Swipe File

Post #1:

When I became CFO, I learned the hardest part wasn't the numbers – it was working with the CEO. After 3 roles and countless "therapy sessions" with other CFOs, here's what I wish I'd known sooner:

The real challenge? Navigating the push and pull between a CEO's vision and a CFO's reality. It wasn't about cash flow, forecasting, or board prep. It was about partnership.

After 3x CFO roles, here's what I've learned:

1. Turn "No" into "Here's how"

Instead of shutting down ideas with a hard "no," reframe the conversation.

Instead of "No budget": "We could phase this over 2 quarters" Instead of "Too risky": "Let's test this in one market first" Instead of "Not now": "Here's what we need to see first"

Avoid becoming the "no" department. Show what's possible, the risks involved, and what needs to happen to make it work.

Recognize the "delicate dance"
 A CEO's job is to push. A CFO's job is to pull them back — without killing momentum.

Don't avoid this tension. Embrace it.

1. Speak CEO (not Spreadsheet)

I once gave a 30-minute presentation on variance analysis. The CEO's eyes glazed over in 2 minutes. Now I lead with:

- Impact on growth metrics
 - -Risk to cash runway
 - -Effect on key strategic initiatives

Save the detailed analysis for the appendix.

1. Pick your battles (and fight the right ones)

Not every budget debate is worth a fight.

Focus on the big swings that impact long-term success, not minor spending debates.

Don't let minor things become migraines.

What's your biggest learning from working with a CEO?

Post #2

The fact that 81% of young people set to inherit large wealth are planning to fire dad's financial advisor is not a surprise. The surprise is how few legacy wealth management firms and private banks have any plan to address this whatsoever. Don't get me wrong, I'm sure they have meetings about it and pay consultants to "produce educational content" for the household offspring. But then they also have million-dollar minimums or payout grids disincentivizing FAs from taking sub-\$5 million accounts.

And that's why they're going to lose and you're going to win. They don't want it badly enough. They're not willing to put time, effort or capital on the line.

Here are three actions you can take right now:

INVEST in hiring and training younger advisors. Feed them now so they'll be ready for this opportunity when the time comes. It's a leap of faith to put new prospective clients in front of less experienced CFPs. Have faith in your next-gen advisors. Take the risk.

SEGMENT your service tiers so that there is a grown-up, beyond-robo solution in place for HENRY (High Earner Not Rich Yet) households that doesn't infantilize them. Treat young adults like they're important to the firm, not a side business or a farm team. Educate them about what you're doing to the point they can repeat it back to you.

CREATE so you can get in front of the inheritor generation, winning hearts and minds on the platforms they use. Communicate in an authentic way. Under 40's will not be marketed to by brands, they want to believe in you and your people. Do you believe? If not, they won't either.

Post #3

There's a missed opportunity in the investment world: over 95% of capital remains allocated to non-diverse funds. This leaves diverse-led funds undercapitalized, despite their proven ability to outperform. This disparity isn't just about fairness—it's about untapped potential.

A report from the

National Association of Investment Companies (NAIC)

highlights systemic barriers: smaller commitments to diverse-managed funds, higher asset requirements and inconsistent support from corporate and union pension funds. These challenges restrict market growth and limit wealth creation in communities that could benefit most.

Addressing these disparities is critical to building a more dynamic and equitable financial ecosystem. When diverse leaders manage funds, they bring unique perspectives, broader networks and innovative strategies that drive returns and create lasting economic impact.

This mission is personal to me. Throughout my career, I've championed initiatives to expand opportunities for underrepresented entrepreneurs and fund managers. By supporting diverse leadership in finance, we not only unlock growth but also help close the

#racialwealthgap

and foster sustainable change.

It's time to reimagine how we allocate capital — embracing equality as both a value and a strategy. Together, we can fuel innovation, empower communities and strengthen our economy.

Post #4

Why Are We Taxing Our Daily Bread & Milk?

Fresh milk and plain bread are supposed to be GST-free.

But the moment they're packaged, branded, or processed — boom — 5% GST.

Snacks, chocolates, nuts? 12-18% GST.

For a middle-class family spending ₹2.4 lakh a year on food, that's an extra ₹16,800 gone annually.

Multiply this by 25 crore such families, and the government pockets ₹4.2 lakh crore — every single year — just from GST on our meals.

This isn't luxury dining tax.

This is your breakfast table, your tiffin, your kid's milk.

Uniform taxation might make sense on paper, but on the ground, it's squeezing the very people already battling inflation.

Bread and milk aren't luxuries. They're life.

And life shouldn't be taxed this way.

Post #5

Dear Indians, time to be careful.

The government must keep a strict watch on companies that fail to pass GST benefits to consumers.

While some brands like Amul & Reliance Retail have assured they'll transfer the gains, a few may still try to hike prices to protect margins.

Such practices defeat the purpose of the reform and burden the common people.

Before GST Cut: Base ₹1,000 + 18% GST = ₹1,180

After GST Cut: Base hiked to ₹1,050 + 5% GST = ₹1,102.5

Consumers lose part of the benefit due to hidden price hike.

As citizens, we must call out these malpractices whenever we spot them.

Let's stay vigilant against companies that look for ways to exploit customers instead of supporting us.

Post #6

₹4 crore gain. ₹0 tax. Sounds impossible?

That's exactly what happened in a recent case before the Mumbai Income Tax Appellate Tribunal (ITAT). And the ruling holds important lessons for anyone dealing with property transactions and capital gains.

The story in brief:

- 2002: A couple jointly bought 2 flats in Hiranandani Gardens, Powai (₹34L +
 ₹17L).
- 2015: Husband buys Lodha Estrella flat in his sole name.
- 2017: Husband gifted his share in these flats to his wife via a registered gift deed.
- Jan 2020: Wife sold both flats for ~₹5.98 crore, generating LTCG of ~₹4.21 crore.
- Mar 2021: Within the 2-year Sec. 54 window, she purchased her husband's Lodha Estrella flat for ₹3.85 crore, paying ~₹11.55 lakh stamp duty and executing a registered sale deed.

The Assessing Officer denied the exemption, calling it just "rotation of funds" within the family. But the ITAT disagreed.

Tribunal's view:

Section 54 does not prohibit buying property from a spouse.

The wife had genuine sale proceeds, bank transfers, and full documentation. All conditions—timing, reinvestment, registration—were duly met.

Result → LTCG tax on ₹3.85 crore: Nil.

P Key takeaway: Tax planning ≠ tax evasion. Proper documentation—gift deeds, sale deeds, stamp duty receipts, and bank statements—can make all the difference. Even intra-family transactions, if genuine and compliant, can qualify for exemptions.

This case reinforces a principle: in taxation, substance matters more than suspicion.

Post #7

You don't have to move to Dubai to benefit from 0% income tax...

Here's how Sandra and I did it:

Most people think it's all or nothing:

- → Sell everything
- → Reinvent your life
- → Move to Dubai overnight

That's not how we did it.

We moved 6 month after we set up our business here.

Why?

Because relocating your entire life and setting up a company at the same time...

It's tough, because it's not just logistics.

We faced a decision fatigue and it was emotionally overloading.

It's a full-time project on top of your real life.

So we flipped it:

- Set up the company
- ✓ Started benefiting from 0% income tax
- ▼ Took our time to plan the move (if we even wanted to)

And for most entrepreneurs?

That's smarter.

Start with the first step.

Let it open the door to the next.

You don't need to jeopardise everything to build something better.

You just need to start right.

One step at a time.

DM me "DUBAI" if you want the easy steps.

Post #8

This is how you can pay zero tax!

Most salaried professionals don't even realize this is possible.

If you've parked ₹10-15 lakhs in FDs under your name and you're in the 30% tax slab, chances are you're paying ₹25,000-₹40,000 in taxes every year.

But you can totally escape this if you gift a portion of your savings to your parents. They just need to create a fixed deposit under their name.

Their total annual income will stay below the basic exemption limit, which means the entire interest from the FD of ₹70,000+ will become tax-free.

If you had kept that deposit under your name, you would have lost ~₹22,000 in taxes.

Same FD, same bank and same interest rate. But different outcomes only because of who booked the deposit. (Section 56 of the Income Tax Act allows tax-free gifts to immediate family members.)

So technically, you're not dodging tax.

You're just using the law to your advantage.

Post #9

The Income Tax Department has uncovered a major tax fraud conducted by 90,000 people... all salaried employees...

There are three kinds of frauds which have been caught...

And unfortunately, the penalty for such frauds is either paying 3X the initial tax amount due... or in some cases even serving up to 7 years in jail.

The first is taking wrongful deduction of NPS, ELSS, PPF, LIC under section 80C to save tax without actually making any such investment...

Or claiming they took health insurance, or educational loan when they did not have any such deductions in reality...

And this was caught by looking at how the Form 16 did not have these deductions, and the tax filers added them later - which in most cases turned out to be false.

The second is showing that you made donations to political parties to get a 100% deduction under section 80GGC...

Around 400 people were caught - all IT professionals in Hyderabad

Where an agent possibly promised them a refund, and claimed this false deduction.

The department could find out because all donor lists are public and the names were not matching as per the lists.

The third was a few people claimed deductions meant for foreign nationals working in India...

A big hub of these claims was found in Nagpur...

The department matched it with immigration database and caught them.

