MY MO MA

WE MAKE IT HAPPEN!

From StartUp to ScaleUp

A practical roadmap for SMEs to grow

MY MOMENT OF MAKEOVER

Director's Message

At My Moment of Makeover (MyMoMa), our goal has always been simple: to help small and medium enterprises (SMEs) led by marginalized genders experience their Moment of Makeover. But what does a makeover truly mean? It goes beyond business transformation; it's about building an identity, challenging limitations, and taking ownership of one's journey.

Working with changemakers across industries—agriculture, technology, FMCG, finance, healthcare, fashion, and social change—has taught us one thing: real, tangible change requires 360-degree thinking. A business doesn't just need capital and customers; it needs the right tools, knowledge, and most importantly the right support to navigate challenges and scale sustainably.

This handbook is a culmination of our learnings, designed as a go-to resource for SMEs. From essential technology tools to tax compliance, from e-commerce setup to marketing strategies, this resource covers critical aspects that enable businesses to grow effectively. It is our way of giving back to the ecosystem. We hope it helps you direct and redirect, learn and unlearn, start and start again!

We wish to empower you to build a business that not only thrives but also reflects your vision. We are honored to be part of your journey in making it happen.

Your Moment of Makeover starts now!

Meghal Jain
Executive Director
My Moment of Makeover

Issue Details and Copyright

Handbook, MYMOMA, 1/e
© 2025, MYMOMA. All rights reserved.

Notice

No part of this publication may be reproduced or transmitted in any form or by any means – electronic or mechanical, including photocopy, recording or any information storage and retrieval system – without permission in writing from MYMOMA.

First edition: March 2025

Acknowledgements

Our deepest gratitude goes to our clients, whose trust, support, and honest feedback played a vital role in shaping this handbook. Your insights not only refined our work but also continue to inspire us.

We are also incredibly thankful to everyone who took the time to fill out the questionnaire. Your perspectives added depth and clarity, helping us make this resource more meaningful.

A heartfelt appreciation to our advisors, whose guidance and encouragement were instrumental throughout this journey. Your wisdom helped us structure our thoughts, refine our content, and communicate it with confidence.

Aashna Lidder, Falak Kalra, Kirtana Chadha, Meghal Jain, and Pratyaksha Bisht.

Lastly, a special thank you to Ishima, Jalaj Kareer, Karunya Bisht, Kriti Jain, Roshan Rajesh, and Sakshi Singh. Your dedication, attention to detail, and commitment to refining every aspect of this handbook brought it to life in ways we couldn't have done alone.

This book is a product of collective effort, and we are truly grateful to each one of you who contributed to making it what it is today.

MY MO MA

Table of Contents

CHAPTER NO.	TITLE	PAGE NO.
1	INTRODUCTION	1
2	ESSENTIAL DIGITAL TOOLS TO CONSIDER	2 - 27
3	SOCIAL MEDIA AND DIGITAL MARKETING	28 - 44
4	FINANCIAL SUPPORT SCHEMES	45 - 53
5	FINANCIAL MANAGEMENT	54- 64
6	E-COMMERCE & RETAIL	65-73
7	NETWORKING & GROWTH OPPORTUNITIES	74-78

Who are we?

We are a team of highly passionate and goal- driven students from across India dedicated to the upliftment and empowerment of women and LGBTQIA+ entrepreneurs who often stand at the crossroads of a system riddled with structural and operational barriers.

Our Diverse Team	Diverse team of passionate student consultants from Harvard, UCLA, IITs, SRCC, SSCBS, BITS Pilani, Ashoka, LSR, St. Stephens and many more.
Industry Expert Advisors	Industry expert advisors from Boston Consulting Group, Bain and Company, McKinsey & Company, Dalberg, Accenture, and D. E. Shaw.
Holistic Problem-Solving	Holistic problem solving by focusing on business acumen, creativity, technical feasibility, and scientific theories.

55+	**WLGBTQIA+ led enterprises impacted**
700+	**Revenue milestone achieved for clients**
10+	**Industries served, catering to multitude of sectors**

MY MO MA

WE MAKE IT HAPPEN!

ESSENTIAL DIGITAL TOOLS TO CONSIDER

Running a business in today's fast-paced world requires more than just hustle. You need smart tools at your fingertips to simplify processes, save time, and drive growth. This section talks about tools that help you manage everything that's about your business, all while staying organized and efficient.

Why Use Digital Tools For Your Business?

Save time
Automate repetitive tasks

Stay Organized
Track customers, finances, and inventory

Boost Productivity
Get data-driven insights

Compete Better
Leverage technology for performance

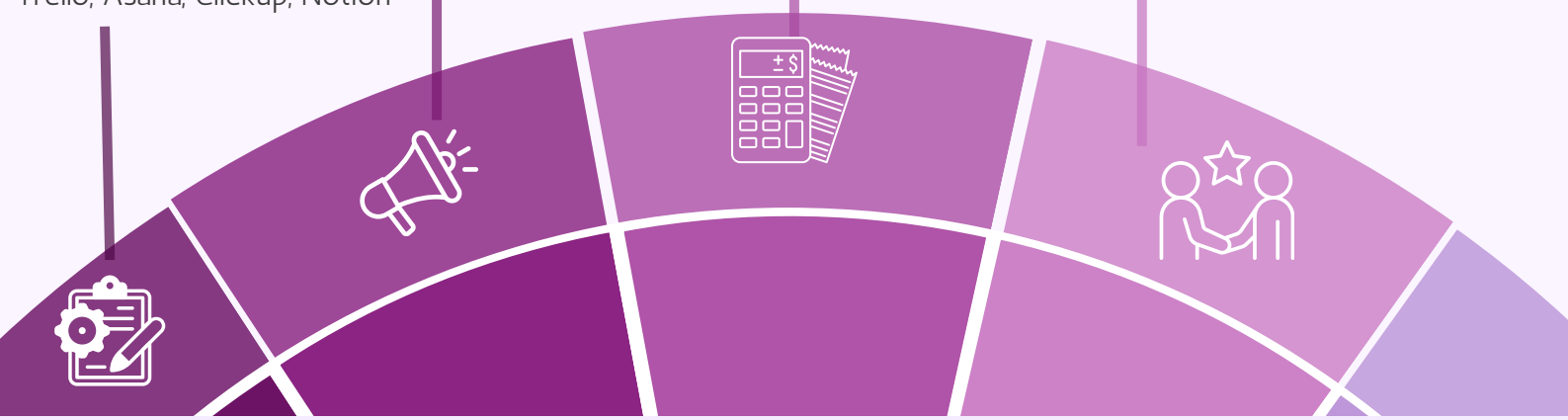
Tools Covered in This Section

Accounting & Financial Management
Excel, Tally, Zohobooks, Happay

Marketing and Social Media Management
Hootsuite, Canva, Mailchimp

Customer Relationship Management Systems
ZohoCRM, Bitrix24, Odoo

Project and Task Management
Trello, Asana, Clickup, Notion



Accounting and Financial Management Tools

Excel

Microsoft Excel is a powerful spreadsheet tool that you can use to organize, analyze, and visualize your business data in a structured manner. It enables you to perform calculations, create budgets, manage customer records, and generate reports, all while saving time and reducing errors.

Although the uses of Excel for business owners are endless, here are a few ways in which you can begin using it for your business.

#1 Financial Management

Create different spreadsheets for expense tracking, managing cash flows and to plan budgets. Take a look at the following spreadsheets.

	A	B	C	D	E	F	G
1	NOVEMBER EXPENSES						
2	Date	Category	Amount (INR)	Payment Method	Notes		
3	2024-11-01	Raw Materials	1200	Cash	Yarn and hooks		
4	2024-11-01	Utilities	300	UPI	Electricity bill		
5	2024-11-02	Rent	5000	Bank Transfer	Workshop rent		
6	2024-11-02	Raw Materials	1500	Cash	Special thread for holiday collection		
7	2024-11-03	Transportation	200	UPI	Delivery for materials		
8	2024-11-03	Marketing	800	Cash	Social media ads		
9	2024-11-04	Utilities	350	Bank Transfer	Wi-Fi bill		
10	2024-11-04	Raw Materials	1800	Cash	Cotton yarn		
11	2024-11-05	Rent	5000	Bank Transfer	Monthly workshop rent		
12	2024-11-05	Transportation	150	Cash	Delivery of finished products		
13	2024-11-06	Marketing	700	UPI	Print ads		
14	2024-11-06	Utilities	400	Bank Transfer	Water bill		
15	2024-11-07	Raw Materials	1000	Cash	Silk yarn		
16	2024-11-07	Miscellaneous	200	Cash	Lunch for helper		
17	2024-11-08	Transportation	250	UPI	Transport to craft fair		
18	2024-11-08	Utilities	450	Bank Transfer	Electricity bill		
19	2024-11-09	Rent	5000	Bank Transfer	Workshop rent		
20	2024-11-09	Marketing	900	UPI	Influencer payment		

OCT NOV DEC +

Expense Tracking: Use Excel to record daily expenses and categorize them (e.g., rent, utilities, raw materials).

For Newbies

Completely new to Excel? Take a look at **this video**.

Pro Tip

Make use of Excel's dynamic formulas to quickly do calculations that update themselves on their own every time you update the sheet with new data!

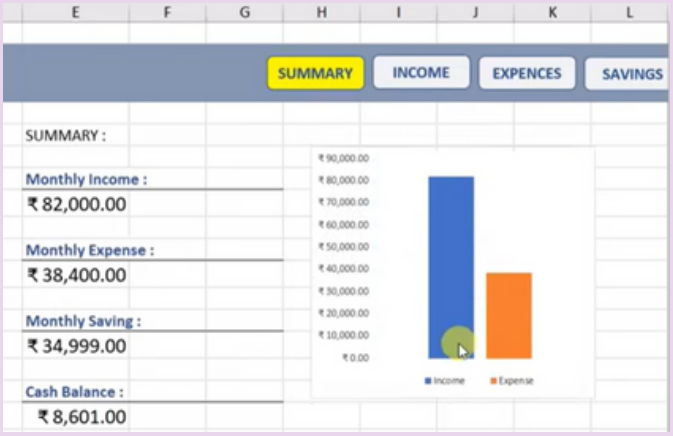
Some of these are:

- SUM
- AVERAGE
- COUNT
- XLOOKUP
- VLOOKUP
- PMT()
- INDEX()
- MATCH()

Tutorials that can help you explore these in detail: Hindi, English

Date	Description	Category	Amount (INR)	Cumulative Cash Flow (INR)
2024-11-01	Sales Revenue	Credit	50000	50000
2024-11-02	Raw Material Purchase	Debit	20000	30000
2024-11-03	Packaging Expenses	Debit	5000	25000
2024-11-04	Marketing Campaign	Debit	10000	15000
2024-11-05	Sales Revenue	Credit	60000	75000
2024-11-06	Investment by Owner	Credit	30000	105000
2024-11-07	Employee Salaries	Debit	25000	80000
2024-11-08	Electricity Bill	Debit	8000	72000
2024-11-09	Sales Revenue	Credit	70000	142000
2024-11-10	Government Tax Paymen	Debit	15000	127000
2024-11-11	Sales Revenue	Credit	55000	182000
2024-11-12	Raw Material Purchase	Debit	22000	160000
2024-11-13	Delivery Costs	Debit	4000	156000
2024-11-14	Sales Revenue	Credit	75000	231000
2024-11-15	Maintenance Expenses	Debit	10000	221000
2024-11-16	Sales Revenue	Credit	62000	283000
2024-11-17	Investment by Owner	Credit	40000	323000
2024-11-18	Employee Salaries	Debit	26000	297000
2024-11-19	Marketing Campaign	Debit	12000	285000

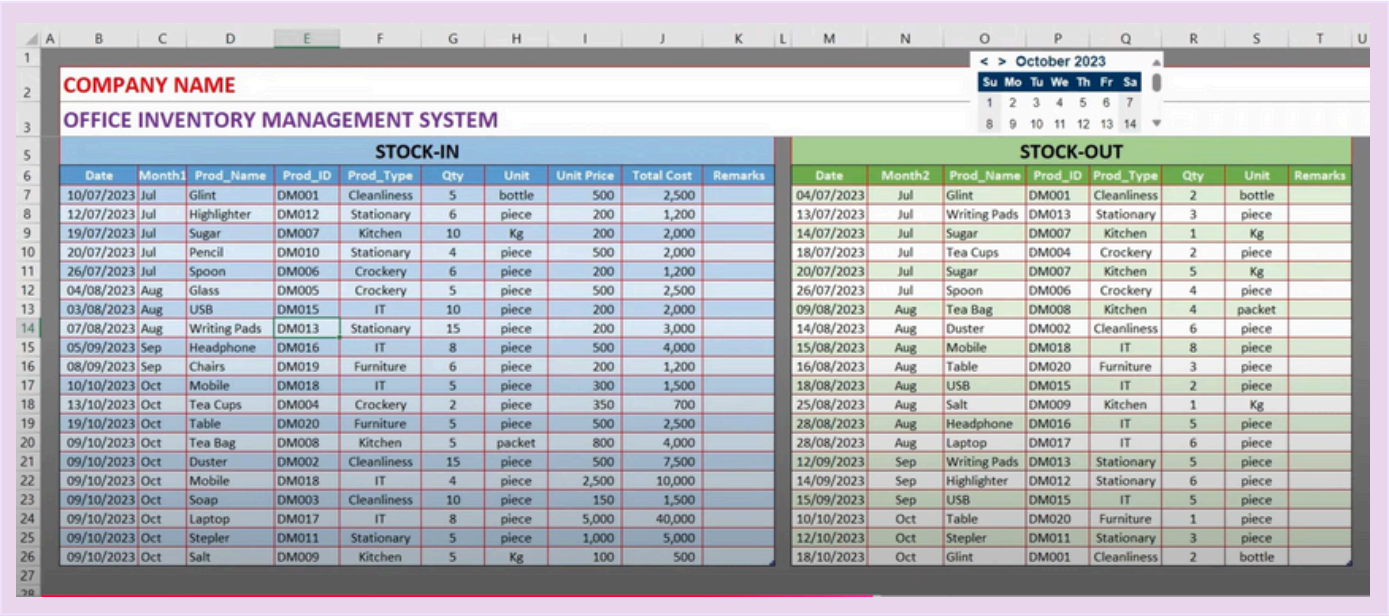
Cash Flow Management: Use a sheet to monitor inflows (sales, investments) & outflows (expenses, taxes).



Budget Planning: Use Excel's formulas and charts to set and monitor monthly budgets.

#2 Inventory Management

You can also track and manage inventory levels with an inventory log that includes columns for Item Name, Quantity Available, Reorder Level, Supplier Details.



COMPANY NAME

OFFICE INVENTORY MANAGEMENT SYSTEM

STOCK-IN

Date	Month1	Prod_Name	Prod_ID	Prod_Type	Qty	Unit	Unit Price	Total Cost	Remarks
10/07/2023	Jul	Glint	DM001	Cleanliness	5	bottle	500	2,500	
12/07/2023	Jul	Highlighter	DM012	Stationary	6	piece	200	1,200	
19/07/2023	Jul	Sugar	DM007	Kitchen	10	Kg	200	2,000	
20/07/2023	Jul	Pencil	DM010	Stationary	4	piece	500	2,000	
26/07/2023	Jul	Spoon	DM006	Crockery	6	piece	200	1,200	
04/08/2023	Aug	Glass	DM005	Crockery	5	piece	500	2,500	
03/08/2023	Aug	USB	DM015	IT	10	piece	200	2,000	
07/08/2023	Aug	Writing Pads	DM013	Stationary	15	piece	200	3,000	
05/09/2023	Sep	Headphone	DM016	IT	8	piece	500	4,000	
08/09/2023	Sep	Chairs	DM019	Furniture	6	piece	200	1,200	
10/10/2023	Oct	Mobile	DM018	IT	5	piece	300	1,500	
13/10/2023	Oct	Tea Cups	DM004	Crockery	2	piece	350	700	
19/10/2023	Oct	Table	DM020	Furniture	5	piece	500	2,500	
09/10/2023	Oct	Tea Bag	DM008	Kitchen	5	packet	800	4,000	
09/10/2023	Oct	Duster	DM002	Cleanliness	15	piece	500	7,500	
09/10/2023	Oct	Mobile	DM018	IT	4	piece	2,500	10,000	
09/10/2023	Oct	Soap	DM003	Cleanliness	10	piece	150	1,500	
09/10/2023	Oct	Laptop	DM017	IT	8	piece	5,000	40,000	
09/10/2023	Oct	Stepler	DM011	Stationary	5	piece	1,000	5,000	
09/10/2023	Oct	Salt	DM009	Kitchen	5	Kg	100	500	

STOCK-OUT

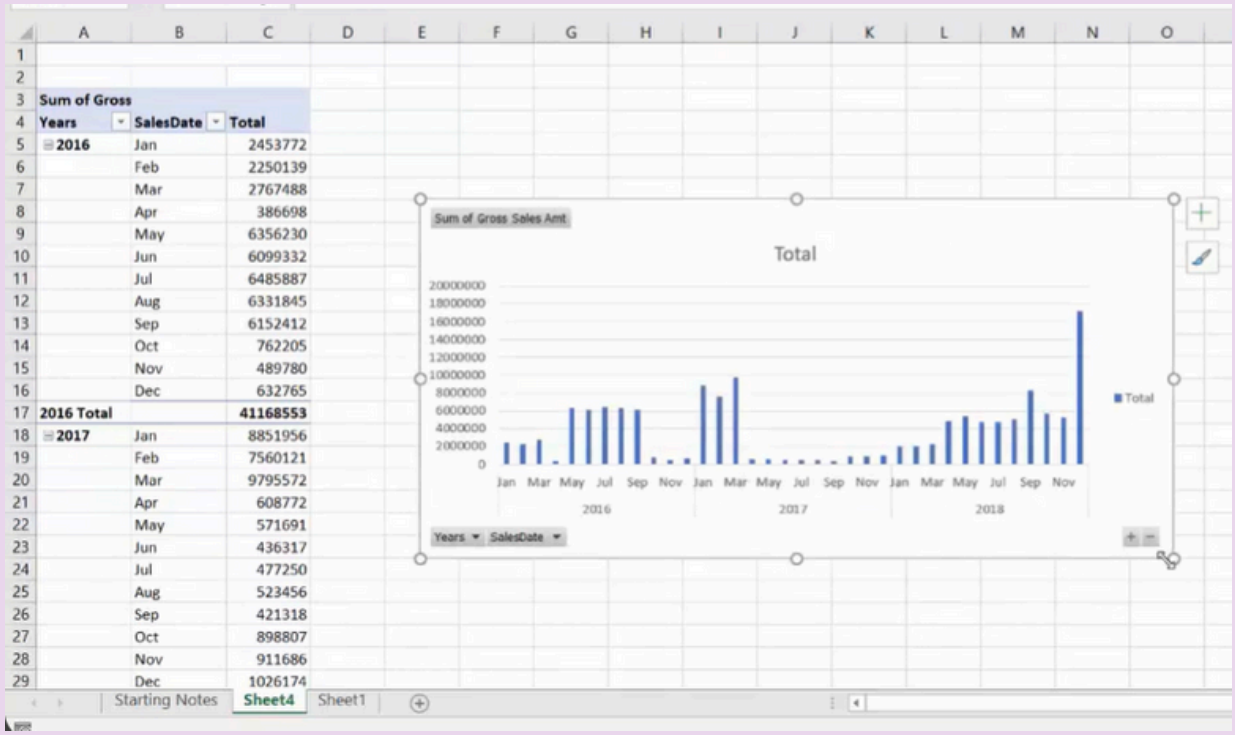
Date	Month2	Prod_Name	Prod_ID	Prod_Type	Qty	Unit	Remarks
04/07/2023	Jul	Glint	DM001	Cleanliness	2	bottle	
13/07/2023	Jul	Writing Pads	DM013	Stationary	3	piece	
14/07/2023	Jul	Sugar	DM007	Kitchen	1	Kg	
18/07/2023	Jul	Tea Cups	DM004	Crockery	2	piece	
20/07/2023	Jul	Sugar	DM007	Kitchen	5	Kg	
26/07/2023	Jul	Spoon	DM006	Crockery	4	piece	
09/08/2023	Aug	Tea Bag	DM008	Kitchen	4	packet	
14/08/2023	Aug	Duster	DM002	Cleanliness	6	piece	
15/08/2023	Aug	Mobile	DM018	IT	8	piece	
16/08/2023	Aug	Table	DM020	Furniture	3	piece	
18/08/2023	Aug	USB	DM015	IT	2	piece	
25/08/2023	Aug	Salt	DM009	Kitchen	1	Kg	
28/08/2023	Aug	Headphone	DM016	IT	5	piece	
28/08/2023	Aug	Laptop	DM017	IT	6	piece	
12/09/2023	Sep	Writing Pads	DM013	Stationary	5	piece	
14/09/2023	Sep	Highlighter	DM012	Stationary	6	piece	
15/09/2023	Sep	USB	DM015	IT	5	piece	
10/10/2023	Oct	Table	DM020	Furniture	1	piece	
12/10/2023	Oct	Stepler	DM011	Stationary	3	piece	
18/10/2023	Oct	Glint	DM001	Cleanliness	2	bottle	

Pro Tips

- Use **conditional formatting** to highlight when stock falls below the reorder level. Here is a tutorial: English, Hindi
- You can keep contact lists of vendors and customers in Excel too. Use **sort and filter** data to quickly find information.
- Create charts (bar graphs, pie charts) to visualise key metrics like monthly expenses or sales by region. Use Excel's **Quick Analysis tool** for creating visuals in a few clicks.

#3 Sales Analysis

Maintain a sales tracker with a spreadsheet something like this: columns for Date, Product, Units Sold, Total Revenue. Create a simple pivot table to analyze sales trends (e.g., identify top-selling products). You can also use Excel's charts feature to visualise sales performance.



Sum of Gross		
Years	SalesDate	Total
2016	Jan	2453772
	Feb	2250139
	Mar	2767488
	Apr	386698
	May	6356230
	Jun	6099332
	Jul	6485887
	Aug	6331845
	Sep	6152412
	Oct	762205
	Nov	489780
	Dec	632765
2016 Total		41168553
2017	Jan	8851956
	Feb	7560121
	Mar	9795572
	Apr	608772
	May	571691
	Jun	436317
	Jul	477250
	Aug	523456
	Sep	421318
	Oct	898807
	Nov	911686
	Dec	1026174

Check out **this video** on how to use pivot tables for analysing sales trends.

Toolbox Tips

- **Use Templates:** Start with free templates from Microsoft Excel or other resources.
- Teach yourself **basic functions and formulas** like =SUM, =AVERAGE, and =IF.
- **Keyboard Shortcuts:** Use this video to learn helpful shortcuts in Excel.

Resources

- Websites to download free templates: Microsoft Create, Hubspot, Vertex42
- The ultimate Excel **YouTube playlist** for business owners
- Google Sheets is web tool that can substitute Excel for collaborative projects.

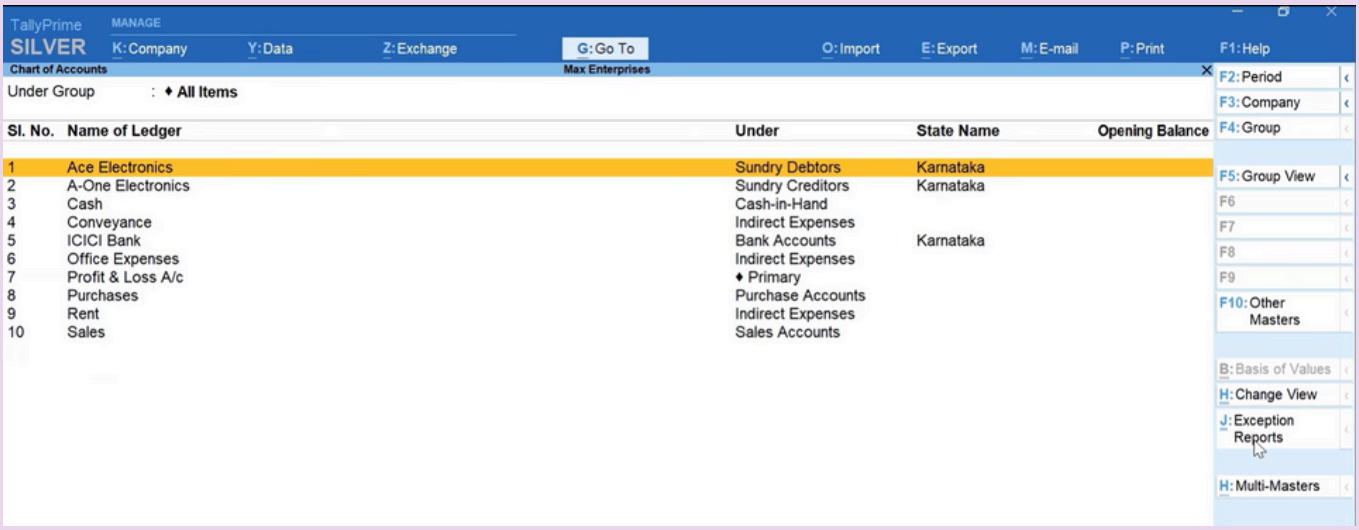
Tally

This is an accounting software solution specifically designed to handle small and medium-sized businesses' financial and administrative needs. It automates tasks such as bookkeeping, tax management, and payroll processing, making it a go-to choice for Indian businesses.

