

# MODULE 4: FINANCIAL SYSTEMS

Master the financial foundations that will support your journey from ₹1 lakh to ₹10 lakh annual revenue. This module covers money management, business structures, legal compliance, and the systems you need to build a sustainable, scalable business.

# Chapter 10: Money Management at ₹10 Lakh Level

## 10.1 The 50/30/20 Business Rule:

- **50%** for growth (marketing, team, tools)
- **30%** for you (salary, dividends)
- **20%** for taxes & emergency fund

## 10.2 Business Structure Options:

### Proprietorship (Simplest):

- For: Under ₹20 lakh revenue
- Tax: Personal income tax
- Liability: Unlimited (risky)

### LLP/Limited Company (Recommended):

- For: Over ₹20 lakh revenue
- Tax: Corporate tax rates
- Liability: Limited (safer)
- Cost: ₹15,000-₹30,000 setup

## 10.3 The 3-Bank Account System:



### Income Account:

All money comes here

### Operating Account:

Monthly expenses come from here

### Tax Account:

20% of every payment goes here immediately

## 10.4 Quarterly Financial Review:

01

Profit & Loss statement

02

Cash flow analysis

03

Tax liability calculation

04

Growth investment planning

**Month 4 Task:** Open separate business bank account. Set up 50/30/20 auto-transfer.

# Chapter 11: Legal & Compliance

## 11.1 Must-Have Documents:

1

### Terms of Service

(For your website/offers)

2

### Privacy Policy

(GDPR compliant if international clients)

3

### Client Agreement

(For high-ticket services)

4

### Refund Policy

(Clear and fair)

## 11.2 Intellectual Property:

- Copyright your course materials
- Trademark your business name
- Patent unique processes (if applicable)

## 11.3 Contracts That Protect You:

### Key Clauses:

- Scope of work (exactly what you'll do)
- Payment terms (when, how, late fees)
- Cancellation policy
- Limitation of liability
- Dispute resolution (mediation location)

## 11.4 GST Registration:

**Mandatory when:** Revenue exceeds ₹20 lakh/year (₹10 lakh for some states)

**Rate:** 18% for digital services

**Filing:** Monthly/quarterly returns

**Week 7 Task:** Create basic terms of service and refund policy for your business.

# MODULE 5: MINDSET & SUSTAINABILITY

## Chapter 12: The Entrepreneur's Psychology

### 12.1 Dealing with Scale Anxiety:

**Symptoms:** Feeling overwhelmed, imposter syndrome, fear of failure at higher level

#### Solutions:

	<b>Mentor Network:</b> 3 people ahead of you		<b>Peer Mastermind:</b> 4-6 people at same level		<b>Therapy/Coaching</b> For deep blocks		<b>Daily Practices:</b> Meditation, journaling, exercise
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### 12.2 Time vs. Energy Management:

At ₹1 lakh: Manage your time

At ₹10 lakh: **Manage your energy**

#### Energy Zones:

<b>Peak (2-4 hours/day):</b> Creative work, strategy, sales	<b>Medium (3-4 hours/day):</b> Team management, content planning	<b>Low (2-3 hours/day):</b> Admin, emails, routine tasks
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### 12.3 The Quarterly Sabbatical:

Every 3 months: Take 3-7 days completely off

No email, no business thoughts

Return with fresh perspective

### 12.4 Family & Business Balance:

- **For Students:** Academic performance MUST not drop
- **For Professionals:** Job security while building
- **For Parents:** Family time protected

**Strategy:** Block calendar for non-negotiables first

Then fill business hours around them

**Month 5 Task:** Create your ideal week schedule including peak energy work, family, and rest.

# Chapter 13: Building Legacy, Not Just Income

## 13.1 The Impact Multiplier:

At ₹10 lakh/year, you can:



Hire 2-3 people (create jobs)



Mentor 10-20 aspiring entrepreneurs



Donate 10% (₹1 lakh/year) to causes you care about



Build assets that outlive you

## 13.2 The Personal Board of Directors:

01

**Mentor:** Someone who's done it before

02

**Accountant:** Financial guidance

03

**Lawyer:** Legal protection

04

**Therapist/Coach:** Emotional support

05

**Industry Expert:** Keeps you updated

## 13.3 Continuous Learning Budget:

Allocate ₹50,000-₹1,00,000/year for:

- Courses and certifications
- Conferences and networking
- Books and resources
- Coaching and mentorship

## 13.4 The Exit Strategy Thinking:

Even if you never sell, build as if you will:

- Documented processes
- Trained team that can run without you
- Systems that are replicable
- Brand that has value beyond you

**Week 8 Task:** Define your legacy goal. What do you want your business to achieve beyond money?

# THE 6-MONTH IMPLEMENTATION CALENDAR



## Month 1

System design and audit



## Month 3

Productize offers; scale sales



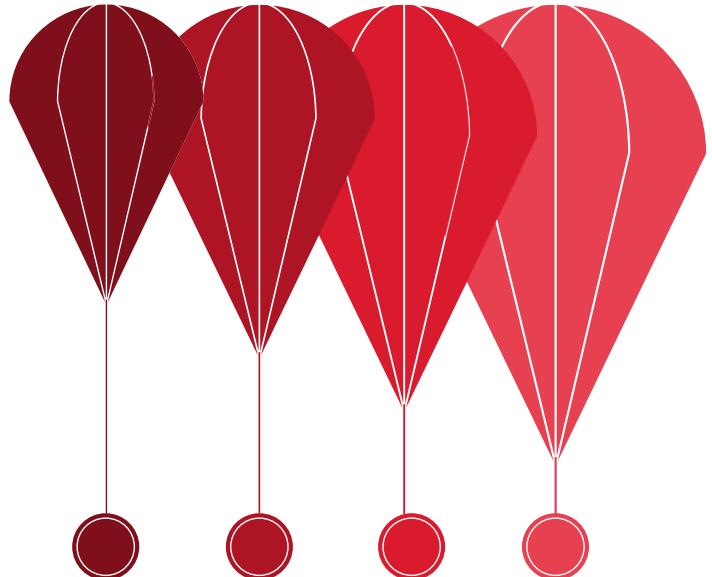
## Month 4

Marketing push; increase leads



## Month 6

Optimization to ₹10L run rate



Your roadmap to ₹10 lakh annual revenue, broken down into actionable monthly milestones with specific targets and tasks.