Now, here's the biggest learning from all of this -

1/ Please report all deductions to HR so that they can be accounted for in your Form 16

- 2/ Keep all documentary proofs of whatever deduction you take
- 3/ Don't engage with professionals who bait you with tax refunds as the incentive to file through them
- 4/ Don't fall prey to peer pressure that everyone is doing it, so you can too

Post #10

Aap CA ho na?

Meri ITR file kar doge?

Yes, I'm a CA, and Yes, I Can File ITR... But Wait!

Here's the real question:

Are all CAs experts in taxation?

For most people, "CA" equals "Income Tax Expert."

But let's clear this up once and for all – we are so much more than that.

Not every CA is a tax guru.

Some of us specialize in: Audit, Finance, Management consulting, Risk management, Investment banking, and even non-finance roles like HR!

But no matter what we do, there's one thing we can't escape.

At every family function, wedding, or meeting with friends, we hear the same questions:

"How can I save tax?"

"Can you file my ITR?"

Yes, we have good knowledge of tax. But let's not forget – the CA world is much bigger than just returns and filings.

What's the most common question YOU get asked as a CA? Let's hear it in the comments!

Post #11

If I were starting from \$0 as a founder again, here's exactly how I'd structure my money from Day 1.

Because most people focus on making money.

But the founders who keep it?

They think in systems.

So here's how I'd set up my financial infrastructure (before even launching the product):

1. Set up a holding company

I'd create a parent LLC or S-Corp to own all future ventures. This gives me the flexibility to spin up experiments, clean cap tables, and consolidate cash flow.

1. Pay myself the right way

Low W-2 salary and then rest in distributions. This keeps taxes low, which lets me live simply and minimizes audit risk.

1. Max out tax-advantaged accounts

Create a Solo 401k to invest up to \$66K/year (with both employee + employer contributions). Open an HSA ASAP. It's triple tax-advantaged. Create brokerage accounts for flexibility and retirement accounts for sheltering.

1. Keep ownership clean

I'd hold equity in new ventures via the holdco, not personally. That way I'm building long-term value into the company I control.

1. Think of money like a flywheel

The business funds the holdco. The holdco funds investments. The investments create optionality. And the loop continues.

• -

This is the stuff most founders learn after a big win (or an expensive mistake).

But it's what I'd do from Day 1 if I were building again.

If you want the full playbook on this, I put together a 2025 guide to founder wealth strategy.

Comment "playbook" and I'll send it over.

(must be connected to receive it)

Post #12

This CEO deleted 80% of their products.

Revenue went up 400%.

(And why your bloated product line is killing you)

In 1997, Apple was 90 days from bankruptcy.

Steve Jobs returned and did something insane:

He killed 340 products.

From 350 down to 10.

The board thought he'd lost his mind.

Wall Street called it suicide.

Four years later:

- → iPod launched
- → Stock up 3,000%
- → Path to \$3 trillion cleared

But Apple wasn't alone in this deletion revolution:

Trader Joe's:

4,000 products vs 50,000 at typical grocers

Result: \$1,750 per square foot (2x industry average)

In-N-Out:

4 menu items since 1948

Result: Higher per-store revenue than McDonald's

Basecamp:

Removed 80% of features

Result: 3.5 million accounts, zero sales team

LEGO (2003):

Cut product lines by 30%

Result: From near-bankruptcy to the world's most valuable toy company

The uncomfortable truth:

Your product complexity isn't sophistication.

It's suffocation.

Every SKU needs inventory.

Every feature needs support.

Every option needs explanation.

Every variation dilutes focus.

Meanwhile, your competitor with 3 products?

They're printing money while you're printing catalogs.

The Deletion Audit Framework:

1. The 80/20 Autopsy

Which 20% drives 80% of revenue?

Everything else goes on trial.

2. The Complexity Tax

Calculate true cost per SKU:

- → Inventory carrying cost
- → Marketing dilution
- → Decision paralysis impact
- → Support burden

Kill anything under 15% margin.

3. The Customer Confusion Test

Time how long it takes to explain your lineup. Over 30 seconds? Start cutting.

4. The Focus Multiplier

What could you achieve with 10x focus on core products? That's your opportunity cost.

5. The Resurrection Clause

Can always bring it back if customers riot.

(Spoiler: They won't)

Deletion doesn't subtract value.

It multiplies clarity.

And buyer ease.

Here's what nobody tells you about growth:

Addition is lazy.

Subtraction is strategy.

Anyone can add features and more offers.

It takes courage to remove them.

Any fool can expand the catalog.

It takes wisdom to shrink it.

The brands that dominate tomorrow?

They won't be the ones with the most.

They'll be the ones with the least.

The least that matters most.

Your move:

List everything you offer.

Circle what would hurt if it died.

Kill everything else.

This weekend.

P.S. What's one thing your company needs to delete?

Drop it below. Let's start a deletion revolution.

REPOST if your company needs this audit

Follow David Brier for daily lessons in profitable simplicity

Post #13

The ultimate GA4 audit template [2024]

(step-by-step with screenshots)

8 out of 10 businesses make mistakes that lead to bad data.

That's why I created this FREE GA4 Audit Template.

You'll learn how to:

- 1. Find errors quickly
- 2. Fix tracking issues
- 3. Check all settings
- 4. Verify data

Includes:

- ✓ Clear screenshots
- Easy checklist
- Quick fixes

Audit any GA4 in >30 minutes.

Want your FREE copy?

- 1. Like this post
- 2. Comment "GA4"
- 3. Repost for priority access!

And I'll send it directly to you!

→ Only for 36 hrs!

Follow Emilia Möller for more growth tips!

Repost for priority access

Post #14

"I don't need an audit. I already know what's wrong."

That sentence has quietly cost founders millions.

Here's the truth:

- ◆ You know the symptoms firefighting, flat revenue, team burnout
- ♦ But the root problems? You can't see them

Because you're in it. Too close.

The real killers are silent:

- → Your pricing is broken
- → You're selling offers that don't make money
- → Your execution is all over the place
- → You're doing \$10/hour tasks as a \$10M founder

So we built this:

→ The Strategic Growth Audit

It finds the bottlenecks that are costing you time, money, and scale.

Inside every audit:

- ✓ Power of One —find hidden cash & profits, take quick action.
- ✓ Lean Canvas your whole business, simplified
- ✓ Execution Rhythm your team's real productivity score
- ✓ Al Readiness plug the leaks, buy back your/team's time
- √ Right Seat, Right Person the org chart no one wants to talk about

If you're guessing, you're bleeding.

Clarity isn't nice to have.

It's mandatory if you want to grow.

Comment "CLARITY" and I'll show you exactly how we run it #scaling #scalingup #growth #founder

Post #15

There are a few reasons why buying a property in the name of your wife is a smarter financial decision...

1/ The stamp duty to be paid on a house is lower by about 2% for women compared to the amount payable by men in a number of states...

So if you're buying a house worth Rs 3 crores... you save about Rs 6 lakhs in stamp duty by buying it in the name of your wife.

Which is also why a number of people buy the property as co-owners between a husband and wife, because the wife's 50% share is charged at a lower stamp duty rate, which saves 1% on the total transaction value.

2/ The home loan becomes cheaper...

As a number of banks consider women to be more dependable financially, and more risk averse...

It also helps that in India, women have on an average more balance in their accounts compared to men...

So depending on the bank, you can get an interest rate that is about 0.5% to 1% lower for women borrowers in housing loans.... The PMAY Scheme also gives female home owners interest subsidy.

Which means you may save close to Rs 10 lakhs or more during the loan tenure for a housing loan.

- 3/ There are tax benefits too, such as both people getting a claim under section 80C for principal repayment, both people getting the benefit of interest repayment under the income from house property under sec 24
- 4/ There's also the benefit that if the man is in a business or has a loan on him, and in case of non repayment of his liability, the law may not allow creditors to take on the ownership of the wife in the house.

Of course, this is contextual and depending on the type of creditors of the business or loan.

5/ Now, don't just do this even if your wife does not contribute financially to the house because in that case all the rentals can be clubbed and charged to tax in the hands of the husband if he is the primary contributor of finances for the house even though the house is in the name of the wife.

Above all, I hope you trust your wife and you have plans to stay together for life.

Post #16

A lot of people think India is very poor at manufacturing, but it's about time we hear some facts that never come to light...

- India is the 2nd largest manufacturer of mobile phones in the world... exporting over USD 30 Bn in a year... and our mobile exports have jumped by 132X over the past 10 years
- ✓ India has launched its first semiconductor chip the Vikram 32 bit microprocessor by the ISRO Lab in Chandigarh... and it's a great start in leveraging 20% of the world's chip design talent in India
- In pharma, India has now produced a new antibiotic called Nafithromycin and is a net exporter of medicines to the world, with almost USD 400 Mn committed to production of medical devices such as MRI machines and heart implants
- Our defence production has increased by almost 3X in the past 10 years to over USD 15 Bn... where 65% of our defence equipment is made in India, and almost all of the naval warships are India manufactured
- India is now the 3rd largest manufacturer in the world of wind and solar power... and the Suryaghar Muft Bijli Yojana became the world's largest rooftop solar initiative, lighting up 15+ lakh homes by March 2025
- Our Vande Bharat trains are made in India... over 150 of them... and we export metro coaches to Australia and Canada... Among EVs, e-Vitara is India's first EV exported to 100+ countries, and we export thousands of cycles every year to the Netherlands

Of course we are much smaller than China... and there is a big gap to fill...

