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# START-UP MAGAZINE

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**START - UP PATHASHALA- CA PANKAJ DARA**

**Hello Every One**

**I Hope All Fine and wish all good health and wealthy with spiritual life for peace and prosperity**

**Thanks for positive response show by all professionals, entrepreneur, students in my initiative of start up magazine every weekly**

## **Concept Of HOMONYMS**

In Today's Newsletter, I would like to help you understand the basic terminology used in the sector of start-up which are far different from regular form of terminology used in other sectors or industries. Different sectors have different meanings of words in their own industry types. e.g. Bat may have different meaning in different sectors. i.e. Cricket bat or animal named bat. This is called Homonyms or Multiple Meanings. Words that have spelling but have different meanings. Financial Accounting may be known as Financial Reporting. Similar way Finance has another word i.e., Funds, Money, Income, Reserves, Revenue, Budget, Funding Backing, Stock

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## **TERMS USED IN START-UP**

- 1) Accelerator.
- 2) Acqui- Hired.
- 3) Angel Investor.
- 4) Bootstrapping.
- 5) Bridge Loan.
- 6) Burn Rate.
- 7) Cliff.
- 8) Co-Working Space.
- 9) Cottage Business.
- 10) Crowd Funding.
- 11) Dragon.
- 12) Early Adopters.

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- 13) Exit Strategy.
- 14) Freemium
- 15) Go Public/IPO
- 16) Growth Hacking
- 17) Hockey Stick
- 18) Incubator
- 19) Lean
- 20) MVP
- 21) Pitch desk
- 22) Pivot
- 23) Scalability
- 24) Scrum
- 25) Seed Round
- 26) Solopreneur
- 27) Sweat Equity
- 28) Unicorn
- 29) Valuation

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## 1) Accelerator.

The Growth of Existing Start up are accelerate By the Accelerator, They May be Private Mentor or Institutional Setup organization Which After Start up reaching growth Stage need more for Commercial Earning, Investors, other growth side help May be in the form Of Connections, Marketing, or networking and help start up attain commercial or social success, Accelerators Are Different from Incubators.

Few Examples of Accelerators in India



1.Y Combinator. Probably the most famous startup accelerator on the list.

2.CIIE-IIMA (Centre for Innovation Incubation and Entrepreneurship - IIM Ahmedabad)

3.SINE (Society for Innovation & Entrepreneurship)- Founded By IIT, MUMBAI

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## 2) **Acqui- Hired.**

(a portmanteau of "acquisition" and "hiring")

A popular method used in tech start up to acquire company to utilize its employee's talent pool rather than having control over the company products or services.

Bigger companies acquire smaller companies to get their employees which have better skills and would be useful for their organization and get best talent to improve their products and services in certain fields.

This concept is specially designed to acquire the employees of the other company by one another company.


Microsoft, Facebook twitter use this strategy to acquire talent of smaller companies to make themselves enter into new area of customer products without much investing in research of product which smaller company already done.

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This trend will catch in India in coming times so we should invest in smaller companies with good talent and knowledge pool of the employees

Big Players of the tech Industry Will Acquire smaller tech companies to gain control over employees and not on products or services so that they can develop their products or services

| Acquirer | Select Recent Acquires |                             |
|----------|------------------------|-----------------------------|
| Facebook | Storylane              | Long-form Blogging Platform |
|          | Threadsy               | Integrated Social Platform  |
|          | Lightbox               | Social Photo - Android      |
| Twitter  | Hotspots.io            | Social Analytics            |
|          | RestEngine             | Email Marketing             |
|          | Cabana                 | Visual App Design           |
| Yahoo    | MileWise               | Consumer FF Miles           |
|          | Loki Studios           | Mobile Gaming               |
|          | PTCH                   | Social Discovery Platform   |

 [www.cbinsights.com](http://www.cbinsights.com)

Source- Quora

# ISSUE -2/2023/APRIL

There are 7,699 FinTech startups in India as per the one of reliable source.

FINTECH startups are companies that leverage technology to offer innovative financial services and solutions. The term "**FINTECH**" is a combination of "**finance**" and "**technology**" **These startups aim to disrupt traditional financial systems and provide new, often more convenient and efficient, ways of managing money and financial transactions** and refers to the intersection of these two fields.

Some examples of FINTECH startups include digital payment platforms like **PayPal, Venmo, and Square**, **peer-to-peer lending platforms like Lending Club and Prosper**, **mobile banking apps like Chime and Revolut**, and **robo-advisors like Betterment and Wealthfront**.

FINTECH startups often use emerging technologies like artificial intelligence, blockchain, and cloud computing to create new financial products and services. They are often able to offer lower costs and faster transactions than traditional financial institutions, making them attractive to consumers and businesses alike.

Some examples of successful FINTECH startups in India are **Paytm, PhonePe, Razorpay, MobiKwik, and PolicyBazaar**. These companies have disrupted traditional banking and insurance industries by providing innovative and user-friendly solutions that cater to the needs of modern-day consumers.

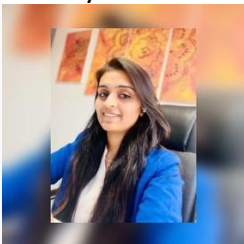
Some of the **challenges** faced by FINTECH startups in India include regulatory hurdles, lack of access to funding, and competition from established players. The Reserve Bank of India has imposed strict regulations on the payment and lending sectors to ensure consumer protection, which can create barriers for new startups. **Additionally, securing funding** from investors can be difficult due to the perceived risk associated with emerging technologies. established banks and insurance companies have also entered the digital space, providing competition to FINTECH startups.

Despite these challenges, **the scope** for FINTECH startups in India is vast.

Electronic payment structures, web-based business practices, portable banking, and bank digitalization have also resulted in a substantial change.

With over 1.3 billion people, India has a large and growing consumer base that is increasingly comfortable with using digital services. Additionally, the Indian government's push towards digitalization, especially through initiatives like Aadhaar, UPI, and Digital India, has created a favourable environment for FINTECH startups.

These startups have the potential to offer financial services to underbanked and unbanked populations, provide financial literacy, and create new opportunities for financial inclusion. With the expansion of the Fintech Market in India, the entire business world has seen significant alterations in money-related processes and budgetary installations accomplishments. The Fintech opportunities in India has experienced an exponential surge in funding over the previous few years, with investments totalling more than \$8 billion already recorded across different phases of investment in 2021.



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