### Month 1: System Design

1

**Week 1-2:** Business audit + bottleneck analysis

**Week 3-4:** Offer ladder creation + lead magnet setup

**Target:** ₹2.5 lakh/year run rate

### Month 3: Marketing Systems

**Week 9-10:** Automated funnel setup

**Week 11-12:** Email sequence creation

**Target:** ₹5 lakh/year run rate

### Month 5: Scale Systems

**Week 17-18:** High-ticket offer launch

**Week 19-20:** Partnership development

**Target:** ₹8 lakh/year run rate

2

### Month 2: Team Foundation

**Week 5-6:** Process documentation + first hire planning

**Week 7-8:** Delegation system + weekly review implementation

**Target:** ₹3.5 lakh/year run rate

3

### Month 4: Financial Systems

**Week 13-14:** Business structure + banking setup

**Week 15-16:** Legal documents + compliance

**Target:** ₹6.5 lakh/year run rate

4

### Month 6: Optimization

**Week 21-22:** Systems refinement

**Week 23-24:** Legacy planning + next level strategy

**Target:** ₹10 lakh/year run rate

5

6

# KEY METRICS DASHBOARD

## Monthly Tracking:

₹83K

50%

₹5K

₹50K

### Revenue

₹\_\_\_\_\_ (Target:  
₹83,333)

### Profit Margin

\_\_\_\_\_ % (Target: 50%)

### Customer

### Acquisition Cost

₹\_\_\_\_\_ (Target:  
<₹5,000)

### Customer

### Lifetime Value

₹\_\_\_\_\_ (Target:  
>₹50,000)

## Operational Metrics:

- Team Size:** \_\_\_\_\_ people
- Systems Running Automatically:** \_\_\_\_\_ systems
- Weekly Hours Worked by You:** \_\_\_\_\_ hours  
(Target: 20)
- Net Promoter Score:** \_\_\_\_\_ (Target: >50)

## Quarterly Goals:

- Q1:** Systems documented and first hire
- Q2:** Two automated funnels running
- Q3:** High-ticket offers launched
- Q4:** ₹10 lakh/year achieved consistently

# RESOURCES & TOOLS (₹10 LAKH LEVEL)

## Free Tools Still Work:

ConvertKit (up to 1,000 subscribers)

Canva Pro (30-day trial then ₹499/month)

Google Workspace (₹150/user/month)

Trello/Asana for project management

## Worth Paying For:

Tool Category	Recommended	Cost
Email Marketing	ConvertKit Pro	₹2,500/month
CRM	HubSpot free tier or Zoho CRM	₹1,500/month
Accounting	Zoho Books	₹2,000/month
Automation	Zapier Pro	₹3,000/month
Team Communication	Slack	₹200/user/month

## Investment in Learning:

### Recommended Courses:

- Digital Marketing Mastery (₹15,000-₹30,000)
- Sales Training Certification (₹20,000-₹50,000)
- Business Finance Course (₹10,000-₹25,000)

**Books Budget:** ₹5,000/year minimum

# COMMUNITY & SUPPORT

## Your Support System:



### Biluxe10 Mastermind Group:

Monthly meetups with other ₹10 lakh aspirants



### Expert Office Hours:

Weekly Q&A with industry experts



### Accountability Partners:

Paired with someone at similar level



### Success Library:

Case studies of businesses that scaled to ₹10 lakh+

## Networking Events:

Monthly virtual summit

Quarterly in-person meetup (major cities)

Annual retreat for top performers

## CERTIFICATION REQUIREMENTS

To receive "Biluxe10 ₹10 Lakh Master" certification:

### Must Demonstrate:

1

#### Financial Proof:

3 consecutive months at ₹83,333+ revenue

2

#### System Proof:

Documentation of 5 key business systems

3

#### Team Proof:

At least one team member hired and trained

4

#### Client Proof:

3 testimonials from ₹25,000+ clients

5

#### Growth Proof:

Month-over-month growth for 6 months

**Final Project:** Present your business blueprint to a panel of successful entrepreneurs.

# BEYOND ₹10 LAKH

## The Next Level Preview (₹10 Lakh to ₹1 Crore):



Building a brand, not just a business



Multiple revenue streams, multiple teams



Productization of services



Franchising/licensing models



Exit strategy development

## Your Invitation:

Complete this level successfully and receive:

1. Free audit of  
your ₹10 lakh  
business

2. Priority  
access to "₹1  
Crore  
Mastermind"

3. Featured  
spot in  
Biluxe10  
success  
stories

4. Mentorship  
from ₹1 crore+  
earners

Your journey from ₹1 lakh to ₹10 lakh is not just about the money—it's about building systems, developing leadership, and creating lasting impact. The tools, strategies, and support are all here. Now it's your turn to take action.