But remember that China was liberalised 13 years before we were, and even though we may be slower compared to China...

We will try and buck up over the next two decades.

Sometimes, just sometimes, we also need to look at the positives that our country is doing and give ourselves due credit.

Post #17

Now, you would need to earn Rs 2 crores annually, if you want a US visa... new day, new googly...

Apart from the USD 100k fee... there is a new change to the H1B lottery system...

So the current system gives 85k H1B visas in a year, but because the applicants are close to 500k... there is a lottery system, which randomly selects who would get the visa...

So you're always worried at the time of renewal whether you will win the lottery or not.

Now, there is said to be a weighted system instead of the lottery...

Where applicants will be divided into 4 categories... 1 being the lowest and 4 being the highest, who are highly paid, highly skilled....

Thus, making the chances of a Level 4 worker almost double that of what they are now to get selected, and that for a fresh graduate or an early professional with less than 5 years of experience almost half.

While there are no slabs given by the US govt, just looking at general data of salaries for H1B workers tells you that for you to fall into the Grade 4, your salary should be...

Upwards of USD 180k as a Finance Professional in New York, or as a Techie in San Francisco... and upwards of almost USD 280k as a Data Scientist or in Al...

So a grade 4 worker gets 4 lottery tickets, and a grade 1 gets 1, while the total seats remain at 85k.

The biggest losers in this case would be the IT jobs outsourcing candidates and early career professionals, as the idea is to keep higher management professionals inside while keeping newer people from entering.

This also means that US colleges will not see as many admits from countries like India, Korea, China... and they might see a dip in admissions as well as a drastic dip in revenue.

And because the proposed HIRE Act shall put a 25% tariff on outsourced jobs... you'll see IT firms now doing two things...

1/ Focusing heavily on entering the African market to take new technologies to those markets

2/ Building tech products and apps in India, rather than focusing on servicing clients abroad.

As of now, the following categories of people remain unaffected:

- Those who already have an H1B visa
- Renewals of already issued visas

New day, new development.

Make the world peaceful again.

Post #18

Indians working in the US have got the biggest shock of their lives...

But it may work out very well for India over the next decade and I'll explain how...

So every company in the US hiring foreign talent to work in their company in the US on an H1B visa will have to pay USD 100k annually to the government...

Which means Rs 88 lakhs per employee in additional taxes.

Now this has been passed under a presidential proclamation on the 19th of September and is said to come into effect starting the 21st of September 2025.

Indians form 71% of all H1B Visa applications, and Chinese are just about 12%...

So there is a possibility a lot of Indians who are on H1B may have to move back to India.

Whether this will be challenged in the US Congress and how, we can't say.

But let's just assume it will go through...

Think what will happen...

When I speak to the administration at Indian B schools like ISB and IIM-A, they're thrilled because they are getting a great turnout of applicants which would earlier apply to US schools...

As the Indian students applying to US colleges has already dropped by 35%...

And here's the thing...

The growth of China happened over the past two decades because their talent built some fabulous tech startups and ecosystem in China.

While this may bring a lot of pain to a few families in the short term...

I think over the next decade or so, India will see a lot more investments in India, and spur out growth.

There is always a silver lining... this one just looks like a golden opportunity for the Indian nation as a whole on a macro level over the long term.

Post #19

This is one equation that Baniya Businessmen understand very well about finance that most others miss out on...

The only thing you need to understand about finance is how quickly will your money double...

For example, your money doubles in almost 9 years when you invest in a Fixed Deposit...

It doubles in 6 years when you invest in the stock market index like the NIFTY or SENSEX...

And for any business to make sense or to be worth doing... the money should double in less than 4 years... I'll explain how...

Which means, if you invest Rs 1 Crore in your business... in less than 4 years, you should be able to recover and take out Rs 1 crore as profit after tax...

Now, the next question is, how does this make sense...

It's core is in the Rule of 72 in Finance...

Where you divide 72 by the rate of return on an investment, and you get the number of years in which your money doubles...

For example, in an FD, if you get 8% p.a. return, your money doubles in (72 / 8) = 9 years

In the stock market index, if you get 12% p.a., your money doubles in (72 / 12) = 6 years

And there are places where you put in no extra effort of your own, you just invest, and it automatically delivers a return...

So when you invest money in a business and work hard... your money should come back in half the time than it would come back had you invested in the stock market, which means 3-4 years...

So (72 / 4) = ~18 which means, almost 18% p.a.

And if a business cannot double your money in less than 4 years, it is not worth wasting time on. You rather find better use of your money and time.

Post #20

There is one way to get monthly pension of almost Rs 1.5 lakhs every month after the age of 60 even if you have no pensionable job, and only one house that you live in...

This is called Reverse Mortgage, and I'll explain how it works...

Imagine you own a house worth Rs 4 crores when you are 60 years of age... and you live with your spouse, and you either have no children, or children live away and can earn for themselves...

Under a reverse mortgage scheme, a bank like SBI, PNB, HDFC... will give you a monthly payout of anywhere around Rs 1.5 lakhs per month for the next 20 years, against an ownership of 40% of your home.

Essentially, the bank keeps your house as a security, and keeps giving you monthly payments to meet your expenses, medical needs, etc

All these payments from the bank are tax free.

And the bank can under law not evict you till the time you or your spouse are living in the house, no matter how long you live.

It's a great tool of retirement financing for couples who are house rich but cash poor.

After your passing away, if the children wish to, they can repay the balance to the bank and keep the house, or sell the property, pay the bank its dues and keep the balance.

There is a lot more nuance to this, but it's something for you to evaluate if your retirement savings are not exorbitant and you don't have anyone to pass on that house to after you are gone.

Post #21

You get a number of tax rebates and benefits from the Government if you set up an R&D Department in your business... and this is how it works...

The Govt has a department called the DSIR - Deptt. of Science and Industrial Research... which has a scheme that I've had my clients use to get benefits like...

- Import machinery and equipment without paying basic customs duty
- Get a lower GST rate of 5% on capital goods and material purchased even if GST rate is higher otherwise
- Get 100% depreciation in the first year of the equipment purchase

There are several more, but these benefits are available to all the products that you buy for your internal R&D unit.

To be eligible: you have to be...

- Company registered under the Companies Act
- ← Have regular income for at least 2 years

- Dedicated staff, premises, and accounts for R&D

The application is made to DSIR on email at rdi-fresh <at> gov <dot> in as per the Checklist given on dsir <dot> gov <dot> in... and the approval comes within ~6 months.

Get the full details on eligibility, benefits and application format below...

dsir . gov . in / recognition-house-rd-units-rdi

Post #22

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Post #23

If you have dealt in crypto, please be careful while filing your ITR and don't make these common mistakes...

1/ You may have made profits in some crypto trade, and losses in some other... However for tax purposes, all your losses are to be ignored and they cannot be set off against the profits.

And you will have to add up the profits from all your profitable trades and pay direct 30% tax on it.

2/ Do not try and hide crypto transactions while filing your ITR, as the government has information from exchanges, as well as a 1% TDS on crypto transactions...

So if you fail to report, you will definitely get a notice.

3/ You can file the profits under capital gains or under business profits, do speak with your tax advisor on the same as it would depend on how much you have traded and with what frequency...

But do not just copy the laws as you apply to F&O trading in stocks on to this.

The turnover calculation, gains calculation, set off and taxes are done differently.

4/ Get your tax advisor / CA to file each trade or line item... and you cannot carry forward any losses to the next year.

These rules apply to the India jurisdiction, and please seek expert advice on your specific case, do not risk it by filing yourself.

Post #24

I have a confession to make....I've been studying crypto... not to invest in or speculate, but just to understand where the ecosystem is going... and here are some key findings...

In the last 6 months, the US regulators have blessed cryptocurrencies into legitimacy through a series of regulations like the GENIUS Act, Project Crypto from the SEC, the Clarity Act, etc., and all traditional finance companies like JP Morgan, Blackrock are now treating it like a regulated financial asset...

- Stablecoins have been legitimised under the GENIUS Act where the price of a US Stablecoin is linked to the US dollar such that it now becomes a legit (US govt recognised, non volatile) asset to engage in online and cross border payments
- Companies like Visa, Mastercard, PayPal, Stripe and Shopify are all supporting stablecoin payments for merchants and users on their network... Bridge, a stablecoin infra company, was acquired for \$1B by Stripe!

It's happening in India too, with companies like Jetking (The Ken did a piece on this recently, go read)

- Circle, one of the two largest issuers of stablecoins, just IPOd and is worth \$60B!
- Real world assets like money funds, private credit and stocks, public stocks, gold, etc are tokenized on public blockchains like Ethereum and Solana...

The SEC, US' capital markets regulator, has announced Project Crypto, creating regulatory exemptions for innovation in tokenized financial products.

Now, I'm still not a Crypto Investor, and hold absolutely none, but the time is right for everyone in Finance and business to start getting educated about it... as I think we'll see the ripple effects come into India in less than 3 years.

I'm recording all my calls where I learn about the blockchain and crypto ecosystem from experts and founders who are building on the Solana network from all over the world.

I've uploaded a number of these calls on a YouTube page called Internet Capital Markets Podcast. If any of you are interested, I'll place the link in the comments.

It's not easy to follow with just one call... you have to listen like a fly on the wall for a few calls to start getting it.