Tally

POWER OF SIMPLICITY

- **Ease of use**
- **Compliant with Indian tax laws**
- **Scalable for growing businesses**
- **Comprehensive Financial Reporting**



Ledger management in Tally is highly dynamic and efficient to navigate.

Get Started

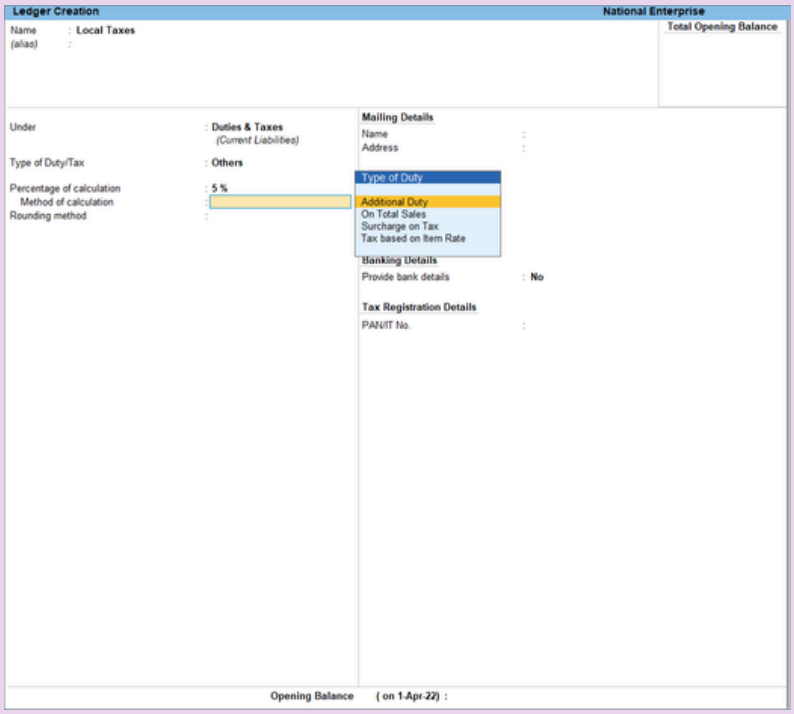
- **Download and Install:** Start with a free trial available on their website. You can switch to licensing it later.
- **Setup Your Business:** Create a company profile, define the financial year, and input GST details. Here is a tutorial: English, Hindi
- Start with simple tasks like **creating ledgers** for revenue and expenses.
- Use pre-set templates offered by Tally for invoices, reports, and more, saving you time.

Let us take a quick look at some of the most basic, quintessential uses of Tally for business owners.

#1 Book-keeping and Accounting

Tally allows you to automate ledger management and tracks all financial transactions in real-time. Its simplified double-entry bookkeeping ensures accurate financial records.

A ledger is a date-wise record of all the transactions related to a particular account such as cash, sales, purchase and so on. Create ledgers for income and expenses (e.g., Rent Paid, Sales Revenue) for cash flow monitoring.

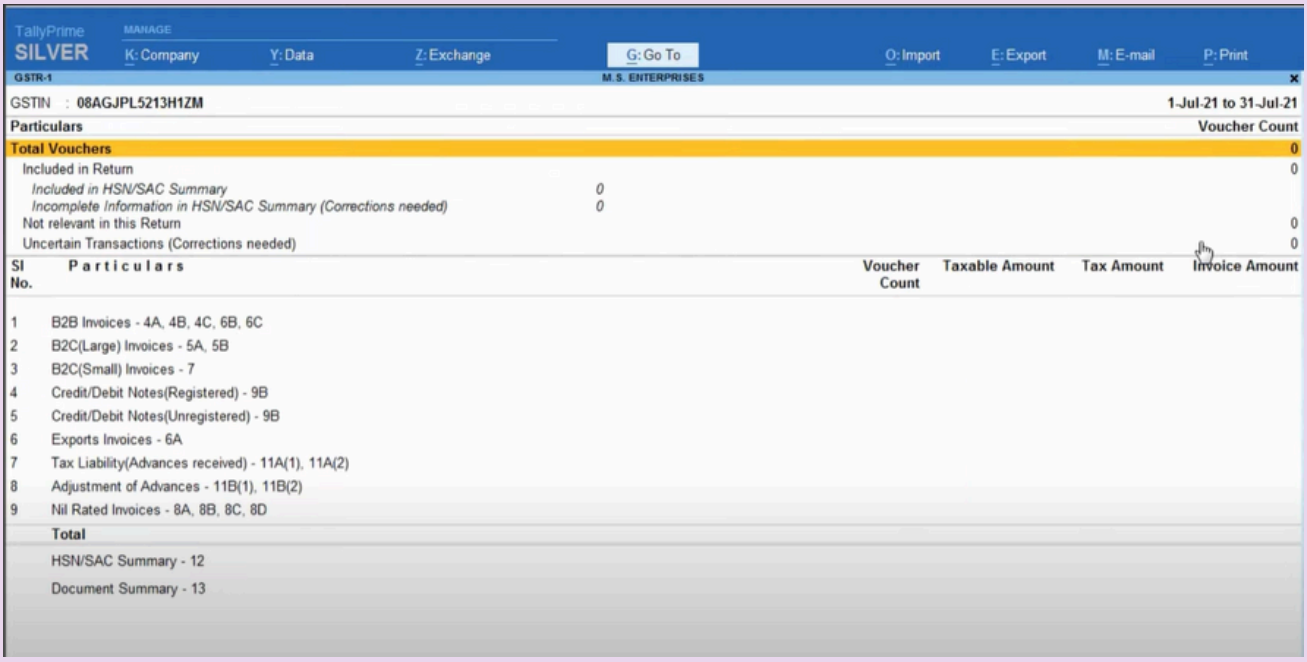


#2 GST Compliance and Tax Management

You can generate GST-compliant invoices and file GST returns directly from Tally. The software allows you to track tax liabilities and ensures timely submissions to avoid penalties.

Extras

The software currently has two versions: **Tally Prime & Tally ERP 9**. While Prime is newer and more efficient, ERP 9 is suitable for legacy users.



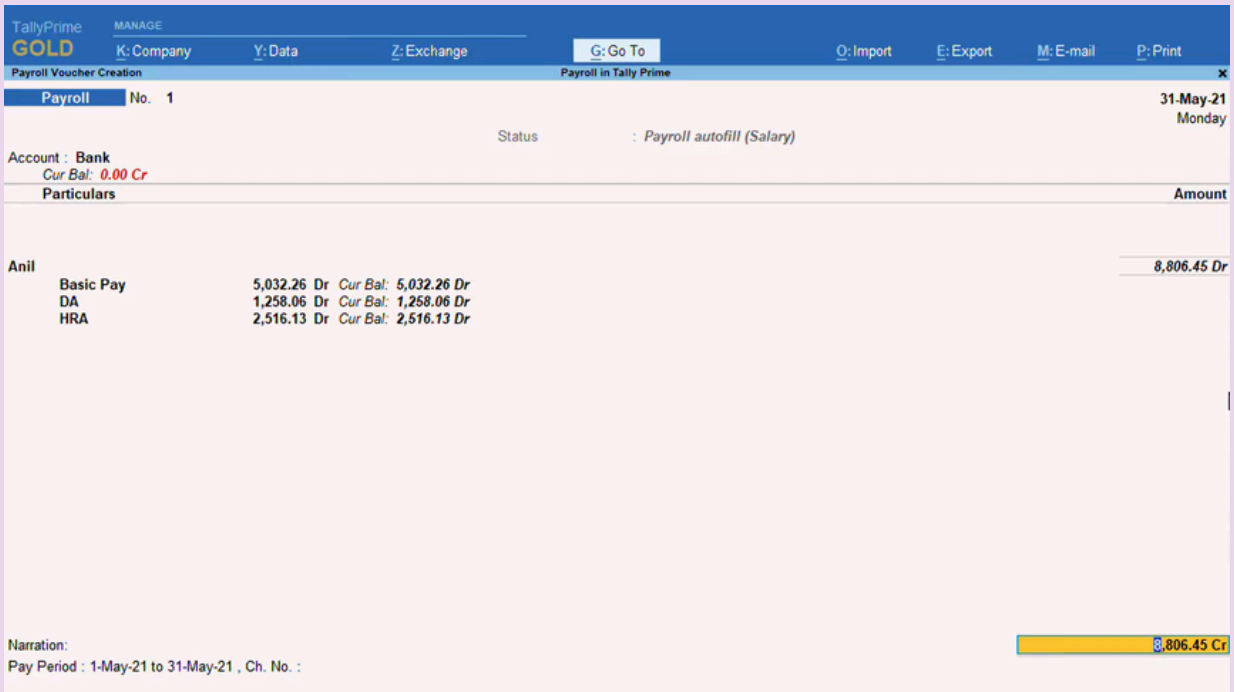
Use the **GST Summary Report** to view tax credits, liabilities, and refunds. Here is a detailed tutorial.

GST Returns

- Enter sales, purchases, and expenses with the correct GST rates and HSN codes. Tally automatically pulls this data into GST reports.
- Reconcile your GSTR-2A (purchases) with your purchase register to ensure the ITC claimed is accurate. Tally helps you check discrepancies in your GSTR-2A against your purchase data.
- Use Tally's GST Summary Report to keep track of pending and filed returns, ensuring you file them on time to avoid penalties.
- Export the reports from Tally in JSON or Excel format and upload them directly to the GST portal for filing.

#3 Payroll Management

You can manage employee salaries, bonuses, and deductions with ease in Tally. You can also generate payslips and calculate statutory deductions such as PF and ESI.



Automate payroll processes to save time and reduce errors during salary disbursement. **Here are tutorials you can check out: English, Hindi.**

#4 Budgeting and Cost Control

Use Tally to set budgets for different projects, compare actual expenses against budgets and monitor variances to make informed financial decisions.

Accounts Advice - BUDGET

Ledger Budgets Under 'ExpenseBudget'
(From 1-Apr-21 to 31-Jul-21)

Account Name	Type of Budget	Amount
Rent	On Closing Balance	30,000.00
Electricity	On Closing Balance	40,000.00
Internet	On Closing Balance	10,000.00
Water	On Closing Balance	15,000.00

Indirect Expenses ***Accounts Advice - BUDGET*** *1-Apr-21 to 1-May-21* Actuals **Closing Balance**		*Indirect Expenses* **Accounts Advice - BUDGET** 1-Apr-21 to 1-May-21 *ExpenseBudget Variance* **Closing Balance**	
Debit	Credit	Debit	Credit
35,000.00 344.35%		(-)24,836.07 *(-)244.354%*	
7,000.00 275.48%		(-)4,459.02 *(-)175.484%*	
32,000.00 419.78%		(-)24,377.05 *(-)319.784%*	
10,000.00 262.37%		(-)6,188.52 *(-)162.365%*	

Pro Tip

Invest time in learning Tally's Go-To Feature (Search bar in Tally Prime) to navigate modules faster and increase productivity!

#5 Inventory Management

Track stock levels, purchase orders, and sales orders as shown below. The software also supports batchwise tracking and expiration date monitoring for listed products.

Stock Item Monthly Summary — **W Retailers**

Particulars	*Forture Rice Bran Oil 5Ltr* **W Retailers** 1-Apr-20 to 15-Apr-20 **Inwards**		**Outwards**		**Closing Balance**	
	Quantity	Value	Quantity	Value	Quantity	Value
Opening Balance					7 Can	4,130.00
April	10 Can	5,900.00	2 Can	1,330.00	15 Can	8,850.00
May						8,850.00
June						8,850.00
July						8,850.00
August						8,850.00
September						8,850.00
October						8,850.00
November						8,850.00
December						8,850.00
January						8,850.00
February						8,850.00
March						8,850.00
Grand Total	10 Can	5,900.00	2 Can	1,330.00	15 Can	8,850.00

Stock Summary Report to view real-time inventory status.

Apart from these, Tally also offers advanced features like Multi-location Management of accounts and inventory across multiple branches from a centralized system and customizable reports on profit margins, balance sheets, and P&L statements.

Resources

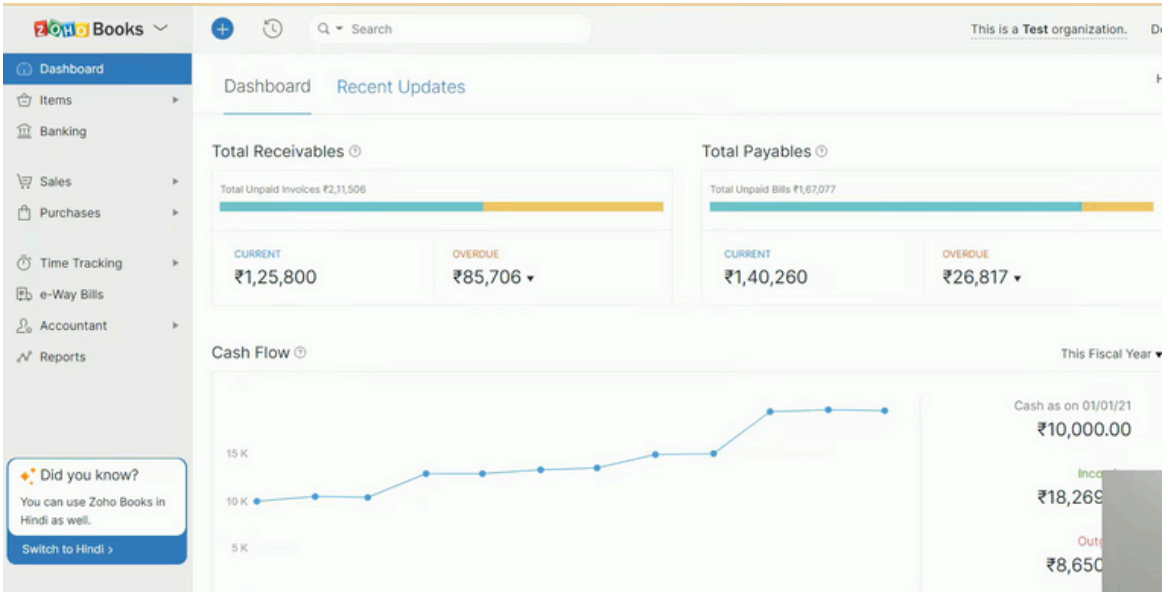
- Tally Learning Hub has multiple video tutorials on using Tally.
- YouTube Videos: Hindi, English

Zoho Books

Zoho Books is an online accounting software that helps small businesses manage their finances with ease. Apart from automating financial processes, it is accessible on any device and integrates with other Zoho tools and third-party apps, making it a flexible and powerful tool for business owners who need to stay on top of their finances.

Get Started

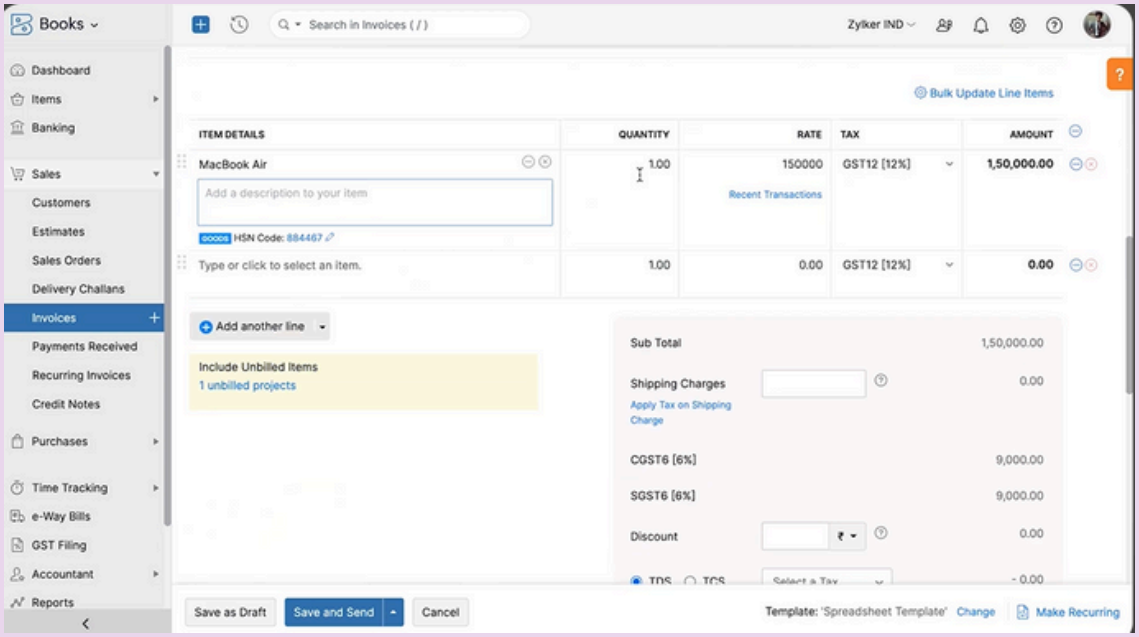
- Create your business profile by entering your business details, tax settings, and financial year.
- Connect your bank accounts, and set up chart of accounts based on your business's specific needs.
- Set up categories for different expense types and link them to income sources.



Check out **this video** to get a beginner's walkthrough.

#1 Invoicing and Billing

You can easily create and send professional invoices to clients, track payment statuses, and automate payment reminders with Zoho. Invoices can be customized with your business logo, terms, and taxes.



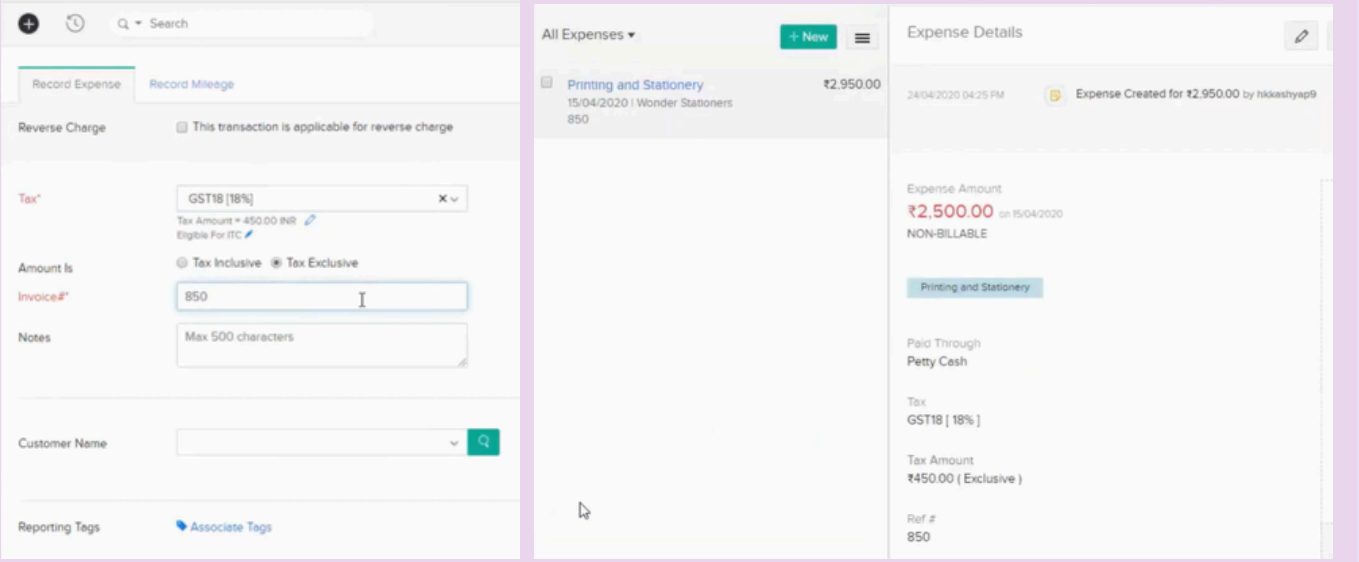
Zoho also allows you to mail the invoices directly to the customers or integrate invoice generation with your business' payment gateway. Automate recurring billing for subscription-based services or monthly payments. Check out **this video**.

Extras

Zoho interface is also **available in Hindi**! Also, it is much more intuitive and easier to navigate than Excel and Tally, making it an ideal software choice for business owners who want to keep it simple.

#2 Expense Tracking and Management

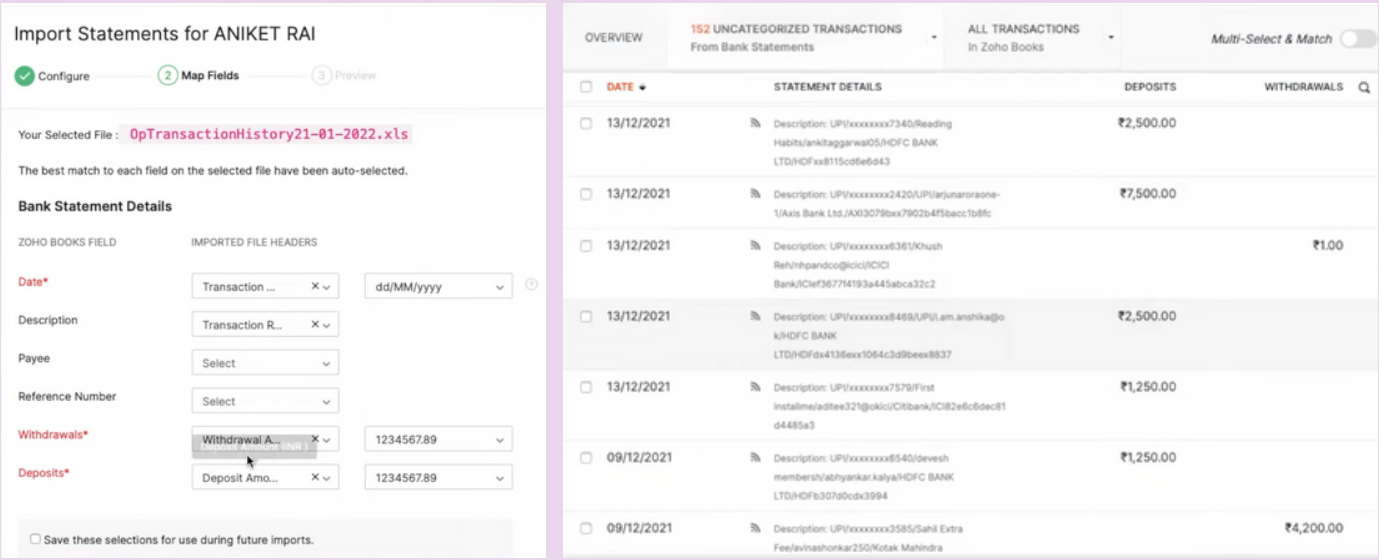
Record expenses, categorize them, and upload receipts directly to the software. You can monitor cash flow by comparing income and expenses, and generate detailed reports using Zoho.



Check out **this** video resource on recording and managing expenses.

#3 Bank Reconciliation

While bank entries have to be made manually on Tally and Excel, Zoho offers a special feature for integrating you bank account. Whenever you do a transaction, they will be directly fed into Zoho. You can also import your bank account statements into Zoho.



