	AAVE	AAVE	13650	2274	2708	0.17	0.20	12
17 Dec 2021	Compound	COMP	9923	1161	1852	0.12	0.19	13
17 Dec 2021	Curve	CRV	21243	1497	12617	0.07	0.59	4
17 Dec 2021	Balancer	BAL	3028	159.8	1479.9	0.05	0.49	5
17 Dec 2021	Convex Finance **	CVX	16015	1418	3395	0.09	0.21	11
17 Dec 2021	Lido DAO **	LDO	10564	210	3222	0.02	0.30	8
17 Dec 2021	<b>TOTAL</b>		<b>131616.3</b>	<b>19815.66</b>		<b>0.15</b>	<b>0.37</b>	

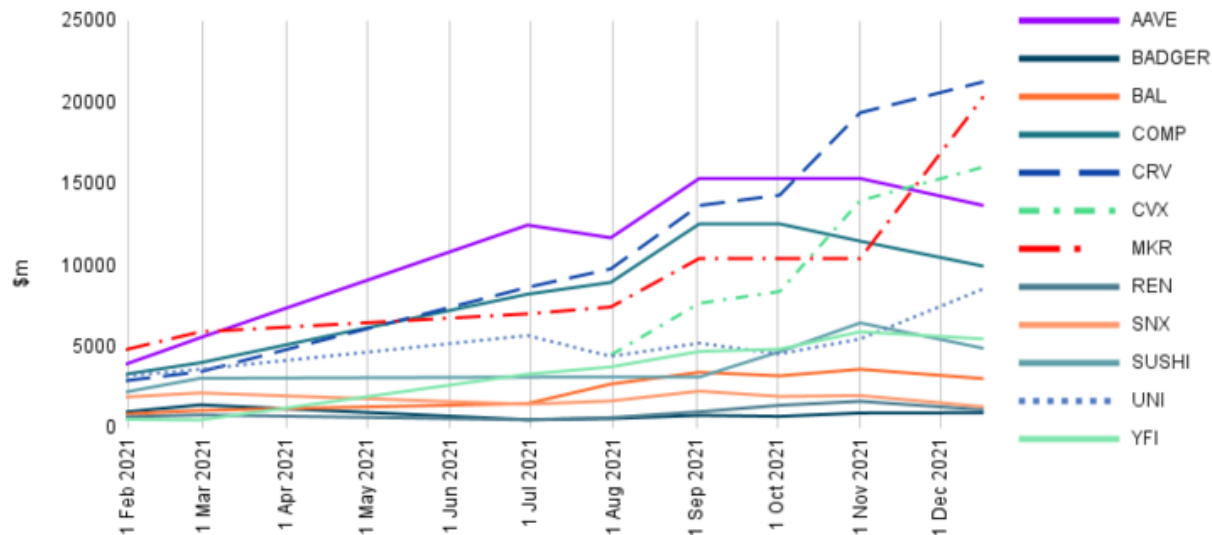
**Notes**  
 Data: <https://www.coingecko.com/>  
 \*\* available Dex  
 Average 0.37 - means there is \$0.37 market cap per \$1.0 total value locked  
 Less than the average suggest value  
 This is not advice, do your own research

From a market cap. perspective, \$UNI is still out ahead, with \$CRV making a challenge in difficult market conditions. **Of interest here is the only project with an increase in Mcap was \$CVX - 14.43% increase from November 2021.**



The TVL chart (as at 17th Dec) shows the continued strength of \$CRV, \$MKR \$CVX and \$AAVE, however it is definitely worth pointing out the **growth in TVL of following 3 projects \$MKR (+95.6%), \$UNI (+56.3%) and \$CVX (14.8%) since early November 2021.**

Total Value Locked (TVL)



## What's PAX Gold (PAXG) how does it work?

18th Aug 2021

PAX Gold (PAXG) is an asset-backed token where one token represents one fine troy ounce of a London Good Delivery gold bar, stored in professional vault facilities. Anyone who owns PAXG has ownership rights to that gold under the custody of Paxos Trust Company. Since PAXG represents physical gold, its value is tied to the real-time market value of that physical gold.

If you ever feeling a little nervous when crypto is going crazy - it might be time to allocate some of your winnings to the XAU DCA Strategy (GOLD) - LOW FEE STRATEGY, giving access to the crypto gold proxy \$PAXG (100% allocation) Start with as little as £10 , perfect for dollar cost averaging (DCA) day/week/month and ideal when crypto markets are at max greed levels. (\*)

XAU DCA Strategy (Gold)

*Note: XAU is an abbreviation for gold, and DCA is short for dollar cost averaging (an investment strategy where you regularly buy a fixed dollar amount of a specific investment, regardless of the price, with the goal of limiting the impact of price volatility over time)*

*(\*) You will need to register on the ICONOMI platform before you are able to copy XAU DCA Strategy (GOLD).*



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## Check out our strategy

<https://www.momentum-analytics.io/rational-active-allocation-index>

To ensure you never miss our blogs, follow us on twitter [@m\\_analytics\\_io](https://twitter.com/m_analytics_io) and feel free to forward this email/pdf to your friends and family who can subscribe to our newsletter too

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## A look into the future of fund management

<https://www.momentum-analytics.io/momentum-analyticsio-defi>

Imagine buying BTC below \$200, investing in ETH at startup, mining crypto 5 years ago, investing in Coinbase pre listing and setting up a crypto fund in 2019 before the \$65k run up. These are only a few of our achievements to date, but here's another bold prediction:

***“Our DeFi product will be the fund management norm in the future”***

For more information and links to our fund on the ETH block-explorer, select the button below:

Momentum-Analytics.io - DeFi

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