Quite like how I remember when I started reading the Economic Times back in undergrad... couldn't understand jack for a month, and then suddenly it started making sense.

Post #25

Please get a Senior Citizen Card for your family members above 60... being issued by Indian states...

A lot of states of India issue a Senior Citizen card which can bring seniors things like a monthly pension, subsidised public transport, discount on air fare, health benefits and a lot more...

It looks like an Aadhaar Card and has these benefits...

1/ Pension

Delhi, Haryana, Telangana, Karnataka have monthly pensions that are close to Rs 2000 per month

Andhra Pradesh has a NTR Bharosa scheme that offers a Rs 4000 per month pension

2/ Health

Delhi offers an Ayushman Bharat card which takes care of medical expenses of up to Rs 10 lakh per family per annum

And a large number of states offer free hearing aids, free check ups and priority health and medical facilities at subsidised rates or free of cost to seniors

3/ Travel Concession

Haryana gives a Happy Card that offers 1000 kms of free roadways bus travel annually

Maharashtra, Karnata, Telangana, Andhra and a lot of states offer discounts of 25-50% on bus transportation

4/ Others

Kerala offers free home doctor visits to be ridden seniors

Gujarat offers pilgrimage services under the Vay Vandana Yojana

Punjab has widow benefit schemes

West Bengal gives food subsidies and banking benefits under the Janasree scheme.

The eligibility of the card is nationwide but you have to apply for it on your state portal, where it comes within 7-15 days and costs about Rs 10 or similar menial amounts.

You can look for this on India . gov . in or visit a local Sewa Kendra

These are also policies to help the underprivileged, so even if you think a lot of it or the eligibility criteria may not apply to your families... then share it with people around you who could benefit from it.

Post #26

The Karnataka Govt is giving away grants to early stage startups up to Rs 50 lakhs... under the ELEVATE 2025 scheme...

This scheme has opened up on 15th August and is open till 15th September to innovative startups which require money to build a proof of concept from their idea, or scale their POC using technology...

Apart from the grant, the winning teams will also get incubation, mentoring, access to VC networks, and more support as per the Karnataka Startup Policy.

Since 2017, under this scheme, around 1100 startups have been funded with close to Rs 250 crores in seed funding, which means an average of Rs 22-23 lakhs...

And 25% of these startups have been with women founders.

To apply, the startups must visit the portal at eitbt . karnataka . gov . in

After you upload the pitch deck and the entity's documents which should be a startup registered in India as a Pvt Ltd or an LLP... (there is a template given for the pitch deck as well as the affidavit)

After the documents are evaluated, the teams will be called to a pitching event and the jury will be experts from NASSCOM, TiE and a number of VC firms....

It's important to focus on three areas in your application -

(i) How your idea uses a new technology or innovation in product or process

- (ii) How does it build efficiencies in cost, quality or scale which is better than existing products
- (iii) What is the potential for employment generation and wealth creation for the masses from this

There are three programs:

- 1/ ELEVATE 2025
- 2/ ELEVATE Unnati 2025 (SC/ST founders)
- 3/ ELEVATE Minorities 2025 (minorities defined under the Karnataka jurisdiction)
 All the best, and may the best team win.

Post #27

If you're in business in India, you can't miss participating in this action plan the govt is taking to counter the US tariffs...

After the 50% tariff imposition by the US, the Ministry of Commerce has now identified 50 countries other than the US where 90% of shipments from India go...

And where the government is building relations to double down on exports from India.

These markets are identified for each of the following top categories which are labour intensive...

- 1/ Textile
- 2/ Gems & Jewellery
- 3/ Engineering Goods
- 4/ Agri & Processed Foods
- 5/ Seafood
- 6/ Chemicals
- 7/ Petroleum Products

These countries are now going to be priority markets for the govt...

For engineering goods, the markets are in Sao Tome, Georgia, Macao, Croatia, Guinea-Bissau, Belize, Azerbaijan, Myanmar, Lithuania, Norway, Somalia, Greece.

These are beyond the existing markets of UAE, Saudi, Netherlands, South Korea, Belgium, Mexico, Japan, Kuwait, Germany and Italy.

For agricultural and processed foods, the new markets shall be Nigeria, Switzerland, Lithuania, Slovenia, Mexico, Sweden, Portugal, Cameroon, Djibouti, Latvia, Egypt, Senegal, Canada, Argentina, and Brazil.

In addition to this, there are now plans to restart the Interest Equalisation Scheme which will provide a subsidy on the interest rate for borrowing for export purposes.

I would highly recommend you join the Export Promotion Council of whichever industry you are part of so that you can get timely access on the new initiatives to crack these markets.

The government is setting aside Rs 20,000 crore as part of the Export Promotion Mission to promote this trade.

And most new players enter the market in times of heavy disruption like these.

It may not be easy, but it's the kind of hard that has a huge payoff if executed with grit, patience, and impeccable timing.

Post #28

If you wish to really take care of your family, you can't just stop at taking a life insurance for their safe future... you also have to pick one of the four tools of succession planning...

In India, there are 4 ways to plan your succession so that your family members get their rightful share of property and wealth, and other relatives don't take it away from them unrightfully or unlawfully...

Which is why you have to pick a combination of:

1/ Will

2/ Trust

3/ HUF

4/ Gift Deed

And this is how all of them are different, and cater to different types of families...

People do this when they feel their children may fight over the property later, and they wish to solve all such future fights while they are still alive through a Family MOU or Family Settlement, which is executed on through a Gift Deed.

The assets are irrevocably transferred and the transferor loses their right on those assets.

I wouldn't recommend any parent transfer everything while they're still alive.

It's the leading cause of most family disputes in the country because one person will dispute it saying this is false, or was made under the influence of drugs to favour another person unfairly.

This is best used when you have only one child.

The third is an HUF which should hold your ancestral property when you don't want to distribute your ancestral property to any one person, and want to pass it on to the family as a whole...

It is a great entity for tax planning too.

The Trust is used by HNIs who have multiple assets across geographies, and a web of companies, and they wish to put them all under the control of a separate entity, which is safe form any personal liabilities of the family.

It is also used by parents who have special children and feel like they need to create an entity that will make their children beneficiaries of the funds, but a panel of trusted professionals or well wishers will become the trustees to take care of the funds in the future for the intended use.

Discuss your requirement with your lawyer and CA to build a structure that suits your family's requirements, but do it even if you're in your 30s.

Post #29

Amazon, Walmart and other US Retail Giants have halted orders from India because of the tariffs...

The hardest hit is textiles from India as US is the largest market (40% share of our total exports)

Categories like pharma, smartphones and petroleum products are exempt - but textile already had a 9% tariff and with an addition 50%... we are far less competitive than Vietnam, Indonesia, Cambodia and Bangladesh at the moment

A huge impact is showing up on firms in Tirupur in TN, Noida in UP, and Surat in Gujarat... which could lead to a potential loss of up to USD 5 Bn in the next 12 months...

India is not the only one, there's also Brazil which has been imposed with similar tariffs, and BRICS nations may come together to build more trade MOUs for mutual growth.

Now, three major things can happen, and this is what your business can do to mitigate its trickle down impact...

For example, even if you don't export, you might see exporters using their excess capacity to flood the domestic market, so smaller players could get impacted.

A lot of students who are already in the US will be coming back, and it'll add to their reasons to return.

Moreover, I think recessionary trends should also impact salaries and jobs inversely.

Let's hope there is a settlement between India and the US, and better economic sense prevails. It'll be in the best interest of the world.

Both WTO and IMF have reported that the US tariffs are now at an average of 20%, which is the highest since 1910... which means 100 years of work towards building international trade relations is being destroyed.

Post #30

A new way to make money in India today is to organise a fake wedding... and this is how it works...

Recently, an events company organized a fake shaadi in Bangalore that was attended by over 2000 people...

And another in Delhi organised one in a budget of Rs 10 lakhs and ended up making a profit of over Rs 10 lakhs...

So, this is how it works...

A number of people in Indian cities of Delhi, Mumbai and Bangalore live away from family and have not attended a wedding in a long time.

Or even if they have, they hate the fact that elders tell them on how to behave or what to wear, so they can't be themselves in front of family.

Which is why event organisers are creating fake shaadis or Sangeet functions where people buy tickets for around Rs 10k a couple - or anywhere between 2k to 15k

People are divided into the groom side and brides side with games to guess which relative they are...

Lots of Dhol, Bollywood Dancing, and a chance for people to wear their ethnic occasion wear which is expensive but they get a rare chance to wear again.

The food is organised like an Indian buffet... and a number of organizers now create sober versions to keep alcohol related issues out.

It also gives a good opportunity to monetise wedding venues during lean season.

It's a new theme for a party and rising in favour by the GenZ who love doing this with their friends than under the surveillance of their relatives.

What a time to be living in.

From here, the viral posts templates are below:

Post #31

It's impossible to [achieve a common goal] on/in [platform/tool/group] today.

Instead, here's what's achievable today:

- You can [specific action] to [achieve specific goal].
- You can [specific action] to [achieve specific goal].
- You can [specific action] to [achieve specific goal].
- You can [specific action] to [achieve specific goal].

It'll only take you [realistic time investment].