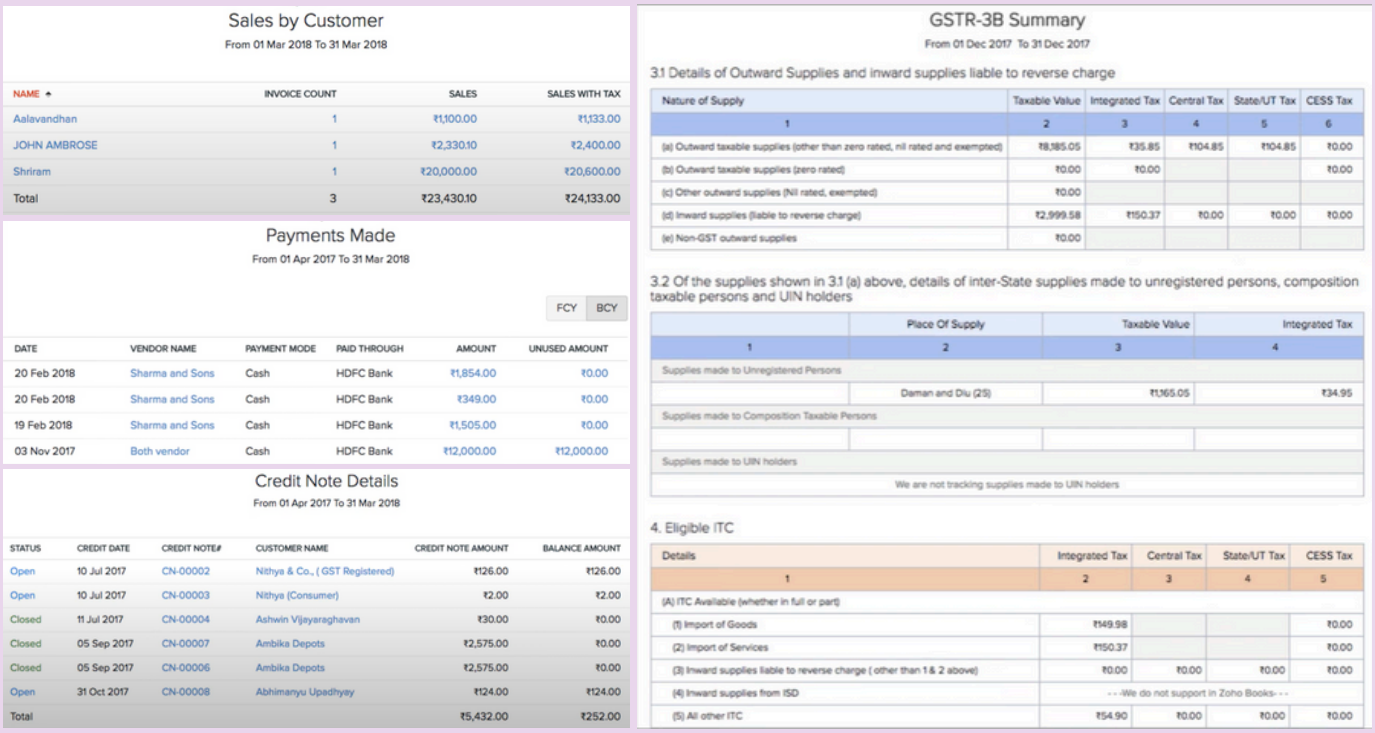
Sync your business bank accounts and credit cards with Zoho Books for automatic bank reconciliation with this **detailed video**. You can swiftly match transactions with your bank statements, and reconcile discrepancies with ease.

Budget Boosters

Zoho is free for businesses with a turnover of **upto 25 lakhs INR**. If you are a GST registered business, it is free for a turnover of upto **1.5 crores INR**, for which you need to register for Zoho via the GST portal.

#4 Financial Reporting and Insights

You can generate detailed financial reports like revenue statements, inventory records, profit and loss statements, balance sheets, and cash flow reports. Analyzing trends over time using Zoho enables better decision-making and forecasting.



Sales by Customer
From 01 Mar 2018 To 31 Mar 2018

NAME	INVOICE COUNT	SALES	SALES WITH TAX
Aalavandhan	1	₹1,100.00	₹1,133.00
JOHN AMBROSE	1	₹2,330.10	₹2,400.00
Shriram	1	₹20,000.00	₹20,600.00
Total	3	₹23,430.10	₹24,133.00

Payments Made
From 01 Apr 2017 To 31 Mar 2018

FCY BCY

DATE	VENDOR NAME	PAYMENT MODE	PAID THROUGH	AMOUNT	UNUSED AMOUNT
20 Feb 2018	Sharma and Sons	Cash	HDFC Bank	₹1,854.00	₹0.00
20 Feb 2018	Sharma and Sons	Cash	HDFC Bank	₹349.00	₹0.00
19 Feb 2018	Sharma and Sons	Cash	HDFC Bank	₹1,505.00	₹0.00
03 Nov 2017	Both vendor	Cash	HDFC Bank	₹12,000.00	₹12,000.00

Credit Note Details
From 01 Apr 2017 To 31 Mar 2018

STATUS	CREDIT DATE	CREDIT NOTE#	CUSTOMER NAME	CREDIT NOTE AMOUNT	BALANCE AMOUNT
Open	10 Jul 2017	CN-00002	Nithya & Co., (GST Registered)	₹126.00	₹126.00
Open	10 Jul 2017	CN-00003	Nithya (Consumer)	₹2.00	₹2.00
Closed	11 Jul 2017	CN-00004	Ashwin Vijayaraghavan	₹30.00	₹0.00
Closed	05 Sep 2017	CN-00007	Ambika Depots	₹2,575.00	₹0.00
Closed	05 Sep 2017	CN-00006	Ambika Depots	₹2,575.00	₹0.00
Open	31 Oct 2017	CN-00008	Abhimanyu Upadhyay	₹124.00	₹124.00
Total				₹5,432.00	₹252.00

GSTR-3B Summary
From 01 Dec 2017 To 31 Dec 2017

3.1 Details of Outward Supplies and inward supplies liable to reverse charge

Nature of Supply	Taxable Value	Integrated Tax	Central Tax	State/UT Tax	CESS Tax
1	2	3	4	5	6
(a) Outward taxable supplies (other than zero rated, nil rated and exempted)	₹8,185.05	₹35.85	₹104.85	₹104.85	₹0.00
(b) Outward taxable supplies (zero rated)	₹0.00	₹0.00			₹0.00
(c) Other outward supplies (Nil rated, exempted)	₹0.00				
(d) Inward supplies (liable to reverse charge)	₹2,999.58	₹150.37	₹0.00	₹0.00	₹0.00
(e) Non-GST outward supplies	₹0.00				

3.2 Of the supplies shown in 3.1 (a) above, details of inter-State supplies made to unregistered persons, composition taxable persons and UIN holders

	Place Of Supply	Taxable Value	Integrated Tax
1	2	3	4
Supplies made to Unregistered Persons			
	Daman and Diu (25)	₹1,165.05	₹34.95
Supplies made to Composition Taxable Persons			
Supplies made to UIN holders			
We are not tracking supplies made to UIN holders			

4. Eligible ITC

Details	Integrated Tax	Central Tax	State/UT Tax	CESS Tax
1	2	3	4	5
(A) ITC Available (whether in full or part)				
(1) Import of Goods	₹149.98			₹0.00
(2) Import of Services	₹150.37			₹0.00
(3) Inward supplies liable to reverse charge (other than 1 & 2 above)	₹0.00	₹0.00	₹0.00	₹0.00
(4) Inward supplies from ISD	- - -We do not support in Zoho Books- - -			
(5) All other ITC	₹54.90	₹0.00	₹0.00	₹0.00

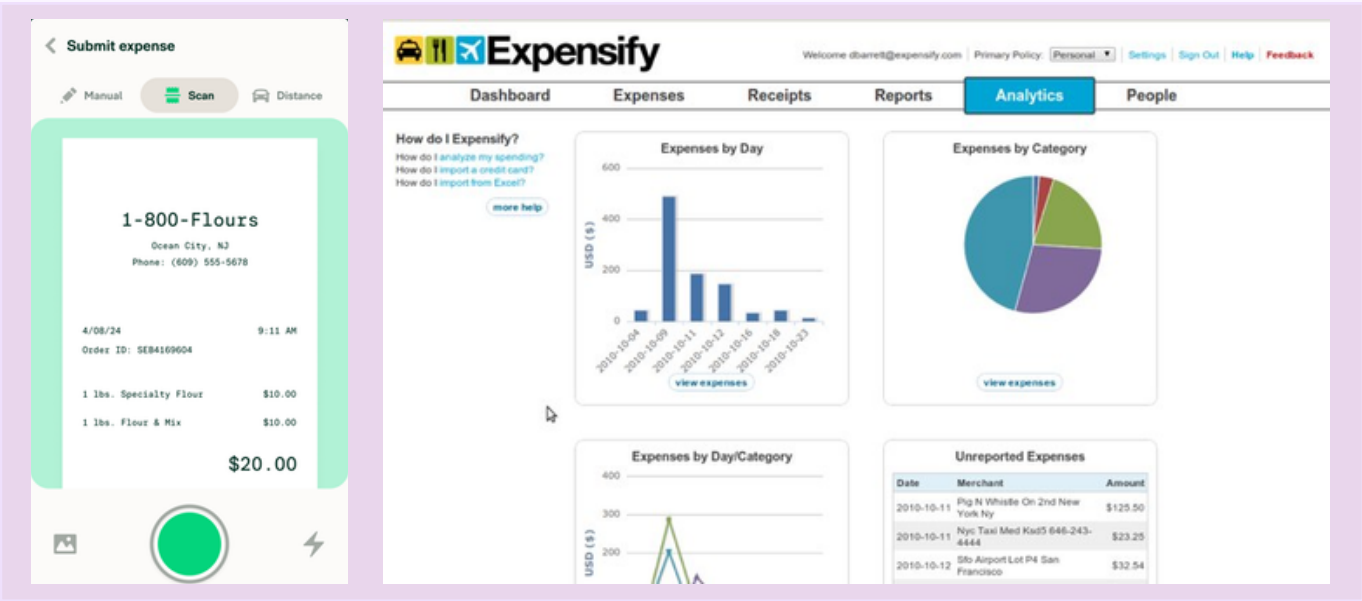
With Zoho, you can generate several kinds of financial reports. Check out this **masterclass** to know.

Feature	Excel	Tally	Zoho Books
Invoicing and Taxation	Manual and basic (Cannot be accessed without expertise)	Automated and comprehensive	
Financial Reporting	Customizable but requires manual setup	Pre-Built Reports	
Inventory Management	Manual tracking, no integrated feature for inventory management.	Advanced inventory management, including stock tracking, VAT, and GST.	Basic inventory tracking, product categories, and stock management.
Cloud-Based	No	Yes; only with subscription	Available both on cloud and application
Scalability	For small businesses; lacks automation	For medium to large businesses	For businesses of all sizes
Cost	Low initial cost (one-time purchase)	Starting from 22,500 INR for lifetime licence	Free for annual turnover <25 lakhs, multiple plans (749-2999 INR)
Integration with Other Tools	Limited		Seamless integration with Zoho ecosystem and other apps.

If you want something simpler to just keep track of your expenses, you've got two more options to explore. Both Expensify and Happay are expense management platforms, with some differences.

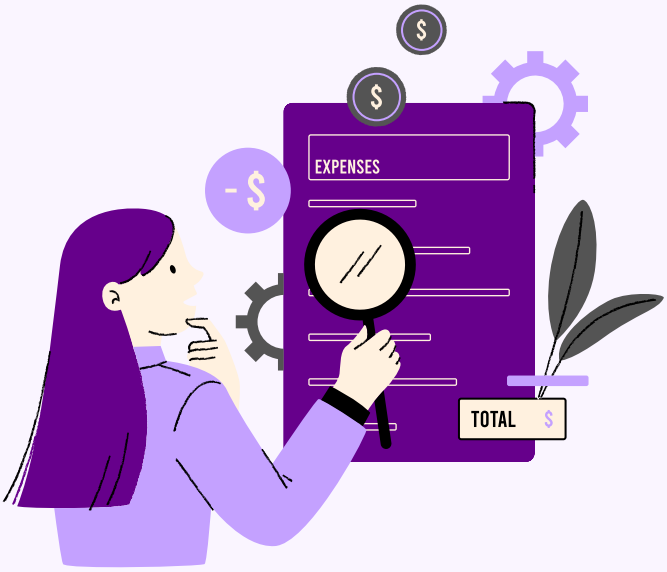
Expensify

Expensify is an international expense management platform widely used across various countries, including India. It's known for its robust features and user-friendly interface for managing and tracking business expenses.



Key Features

- **Automated expense reports** with features like receipt scanning (via mobile), automatic categorization, and reconciliation of expenses.
- **Multi-Currency Support:** useful with international transactions.
- **Receipt Capture:** Upon uploading pictures of the receipts, Expensify automatically reads and populates them into the system.
- Expensify can **integrate with corporate credit cards** to automatically import expenses



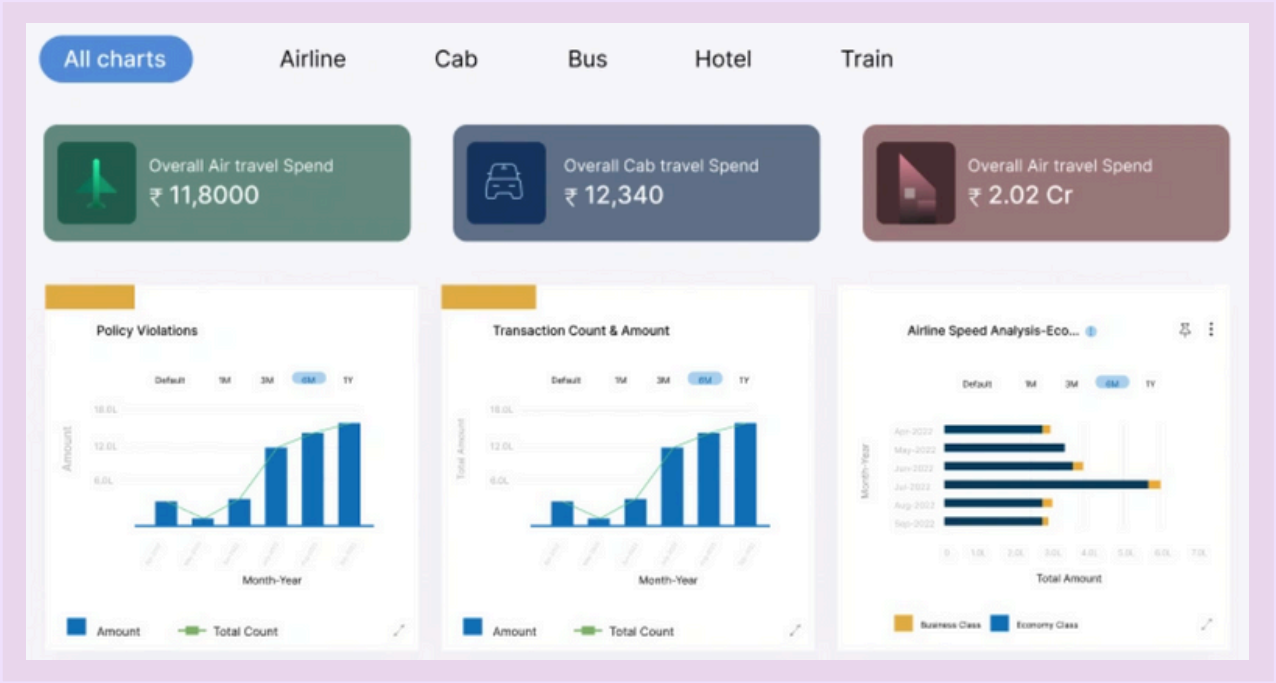
Cons?

- Additional costs; unsuitable for small businesses
- Limited localization

Expensify is best for larger businesses or those with international dealings, or businesses looking for an automated and feature-rich platform.

Happay

An India-based expense management platform **designed specifically for Indian businesses**, Happay focuses on simplifying the expense reporting and approval process while also offering tools for business card management and corporate travel management. **It is suitable for small and medium-sized Indian businesses.**



Key Features

- Customizing the categories for expense classification
- GST-Compliant
- Offers virtual and physical corporate cards which can be pre-loaded with specific amounts and used for business related transactions.

Feature	Expensify	Happay
GST Compliance	✗	✓
Integration with apps	✗	✓
Multi-Currency Support	✓	✗
Corporate Cards	✗	✓
Mobile Application	✓	✓
Travel Management	✗	✓

- Owners define approval workflows, allowing them to approve or reject expenses before reimbursement.
- Travel management module: Employees can book and manage their business trips, including flights, hotels, and transportation.

Budget Boosters

Most software solutions offer free trials. Test a few to find the one that best fits your business needs and budget. Not every business needs a expense management app, especially if the scale of operations is small, and expenses can be tracked using basic tools like spreadsheets or simpler accounting software.

Customer Relationship Management (CRM) Systems

A CRM system is a tool that helps you manage and improve your interactions with your customers. Think of it as a digital assistant that organizes all your customer information, including their contact details, order history, and preferences, making it easier for you to stay on top of your customer relationships and follow up on leads.

Keeping Customer Data Organized (Past orders, inquiries, feedback)

Someone running a small bakery can note down with a CRM that Ms. X prefers eggless cakes and usually places bulk orders during festivals. Next time, they can send her a personalized offer she'll appreciate.

Improving and Tracking Customer Communication

You own a small clothing store and a customer asks for a size that's out of stock. With a CRM, you can set a reminder to contact them once it's back in stock—making them feel valued and improving their loyalty.

Automating Repetitive Tasks

This includes sending out email reminders, follow-ups, or discount alerts to customers: If you run a fitness studio, your CRM can send automated reminders to clients about their membership renewals or upcoming sessions, so you don't have to do it manually.

Building Long-Term Relationships

By understanding your customers better, you can offer them tailored solutions, wish them on special occasions like anniversaries and birthdays, and build trust over time. This is especially important for small businesses, where personalized service is often your biggest strength.

Zoho CRM

This is an affordable and versatile platform designed to help you streamline your sales, customer support, and business processes. Let's explore how you can use Zoho CRM to grow your business in simple and actionable ways. By the end of this section, we will also look at some other alternatives you could use.

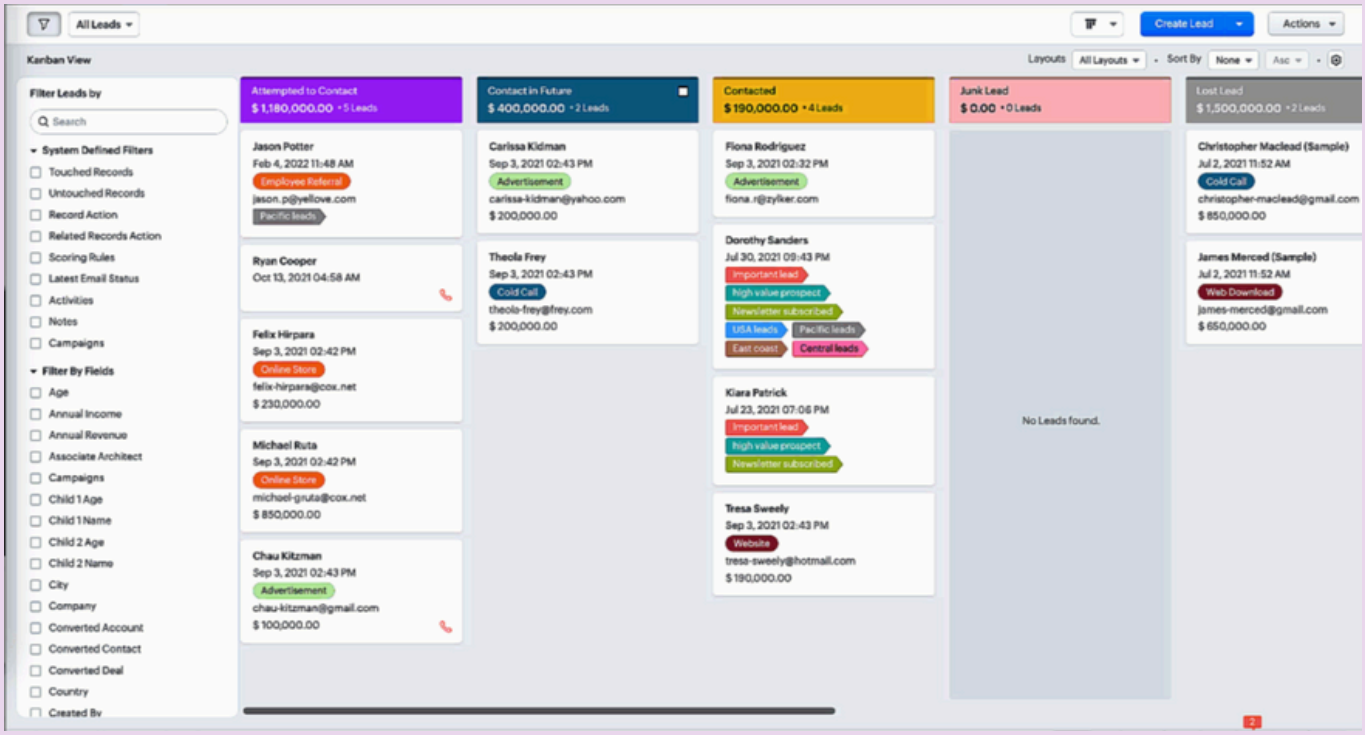
Get Started

- Visit Zoho's website, look through the plans and register for a free trial.
- Set up your organization's profile and import customer data.
- Configure dashboards, create custom fields, and set up sales pipelines.

Watch **this video** for a detailed tutorial.

#1 Lead and Contact Management

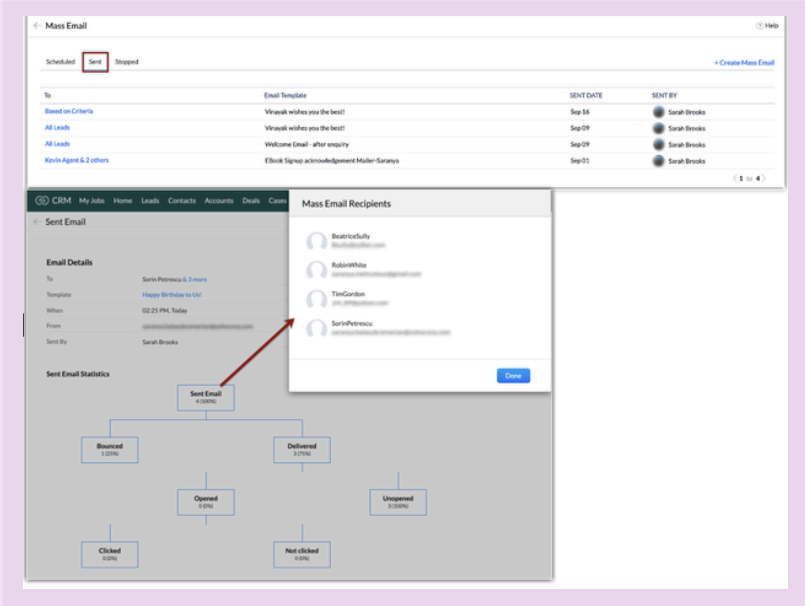
Zoho CRM simplifies the process of capturing leads from various sources, such as web forms, social media, and email campaigns, and helps convert them into loyal customers. For instance, you can design a web form linked directly to Zoho to automatically collect and organize potential client details.



Once leads are captured, the **Kanban View** enables you to visually manage them by dragging and dropping across different stages, such as New, Follow-Up, and Closed, along with filtering them based on different demographics like age, gender etc.

#2 Email Integration and Marketing

Zoho CRM syncs with email platforms to manage customer communications. Emails can be sent, received, and tracked while being linked to leads or contacts. Pre-built email templates and automation tools are available to schedule follow-ups and reminders. For marketing, it tracks email campaign metrics like open and click-through rates and engagement.



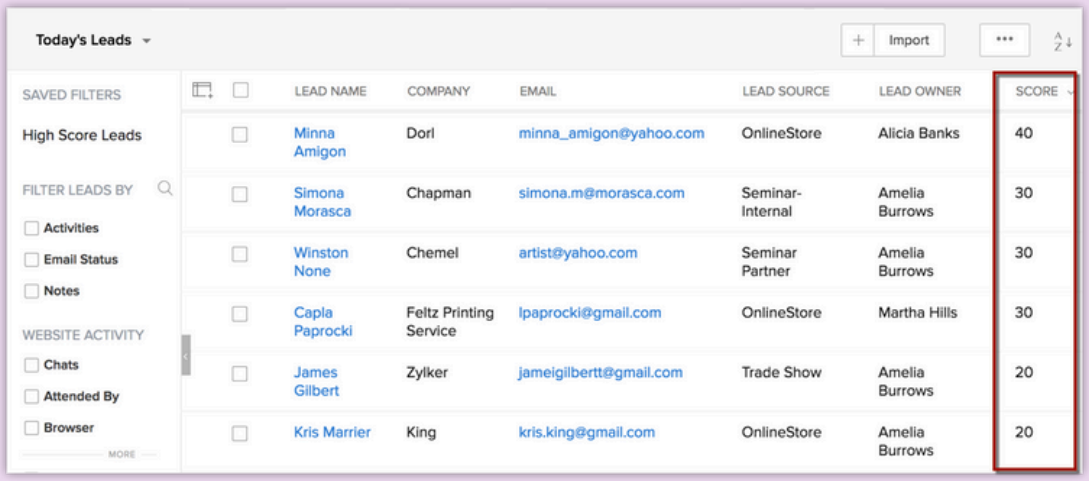
#3 Sales Automation

Zoho's sales automation tools are designed to streamline repetitive sales tasks. The **Workflow Automation** feature enables you to automate follow-up reminders, lead assignments based on specific rules, and triggered emails, such as sending a welcome message when a lead is added. **Blueprints** standardize the sales process by defining each step in the customer journey, ensuring that your team follows consistent procedures. **Task Scheduling** automatically sets reminders for follow-ups or deal closures.

What are Leads?