However, in [relatively short time frame], you'll have:

- [Desirable outcome]
- [Desirable outcome]
- [Desirable outcome]

Don't say:

"I want to [achieve common goal] on/in [platform/tool/group] today"

Instead, say:

"I want to [engage in specific daily action] today"

Pick [new strategy for success] over [common but less effective strategy].

P.S. [Foster follower engagement with a personal sign-off]

Post #32

[Person's name] [has done a remarkable thing] with [topic/product]. Here's how they [approach specific skill]:

- 1. [Practical tip shared in long-form content]
- 2. [Practical tip shared in long-form content]

- 3. [Practical tip shared in long-form content]
- 4. [Practical tip shared in long-form content]

Here's the full [resource]: [Link]

Post #33

[Concept 1] = [Outcome 1]. [Concept 2] = [Outcome 2].

It's not the [concept 1/desire] we want. It's the [deeper desire].

Yet...

We all know the cliche, [common saying or belief]. Despite the [deeper desire], many let [concept 1/desire] shackle them in a new way.

The new [ideal goal] is to be [desirable state]. How do you achieve this?

I got obsessed with this idea as I began [hitting my goals]. I've spent [considerable timeframe] getting to know [relevant individuals/topic], and studying those who [reached desirable state].

What do you think the answer is?

It's an idea I've been organising my thoughts on for a while. Sometime in [timeframe], I'll have a [content asset] out on it.

Feel free to [subscribe/follow/sign up] if that's something you'd want to see: [Link]

Post #34

I grew up here.

[Share 1-2 details of living circumstances and/or location]

X years ago, I decided to [pursue a goal].

I/We didn't have [an advantage].

I/We didn't even know what a [common means to achieve goal] was.

I/We [took specific actions] and [achieved goal].

[Short timeframe] ago, I/we [reached a significant achievement].

This post isn't to brag.

It's to show that regardless of where you start, you can [empowering message].

I didn't choose to live in [humble starting point].

I didn't choose to [put up with specific adversity].

I did choose to get out of that.

Truth is you can/have [universal truth or insight].

You may not be in control of where you start.

But you are in control of where you finish.

Post #35

Once upon a time.

I [experienced a challenging and slightly unusual situation]:

- [Issue/behaviour and its impact]
- [Issue/behaviour and its impact]
- [Issue/behaviour and its impact]

Sure, [type of situation] happens in [given context].

Sometimes we have to [reasonable response].

But here's what I could never understand:

Why does [specific issue] become [consequence of the issue]?

Post #36

[Give an impressive, relatable fact].

[Give another fact that builds on the first].

This explains why [you/we] can [perform specific action OR reach specific goal].

But because of [these facts], [a negative consequence can occur].

[Name a negative consequence].

[Briefly explain the relevance of the consequence].

So, how do [you/we] [resolve this issue]?

[Name a solution].

[Briefly explain the relevance of the solution].

Here are [X actionable tips/questions/steps] to help get you started:

- [Tip/Question/Step 1]
- [Tip/Question/Step 2]
- [Tip/Question/Step 3]
- [Tip/Question/Step 4]

Take [timeframe] to [follow this advice] and you'll [unlock key benefit].

[Relatable text image to act as a 'billboard' for your post]

Post #37

This week, I [experienced a remarkable/unusual event].

Here are [X] ways I wouldn't recommend to [related activity]:

1. [Common ineffective approach 1]

[Explain why it's ineffective]

1. [Common ineffective approach 2]

[Explain why it's ineffective]

1. [Common ineffective approach 3]

[Explain why it's ineffective]

This is how I'd do it instead:

- 1. [Effective strategy 1]. [Brief explanation].
- 2. [Effective strategy 2]. [Brief explanation].
- 3. [Effective strategy 3]. [Brief explanation].

Remember:

[Takeaway that summarises why this advice is important]

Post #38

I'm [feeling/emotion]. It's a big [day/week/month].

On [day/date], I'm launching [product/service].

Initially, things didn't go as planned:

- [Challenge 1]
- [Challenge 2]
- [Challenge 3]

[Anecdote or fact about past struggles].

I didn't think it would happen.

But now, it's ready.

It's designed to be your [desirable solution].

This is what I use to [achieve shared goal].

It's what I needed when I was struggling.

It's what I needed when I first started.

It helps you [unlock benefit 1], [benefit 2], and [benefit 3].

Join me on [day/date] for [promotional event].

It's at [time] am/pm [time zone].

Plus if you attend, you'll be in with a chance of [giveaway/incentive].

Click here to sign up for the event: [Link]

[Personal image that matches the post]

Post #39

[X years] ago, my [type of venture] failed.

Despite not having [type of support], I was determined to succeed.

I [methods of funding and effort] for the first [X month/years].

Eventually I tried [alternative method of funding and effort], but I knew [related risks/challenges] so I had to [make specific sacrifice].

I [related struggle]. [Negative consequence].

That [venture] failed, and I faced [severe consequences].

For [X month/years], I dealt with [specific repercussions].

I worried about whether I could even [carry out a relatively normal task].

However, [X weeks/months] ago...

[Positive turn or resolution].

Why am I telling you this?

Because what you see online isn't the whole story.

People only show you what they want you to see.

So if you're experiencing [specific type of hardship] right now, I assure you it won't last forever.

[Wise parting advice/quote]

[Personal image that matches the post]

Post #40

Amateur: "I [basic activity] [on/with] [Platform/Product/Strategy]."

Intermediate:

"I [basic activity] and [additional activity]."

Advanced:

"I [basic activity], [additional activity], and [another activity]."

Expert:

"I [basic activity], [additional activity], [another activity], [further activity], and [final activity]."

The reality:

[Achieving specific goal] requires more than just [basic activity].

Post #41

I [started engaging with specific action] on [date].

At first, I [briefly list common experiences/initial failures/struggles].

[X years/months] later, I've [sustained a specific level of effort].

This has led to [positive impacts/results].

I'm grateful to know my work offers [specific value] to others.

Special thanks to [Organization/Individual] for [Specific Recognition].

If you're just getting going or on a similar path, remember:

[Motivational advice].

You won't regret [engaging in specific action] and [impacting others].

Here's a [resource/tip] to help you get started: [Link]

[Image that matches the post]

Post #42

People ask me how I [achieved desirable outcome] so quickly.

My secret?

I [daily action].

People ask me how I [achieved desirable outcome].

My secret?

I [daily action].

People ask me how I [achieved desirable outcome].

My secret?

I [daily action].

But the truth is...

There is no secret, just [core principle].

To [achieve key desirable outcome], you have to [high-level advice].

Here are [X steps/tips/strategies/questions] to get you started:

[Step/Tip/Strategy/Question]

[Step/Tip/Strategy/Question]

[Step/Tip/Strategy/Question]

[Step/Tip/Strategy/Question]

[Step/Tip/Strategy/Question]

Want to [Attain desirable role/outcome]?

[Conduct specific daily action]

Remember, showing up daily is what separates [desirable group] from the rest.

Start today.

Post #43

I [achieved remarkable outcome] [through unexpected means].

[X years/months] ago, I [met/supported someone] at [event/scenario].

They're also [role/accomplishment/recognition].

[Short time period ago], I reached out to them because:

- I [related struggle]
- I [related struggle]
- I [related struggle]

This led to:

- [Positive individual/shared outcome]
- [Positive individual/shared outcome]
- [Positive individual/shared outcome]

Which later led to [remarkable outcome].

And it all stems from [relevant details from initial encounter].

All this has taught me [valuable lesson] in [specific context].

[Sum up core message/lesson].

[Image that matches the post]

Post #44

[Name of Rule/Wisdom]:

[Context] is tough. [Setbacks] happen.

Ensure your next action aligns with your goals.

- [Experienced specific setback]? [Respond with positive related action].
- [Experienced specific setback]? [Respond with positive related action].
- [Experienced specific setback]? [Respond with positive related action].

[Share relevant quote/wise advice]

[Reiterate Rule/Wisdom as practical takeaway]

[Relatable text image to act as a 'billboard' for your post]

Post #45

[High number]% of [digital asset/group] make this mistake:

Did you know by [following common practice], you are actually [eliciting negative outcome]?

Try/Think about it like this instead:

- [Step/tip/intended use]
- [Step/tip/intended use]
- [Step/tip/intended use]

(but this won't happen if [negative outcome])

The goal is [desired outcome], not [undesirable outcome].

Post #46

[Specific quantifiable goal]/[short timeframe] = [Specific quantifiable goal] in [long timeframe]

That's the goal.

To get there, you can either:

- [Method A]
- [Method B]

Just carry out these daily tasks:

- [Daily strategic task 1]
- [Daily strategic task 2]
- [Daily strategic task 3]

Here's an example of what that looks like:

[Specific example of "daily strategic task 1"]

[Specific example of "daily strategic task 2"]

[Specific example of "daily strategic task 3"]

Now all you have to do is [additional action] and you [achieve desirable outcome].

As you progress, incorporate:

- [Less frequent action 1]
- [Less frequent action 2]
- [Less frequent action 3]

Following this exact [Strategy Name] for [time period] has helped me [unlock benefit] and [unlock additional benefit].

It's more effective than [alternative strategy].

Post #47

[Startling fact or statistic]

But why [relevant question/problem]?

Introducing [concept or phenomenon].

Research shows:

[Summarize key findings and/or expert opinions].

The main reason for this is [explain reason in simple terms].

It's like when [relatable example].

So, what can we do?

[Introduce specific solution].