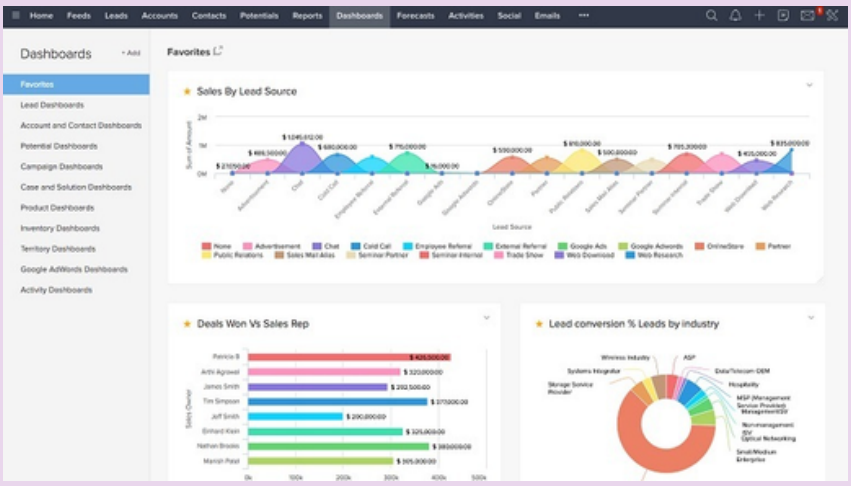
Sales leads are people who could potentially become customers in the future. They may or may not have interacted with your business before.

The **Lead Scoring** feature allows you to prioritize leads based on engagement metrics like email opens or website visits, ensuring that your team focuses on the most promising opportunities.



#4 Analytics and Reporting Tools

These provide actionable insights into sales performance, customer behavior, and team efficiency. With customizable **dashboards**, you can visualize key metrics like deal closure rates and revenue forecasts. **Pre-built and custom reports** help track specific KPIs such as customer acquisition cost (CAC) or lifetime value (LTV).



Advanced features like anomaly detection and trend analysis powered by **Zoho's AI assistant, Zia,** help identify patterns and optimize decision making to ensure that your strategies remain data-driven and effective.

Resources

- Zoho CRM tips and tutorials
- Struggling to understand terms in CRM and sales? Check this glossary.
- YouTube Tutorials: Hindi, English

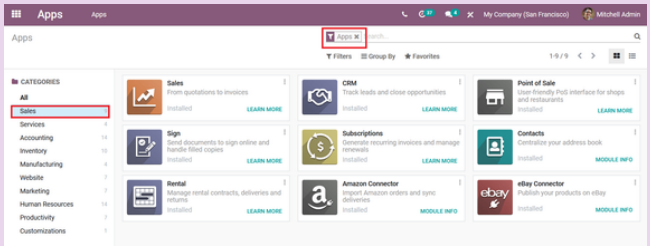
Alternative CRM softwares

Odoo

Odoo is an open-source, all-in-one business management software that combines CRM functionality with a modular suite of applications, including ERP, project management, inventory, and e-commerce. Designed for scalability, Odoo allows businesses to add or remove apps based on their needs, making it highly customizable for industries ranging from retail to manufacturing.

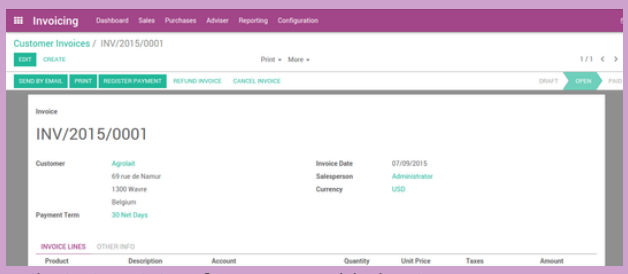
Here are some unique features offered by Odoo.

Modular Design



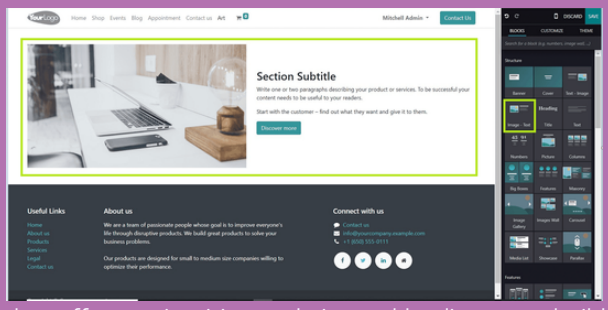
This allows businesses to expand beyond CRM. You can integrate accounting, manufacturing, HR, and e-commerce tools seamlessly, providing a unified platform for all business operations.

Invoicing & Subscription Management



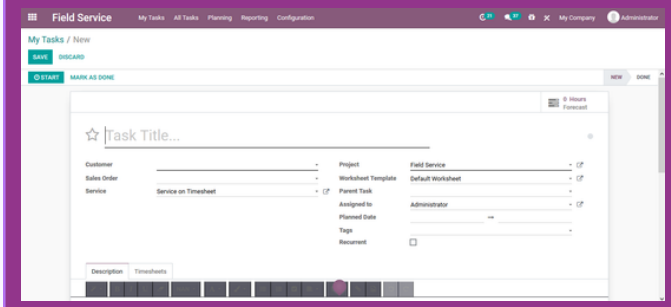
Built-in invoicing features enable businesses to manage subscription-based billing, track recurring invoices, and automate payment reminders, something Zoho requires integration to achieve.

Website Builder



Odoo offers an intuitive website and landing page builder that integrates with CRM, enabling lead capture directly from web forms, promotional pages, and chat widgets.

Field Service Management



Odoo includes a field service module to schedule, assign, and monitor on-site tasks, making it ideal for businesses with off-site service requirements.

Bitrix24

An all-in-one business management platform offering CRM, project management, communication tools, and HR management, this is another tailored alternative for small to medium-sized businesses. It combines social intranet features like chat, video conferencing, and task tracking with traditional CRM functionalities. Bitrix24 is available as a cloud-based or on-premises solution, making it flexible for different operational needs.

Free Plan with Advanced Capabilities

Bitrix24's free plan is generous, supporting up to 12 users with essential CRM, task management, and basic collaboration tools. Zoho CRM's free plan is limited to 3 users.

Customer Communication via Social Channels

Direct integration with social media platforms like Facebook, Instagram, and WhatsApp allows teams to manage customer inquiries across these channels.

HR and Time Management Tools

Features like an employee directory, time tracking, and absence charts are unique to Bitrix24, blending HR functionalities with CRM.

Activity Stream and Gamification

A social-style activity feed keeps team updates visible, and gamification tools (e.g., badges for performance) are available. It also offers an integrated document library.

Pricing Plans

ZOHO	Multiple plans; starting from 800 INR per month
odoo	Has a free plan; paid plans start from 580 INR per month
Bitrix24	Has a free plan; paid plans start from 1,590 INR per annum

Extras

Not every business needs a CRM system. You may not need one in the following scenarios:

- Small Customer Base
- Budget Constraints
- Simplistic Workflows
- Solo entrepreneurs and limited team size

Go for cheaper alternatives like spreadsheets, email platforms and task management tools.

Project and Task Management

Trello

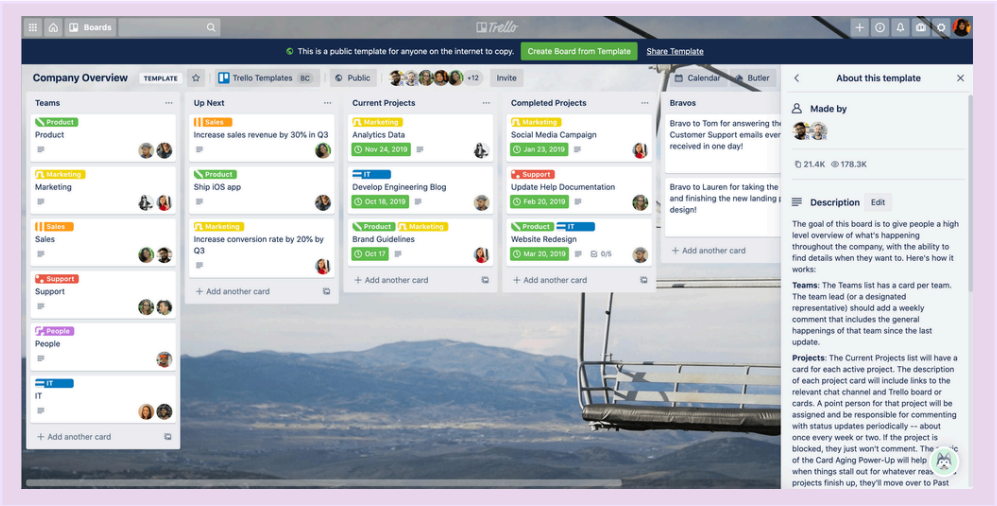
Trello is a user-friendly, Kanban-style task management tool that helps businesses and teams organize projects visually. Whether managing a simple to-do list or a complex project, Trello's boards, lists, and cards make workflows intuitive and efficient.

Trello

- **Visual Organization** | Drag-and-drop functionality for tasks across customizable lists
- **Collaboration** | Real-time updates, team member assignments, and activity logs
- **Flexibility** | Adaptable for personal, team, or business-wide project management
- **Integrations** | Seamless connections with tools like Google Drive, Slack, and Evernote

#1 Boards, Lists, and Cards

Trello organizes projects visually using boards, lists, and cards. Boards represent overarching workflows or projects, lists define stages or categories (e.g., To Do, In Progress, Completed), and cards are individual tasks where you can add descriptions, checklists, due dates, and attachments. You can use these to track campaigns, projects and everyday operations.

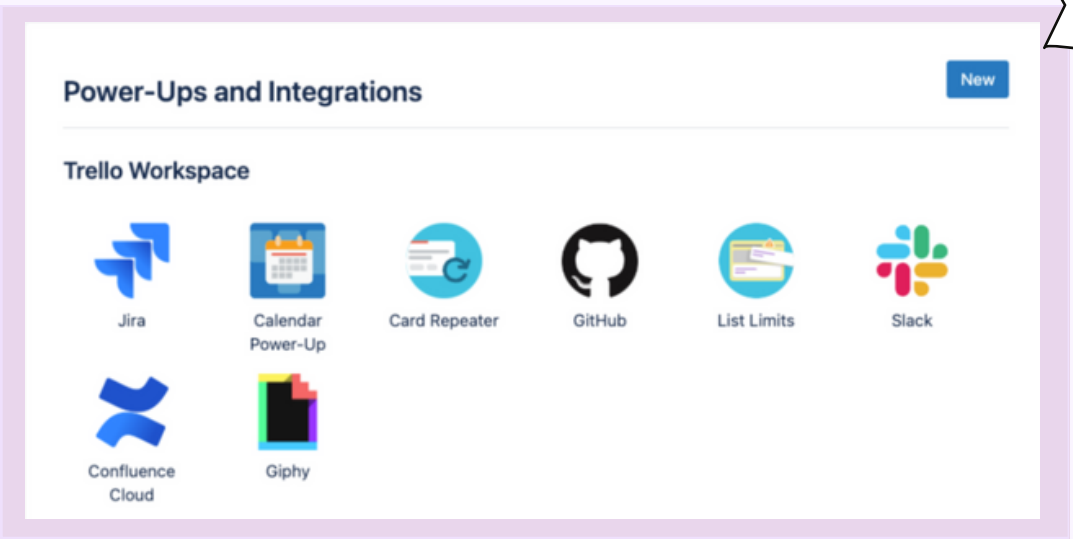


#2 Team Collaboration

You can assign tasks to team members, add comments, and share files directly on cards. Teams can use checklists to divide larger tasks among members, and the activity log keeps track of all changes for accountability. Trello's integrations with tools like Slack and Google Drive further streamline communication and resource sharing.

#3 Power-Ups

Trello's Power-Ups enhance functionality by adding features like calendar views, automation, and time tracking. Calendar Power-Up transforms due dates into a visual calendar, while Butler Automation streamlines repetitive tasks like moving cards or setting reminders. Use Power-Ups like Time Tracking for monitoring task durations or Custom Fields to add extra data points.



Pro Tips

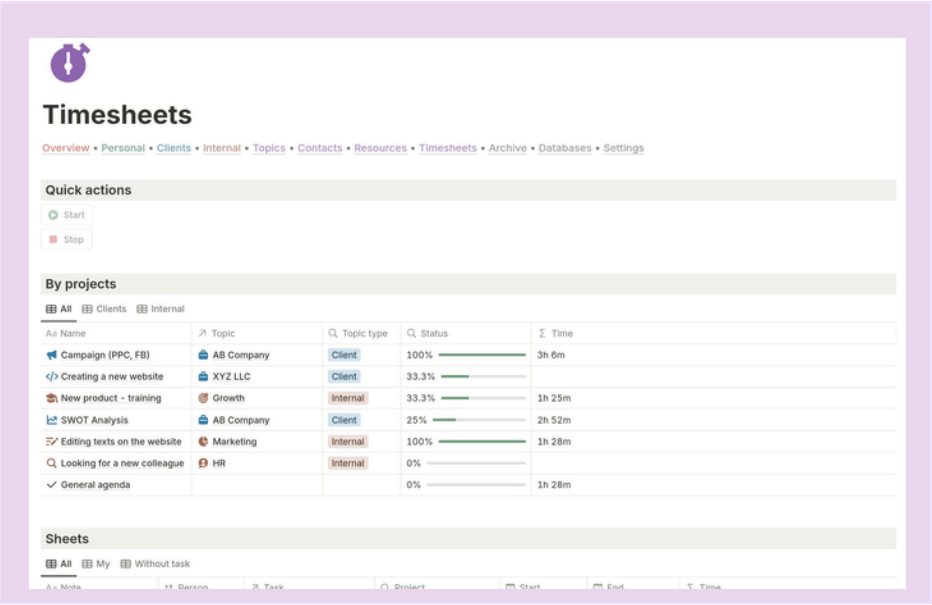
- Regularly archive completed tasks to keep boards clutter-free.
- Explore templates for common use cases, such as project management or team collaboration.

Notion

Notion is another versatile tool that combines note-taking, task management, database creation, and team collaboration into a single platform. Its customizable interface makes it ideal for businesses of all sizes, offering the flexibility to adapt to diverse workflows and needs.

#1 Task and Project Management

Notion offers customizable **Kanban** boards, to-do lists, and **Gantt** charts. Teams can create detailed task databases with attributes like due dates, priority levels, and assignees, with several visual views available. Projects can be broken down into manageable steps, and task



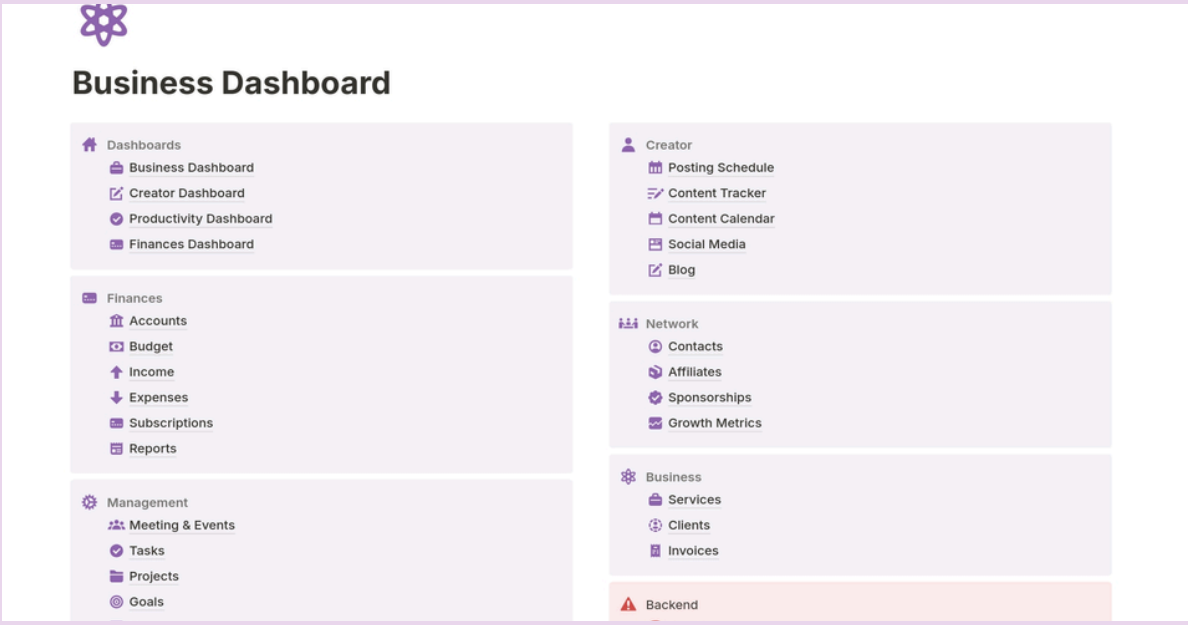
dependencies can be tracked using linked databases. Notion's real-time collaboration features allow teams to update tasks, add comments, and attach files directly within the workspace, ensuring smooth coordination.

#2 Databases and Templates

Databases you to create customizable systems for managing tasks, clients, or inventory, with relational capabilities to link data across projects. For instance, a sales database can be connected to a client directory to update interactions automatically. Pre-designed templates, like content calendars or meeting agendas, provide a quick starting point, enabling teams to save time while maintaining consistency across workflows.

For Newbies

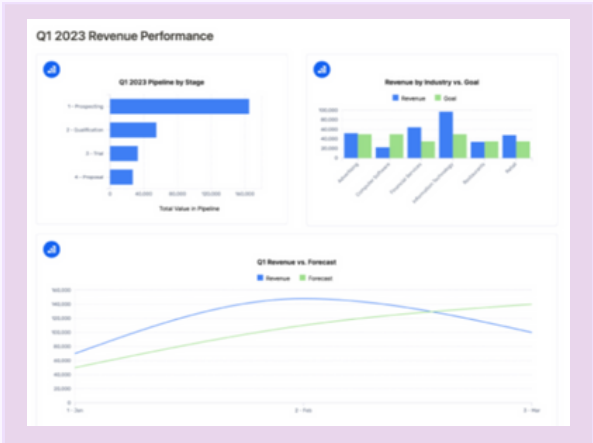
Navigating workspaces in Notion can be daunting. Check out the guides and tutorials on Notion website to get an idea.

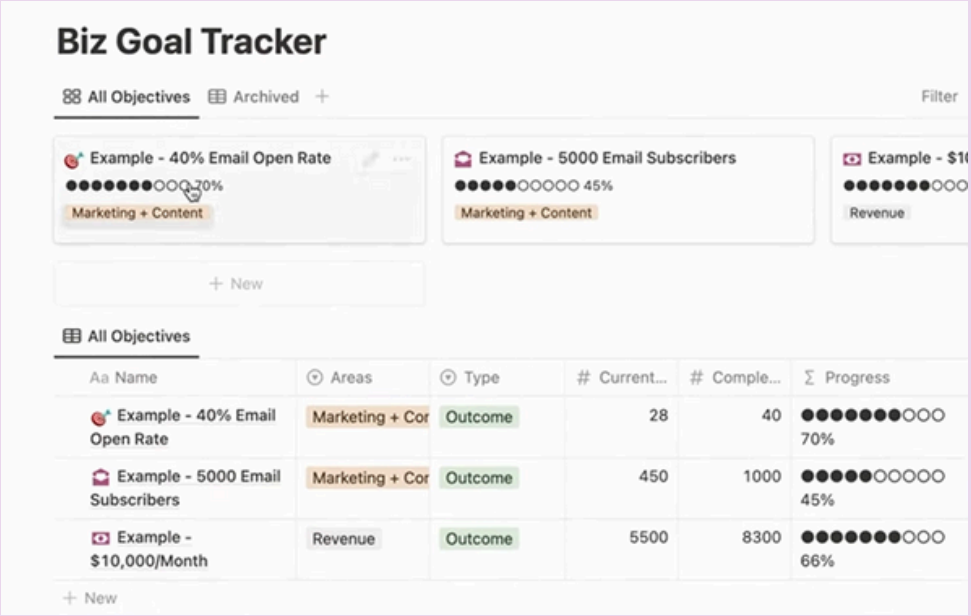


Check out **this** youtube video on using Notion for businesses, and getting things actually done!

#3 Custom Dashboards and Knowledge Management

Notion allows businesses to consolidate calendars, tasks, and KPIs into one cohesive view, providing real-time insights. For instance, a dashboard can track weekly goals, project deadlines, and upcoming meetings, enabling teams to stay aligned.





Use Notion to document organizational missions, goals and progress in different operational domains.

Create centralized repositories for processes, SOPs, and meeting notes. A business wiki with onboarding guides and key documentation comes handy for the team.

Extras

Asana offers a unique feature to track individual team members' workloads, allowing managers to visualize and balance workloads across the team. Notion and Trello do not have this built-in capability.

Asana

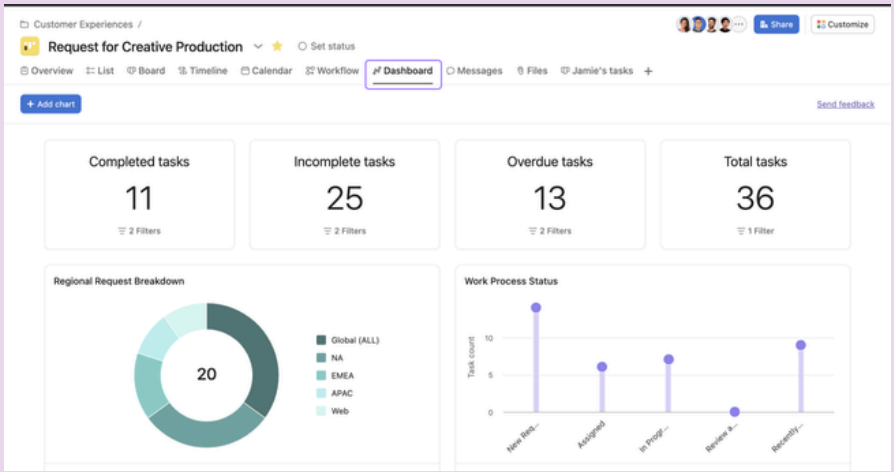
Key Features

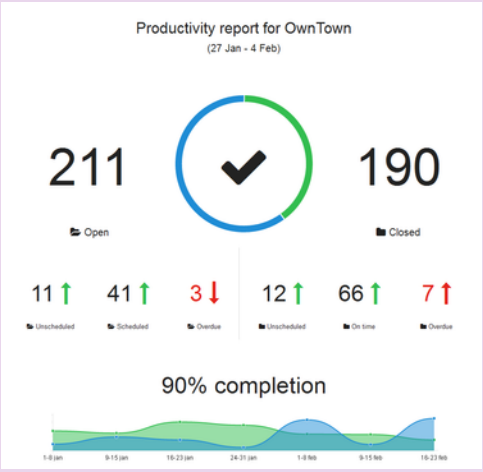
Task and Project Management — Create tasks, subtasks, and assign them to team with deadlines. View tasks in multiple layouts: List, Board, Calendar, or Timeline

Team Collaboration — Comment directly on tasks, mention colleagues, and attach files Real-time updates

Goals and Milestones — Set long-term goals and break them down into actionable tasks, tracking progress along the way.

Automations — Asana offers custom workflows to automate repetitive tasks, such as auto-assigning tasks, setting due dates, or sending reminders.





Marketing and Social Media Management

Canva

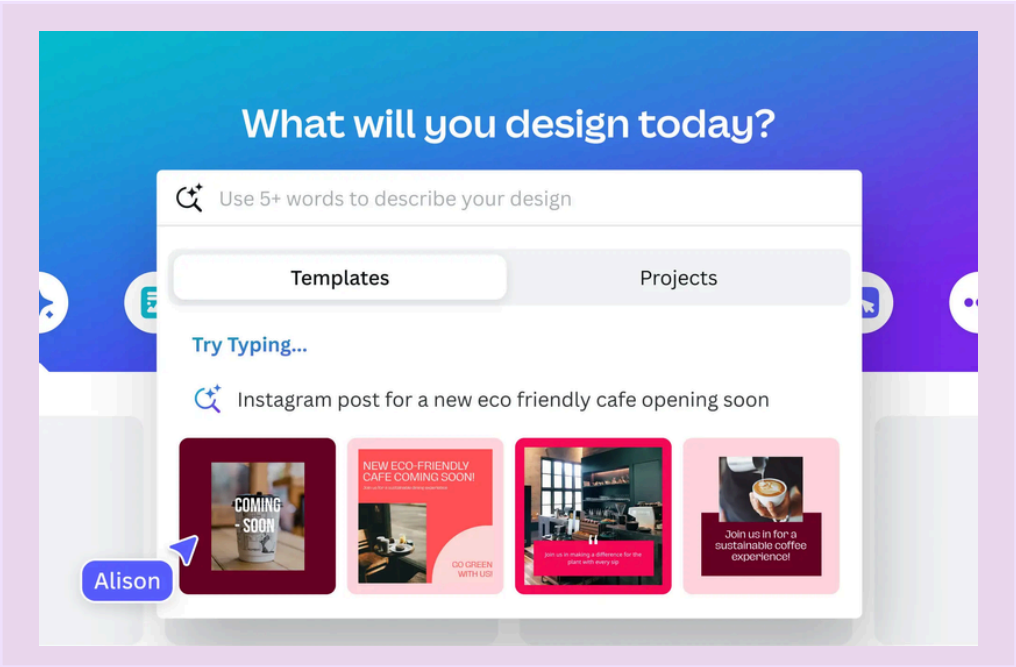
This tool is a quintessential in a business owner's toolkit for creating a social media presence. It is a versatile design tool that allows you to create professional-looking social media content without requiring advanced design skills. It has an intuitive drag-and-drop interface and an extensive library of templates.

Tips To Get Started

- Explore the Templates Library to understand layout principles.
- Use the Brand Kit: Upload your logo, brand colors, and save fonts for quick access.
- Leverage Canva's free images, videos, and elements for a polished look.
- Learn to use the alignment, grouping, and resizing features for clean designs.
- Each social media platform has its preferred dimensions—stick to them for a better fit.

#1 Creating Posts & Stories

Canva offers specific dimensions for all major platforms (e.g., Instagram stories, Facebook posts, LinkedIn banners). Use these along with pre-designed templates to edit your social media posts.

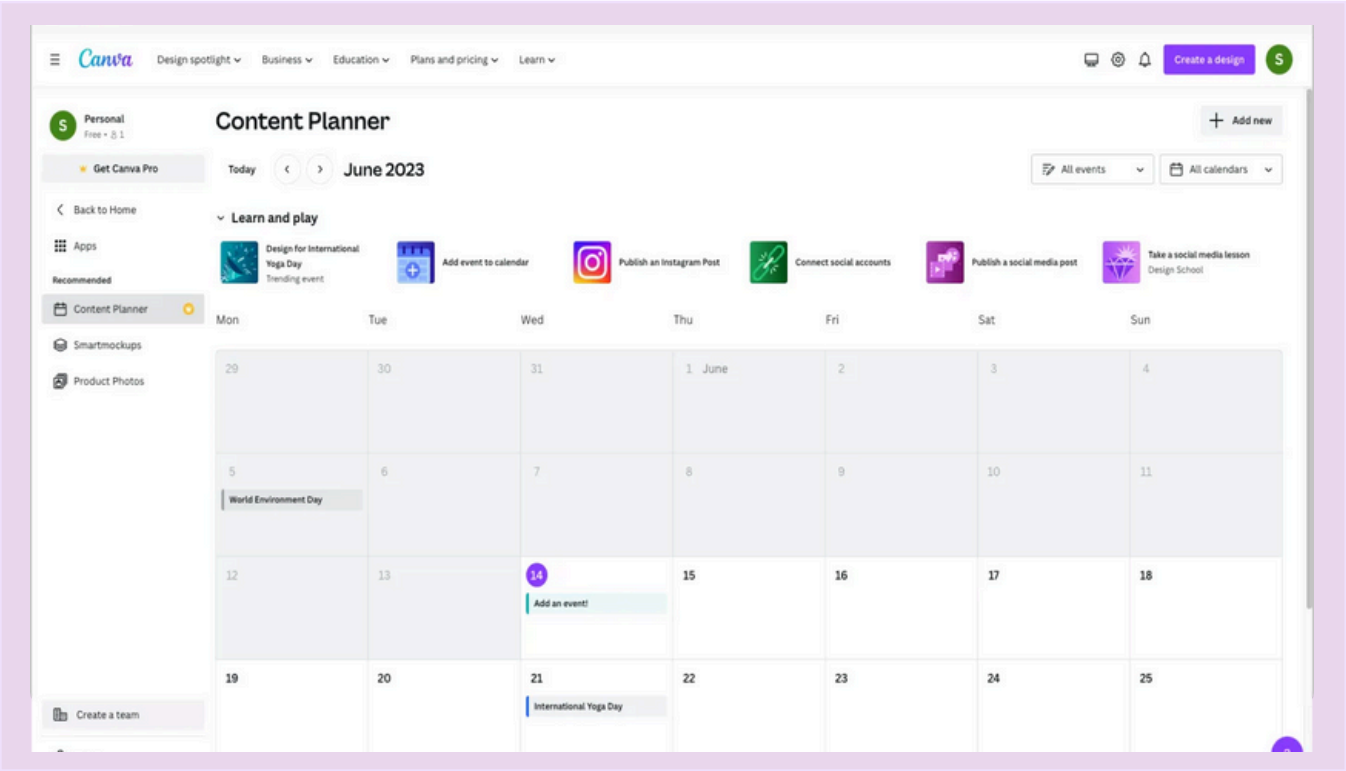


Pro Tips

- Don't rely entirely on templates—adjust colors, fonts, and layouts to make them unique.
- Limit your font and color choices to 2-3 per design to maintain readability.

#2 Content Scheduling

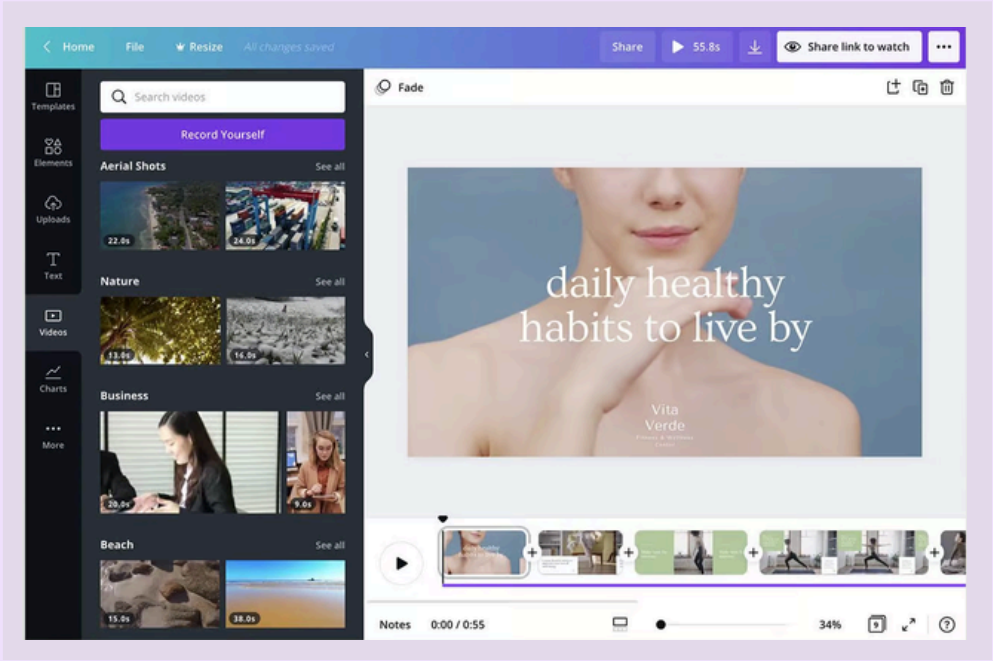
With the calendar feature, you can plan and schedule posts directly through Canva without switching to another platform. Use it to map out an entire month or week of content. Note that this feature is available only on Canva Pro.



#3 Video Editing

With its creative editing features, you can quickly design engaging video posts or stories with transitions, music, and text overlays.

Use this to create shortform videos and reels for your social media handles.



Resources

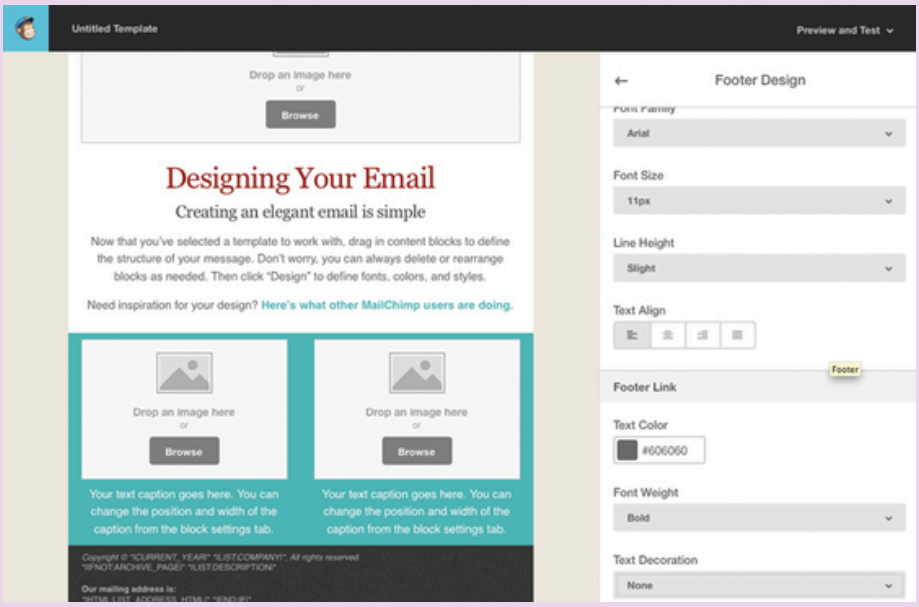
- Canva's website resources
- Youtube videos are a holy grail for learning Canva! Check these out: Hindi, English

Mailchimp

Mailchimp is an all-in-one marketing platform that helps businesses streamline their email marketing efforts and manage customer relationships. It offers tools for email campaigns, audience segmentation, automation, and performance analytics.

#1 Email Campaign Management

You can create and send engaging newsletters, promotional emails, and announcements to customers and leads. Features like pre-designed templates, customizable layouts, and brand-specific designs make email marketing easier.

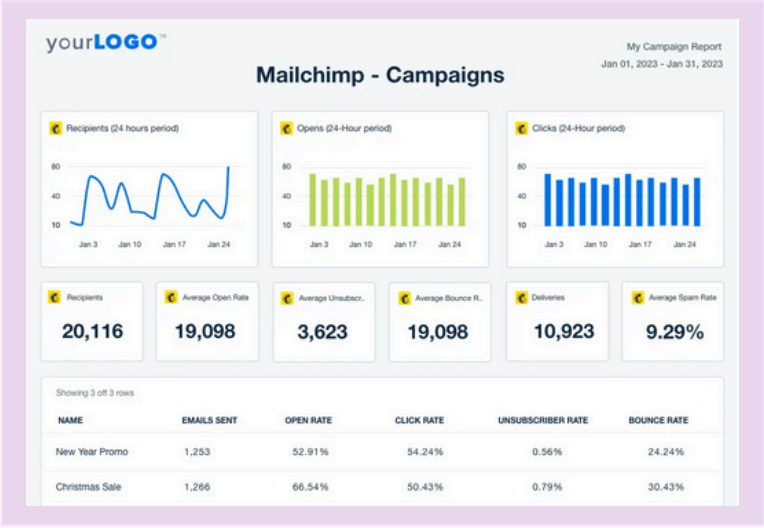


Send a festive sale email to customers with eye-catching visuals and clear CTAs.

#2 Marketing Automation

You can automate repetitive mailing tasks such as welcome emails, abandoned cart reminders, or birthday greetings. Mailchimp can also trigger personalized emails based on customer actions, demographics or predefined schedules.

#3 Analytics and Reporting



With Mailchimp, you can track open rates, click-through rates, conversions, and ROI from your campaigns. You can use A/B testing to determine what works best for your audience. For instance, identifying high performing subject lines and mailing times.

MY MO MA

WE MAKE IT HAPPEN!

SOCIAL MEDIA AND DIGITAL MARKETING

In today's digital age, a robust online presence is crucial for any small business aiming to thrive in a competitive market. Social media and content marketing have become indispensable tools for engaging audiences, building brand awareness, and driving business growth. This section explores the fundamentals of social media and content marketing, equipping you with the knowledge to craft meaningful strategies and deliver value to your audience.

Why is Digital Marketing Important

Brand Awareness
By putting your business in front of potential customers

Forming Connections
Digital Marketing focuses on creating a two-way interaction.

Drive Conversions
Guiding customers from discovery to purchase.

Customer Engagement
Through likes, comments, shares, and direct interactions

What will be covered in this section?

Social Media Strategy
Building an audience on platforms like Instagram, Facebook, and LinkedIn while leveraging tools to schedule content and measure engagement effectively.

Content Marketing Basics
Creating engaging blog posts, newsletters, and customer-centric content that builds trust and drives value.

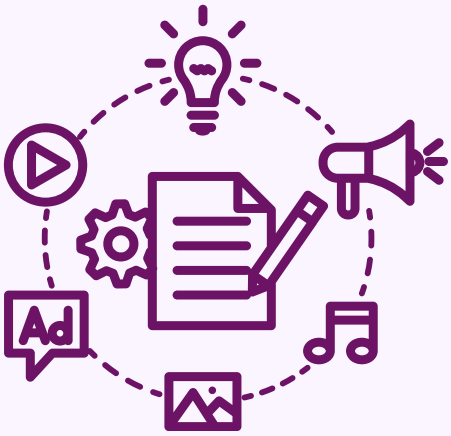
SEO and Keywords
Understanding the importance of optimizing content for search engines and using keyword research to enhance visibility and attract organic traffic

Content Marketing Basics

Understanding Content marketing

Content marketing revolves around providing information that meets the needs or interests of your audience. Unlike traditional advertising, which directly promotes a product, content marketing focuses on delivering meaningful content that adds value. By addressing the pain points and interests of your customers, you establish trust and position yourself as an industry expert.

The cornerstone of content marketing is a **customer-centric approach**, which means the content should address real customer needs, educate them, or help them solve a problem



What are the benefits of Content Creation?

Enhanced Trust and Authority:
By educating customers, small businesses position themselves as experts in their field.

Improved Customer Relationships:
Content marketing enables meaningful engagement, fostering loyalty.

Increased Brand Awareness:
Consistent content builds recognition, helping small businesses stay topofmind.

Building your Brand Identity

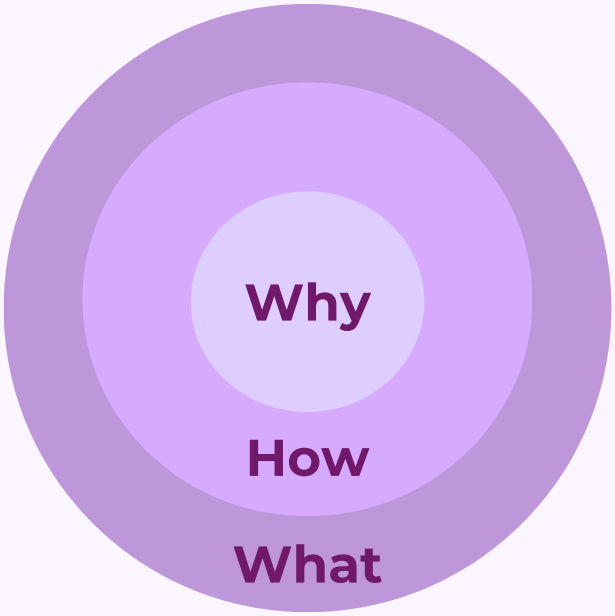
Before figuring out content marketing and social media strategies, it is important to make sure you know what your brand stands for and its identity so that you can create effective content that revolves around that. This can help you stand out and connect better with people. A useful tool to understand this is the **Golden Circle** concept developed by Simon Sinek.

"People don't buy what you do; they buy why you do it. And what you do simply proves what you believe."

- Simon Sinek

The Golden Circle

Here is the concept of the golden circle explained with the help of **Nike**.



Why = The Purpose

What do you believe in? What's the essence? For Nike, it is **inspiring athletes** and **empowering people to achieve greatness.**

How = The Process

How do you make sure you're providing the 'Why'? Nike does it by making its products **innovative, high-performance, and stylish while promoting the spirit of victory.**

What = The Result

What do you sell? Nike makes **sportswear, footwear, and athletic gear** that **represents motivation and performance.**

Types of Content

Blog posts

Blog posts are one of the most versatile content marketing tools. They allow small businesses to establish authority on topics related to their industry, improve SEO (search engine optimization), and drive traffic to their website. Blog posts are often used to educate readers on topics that matter to them, and they serve as a way to introduce potential customers to your brand's expertise.

To create effective blog posts:

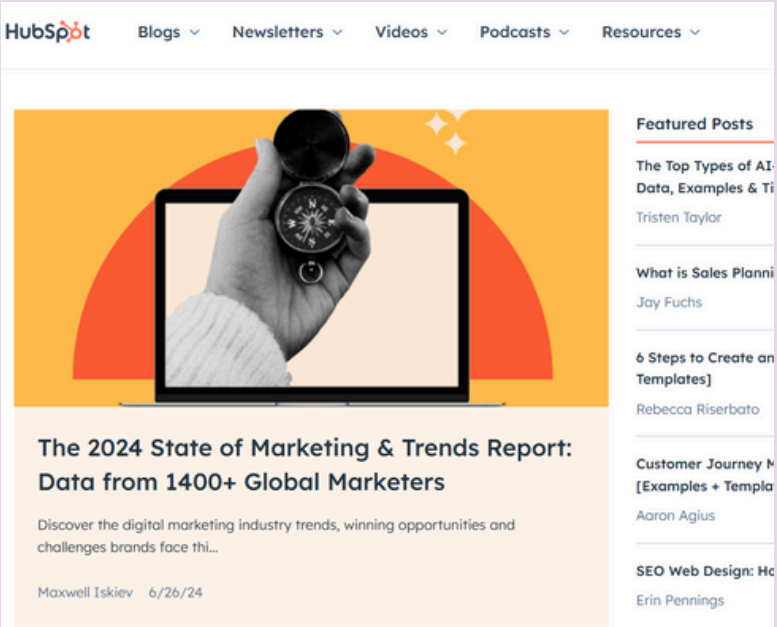
#1 Choose topics that address common questions or challenges faced by your audience.

#2 Use keywords naturally to improve SEO.

#3 Include visuals and data to make the content engaging.

Case Study: Hubspot

HubSpot's blog is a prime example of using educational content to attract and engage customers. Their extensive range of articles covers marketing, sales, and service topics, helping them establish authority and drive inbound leads. They consistently use SEO best practices, visuals, and data to make posts actionable and engaging.



Types of Content

Newsletters

Newsletters are an excellent tool for nurturing relationships with both existing and potential customers. Unlike promotional emails, which focus on sales, newsletters aim to keep the audience informed and engaged with content that's relevant to them. These could include tips, case studies, industry news, or updates about your business.

To maximise engagement:

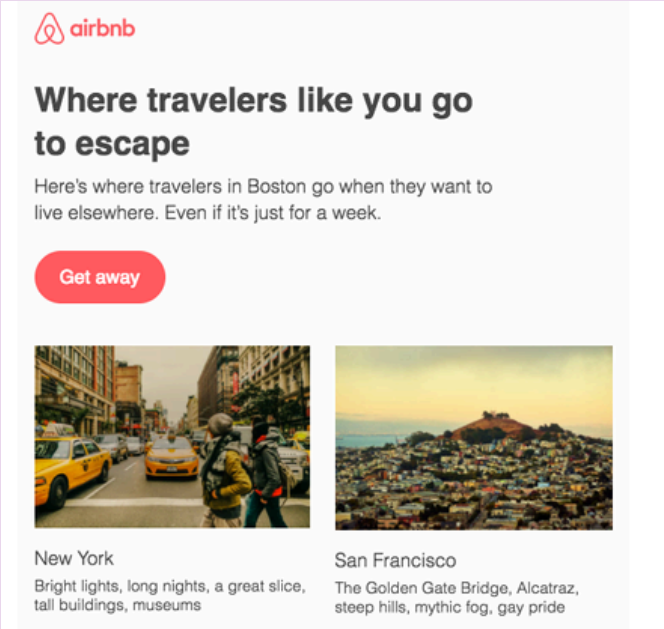
#1 Make your newsletter valuable by curating content that your audience will find helpful or interesting.

#2 Include clear Calls To Action (CTAs) that encourage readers to explore your website or reach out.

#3 Personalise the content where possible to make it feel relevant to each recipient.

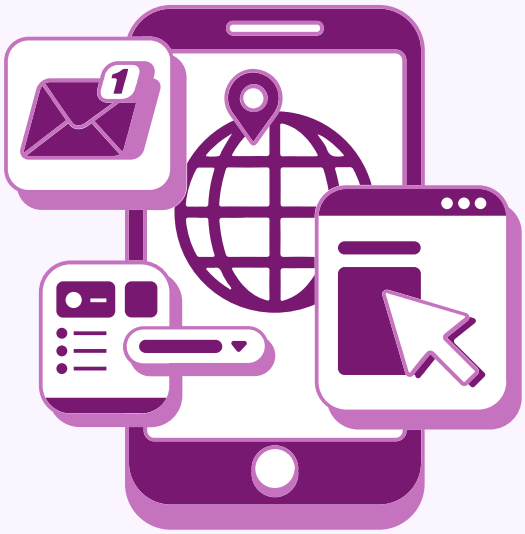
Case Study: Airbnb

Airbnb sends out newsletters that are highly personalized based on user behavior and preferences. These newsletters include destination guides, travel tips, and special offers that are relevant to the subscriber. This strategy keeps users engaged and increases the likelihood of bookings.



Conclusion

Content marketing is a powerful tool for small businesses to connect with their audience, establish trust, and drive long-term growth. By focusing on customer-centric content, businesses can address real needs, provide value, and position themselves as industry leaders. Whether through blog posts, newsletters, or other tailored resources, the goal should always be to engage and educate your audience while building lasting relationships.



Investing time and effort into content creation not only enhances brand awareness and authority but also fosters customer loyalty, ultimately contributing to your business's success. Remember, consistency and quality are key—start small, plan strategically, and let your content speak for your brand.

Pro Tip

Making customer-centric content

Customer-centric content goes beyond blog posts and newsletters; it includes anything that focuses on the customer's needs rather than on the brand's message. This might take the form of FAQs, product guides, case studies, or instructional videos. Customercentric content helps small businesses build a reputation as trustworthy and approachable sources of information!

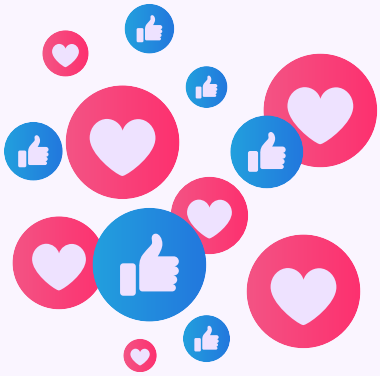
Resources

- Still new to content marketing? Check out these beginner friendly videos: English, Hindi
- Here is a video explaining the crucial skills for social media marketing.
- Planning to create a newsletter or brochure for your business? Check out this tutorial by Canva.

Social Media Strategy

Understanding Content Marketing

A social media strategy is a comprehensive plan for creating, posting, and managing content on social media platforms to engage and grow an audience. It includes goals, target audiences, platform choices, and content types. For small businesses, an effective social media strategy can drive brand awareness, customer engagement, and ultimately, business growth.



How to leverage Social Media to grow?

A solid social media strategy can help small businesses engage and grow their audiences effectively across platforms like Instagram, Facebook, and LinkedIn. By focusing on platform-specific tactics, maintaining a consistent posting schedule, and measuring engagement, small businesses can build a loyal following and drive long-term growth.

Building an Audience on Key Platforms

Demographic

Younger age groups 18-25

Content type

Photos, videos stories
More audio-visual content

#1 Instagram

Instagram is highly visual and ideal for brands wanting to engage users through photos, videos, and stories.

To build an Instagram following:

- **Engage Consistently:** Post consistently with highquality visuals and captions. Use Instagram Stories for behindthescenes content or quick updates to humanize your brand. Stories are also an excellent tool for promoting usergenerated content, which helps build trust with followers.
- **Use Hashtags:** Use relevant hashtags to make posts discoverable. Branded hashtags specific to your business help followers engage with your brand's unique identity and content.
- **Set Up Instagram Stores:** Instagram Stores allow users to browse and purchase products directly from your profile, reducing the friction between discovery and purchase. To set up a store, ensure you have a business account, upload product catalogs, and tag products in posts and stories to allow users to shop seamlessly.

Building an Audience on Key Platforms

Demographic

Older age groups 25+

Content type

Photos, videos, articles

#2 Facebook

Facebook is the most widely used platform and supports various content types, including videos, text posts, and live streams.

To build a Facebook following:

- **Create a Content Mix:** Include videos, stories, articles, and user-generated content to keep followers engaged. Videos and live streams can increase engagement as they're prioritized by Facebook's algorithm.
- **Join Groups and Engage:** Join or create Facebook Groups related to your industry to build a community around your brand. Groups offer an avenue for sharing helpful information, answering customer questions, and fostering meaningful conversations.
- **Utilize Ads for Reach:** Facebook Ads allow you to target specific audiences based on demographics, interests, and behaviors, helping increase reach and engagement. Small budgets can still have a substantial impact if ads are well targeted.