[Briefly explain why it works and the expected outcome].

So next time you find yourself in [common situation], remember [concept or phenomenon] and the importance of [actions related to solution].

[Relatable text image to act as a 'billboard' for your post]

Post #48

Why does [specific audience] face [common problem]?

Because they believe [common misconception].

Here's my [unique strategy] to help you [unlock desirable outcome]:

The reality is, [summarise why the problem exists].

The secret lies in [specific solution].

Benefits of this approach include:

[Benefit 1]

[Benefit 2]

By adopting [specific strategy], you eliminate [specific problem] and [unlock desirable outcome].

Here's how to think about it:

- [Mental reframe/tip]
- [Mental reframe/tip]
- [Mental reframe/tip]

So when you [plan your strategy], here are [X] things to consider:

- [Strategic component 1]
- [Strategic component 2]

- [Strategic component 3]
- [Strategic component 4]
- [Strategic component 5]

Here's an example:

Instead of [common approach], try this:

- [Strategic component 1 example]
- [Strategic component 2 example]
- [Strategic component 3 example]
- [Strategic component 4 example]
- [Strategic component 5 example]

[Expand on why this method unlocks desirable outcomes].

[Image that matches the post]

Post #49

"[Industry/Role], [unrealistic request]."

X things [Industry/Role] can't fix:

- 1. [Common misunderstanding 1] [Harsh truth].
- 2. [Common misunderstanding 2] [Harsh truth].
- 3. [Common misunderstanding 3] [Harsh truth].

[Industry/Role] can achieve [positive outcome].

But it can't [meet unrealistic expectations].

Please remember this.

Post #50

Hook: [Brand] achieved impressive result all because of [Hero] Previously, things were going great...

[Brand] was doing X, Y, and Z and it was working...

Until one day, it stopped working...

They hit a low point...

Because of that, [Hero] took action...

[Hero] realised...

So here's what [Hero] did...

Here's the lesson...

Today, [Brand] is back to achieving great things...

Here's the post template:

[Brand's success story] is a testament to [key strategy]. [Impressive metric].

Let's dive into the journey:

During [time period], [Brand] was at the peak of its game.

[Mention specific achievement].

Their strategy was simple: [Original strategy].

This approach worked great...

Until [specific industry shift] led to [bad outcome].

By [date], [low point occurred].

[Brand] decided to pivot.

[Team/Business unit] doubled down on [alternative strategy] after they realised [key realisation].

They implemented:

- 1. [Solution 1]
- 2. [Solution 2]
- 3. [Solution 3]

The outcome? [Brand]'s renaissance is a story of [relevant lesson]

Many companies face [common challenge] because of [industry shift].

[Brand]'s story shows the importance of [summarise solution].

Now, [Brand] stands as a beacon of [achieved goal], with [success metric]. [Image that matches the post]

Post #51

Only [a small fraction] of [specific initiatives/individuals] [achieve desirable outcome].

You don't have to follow [typical definition of success].

Define what success looks like for you.

Something you can look back on in [time period] from now with pride.

Perhaps that's [typical definition of success].

Or [alternative definition of success A].

Or even [alternative definition of success B].

Whichever path you choose, you're the one who decides.

[Personal sign-off/Call to action]

[Relatable text image to act as a 'billboard' for your post]

Post #52

[Specific harsh truth].

[Necessary action/belief] is essential to [achieve desirable outcome].

Whether that's [example 1 of action to take], or [example 2 of action to take].

If you don't [take recommended action], [negative consequence].

"[Common but misguided belief]"

[Statement that rejects belief].

The truth is [impact of maintaining misguided belief].

Post #53

BREAKING: [Short time period ago], [High-profile person/company/collaboration] revealed [new product/service/news]

Here's what you need to know:

1. [New feature/development]

[Brief explanation/benefits/comparisons/opinion]

1. [New feature/development]

[Brief explanation/benefits/comparisons/opinion]

1. [New feature/development]

[Brief explanation/benefits/comparisons/opinion]

My thoughts: [share opinions/additional insider insights]

More updates to come.

[Relevant call to action – e.g. Subscribe, follow, sign-up]

[Image that matches the post]

Post #54

[Short time period ago], I [met/achieved significant milestone with] [description of the person – e.g. a rising star in the tech industry]

We first connected in [initial meeting context] in [year].

Both of us [description of initial common ground – e.g. aspiring entrepreneurs].

[Share an amusing anecdote or notable interaction during the early stages].

[Give any further context]

We reconnected and [what happened next].

Then, [describe a turning point or notable event/interaction].

To date, we [list shared accomplishments].

And [short time period ago] we [met/achieved significant milestone].

I admire [Person's Name] for their [three personal qualities].

They're the real deal and are destined for great things.

In fact, they [list some of their notable solo accomplishments/things they're working on].

I'm proud to call them a friend.

[Show gratitude for/endorse person]

Definitely check them out and follow their work.

[Personal sign-off]

[Image that matches the post]

Post #55

"I don't want [common fear or misconception]."

[Reassure reader]

Many [target audience] think [new development in technology/method] will [lead to negative outcome].

But don't worry.

Because [provide a new way to think about it].

- [Briefly explain relevant feature]
- [Briefly explain relevant feature]
- [Briefly explain relevant feature]

And it [unlocks benefit].

[List more relevant benefits]

[State high-level desirable outcome(s)]

Smart [professionals/role] like [Name 1] and [Name 2] are getting involved.

They're using [Product Name] to [carry out action/achieve desirable outcome].

[Relevant thought-provoking question/Call to action]

[Image that matches the post]

Post #56

The difference between [strategy A] and [strategy B] is:

[Key negative outcome associated with strategy B that's often overlooked].

For [strategy A], you get [summarise key advantage].

[Share practical takeaway].

Post #57

"[Common but controversial business practice posed as a statement by uninformed culprit]"

Wait a minute.

You would never [example of unfair practice occurring in another domain where it's not the norm].

You would [list usual, fair behaviours].

Why then do we see this as acceptable in [industry/field]?

Instead of [unfair practice], let's focus on:

- [Alternative method/step 1]
- [Alternative method/step 2]
- [Alternative method/step 3]
- [Alternative method/step 4]

[Highlight how the culprit may justify unfair practice] [then briefly dispute this justification].

[Concluding statement/takeaway]

Post #58

Many [target audience] start [at common starting point].

And that makes sense.

But [outline common growth challenge].

This happens because [reason for challenge].

You may find yourself [engaging in problematic actions], which [result in negative outcome].

But there's a better way: [proposed solution].

[Briefly define the solution].

For example, take [share a real-life example].

[Thought-provoking question for audience]?

[Related text image to act as a 'billboard' for your post]

Post #59

[Pose a common concern as a question]?

- [Problematic trend 1]
- [Problematic trend 2]
- [Problematic trend 3]

[Briefly give your point of view]

So rather than [conduct misguided behaviour], [list recommended behaviours/strategies].

Doing so will [unlock these benefits].

This approach is [name or define approach/strategy].

For a step-by-step breakdown, check out my latest [content medium – e.g. newsletter].

Link in the comments.

Post #60

I [achieved goal Y] without [common pre-requisite 1].

I [achieved goal Y] without [common pre-requisite 2].

I [achieved goal Y] without [common pre-requisite 3].

I [achieved goal Y] without [common pre-requisite 4].

I [achieved goal Y] without [common pre-requisite 5].

To [achieve goal Y], all you really need to do is:

- 1. [Core action 1 for achieving goal].
- 2. [Core action 2 for achieving goal].
- 3. Rinse and repeat (many times).

Everything else is just a distraction.

[Image that matches the post]

Post #61

[Contrast a personal achievement with a prior struggle 1]

[Contrast a personal achievement with a prior struggle 2]

[Contrast a personal achievement with a prior struggle 3]

[Share a key takeaway or motivational insight based on your experiences]

P.S. [Call to action]

[Relatable text image to act as a 'billboard' for your post]

Post #62

Ever had a [role A] who felt more like a [role B]?

For them, it's not just about [expected value]. It's also about:

- [Additional value 1]
- [Additional value 2]
- [Additional value 3]

Here's how they do it:

They [positive trait or action with explanation 1]

They [positive trait or action with explanation 2]

They [positive trait or action with explanation 3]

They [positive trait or action with explanation 4]

They [positive trait or action with explanation 5]

[Summarise their positive actions on you or the business]

P.S. Does this remind you of any [role A]s?

Mention them in the comments.

[Call to action]

[Relatable text image to act as a 'billboard' for your post]

Post #63

[Topic] advice from [Authoritative figure]:

[Direct quote or lesson]

This also applies to [field/industry/group/context].

[Share a problematic practice from that field/industry/group/context to illustrate the point]

- [Example 1]
- [Example 2]
- [Example 3]
- [Example 4]

[Offer an actionable takeaway]

Post #64

I've been in [engaging in new action] for [time period] and I [vulnerable admission].

[Briefly describe the struggle/challenge faced].

But recently I realised:

[Share a realisation or turning point].

[Acknowledge you still struggle].

Here's what I do when I [encounter struggle]:

- [Action 1]
- [Action 2]
- [Action 3]

[Share a final thought or reflection]

[End with an encouraging message]

[Image that matches the post]

Post #65

The most important [specific asset/trait/quality] any [target audience] can have is an [asset/person/team/strategy/tool] who/that [prioritises desirable trait/quality].