Building an Audience on Key Platforms

Demographic

Working age groups
25-35

Content type

Static posts, articles, announcements
Professional content

#3 LinkedIn

LinkedIn is ideal for **B2B** businesses or those focused on professional connections and industry expertise.

To build a LinkedIn following:

- **Post Industry Insights:** Share insights and thought leadership content relevant to your industry, establishing authority and engaging other professionals. LinkedIn users value informative and industry specific content, so avoid overly promotional posts.
- **Engage in Industry Groups:** LinkedIn groups allow for networking and meaningful interactions. Join groups related to your business niche to increase visibility and establish authority.
- **Optimize Your Company Page:** Include a clear description of your business, link to your website, and post updates consistently. This enhances your credibility and attracts followers interested in your industry.

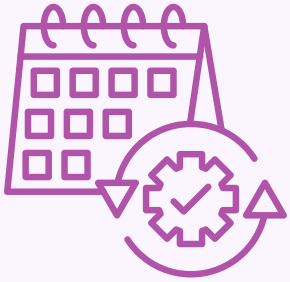
Scheduling Content for Consistent Engagement

Consistency is essential in social media. Scheduling tools like **CoSchedule, Buffer,** or **Hootsuite** allow you to plan posts in advance, maintain a posting schedule, and avoid missed opportunities for engagement.
To create a consistent posting schedule:

#1 Develop a Content Calendar

Plan content themes and types to ensure a balanced mix. Include promotional, informational, and interactive posts to keep the audience engaged.

#2 Use Automated Scheduling



Automation tools allow you to post content at optimal times, maximizing visibility and engagement. For instance, CoSchedule's "Best Time Scheduling" feature analyzes when your audience is most active and adjusts posts accordingly.

#3 Monitor Trends and Adjust

Regularly review engagement metrics to see which types of content perform best and adjust future posts accordingly. Social media is dynamic, so refining your strategy based on feedback helps maintain relevance .

Resources

here are some tutorials for using the mentioned tools:

- CoSchedule
- CoSchedule's Best Time Feature
- Buffer
- Hootsuite

Measuring Engagement and Success

Tracking and analyzing social media metrics is vital for understanding what works and refining your strategy.

Key metrics to track include:

Engagement Rates

Likes, shares, comments, and saves are indicators of engagement. High engagement typically means your content resonates with your audience.

Follower Growth

Steady growth in followers signals that you're reaching a broader audience. If growth is slow, reassess your content's relevance and engagement approach.

Conversions

Track conversions to measure how many social media users take desired actions, such as purchasing or signing up for a newsletter.

Click Through Rates (CTR)

CTR measures the number of people who click on links in your posts, indicating how effective your calls-to-action are.

In conclusion, crafting a thoughtful social media strategy tailored to each platform's strengths can empower small businesses to connect meaningfully with their audiences and achieve long-term success. By engaging authentically on Instagram, building communities on Facebook, and showcasing expertise on LinkedIn, you can create a loyal and engaged following.

Pro Tip

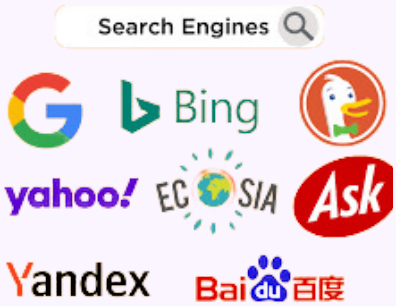
Tell Your Story!!

Don't just focus on promoting your products or services—tell your story! Share behind-the-scenes glimpses, highlight customer success stories, or showcase your team's journey. Authenticity resonates deeply and can turn casual followers into loyal advocates for your brand.

SEO & Keywords

Essentials for Small Business Owners

Search Engine Optimization (SEO) is the practice of optimizing your online content to **increase its visibility** on search engines like Google. **Keywords**, which are the words and phrases users type into search engines, are fundamental to effective SEO. For small businesses, mastering the basics of SEO and keyword research can **significantly enhance online visibility** and **drive traffic**.



Undertsanding SEO basics

SEO involves improving your website and content so it ranks higher in search engine results. A **higher ranking** increases the chances of **attracting organic traffic**—visitors who find your site naturally rather than through paid ads.
Key aspects of SEO include:

On-Page SEO
Optimizing elements like headlines, meta descriptions, and keywords within your content.

Content Optimization
Creating high-quality, relevant, and keyword-rich content that meets user intent.

Technical SEO:
Ensuring your website is fast, mobile-friendly, and easy to navigate.

Keyword research using google trends

Keyword research helps identify the terms and phrases your target audience is searching for, allowing you to tailor your content accordingly. Google Trends is a powerful and free tool that helps small businesses analyze keyword popularity and trends over time.

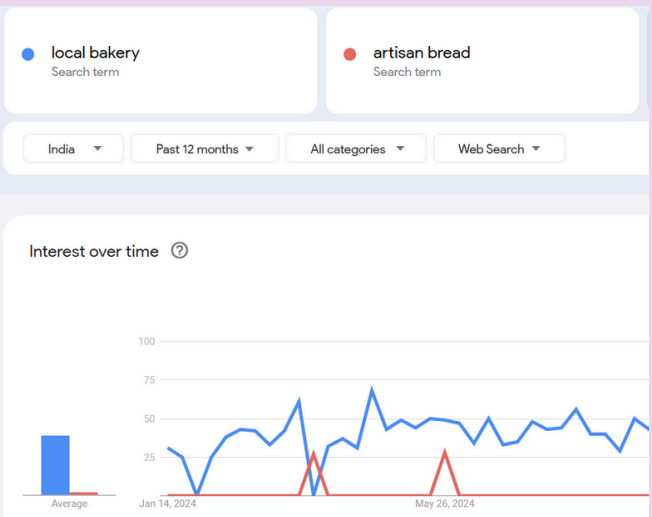
How to Use Google Trends for Keyword Research:

#1 Identify Search Volume and Trends

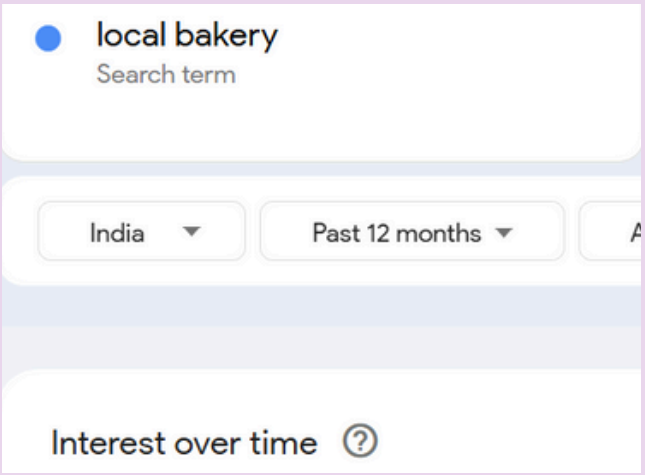
Search for a keyword to see its popularity over time. For example, a spike in searches for "local bakery" around popular festivals or dates like Valentine's Day might signal an opportunity for relevant content or promotions.

#2 Compare Keywords

Use Google Trends' Compare feature to compare related keywords and select the one with the highest potential. For instance, compare "local bakery" and "artisan bread" to see which is more popular in your region.



You can use multiple filters to analyse different trends!



The location filter allows you to check keywords from a particular city or country.

#3 Location-Based Insights

Narrow your search to specific locations to optimize for local SEO. For instance, a small business in New York can tailor content based on regional search interests.

Content Optimization for Google

Once you've identified relevant keywords, optimizing your content ensures it ranks higher on search engines. Effective optimization involves:

Including Keywords

Place primary keywords in headlines, subheadings, meta descriptions, and throughout the body of your content.

Websites like HubSpot and Moz use relevant keywords in their blogs to rank high for terms like "SEO tips."

Create valuable content

Focus on creating content that provides value to users. This could include how-to guides, FAQs, or blog posts addressing common customer pain points.

Google's Search Central Blog offers helpful tips on optimizing websites.

Use Multimedia

Incorporate images, videos, and infographics to make your content engaging. Ensure they are optimized with descriptive file names and alt text containing keywords.

Canva's Design School includes detailed tutorials, and TED Talks uses descriptive thumbnails and video titles for SEO.

Build Backlinks

Backlinks are links from other websites that direct users to your content. Encourage reputable websites to backlink your content.

Articles from Forbes or The New York Times often serve as examples for earning backlinks due to their credibility and quality.

Also Look!

Having a tough time figuring it out how to use 'Trends'? Here is a blog by SEMRUSH on Google Trends and how to use the Keywords search for SEO

Website Specific Strategies

Informational Website

Informational websites aim to provide valuable content to educate or inform visitors. To optimize such sites:

High-Quality Content

Develop comprehensive, well-researched articles that address common questions or topics within your niche. This establishes authority and encourages user engagement.

Keyword Optimization

Utilize tools like Google Trends to identify trending topics and relevant keywords. Incorporate these naturally into your content to align with user search behavior.

Internal Linking

Create a logical structure by linking related articles within your website. This enhances user navigation and helps search engines understand content hierarchy.

Regular Updates

Keep your content current by updating existing articles and adding new information regularly. Fresh content signals relevance to search engines.

Retail Website

Retail websites focus on selling products or services. Effective SEO strategies include:

Product Descriptions

Craft unique, detailed descriptions for each product, incorporating relevant keywords to improve search visibility.

User Reviews

Encourage customers to leave reviews. User-generated content adds credibility and can improve rankings.

Image Optimization

Use high-quality images with descriptive file names and alt text containing keywords. This enhances visibility in image searches.

Mobile Optimization

Ensure your website is mobile-friendly, as a significant portion of users shop via mobile devices. A responsive design improves user experience and search rankings.

Conclusion

SEO and keyword research are invaluable tools for small businesses looking to grow their online presence. By leveraging tools like Google Trends for keyword insights and optimizing content to meet user intent, small businesses can attract organic traffic, improve engagement, and achieve long-term growth.

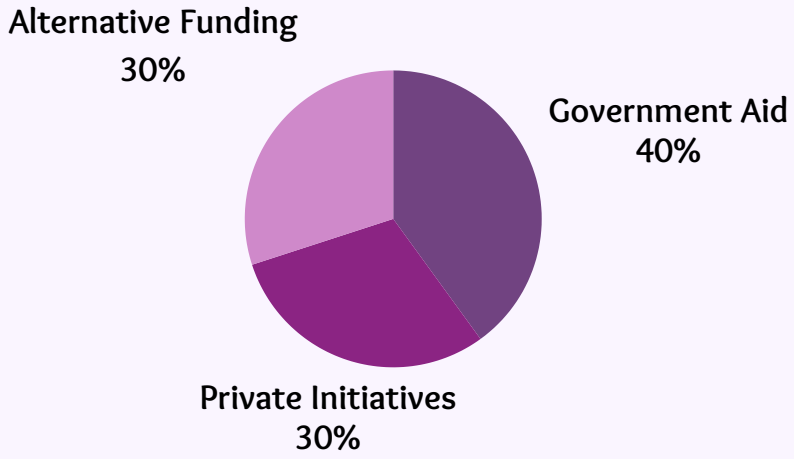
MY MO MA

WE MAKE IT HAPPEN!

FINANCIAL SUPPORT SCHEMES

Money makes the business world go round, but finding it doesn't have to leave you dizzy. This section is your compass to navigate the landscape of financial support—from government schemes and private initiatives to out-of-the-box funding options. Whether you're launching a startup or scaling your small enterprise, discover the lifelines that can turn your business vision into a thriving reality.

How Indian Startups Slice Their Financial Support



Did you know?

As of June 2024, India has recognized over 1,40,803 startups, creating more than 15.53 lakh direct jobs

What will be covered in this section?

Government Aid

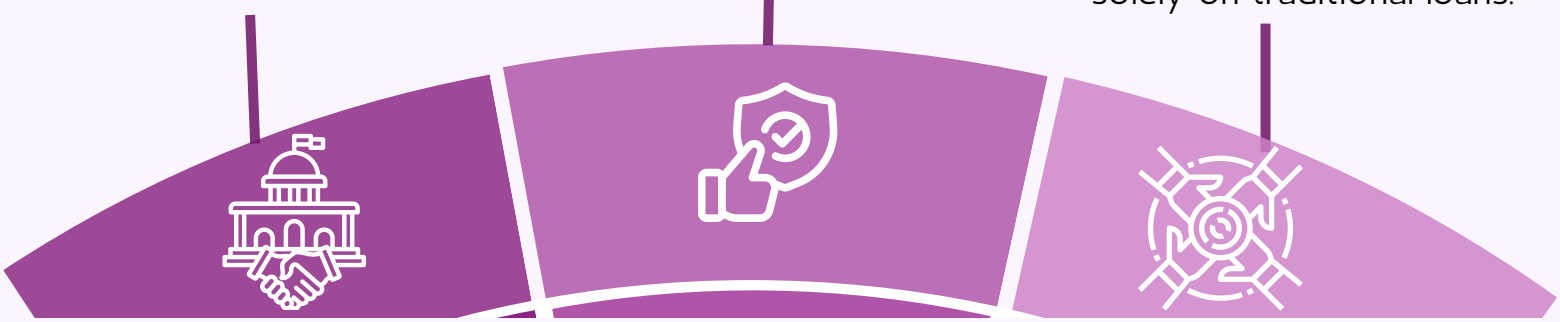
Government schemes assist with financial support through subsidies, low-interest loans, and grants. Programs like the Credit Guarantee Scheme and incentives promote growth, innovation, and sustainability for businesses.

Private Initiatives

Private initiatives support through loans, credit lines, and investments, NBFCs, and private equity firms. Accelerator programs, and corporate partnerships also provide funding and mentorship to help businesses scale effectively.

Alternative Funding

Alternative financing options like crowdfunding, venture capital, and bootstrapping provide with flexible funding. These methods help businesses raise capital, attract investors, and maintain control without relying solely on traditional loans.



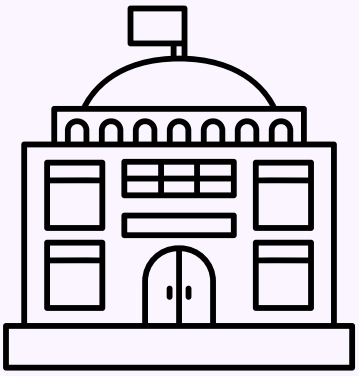
Empowering Businesses: Government Support Schemes

What are Government Support Schemes?

Government Support Schemes in India are the lifelines for businesses, blending financial aid and policy backing to fuel growth and innovation. A bridge between vision and success.

How do they help in Business?

- Ease Financial Burden
- Encourage Innovation
- Boost Market Competitiveness
- Provide Skill Development
- Promote Sustainable Growth



Schemes for each need

LOANS & CREDIT

- PMMY: ₹ 50 - ₹10L
- MSME Loan in 59 Minutes: Fast Approval ₹1L-₹5Cr
- CGTMSE:Collateral free loan

GRANT & SUBSIDIES

- PMEGP : Upto ₹25L
- SISFS: Seed Funds for Startups

SPECIALIZED INITIATIVES

- ASPIRE: Rural Innovation
- Standup India: Promoting Women and SC/ST entreprenuers

Did you know?

India's government-backed schemes like PMMY and Stand-Up India have collectively empowered over 70 million entrepreneurs, with PMMY alone disbursing loans worth over ₹15 lakh crore, fueling the dreams of small businesses and startups nationwide!

Powering Progress with Government Support

Everything you need to know

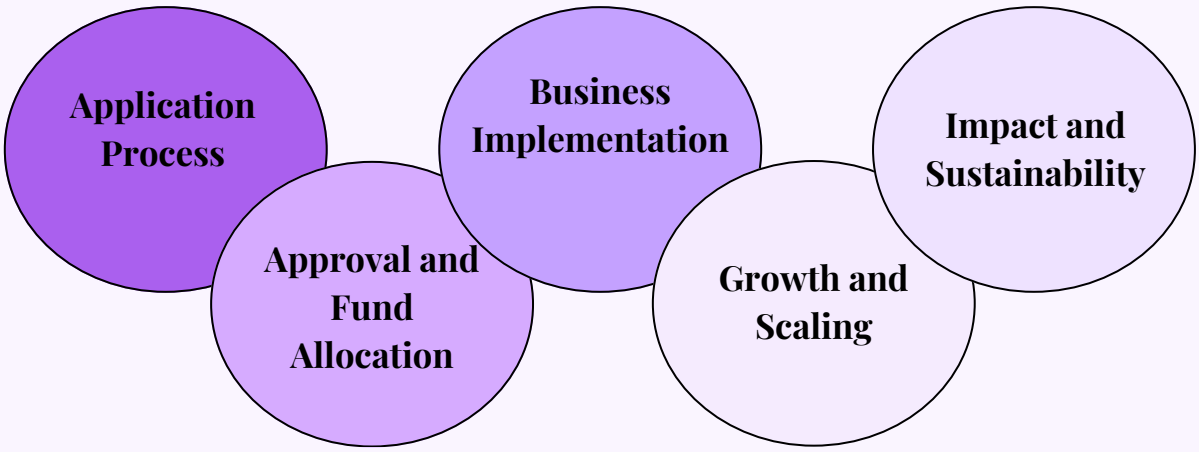
Scheme	Platform to Apply	Eligibility	Key Benefits
PMMY(Pradhan Mantri Mudra Yojana)	www.mudra.org.in	Non-corporate, non-farm small/micro-enterprises	Low-interest loans, no collateral required.
PMEGP(Prime Minister's Employment Generation Programme)	www.kviconline.gov.in	Individuals aged 18+; at least VIII standard pass for projects above **₹10 lakh**	Subsidy up to **35%**; promotes job creation.
MSME in 59 Minutes	www.psbloansin59minutes.com	GST, IT, and bank-compliant MSMEs.	Fast disbursal of funds within **59 minutes.**
SISFS (Startup India Seed Fund Scheme)	www.startupindia.gov.in	DPIIT-recognized startups; incorporation less than 2 years prior.	Grants up to **₹50 lakh** for startups.
Stand-Up India	www.standupmitra.in	Women and SC/ST entrepreneurs starting enterprise in manufacturing, trading, or services.	Loans between **₹10 lakh** to **₹1 crore**; supports inclusion.
CGTMSE (Credit Guarantee Fund Trust for Micro and Small Enterprises)	www.cgtmse.in	New and existing MSMEs with loans up to **₹2 crore**.	No collateral required, guarantees up to **85%** of the loan amount.
ASPIRE (A Scheme for Promotion of Innovation, Rural Industries, and Entrepreneurshipo	www.msme.gov.in	Rural entrepreneurs; focus on agro-based industries.	Access to incubation centers and support for rural innovation clusters.

Powering Progress with Government Support

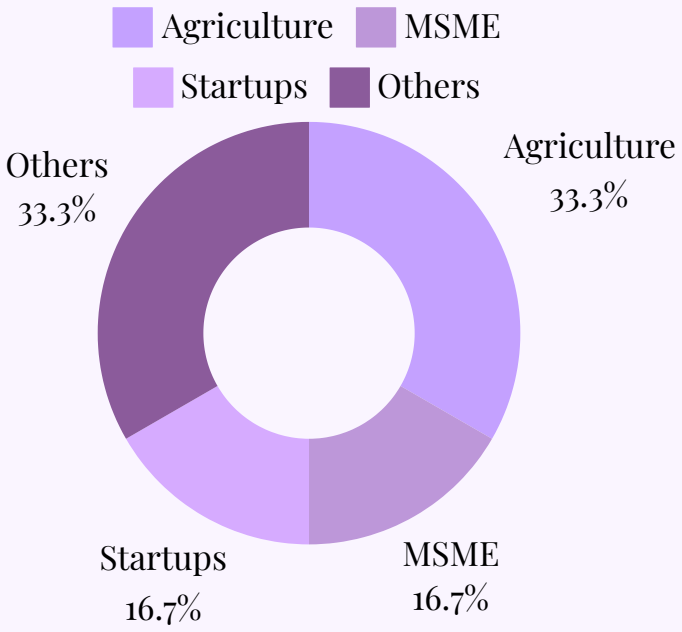
Facts & Statistics

"Impact of Government Schemes on Businesses"

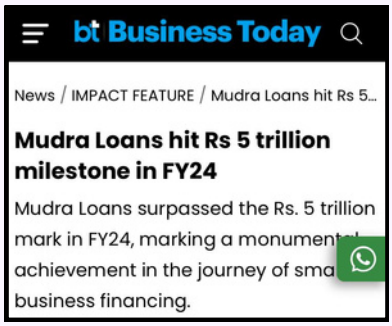
How a Scheme Benefits Businesses: A Step-by-Step Flow



Allocation of funds by Sector



Success Stories



Private Initiatives

Private financial support initiatives bring innovation and flexibility to the funding landscape, offering tailored solutions like venture capital, angel investments, and corporate grants. These initiatives empower businesses with not just funds but strategic guidance, fostering growth and competitiveness. Think of them as your business's private cheerleaders, invested in your success!

Which Private Initiatives suits your needs?

Eligibility Type	Suitable Solutions
Social Enterprises and High Social Impact	Tata Trusts, Villgro Innovations, CIIE.CO by IIM Ahmedabad, ACT Grants, MassChallenge
Technology and Innovation Startups	Nasscom 10,000 Startups, MassChallenge, CIIE.CO by IIM Ahmedabad, IIM Bangalore NSRCEL
MSMEs and Financial Support Needs	SIDBI, Poonawalla Fincorp, Bajaj Finserv
General EarlyStage and Scalable Startups	IIM Bangalore NSRCEL, MassChallenge, CIIE.CO by IIM Ahmedabad
Womenled and Diverse Leadership Startups	IIM Bangalore NSRCEL, CIIE.CO by IIM Ahmedabad

Did you know?

Private investors in India funded over $40 billion in startups in 2023 alone, fueling innovations across industries and transforming small ideas into global successes!

Private Initiatives

In a Glance

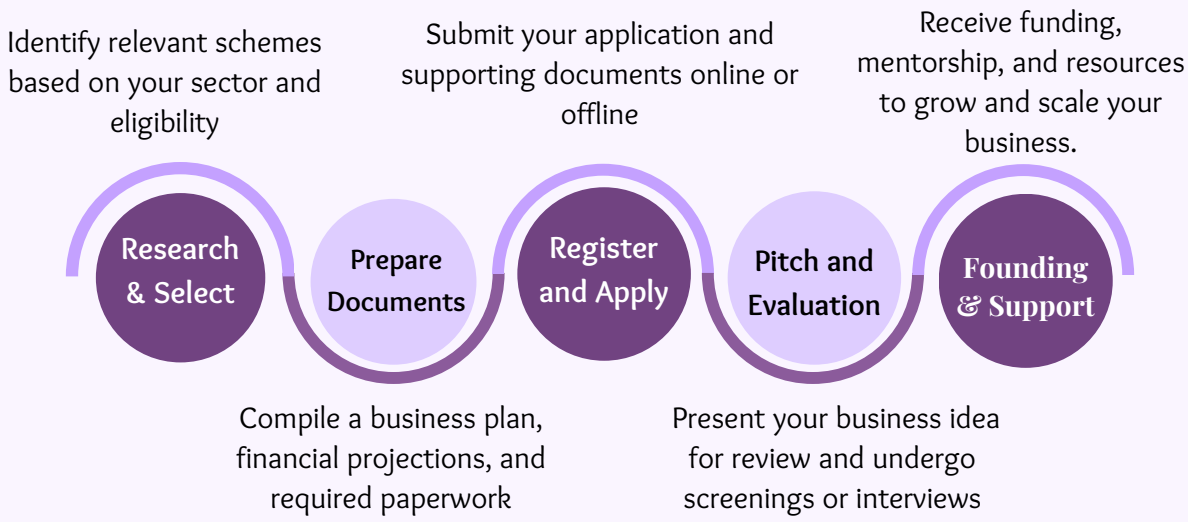
Tata Trusts Entrepreneurship and Innovation Program: Supports social enterprises and tech startups through grants and equity investments; notable success includes scaling Khan Academy India.

CIIE.CO (Centre for Innovation, Incubation, and Entrepreneurship): Supports startups in technology, agribusiness, healthcare, through grants, equity investments, and seed funding, notable success includes backing agro-tech startup Stellapps.

MassChallenge: Supports early-stage startups across various industries, including healthcare and clean technology, through equity-free grants and mentorship; notable success includes scaling health-tech company Everlywell.

SIDBI (Small Industries Development Bank of India): Supports micro, small, and medium enterprises (MSMEs) across various sectors through loans, equity investments, and financial support schemes; notable success includes facilitating the growth of Techno Paints.

Common Application Pathway



Alternative Financing Options

"Non-Traditional ways to secure funding beyond conventional bank loans"

Why choose Alternative Financing?

- **Funding Your Way:** Tailored funding options that don't box you into rigid repayment terms.
- **Collateral-Free Confidence:** Many options like crowdfunding don't require putting your assets on the line.
- **Fast Tracking Financing:** Quick approvals mean you can seize opportunities faster than a bank queue!
- **Community Power:** Crowdfunding doubles as marketing—your backers become your biggest cheerleaders.
- **Backing Bold Ideas:** Ideal for unconventional ideas or businesses that banks might overlook.

At a Glance...

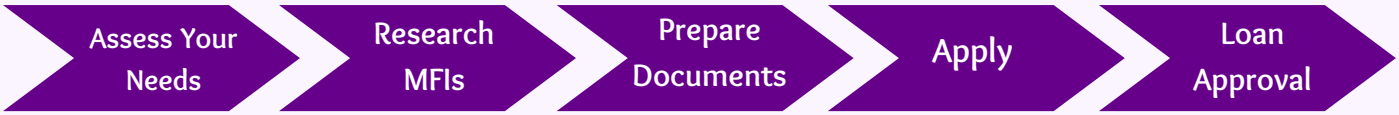
Option	Best for	Platform/Where
Microfinance	Small-Scale	Grameen Bank
Crowdfunding	Technology, Creative	Ketto
Venture Capitalists	High Growth	Sequoi Capital
Angel Investor	Early Age	Indian Angel Network
Bootstapping	Self-funded	Personal Savings

Alternative Financing Options

Let us look at each Method in Brief

Microfinance: Financial Inclusion for Marginalized Communities

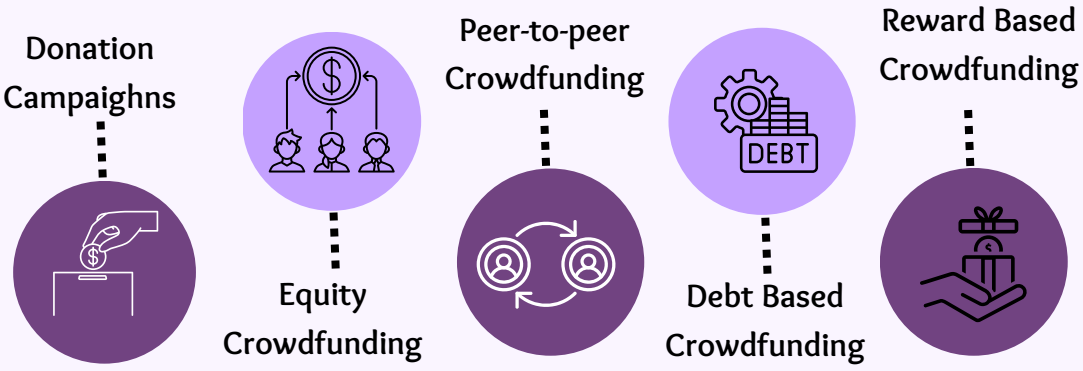
Microfinance provides small loans, savings, and insurance to unbanked individuals, fostering entrepreneurship and income stability. With 168+ MFIs in India managing ₹46,842 crore, organizations like Bandhan Bank and NABARD's EShakti drive financial inclusion, empowering women and rural businesses.



- **Assess Your Needs:** Decide loan purpose and amount (usually under ₹1 lakh)
- **Research MFIs:** Find registered institutions like Bandhan Bank or Ujjivan
- **Prepare Documents:** Gather ID proof, address proof, and income details
- **Apply:** Submit forms directly at branches, through agents, or online
- **Loan Approval:** MFI assesses eligibility and disburses funds to your account or SHG

"Crowdfunding: Big Dreams, Backed By Many!"

Crowdfunding pools contributions online, funding startups and creative projects while building a loyal audience. With reward-based, equity, and donation models, it's innovation's favorite launchpad.

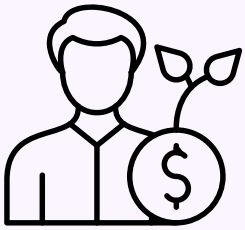


Alternative Financing Options

"Angels vs. Sharks"

Basis	Angel Investors	Venture Capitalists
Who They Are ?	Wealthy individuals with a soft spot for startups.	Professional firms managing big pools of money.
Investment Stage	Early birds, backing ideas or seed-stage businesses.	Late to the party, prefer growth-stage startups.
Funds Size	Small wingspan (₹10L–₹2 Cr per investment).	Big bucks (₹5 Cr and beyond).
Involvement	Mentors with heart, offering guidance and contacts.	Sharks with strategy, focused on high returns.
Ownership Goal	Modest slice of the pie.	Larger chunk with control options.

"Bootstrapping: Build Big with Basics"



Bootstrapping is entrepreneurship powered by personal savings and revenue, keeping control and ownership intact. It's a disciplined, self-reliant approach that grows ventures sustainably—slow and steady wins the race!

Some Tips & Tricks

💡 **Start Lean:** Focus on essentials and avoid unnecessary expenses.

🛠️**Leverage Free Tools:** Use free or low-cost platforms for marketing, operations, and productivity. (Check out our ..... sections)

🤝**Tap Into Networks:** Seek support from friends, family, and professional circles.

💰 **Reinvest Profits:** Use revenue to grow instead of external funding.

🌱 **Focus on Cash Flow:** Prioritize steady income over rapid expansion.

🏡 **Cut Overheads:** Work from home or shared spaces to save on office costs.

"Slow and steady, Wins the race"

MY MO MA

WE MAKE IT HAPPEN!

FINANCIAL MANAGEMENT

Financial Management for Businesses

Why Financial Management Matters?

1. **Drives Business Growth** : Enables strategic investments and Boosts revenue and profitability through informed decisions.
2. **Ensures Compliance** : Keeps businesses aligned with tax laws and regulations and Mitigates legal risks and penalties.
3. **Promotes Sustainability** Ensures long-term stability and operational efficiency. Also builds resilience against economic fluctuations.

Key Components of Financial Management

Accounting

Taxes

Budgeting

Complaince

"Mastering financial management is the cornerstone of every successful business journey."

Fact Check

"70% of businesses fail due to poor financial planning – don't let yours be one of them!"

Call-to-Action (CTA): "Let's dive into the essentials that every business owner needs!"

Your Guide to Accounting Basics

"Building Blocks of Financial Success."

What is Bookkeeping?

"Bookkeeping is the systematic recording of financial transactions."

Accounting Cycle

1. Analysing Transactions
2. Recording Transactions in Journals
3. Posting to General Ledger
4. Preparing a Trial Balance
5. Making Adjustment Entries
6. Creating an Adjusted Trial Balance
7. Generating Financial Statements
8. Closing Entries & Post-closing Trial Balance

Resources

Accounting Coach: Offers free online courses and resources on bookkeeping and accounting fundamentals.

YouTube: Search for channels like "Accounting Stuff" or "Bookkeeping Master" for free video tutorials.

Sample Journal Entry

Date	Account Title	Debit ($)	Credit ($)	Description
2025-01-05	Accounts Receivable	1,000		Sale of merchandise on credit
	Sales Revenue		1,000	
	Cost of Goods Sold	600		Cost of merchandise sold
	Inventory		600	

Financial Statements

Balance Sheet

A snapshot of a company's financial position at a specific point in time, showing assets, liabilities, and equity.

Profit & Loss Statement

Summarizes the revenues and expenses over a specific period, resulting in net income or loss.

Cash Flow Statement

Tracks the inflows and outflows of cash within a business over a specific period, categorized into operating, investing, and financing activities.

Sample Balance Sheet

Company Name
Balance Sheet as of December 31, 20XX

Assets	
Current assets	
Cash	40,000
Accounts receivable	70,000
Inventory	30,000
Total current assets	**140,000**
Long-term assets	
Machinery	5,000
Equipment	40,000
Total long-term assets	**45,000**
Total Assets	**185,000**

Sample Cash Flow Statement

Statement of Cash Flows

	Current Period [Start Date] to [End Date]	Prior Period [Start Date] to [End Date]	Increase (Decrease) [Start Date] to [End Date]
nter your Company's name here			
tatement of Cash Flows			
Month] [Day], [Year]			
EGINNING CASH ON HAND	-	-	-
DD: CASH RECEIPTS			
Cash Sales	-	-	-
Collections from Customer Credit Accounts	-	-	-
Loan or Other Cash Injection	-	-	-
Interest Income	-	-	-
Income Tax Refund	-	-	-
Misc. Cash Receipts	-	-	-
OTAL CASH RECEIPTS	-	-	-
ESS: CASH PAYMENTS			
COST OF GOODS SOLD:			
Direct Product/Service Costs	-	-	-
Salaries-Direct	-	-	-
Payroll Taxes and Benefits-Direct	-	-	-
Supplies	-	-	-
Other Costs	-	-	-
Sub-Total Cost of Goods Sold	-	-	-
OPERATING EXPENSES:			
Advertising and Promotion	-	-	-
Automobile/Transportation	-	-	-
Bank Service Charges	-	-	-
Business Licenses and Permits	-	-	-
Charitable Contributions	-	-	-
Computer and Internet	-	-	-
Continuing Education	-	-	-
Dues and Subscriptions	-	-	-
Insurance	-	-	-

Sample Profit & Loss Statement

[Company Name]

[Street Address], [City, ST ZIP Code]
[Phone: 555-555-55555] [Fax: 123-123-123456]
[abc@example.com]

Profit & Loss Statement

For the Period Ended _____

Income	$	$
Sales	0000000	
Services	00000000	
Other Income	00000	
Total Income		**0000000**
Expenses		
Accounting	0000000	
Advertising	000000	
Assets Small	000000	
Bank Charges	000000	
Cost of Goods Sold	00000	
Total Expenses		**00000000**
Profit/Loss		**00000000**

Mastering Business Budgeting

Why Budgeting is crucial ?

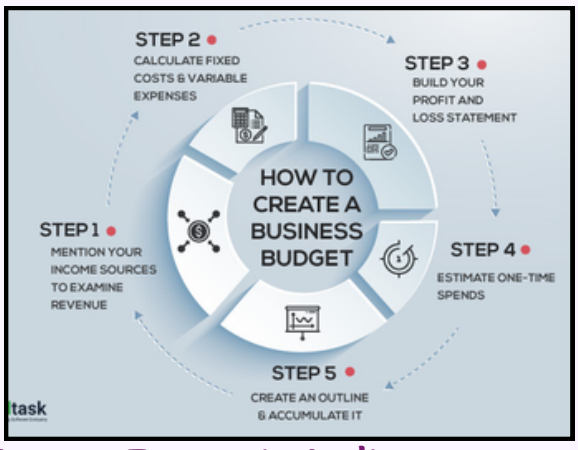
01 Helps you to stay on track

02 Reduces Stress

03 Enables you to save for future

04 Helps you avoid Debt

05 Provides Financial Freedome



Sample Monthly Budget for a Momos Eatery in India

Category	Estimated Cost (INR)
Revenue	
- Sales (Dine-in, Takeaway, Online Delivery)	₹1,80,000
- Other Income (e.g., Catering, Special Orders)	₹10,000
Total Revenue	₹1,90,000
Expenses	
Fixed Costs	
- Rent (Small stall/kiosk or shop)	₹10,000
- Utilities (Electricity, Gas, Water, Internet)	₹5,000
- Insurance (Basic coverage for property and liability)	₹1,500
- Loan EMI (if applicable)	₹5,000
Variable Costs	
- Raw Materials (Flour, vegetables, chicken, spices)	₹40,000
- Staff Wages (Cooks, servers, helpers)	₹50,000
- Packaging (For delivery and takeaway)	₹5,000
- Marketing & Advertising (Local ads, social media, discounts)	₹5,000
- Cleaning & Maintenance	₹2,000
- Miscellaneous (Repairs, licenses, permits)	₹3,000
Delivery Commissions (Zomato, Swiggy, etc.)	₹10,000
Total Expenses	₹1,36,500
Net Profit	**₹53,500**

Understanding GST: Simplifying Taxes for Your Business

"A guide to registration, filing, and compliance."

What is GST?

"GST (Goods & Services Tax) is a value-added tax levied on goods and services consumed domestically."

GST Registration Threshold

Category	Annual Turnover Threshold	Special Category States (Lower Threshold)
Supply of Goods	₹40 lakh	₹20 lakh
Supply of Services	₹20 lakh	₹10 lakh
Mixed Supply	Based on the predominant supply type	Based on the predominant supply type

Key Notes

Special Category States include Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, and Uttarakhand

Registration is mandatory for inter-state supplies and specific businesses, irrespective of turnover thresholds

GST Registration

1. Visit the GST Portal — Click on 'Register Now'
2. Select New Regsitration — Fill in Basic Details (Part A)
3. Submit OTP for Verification — Fill in other details (Part B)
4. Upload Documents — Verification and Approval
5. Receive GSTIN — Start Using GSTIN

Understanding GST: Simplifying Taxes for Your Business

GST Rates

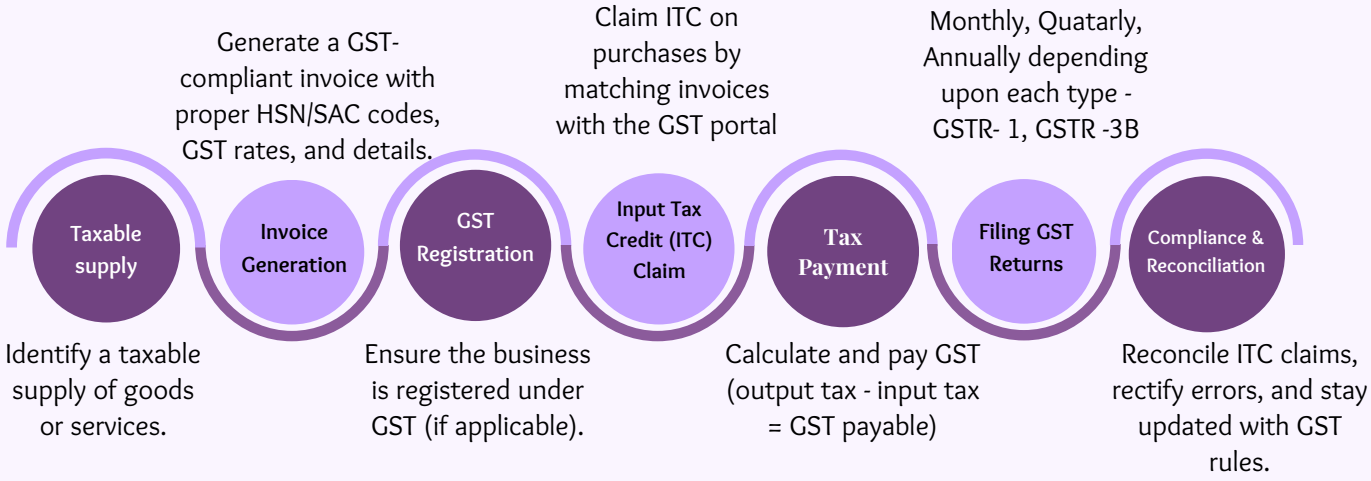
1. 0% Agri Related Goods 0.25% - Rough diamonds
2. 5% Priority Goods & Common use items
3. 28% Aerated drinks, luxury cars, cigarettes etc. + Compensation cases
4. 12% and 18% Residual Standard Rates
5. 3% Gold, precious stones & Limitation Jewellery

Keep in Mind

"Use the government's GST portal for easy filing: gst.gov.in."

GST Filing

GST Filing process



Types of GST Returns

GST Return Type	Frequency	Purpose
GSTR-1	Monthly/Quarterly	Reports outward supplies (sales) made by the taxpayer.
GSTR-3B	Monthly	Summary return for reporting outward and inward supplies along with tax payment details.
GSTR-9	Annually	Consolidated annual return summarizing all returns filed during the financial year.
GSTR-4	Quarterly	For taxpayers under the Composition Scheme, summarizing turnover and tax liability.
GSTR-10	When applicable	Final return filed when a taxpayer's GST registration is canceled or surrendered.

Tips

1."Maintain proper invoices for every transaction to claim Input Tax Credit."

2. Investing in reliable GST billing software can significantly enhance invoice management

3.Stay compliant and avoid penalties with timely filings!

Income Tax: What Every Business Owner Should Know

What is Taxable Business Income?

"Taxable income is the net profit of your business after deducting eligible expenses."

Tax Slabs (2024-2025)

Category	Income Slab (Rs)	Tax Rate (%)
Individuals (New Regime)	Up to 4,00,000	Nil
	4,00,001 to 8,00,000	5
	8,00,001 to 12,00,000	10
	12,00,001 to 16,00,000	15
	16,00,001 to 20,00,000	20
	20,00,001 to 24,00,000	25
	Above 24,00,000	30

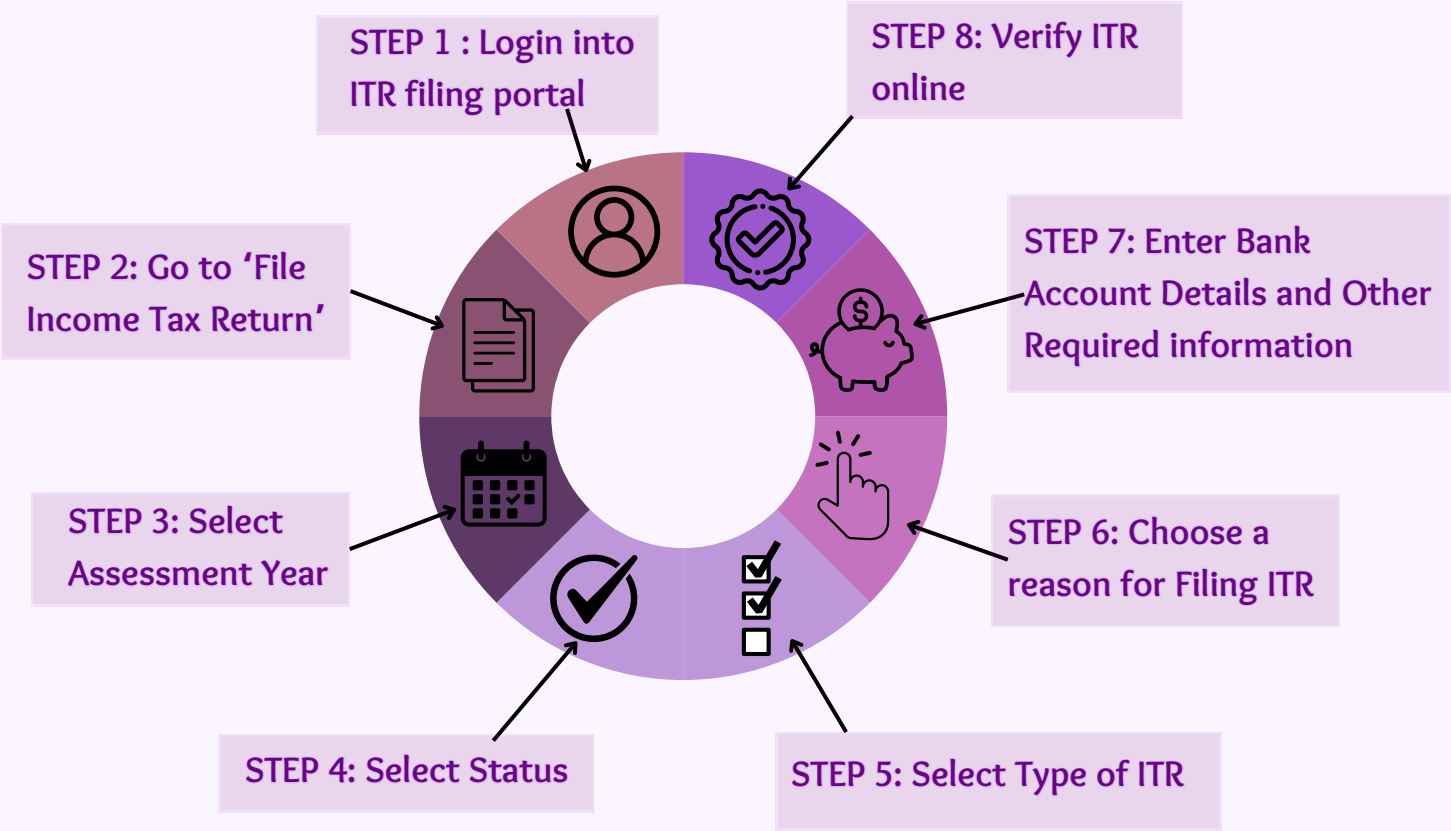
Deductions you can claim

Deduction Type	Description	Eligibility
Revenue Expenditure	Expenses incurred wholly and exclusively for business purposes (e.g., rent, salaries).	All businesses
Depreciation	Deduction on the decline in value of assets over time, calculated based on prescribed rates.	All businesses with depreciable assets
Capital Expenditure	100% deduction for specified capital expenditures (e.g., setting up hospitals, cold storage).	Businesses meeting specific criteria
Payments to Specified Funds	Deductions for contributions to funds like the National Fund for Rural Development.	All businesses
Skill Development Projects	150% deduction on expenses incurred for notified skill development projects.	Companies engaged in specified activities
Family Planning Expenditure	Entire revenue expenditure for promoting family planning among employees - deductible.	Companies

Tax Filing Process

What is ITR (Income Tax Return)?

"Filing your Income Tax Return (ITR) is more than just a formality—it's your chance to stay compliant and unlock potential refunds! Ensure accurate filings to avoid penalties and make the most of eligible deductions."



Tips to Save Tax

- Invest in schemes like PPF and ELSS.
- Use depreciation to lower taxable income.
- "Maintain detailed records of all expenses to ensure you don't miss out on deductions."
- "Consider setting up a provident fund for employees to avail additional tax benefits."
- "Invest in a business health insurance policy to enjoy deductions under Section 80D."
- "Claim deductions on business loans under Section 80E for interest payments."
- "Separate your personal and business expenses to avoid unnecessary tax liabilities."

Licensing and Permits

Business licenses vs Permits

A business license and a permit are not the same. Business licenses verify that your company complies with state regulations while permits ensure that your business adheres to safety and preventative measures.

Eligibility

To apply for a business license, you must meet the following requirements:

- The applicant must be at least 18 years old
- The applicant must not have any criminal history or be under legal probation for severe offences
- The business must be legal

Types of business licenses

Udyog Aadhaar registration

This license applies to investors who want to register a micro, small and medium business. The investment in equipment made by a service provider or manufacturing firm that engages in manufacturing determines who is eligible to apply for Udyog Aadhaar registration. Once completed, companies can enjoy schemes provided by the government to support small businesses.

Food Safety and Standard Authority of India license

You must obtain a license from the FSSAI if you plan to start a food business, whether it be selling packaged food, operating a restaurant, using a cloud kitchen or any other food business model. There are three types of FSSAI licenses, and they are categorised based on business turnover:

- FSSAI Basic Registration: turnover of up to INR 1.2 million
- FSSAI State License: turnover between INR 1.2 million and INR 200 million
- FSSAI Central License: turnover of more than INR 200 million

Import-export code

Companies involved in importing or exporting goods or services must obtain the Import Export Code (IEC) from the Directorate General of Foreign Trade (DGTF). To receive an Import Export Code, the company must have a permanent account number (PAN) and a bank account.

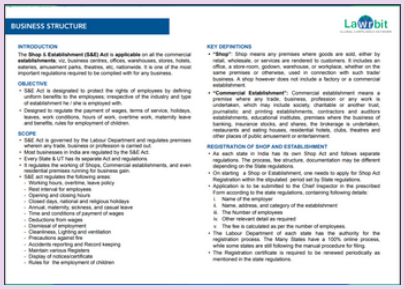
IEC CERTIFICATE
SAMPLE

Government Of India
MINISTRY OF COMMERCE AND INDUSTRY
Office of Zonal Director General of Foreign Trade
Central Licensing Area, 'A' WingNew Delhi-110002
CERTIFICATE OF IMPORTER-EXPORTER CODE (IEC)

1. User Name ABC TRADING CO.
2. Address HERO HONA CHOWK
GURGAON
GURGAON
HARYANA-122102

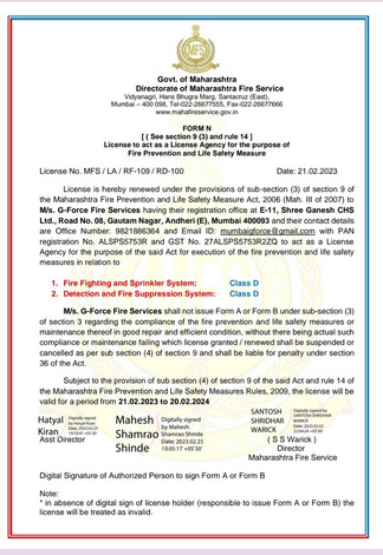
Shop and Establishment Act

Companies opening a retail store in India must obtain a license under the Shop and Establishments Act. The guidelines will differ from state to state as the Act is issued under state governments. All local businesses are governed by the Act and must ensure no violations regarding child labour, working hours, working conditions and wage policies.