- [Key quality or action 1]
- [Key quality or action 2]
- [Key quality or action 3]
- [Key quality or action 4]
- [Key quality or action 5]

[Summarise the advantage or importance of having such an asset/person/team/strategy/tool].

Post #66

[Potential threat/negative action 1]

[Related potential threat/negative action 2]

[Related potential threat/negative action 3]

But here's the thing:

[Eye-opening way to avoid/mitigate these negative outcomes]

[Actionable tip/takeaway]

Post #67

I've worked with [impressive number] of [relevant professionals/clients].

Here's how they [achieve desirable outcome]:

[Summarise key principle or rule].

[Actionable step]

[Actionable step]

[Actionable step]

[Actionable step]

This is how you [reach specific goal] without [common pre-requisite].

- If you want [benefit A], then [take action A]
- If you want [benefit B], then [take actionB]
- If you want [benefit C], then [take action C]

Simple, effective, repeatable.

Apply these steps for [time period], and watch what happens.

[Personal anecdote/sign-off]

[Relatable text image to act as a 'billboard' for your post]

Post #68

We/I [achieved something significant].

Here are the details:

[Give relevant details – e.g. dates, numbers, names, significant events]

This [project/achievement] was [the result of a unique factor].

Marketing consisted of [strategy].

And it involved [team description/anecdote].

[Provide a key takeaway/lesson]

We/I can't wait to share more lessons with you soon.

[Express some words of gratitude for team/audience].

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Post #69
[Time/date], [notable event].
[Short time/date later], [impressive outcome].
This [tool/technique] helped me [achieve result] in [short time frame].
Here's how I did it:
[Step 1]
[Step 2]
[Step 3]
And here's the result:
[Impressive outcome + details of any relevant features/benefits]
These [outputs] reached [impressive metrics].
[Thought-provoking question that aligns with common objection]?
[Explain the broader implications]
[Share your opinions]
[Personal sign-off/call to action]
[Image that adds interest to the post]
Post #70
X reasons [people/audience] don't [take desired action].
[Reason/problem 1]
[Reason/problem 2]
[Reason/problem 3]
Here's the solution:
[Step 1]
[Step 2]
[Step 3]
[Step 4]
```

[Summarise the benefits this solution unlocks]

[Personal sign-off/call to action]

PS. [Personal insight or future content tease]

Post #71

Don't [common practice/action].

[Do these alternative action(s) instead].

[Give an underlying reason for doing so].

[Key benefit the alternative action unlocks].

[Take action on related strategy] to [reach desirable outcome].

We/I have [specific success metric] in [timeframe] without [undesired methods].

And [related strategy] is what made it possible.

Post #72

How my client [achieved desirable outcome] in [timeframe]

(with [specific method])

[Briefly explain client's starting point]

But they [encountered problem]

They said:

"[Direct quote from client expressing their struggle]"

I suggested they [solution offered].

- Reason why/benefit
- Reason why/benefit
- Reason why/benefit

Here's what we/they did next:

• Strategic step 1

- Strategic step 2
- Strategic step 3

The result?

[Mention key positive results/outcomes].

[Give inspiring takeaway].

PS. If you're interested in achieving the same in [timeframe], [relevant call to action]

Post #73

Why do [target audience] [perform action] on/in [platform/tool/scenario]?

You may have seen:

- Example of related behaviour
- Example of related behaviour
- Example of related behaviour

Why do this?

[Briefly explain the reasoning].

Next time you [encounter relevant scenario], ask yourself:

[Question that prompts observation from reader]?

[Fact to reinforce key point]

Here are X tips to [unlock key benefit]:

- Actionable tip/advice
- Actionable tip/advice
- Actionable tip/advice

[Question to foster engagement]?

Post #74

The best [topic] lesson you'll see today.

[Lesson/directive/concept].

X ways to do this:

Approach A

Approach B

Approach C

[Takeaway to reinforce lesson's importance].

[Call to action/personal sign-off].

[Provide example of lesson in action – either include in text post or as an image]

Post #75

How to [achieve desirable outcome] - X [laws/tips/steps]:

(if you [struggle with specific challenge], read on)

Law/Tip/Step A

• Give more practical advice/context as a short list...

Law/Tip/Step B

Give more practical advice/context as a short list...

Law/Tip/Step C

• Give more practical advice/context as a short list...

[Clarify the ultimate goal of following strategy above].

[Summarise key takeaway].

Do this for [timeframe] and [unlock specific benefit].

[Question to foster engagement]?

[Image that matches the post]

Post #76

Huge news/day for [Your Project/Company/Event].

[Mention or list milestones or achievements].

[Mention or list collaborators].

Here are X lessons from [description of the journey or process]:

[Insight 1] - [Briefly explain insight, its impact, and its practical application].

[Insight 2] - [Briefly explain insight, its impact, and its practical application].

[Insight 3] - [Briefly explain insight, its impact, and its practical application].

[Insight 4] - [Briefly explain insight, its impact, and its practical application].

[Insight 5] - [Briefly explain insight, its impact, and its practical application].

[Share a key takeaway and/or call to action].

Post #77

Some truths about [your field or role].

[Brief personal anecdote and/or list of relatable challenges].

But this isn't a bad thing.

Because on [this occasion], I also [engaged in positive action or experience].

Which means, I [tie back to personal anecdote/challenges].

[End story with a positive outcome, action, or insight]

[Briefly expand on how you think about facing such challenges]

[Share an inspiring takeaway]

Here's a tip: [Practical tip]

[Include relevant image/image hook]

Post #78

I've [engaged in action/role/platform/context] for [timeframe].

In which time, I've:

- [Achievement 1]
- [Achievement 2]

[Achievement 3]

Here's what I didn't do:

- [Common tactic 1]
- [Common tactic 2]
- [Common tactic 3]

Instead, I did this:

- [Effective strategy 1]
- [Effective strategy 2]
- [Effective strategy 3]
- [Effective strategy 4]
- [Effective strategy 5]

So don't just [follow the common advice].

[Briefly summarise your overall effective strategy from above]

PS. [Relevant thought-provoking question for audience]?

[Include relevant image/image hook]

Post #79

[Surprising Fact or Misconception 1]

[Surprising Fact or Misconception 2]

[Surprising Fact or Misconception 3]

I [experienced relevant setback] before I [achieved relevant success].

[Motivational insight and/or practical takeaway]

Post #80

[Hint at deceptive behaviour on platform/industry/context].

Don't get me wrong, I enjoy [platform/industry/context].

But there is a dark side.

For example, sometimes I see:

- [Negative/deceptive behaviour 1]
- [Negative/deceptive behaviour 2]
- [Negative/deceptive behaviour 3]

So if you [engage on platform/industry/context], and you're [negatively impacted]...

Remember, [positive/inspiring takeaway].

[Include relevant image/image hook]

Post #81

I [started endeavour] in [time period].

(Steal my method for [achieving desirable outcome])

It's not just about [common assumption].

It's about using "[unique strategy name]" to [achieve goal].

After [doing a significant amount of research/analysis], here's how [eminent figures/companies get desirable results]:

- [Mission/Aim 1]
- [Mission/Aim 2]
- [Mission/Aim 3]

[Briefly reinforce/explain points from above].

[Statement that transitions to actionable advice]:

- [Strategy/Tactic 1]
- [Strategy/Tactic 2]
- [Strategy/Tactic 3]

For example:

[Give example(s) – if appropriate]

[Additional insight/tip]

[Key takeaway]

PS. [Call to action or question for audience]

[Image that matches the post]

Post #82

Your [topic/idea/owned asset] is a [valuable asset] you can [exploit/benefit from].

Over the last [short time period], I've been [doing a lot of key action].

- [Specific task relevant to key action]
- [Specific task relevant to key action]
- [Specific task relevant to key action]

It's all I do every [time of day/week].

My [topic/idea/owned asset] has been a lifesaver.

And the best thing about [doing key action] is that it:

- [Unlocks short-term benefit]
- [Unlocks short-term benefit]
- [Unlocks short-term benefit]

[Bold statement that reinforces the positive impact of doing key action].

Plus if you [take this additional key action] you can:

- [Unlock this longer-term benefit]
- [Unlock this longer-term benefit]
- [Unlock this longer-term benefit]

So remember to [summarise your perspective/reiterate key message].

PS. [Call to action or question for audience]

[Relatable text image to act as a 'billboard' for your post]

Post #83

My secret for [achieving goal]?

[Unconventional solution].

[Anticipate the reader's scepticism or confusion].

But hear me out.

I [describe what you did initially – first steps].

[Key reason(s) for decision].

[Describe what happened next].

The results have been amazing!

- [Impressive result/benefit gained]
- [Impressive result/benefit gained]
- [Impressive result/benefit gained]

[Summarise key benefit].

[Give a brief anecdote that relates to your experience engaging with the solution/authority].

When I [did relevant activity], I [experienced/gained]:

- [Desirable outcome/positive feedback].
- [Desirable outcome/positive feedback].
- [Desirable outcome/positive feedback].

Here's the lesson:

[Key takeaway(s)].

PS. [Personal sign-off or call to action]

[Image that matches the post]

Post #84

[Target audience]: you don't want your [asset/output] to "[common misconception]."

Instead, you want it to [vivid metaphor that describes what asset/output should be like].

In other words:

- [Specific characteristic that describes what asset/output should be like]
- [Specific characteristic that describes what asset/output should be like]
- [Specific characteristic that describes what asset/output should be like]

Or you risk [negative consequence(s) occuring].

Here are X ways/steps to [achieve desirable outcome]:

- [Actionable insight/step]
- [Actionable insight/step]
- [Actionable insight/step]
- [Actionable insight/step]

[Key takeaway].

Post #85

Most [common activity/assets] I see are [negative descriptor].

[Target audience], you must keep this in mind:

[Key insight].

The [activity/asset] is NOT for [incorrect assumption].

It's for [correct assumption].

These are the common mistakes I often see:

- [Mistake]
- [Mistake]
- [Mistake]

Here's how to [achieve goal]:

[Actionable insight/step]

- [Actionable insight/step]
- [Actionable insight/step]
- [Actionable insight/step]

And always remember to [crucial step/action].

This way, you can [achieve desirable outcome] [easier/faster/cheaper].

Post #86

If your [organisation/department/team] isn't ready to [desired change or action], all the [common practice or resource] in the world won't matter.

Post #87

I began my journey in [field/industry] [time period] ago.

Hi, I'm [Your Name].

Originally from [Original Location], I now live in [Current Location].

My background includes [time period] in [industry or field] – specialising in [specific skills or areas].

I had no prior knowledge of [new skill or field] when I started.

But after [time period], things began to pick up:

- [Key achievement/benefit unlocked]
- [Key achievement/benefit unlocked]
- [Key achievement/benefit unlocked]

Now, I'm focused on [current goal or business focus].

Along the way, I offer [type of advice or service you provide].

[Additional interesting personal fact]

[A quirky or engaging question to engage reader]

[Call to action]

[Image that matches the post]

Post #88

The secret to [taking specific action] that [unlocks desirable outcome]:

[Counterintuitive tip/strategy].

"[Common objection posed as a question]?"

[Yes or No].

Here's why:

[List reasons that clearly alleviate the objection from above].

[Briefly explain your experience using counterintuitive tip/strategy, and the benefits you (or others) have derived].

"[Guiding question that helps ascertain whether counterintuitive tip/strategy is working]?"

[Key takeaway].

[Image that matches the post]

Post #89

If I had to describe [common industry/topical issue] in one word:

I'd say "[chosen word]."

Just look at [examples from industry/field], and you'll see:

- [Specific example from ineffective practice]
- [Specific example from ineffective practice]
- [Specific example from ineffective practice]

[Give your opinion/Brief assessment]

[Explain the implications of said practice and/or why it persists].

This is why [Partner's Name/Group/Company] and I offer [a different approach]:

- [Key feature or approach 1]
- [Key feature or approach 2]

[Key feature or approach 3]

We're cutting through the [original issue/chosen word] so you can [unlock desirable outcome].

[Image that matches the post]

Post #90

Ever wondered what lies behind the glittering façade of [industry/profession/role]? Let me take you behind the scenes.

[Short time ago], I spoke with [describe person and their impressive credentials].

From the outside, [brief description of their success and lifestyle].

But here's what you don't see:

[Share a vulnerable admission/predicament they're in].

Despite [brief description of achievements], they're facing [key challenges].

Here's what they said:

"[Direct quote from the conversation]"

This story isn't unique.

It's the untold reality many face in [industry/profession], where [brief description of common misconceptions].

I've [walked this path myself/seen it unfold like this before].

Sometimes, [positive outcomes].

But often, [common negative outcomes].

Then one day, you realise [reflective thought or decision].

For those feeling the same, looking for [what the reader might be seeking], I've created something for you. Check out this [resource/tool/link]: [Link]

Post #91

"[Provocative statement that challenges a common belief]."

[Truth that contradicts the common belief].

[Briefly elaborate on core idea].

- [Example of action related to truth 1]
- [Example of action related to truth 2]
- [Example of action related to truth 3]
- [Example of action related to truth 4]
- [Example of action related to truth 5]

[Personal observation or insight – eg. about people who have embraced the truth and succeeded].

[Key takeaway].

[Call to action or question for audience].

Post #92

[Expert or Influential Person] said, "[Relevant Quote]."

In other words: [Paraphrase the quote for clarity].

Before you [common negative response/action], [alternative positive action].

When I [feel/encounter negative emotion or situation], I [ask myself: "Question to encourage positive action?" OR conduct key positive action].

Post #93

"[Common negative feedback/phrase]."

If you've been [related activity], you will have heard this.

It [causes specific negative impact/emotion].

It [causes specific negative impact/emotion] when [specific situation].

It [causes specific negative impact/emotion] more when [more detailed situation]. [Relevant harsh truth].

But it [causes specific negative impact/emotion] less when you realise:

- [Reassuring point/new perspective 1]
- [Reassuring point/new perspective 2]
- [Reassuring point/new perspective 3]

[Personal anecdote related to narrative].

If you've faced [specific negative impact/emotion] lately, please know [reassuring statement].

[Briefly expand on reassuring statement from above].

Keep [taking positive action 1].

Keep [taking positive action 2].

Keep [taking positive action 3].

[Powerful concluding statement].

[Image hook that reinforces core message]

Post #94

If [target audience] want to [achieve desirable outcome], then they need to do this:

They need to [main action or principle].

How?

By [Distill main action or principle into a short concept].

For example:

[Give a hypothetical scenario that puts the prescriptive advice from above into context].

[Question to encourage reader to internalise core message]?

[Image hook or relevant quote from an authority figure]

Post #95

X [valuable resources] to [unlock specific desirable outcome]:

1. [Resource 1] by [Creator/Author/Authority]

[Brief description of resource, why it's recommended, and an interesting insight].

1. [Resource 2] by [Creator/Author/Authority]

[Brief description of resource, why it's recommended, and an interesting insight].

1. [Resource 3] by [Creator/Author/Authority]

[Brief description of resource, why it's recommended, and an interesting insight].

1. [Resource 4] by [Creator/Author/Authority]

[Brief description of resource, why it's recommended, and an interesting insight].

1. [Resource 5] by [Creator/Author/Authority]

[Brief description of resource, why it's recommended, and an interesting insight]. [Tease upcoming content or call to action to engage readers further].

Post #96

Quick reminder: [Skill/Habit/Routine] isn't JUST for [expected group].

[Aspirational group] all know that [skill/habit/routine] is [relevant descriptor].

They use it [list/briefly explain key benefit(s)].

It takes [relevant investment] to [learn/implement/benefit from] [skill/habit/routine].

But if you [understand/follow these steps]:

- [Fundamental/Step 1]
- [Fundamental/Step 2]
- [Fundamental/Step 3]

Then you can [unlock desirable outcome(s)].

```
[Personal sign-off].
[Call to action].
[Include relevant image/image hook]
Post #97
If you're a [target audience], your main task is to [core responsibility].
It took me [significant time period] to learn this.
When I first started [relevant activity], I was:
 • [Task 1]
 • [Task 2]
 • [Task 3]
I worked X hours a day.
But [undesirable outcome].
It was [emotional response].
[Briefly expand on the problem].
And then I realised...
[Key realisation].
[Rhetorical question that relates to problem]?
So, I [changed my approach or took decisive action]
[Briefly explain new approach/action taken].
And that's how I [unlocked desirable outcome].
Because the truth is:
[Harsh truth].
```

[Question to foster engagement and/or Call to action].

[Include relevant image/image hook]

[Key takeaway].

Post #98

This is a terrible mindset for [target audience]:

(It held me back for [time period])

[Briefly explain/list limiting belief(s)].

Because here's the thing...

In [current year], [motivating statement].

Zoom out:

[Include one or more supporting facts or statistics].

[Inspiring takeaway].

[Include relevant image/image hook]

Post #99

I remember a [person/scenario] who/that used to [supportive/beneficial action].

[Person/Scenario] used to [key action].

But then [things stopped or resulted in a negative outcome].

It's because [prior action/event that initiated this change].

[Briefly expand on what happened to conclude the story].

See a lot of [target audience] subscribe to the [common strategy/action].

But here's the thing...

[Give your unique perspective/challenge how this strategy/action is implemented].

[Statement that ties your perspective back to the initial story].

[Key takeaway].

Post #100

Why [specific tool/strategy] has/was NOT [used to perform key action]:

Under pressure to [achieve challenging goal]?

You're not alone.

Everyone's talking about [alternative solution]:

But I resist.

[Briefly give your unique perspective].

[List reasons why you choose to resist].

[Tell a brief anecdote/story that explains how you came to adopt your unique perspective].

[List key actions that help you maintain this mindset].

As [Authority Figure] said:

"[Relevant quote]."

[Key takeaway].

[Question to foster engagement and/or Call to action].

[Include relevant image/image hook]

Post #101

X [industry/field] lies:

"[Common falsehood people/companies say]"

→ [The blunt reality – consider using sarcasm to heighten the discrepancy]

"[Common falsehood people/companies say]"

→ [The blunt reality – consider using sarcasm to heighten the discrepancy]

"[Common falsehood people/companies say]"

→ [The blunt reality – consider using sarcasm to heighten the discrepancy]

"[Common falsehood people/companies say]"

→ [The blunt reality – consider using sarcasm to heighten the discrepancy]

"[Common falsehood people/companies say]"

→ [The blunt reality – consider using sarcasm to heighten the discrepancy]

[Impactful closing statement or question to foster engagement].