BUSINESS STRUCTURE

Fire Department license

A fire department permit is necessary for companies that deal with flammable materials and is open to the public (such as restaurants, hotels, and petrol stations).


Govt. of Maharashtra
Directorate of Maharashtra Fire Service
Vidyanagri, Hans Bhugra Marg, Santacruz (East), Mumbai – 400 098, Tel-022-26677555, Fax-022-26677666
www.mahafireservice.gov.in

FORM N
[(See section 9 (3) and rule 14]
License to act as a License Agency for the purpose of Fire Prevention and Life Safety Measure

License No. MFS / LA / RF-109 / RD-100 Date: 21.02.2023

License is hereby renewed under the provisions of sub-section (3) of section 9 of the Maharashtra Fire Prevention and Life Safety Measure Act, 2006 (Mah. III of 2007) to **M/s. G-Force Fire Services** having their registration office at **E-11, Shree Ganesh CHS Ltd., Road No. 08, Gautam Nagar, Andheri (E), Mumbai 400093** and their contact details are Office Number: 9821886364 and Email ID: mumbaigforce@gmail.com with PAN registration No. ALSPS5753R and GST No. 27ALSPS5753R2ZQ to act as a License Agency for the purpose of the said Act for execution of the fire prevention and life safety measures in relation to

1. Fire Fighting and Sprinkler System: Class D
2. Detection and Fire Suppression System: Class D

M/s. G-Force Fire Services shall not issue Form A or Form B under sub-section (3) of section 3 regarding the compliance of the fire prevention and life safety measures or maintenance thereof in good repair and efficient condition, without there being actual such compliance or maintenance failing which license granted / renewed shall be suspended or cancelled as per sub section (4) of section 9 and shall be liable for penalty under section 36 of the Act.

Subject to the provision of sub section (4) of section 9 of the said Act and rule 14 of the Maharashtra Fire Prevention and Life Safety Measures Rules, 2009, the license will be valid for a period from **21.02.2023 to 20.02.2024**

Hatyal Kiran Asst Director
Mahesh Shamrao Shinde
SANTOSH SHRIDHAR WARCK (S S Warick) Director Maharashtra Fire Service

Digital Signature of Authorized Person to sign Form A or Form B

Note:
* in absence of digital sign of license holder (responsible to issue Form A or Form B) the license will be treated as invalid.

Air and Water Pollution permit

The Environmental Department requires a permit if the business works with manufacturing operations using natural resources. Obtaining this permit before any building is essential to avoid complications.

Republic of the Philippines
Department of Environment and Natural Resources
Environmental Management Bureau-National Capital Region
National Ecology Center Compound, East Avenue, Diliman, Quezon City

APPLICATION FOR "PERMIT TO OPERATE" AIR POLLUTION SOURCE INSTALLATIONS (APSI)

Type: ☐ New ☐ Renewal or Extension ☐ Additional APSI or APCF ☐ Change of Ownership ☐ Change of Name ☐ Modification/Amendment

1. General Information:
Name of Owner:
Address:
Name of Permittee:
Address: Zip Code:
TIN: Nature of Business:
Nature of Ownership: ☐ Single Proprietorship ☐ Partnership ☐ Corporation
Authorized Capital: Paid Up Capital: Date of Start of Operation:
Name of CEO: Tel. No. Fax No.:
Total Employees: Office: Production:
Office Operation: hrs/day days/wk Production Operation: hrs/day days/wk
Land Area Occupied: m² Open Area: m² ☐ Owned ☐ Leased ☐ Shared
Classification: ☐ Industrial ☐ Commercial ☐ Residential ☐ Agricultural ☐

2. Raw Materials & Product Information ☐ Not Applicable

Raw Materials	Quantity	Products	Quantity

3. List of APSI

APSI	Control Facility	Date Installed (for new application)

I hereby certify that the above information are true and correct to the best of my knowledge. Done this day of

Name and Signature of the Pollution Control Officer Name and Signature of the Chief Executive Officer

SUBSCRIBED AND SWORN to before me a Notary Public, this day of , affiant exhibiting to me his/her (SSS/TIN/PRC/Passport ID No.) issued at on

Fees	Amount	Official Receipt No.	Date
Filing	₱ 600.00		
PD 1856	₱ 10.00		
Documentary Stamp	₱ 30.00		
Permit			

Application No. Pre-evaluated by:
FM-CPD-AW07 00 10-15-17

MY MO MA

WE MAKE IT HAPPEN!

E-COMMERCE AND RETAIL MANAGEMENT

In a world transformed by the rise of online shopping, the importance of e-commerce platforms has become undeniable. This chapter, 'eCommerce and Retail,' explores the tools and strategies that empower businesses to navigate this new era of commerce, enabling them to streamline operations and enhance customer experiences. It also bridges the gap between traditional retail and the digital marketplace, equipping businesses with the tools they need to thrive in the ever-changing landscape of modern commerce.

Why effective eCommerce management crucial for Businesses

Wider Reach
Helps expand customer base

Customer Experience
User-friendly ecommerce sites

More Efficiency
Automates processes, cuts costs.

Data Insights
Data informs business decisions

Tools Covered in This Section

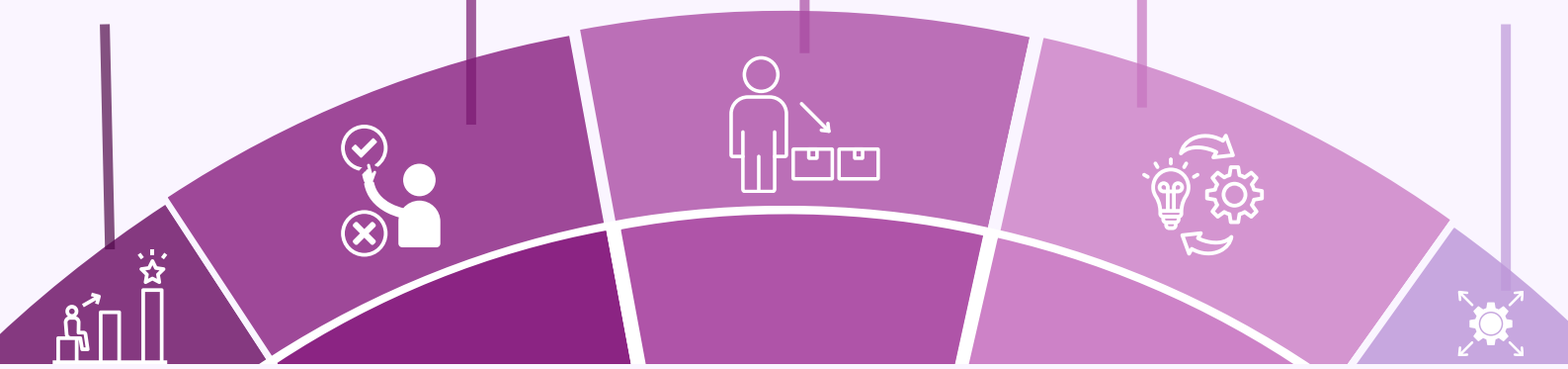
Choosing the Right Platform
Comparative analysis between popular social media shops and marketplaces for specific needs

Implementing Logistics and Payments
Suggestions for choosing the right delivery partner and payment getaways

Preparing your products for eCommerce
Understanding the importance of presentation in eCommerce.

Assessing Readiness and Setting Goals
Understanding Audit of existing resources, defining goals and choosing the right eCommerce model

Analysing and Scaling
Google Analytics and Shopify Dashboard to track website traffic and offer insights into sales trends



How businesses can leverage e-commerce platforms

E-commerce offers an unparalleled opportunity for businesses to expand their reach, enhance customer convenience, and grow revenue. This chapter provides a step-by-step approach for existing business owners to capitalise on e-commerce.

Phase 1: Assessing Readiness and Setting Goals

Before diving into e-commerce, it's important to evaluate your business's current capabilities and set clear objectives.

Key steps:

1 Audit existing resources

- Identify products/services already performing well offline that can be listed online.
- Assess your inventory management systems and logistics capabilities.
- Leverage existing customer data for personalized marketing.

2 Define goals

- Are you aiming to increase revenue, expand to new markets, or improve customer experience?
- Set measurable KPIs like sales targets, website traffic, or conversion rates.

3 Choose the right e-commerce model

Options include direct-to-consumer (DTC) selling, third-party marketplace listing, or a hybrid approach.

Pro Tip

Conduct surveys using Google Forms with existing customers to understand their preferences for online shopping and delivery.

Example: If you're a local bakery, you might set a goal to expand your customer base by 20% through online cake orders and delivery.

Phase 2: Choosing the Right Platform

The platform you choose should align with your business goals, product type, budget, and stage of growth. Here's a detailed breakdown of various platforms:

Social Media Shops

These are particularly useful for businesses looking for **low-cost options with direct customer engagement.**

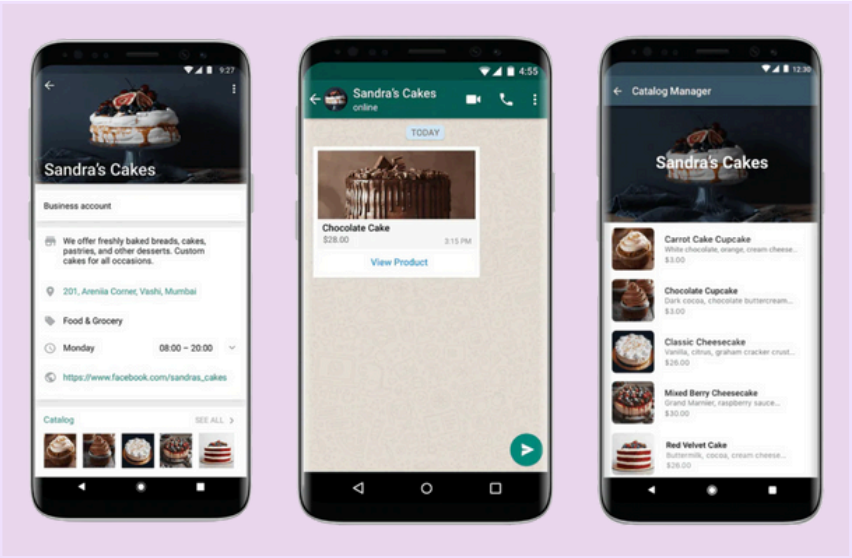
#1 WhatsApp Business Store

It offers a catalog feature to showcase your products directly to customers.

User-friendly

Direct communication with customers

No listing fees



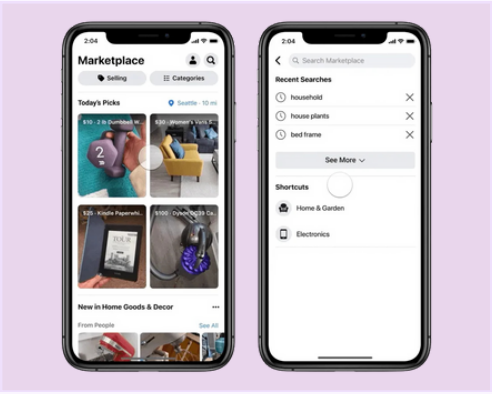
Best For: Small businesses with localised customer bases, such as bakeries, florists, and boutique stores.

#2 Facebook Shops

A customisable storefront on Facebook and Instagram that integrates with Facebook Marketplace.

Broad audience reach

Seamless integration with Instagram



Best For: Businesses with visually appealing products like apparel, accessories, and home décor.

#3 Instagram Shopping

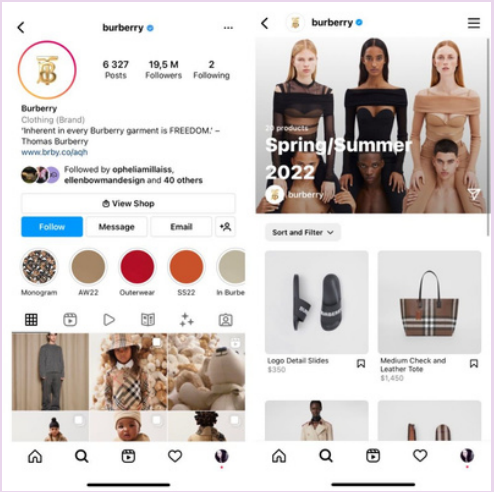
Allows you to tag products in posts and stories, leading directly to product pages.

Visual appeal

Engagement with younger audiences

Strong influencer marketing potential.

Best For: Brands in fashion, beauty, and lifestyle.



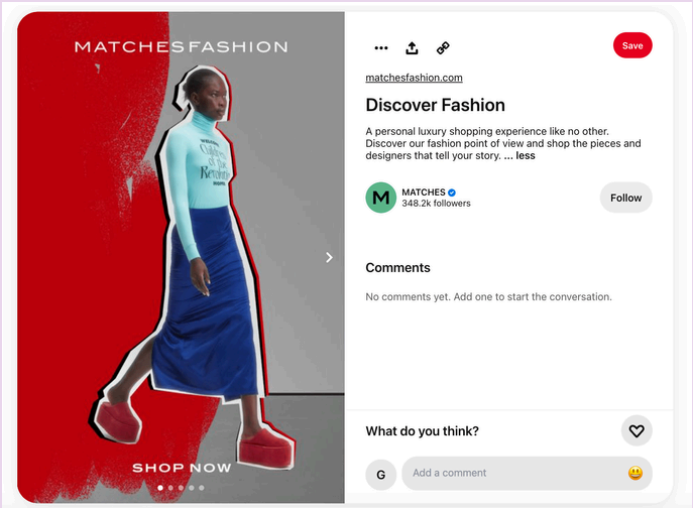
#4 Pinterest Shopping Ads

Turns your pins into shoppable links, ideal for inspiration-driven shopping.

Targets a creative audience

Ideal for niche products

Best For: Businesses in art, design, and unique handmade goods.



Marketplaces for Specific Needs

Whether you're **starting small or are an established player**, the following platforms cater to different business types and sizes:

Platform	Description	Suitability	Fees
ShopClues	A marketplace for affordable, value-for-money products.	Small businesses with budget-conscious customers.	No registration fees, commission on sales varies by category.
Meesho	A platform focusing on social commerce, especially for resellers.	New business owners wanting low-risk entry into e-commerce.	Zero commission and low investment.
Paytm Mall	A mobile-first ecommerce platform with strong integration into Paytm's payment ecosystem.	Businesses targeting digital-savvy consumers in India.	Listing fees + commission based on product categories.
Etsy	Focuses on handmade, vintage, and unique items.	Artisans and creators with niche products.	$0.20 per listing + 5% transaction fee.
Nykaa	Specialised platform for beauty and wellness brands.	Businesses in cosmetics and skincare.	Ranges from 5% to 20%, depending on the product category
IndiaMart	A B2B platform connecting suppliers with buyers.	Businesses selling in bulk or targeting wholesalers.	₹3,000/month for basic plans. Premium plans with added visibility cost higher.

Amazon

- Access to Prime customers for faster deliveries.
- Advanced marketing tools like Sponsored Ads to boost product visibility.
- FBA (Fulfilled by Amazon) for streamlined logistics and storage

Register as a seller here.

Flipkart

- Exclusive access to Flipkart's marketing campaigns, such as Big Billion Days.
- Strong customer trust and high visibility in India.
- Simplified payment processes for sellers through Flipkart Seller Hub.

Sign up here with business details and GSTIN.

Shopify Website Builder:

A smarter choice for e-commerce

Ease of Use

Shopify is a user friendly platform for those with limited technical skills. You can quickly set up and launch your online store without having to write code or hire a web developer.

Hosting and maintenance

Shopify takes care of all the hosting and maintenance for your site, so you don't have to worry about server upgrades, security, or backups.

Marketing and SEO tools

Shopify provides a suite of built-in marketing and SEO tools to help you promote your products and drive traffic to your site.

App Store

Shopify has a large app store with over 4,000 apps that you can use to extend the functionality of your site and add new features, such as email marketing, social media integration, and more.

Get Started

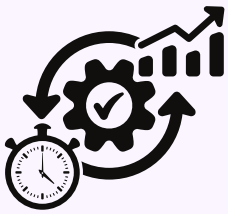
- **Sign up for an account:** Visit their website, enter your email, and click on "Start free trial."
- **Add a domain name:** The domain name is what customers will type into their browser to find your store. If you have your own brand already, then make your domain name your brand name.

Phase 3: Preparing your products for e-commerce

Presentation is key in e-commerce. High-quality visuals and compelling descriptions can drive conversions.

01 Optimise Product Listings:

- Use clear, high-resolution images (multiple angles).
- Write detailed descriptions highlighting features, benefits, and specifications.

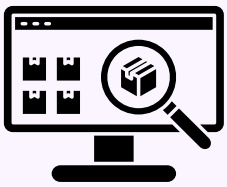


02 Pricing Strategy:

- Research competitors to set competitive prices.
- Factor in platform fees and shipping costs.

03 Stock Management:

Use inventory management tools like Zoho Inventory or TradeGecko to track stock levels and avoid overselling.



Pro Tip

- Use AI-powered tools like **Canva** or **Picsart** to enhance product images with minimal effort, or **Jasper.ai** to craft compelling, SEO-friendly descriptions that increase visibility.
- Consider tools like **Prisync** or **RepricerExpress** to automate price adjustments based on competitor pricing trends and inventory levels.
- Refer **Chapter 2: Essential SaaS Tools** to Consider of the handbook to learn more about inventory management

Phase 4: Implementing Logistics and Payments

A seamless delivery and payment process enhances customer trust and satisfaction.

Logistics Solutions:

Delivery Partner	Best For	Starting Price (₹/500g)	Unique Feature
Shiprocket	Startups	₹29 (local)	AI-based courier selection
Delhivery	High volumes	Custom Pricing	Reverse logistics
Blue Dart	Premium	₹85 (local)	Same-day delivery options
Ekart Logistics	Flipkart sellers	Lower for Flipkart sellers	Flipkart integration
DTDC	Global	₹40 (local)	International shipping
Ecom Express	Rural reach	₹35-₹50	Rural area penetration
Shadowfax	Hyperlocal	₹30 per delivery	On-demand hyperlocal delivery

Payment Gateways:

Razorpay

Best for Indian businesses.

Accepts multiple payment methods, easy integration.

Fees: 2% per transaction.

Paytm

Suitable for Tier 2 and Tier 3 businesses

Trusted globally.

Fees: 1.75% - 2.5%

PhonePe

Retail and e-commerce platforms

Strong UPI and wallet adoption

Fees: 1.7% - 2%

Phase 5: Analysing and Scaling

Once your e-commerce operations are running, analyse the data to identify areas for growth.

Tools for Analysis:

Google Analytics	Shopify Dashboard	Feedback Surveys:
Tracks website traffic and customer behavior.	Offers insights into sales trends and top-performing products	Use tools like Typeform to understand customer preferences.

Pro Tip

- Set up **conversion tracking** on your website to measure the effectiveness of your marketing campaigns. Tools like Google Tag Manager can help streamline this process.
- Analyse **Customer Lifetime Value (CLV)** using advanced dashboards to determine which customer segments generate the most profit for your business.
- Attend this free online course on **Google Analytics** here to learn how to effectively track, measure, and interpret your website traffic.

MY MO MA

WE MAKE IT HAPPEN!

NETWORKING AND GROWTH OPPORTUNITIES

Networking and Growth Opportunities

Importance

Effective networking unlocks opportunities for collaboration, innovation, and growth, serving as a cornerstone for entrepreneurial success in a competitive business landscape.

Make use of available tools

Before diving into e-commerce, it's important to evaluate your business's current capabilities and set clear objectives.

3 Most Important Digital Tools for Networking

1 — LinkedIn: The Professional Network

- Connect with professionals, industry leaders, and potential investors to grow your network strategically.
- Build a credible personal brand by sharing insights, writing articles, and showcasing achievements.
- Engage in relevant groups and discussions to increase visibility and establish thought leadership.

2 — Instagram

- Present your brand story visually through engaging posts, Stories, and Reels that resonate with your audience.
- Foster direct interaction with followers using features like polls, live sessions, and Q&A stickers.
- Humanize your business by showcasing behind-the-scenes moments and your brand's values.

3 — Twitter/X

- Stay at the forefront of industry trends and engage in real-time conversations with experts and peers.
- Utilize hashtags and trending topics to amplify your reach and connect with a larger audience.
- Share concise, impactful insights or updates to position yourself as a thought leader in your field.

"Your network is your net worth, unlocking opportunities and growth in every connection you build."

Tools and Resources

From affordable export platforms to cost-effective marketing solutions, this section highlights practical strategies tailored for small businesses to grow and thrive in the marketplace.

#1 Udyog Aadhaar (MSME Portal)

CLICK HERE

01

How to Use

Register your business on the Udyog Aadhaar portal to obtain a unique ID, apply for export certifications, and access government schemes tailored for small businesses.

02

Why to Use

Gain access to financial aid, training programs, and subsidies, making it easier to enter and compete in global markets.

03

Whom to Use

Ideal for small and medium enterprises in manufacturing, handicrafts, or services looking to scale and explore export opportunities.

#2 TradeIndia

CLICK HERE

01

How to Use

Register on TradeIndia to create a business profile, list products, and connect with global buyers and suppliers through their platform.

02

Why to Use

Offers a cost-effective way to showcase your products, access trade leads, and establish partnerships in both domestic and international markets.

03

Whom to Use

Best suited for small and medium enterprises seeking to expand their market reach and connect with buyers or sellers across industries.

#3 Startup India Hub

CLICK HERE

01

How to Use

Sign up on the Startup India Hub platform to access a wide range of resources, including mentorship, funding opportunities, and government schemes.

02

Why to Use

Provides tailored support for entrepreneurs, connects startups with investors, and offers guidance on scaling businesses effectively.

03

Whom to Use

Ideal for early-stage startups and small businesses in India looking to grow, gain industry insights, and leverage government support.

#4 Headstart community

CLICK HERE

01

How to Use

Join the Headstart community by attending events, signing up for programs, and connecting with mentors and fellow entrepreneurs.

02

Why to Use

Offers a platform for networking, mentorship, and access to funding opportunities through startup showcases and investor meets.

03

Whom to Use

Ideal for small and medium enterprises in manufacturing, handicrafts, or services looking to scale and explore export opportunities.

Building an Elevator Pitch

An elevator pitch is a concise and compelling summary of your business or idea that can be delivered in 30–60 seconds. Its purpose is to capture attention, highlight your unique value, and prompt interest for further discussion.

4 Tricks to keep in mind:

Be Clear and Concise

Focus on the core idea of your business or solution, ensuring it's easy to understand and fits within 30–60 seconds.

Value Proposition

Emphasize what makes your offering unique and how it addresses a specific problem or need.

Tailor to Your Audience

Adapt your pitch to resonate with the listener's interests, pain points, or industry focus.

End with a Call to Action

Conclude with a clear next step, such as scheduling a meeting, sharing contact information, or visiting your website.

In conclusion, an elevator pitch is a powerful tool for entrepreneurs to spark interest and open doors to valuable opportunities. Remember, a great pitch is not just about what you say but how you say it—confidence, passion, and adaptability are key. With practice and refinement, your elevator pitch can become an essential asset in building your network and growing your business.

Pro Tip

Personalization!!

Always personalize your elevator pitch by including a relatable example or statistic that resonates with your listener's interests—this makes your pitch memorable and more impactful.

Making the best use of Networking Events

Business community networking events are golden opportunities to build meaningful connections, showcase your expertise, and discover collaboration possibilities. To make the most of these events, preparation and strategic engagement are key.

Set Clear Goals

Identify what you want to achieve—whether it's meeting potential clients, learning industry insights, or exploring partnerships.

Prepare Your Introduction

Have a concise and engaging elevator pitch ready to confidently introduce yourself and your business.

Engage Actively

Participate in discussions, ask thoughtful questions, and show genuine interest in others' work.

Follow Up Promptly

After the event, connect with new contacts via LinkedIn or email to keep the conversation alive and nurture the relationship.

Conclusion

Networking events are more than just exchanging contacts; they're about building trust and fostering relationships that can lead to long-term opportunities. Remember, the real value lies not just in who you meet, but in how well you maintain and leverage those connections afterward.

Look Out!

Take notes during the event on key discussions or potential connections, as it helps personalize follow-ups and demonstrates genuine interest. Additionally, identify less crowded areas like coffee stations to have more meaningful, focused conversations.

Our Commitment To You

Dear Entrepreneur,

Building a business takes courage, and we're so proud of you for taking on this journey. No matter where you're picking it up from, your dreams are valid, your work is valuable, and your potential is limitless. Keep going— MyMoMa is here to cheer you on!

With gratitude & support,
Team MyMoMa

Get In Touch With Us

my.mo.ma

MyMoMa- My Moment of Makeover

my.mo.ma.consulting@gmail.com