

6TH
ISSUE
05/20/2023

CA PANKAJ DARA'S

STARTUP

MAGAZINE

Hello Dear friends,

We hope you're all doing well & as we are witnessing the peak of summer, we wish all of you a very good read keeping yourselves healthy, happy and hydrated. Have a great day ahead!

Thanks for the positive responses showed by you all professionals, entrepreneurs, students & the financial influencers, in our initiative of weekly Start - up magazine.

The Magazine is spreading across the world publicly & many are contributing as part of our Magazine, we are delighted to let you know that within short span of 6 weekly edition, we got many articles and writers from corners which seem larger pool of content to be compiled & formulated a book on said subjects.

Thanking you all for the support and further we hope that your Start - up understanding and vision get broader and we are happy to reach out to us for any of your suggestions, feedbacks, and improvements.

The following term will be defined in this edition.

• **PITCH DESK**

FOUNDER AND CHIEF EDITOR - CA PANKAJ DARA

CO-FOUNDER AND CHIEF SUB-EDITOR - CA SAPNA RATHOD

EDITOR - CA ROHIT VARMA

>> Pitch Desk – Basic Concept <<



In the dynamic world of entrepreneurship and business, the ability to effectively communicate your ideas is paramount. Whether you're seeking funding, partnerships, or customers, a well-crafted pitch deck can make all the difference. A pitch deck is a powerful tool that encapsulates the essence of your business or project in a visually engaging and concise manner.

What is Pitch Deck?

Part - I - Introduction

Pitch Deck also known as

- Investor Deck
- Investor Presentation
- Start-up Presentation
- Funding Deck
- Slide Deck

Pitch Deck – Types (categories)

- Investment Pitch Deck
- Marketing Pitch Deck
- Product Pitch Deck
- Internal Pitch Deck
- Partnership Pitch Deck

These categories are not rigid, and pitch decks can often blend elements from different types depending on the specific context and goals

Written by
CA. Pratima Bhinge, Pune
(Co-founder Club Youngistan)



>> CA Aman Gupta: Igniting Entrepreneurial Success with boat <<

In the world of entrepreneurship, some individuals possess both ambition and an insatiable thirst for learning. CA Aman Gupta, co-founder and CMO of boAt, is a prime example of this exceptional combination. Achieving the prestigious Chartered Accountant qualification at a young age, Aman explored various businesses before finding his true sense of fulfilment with boAt.

Driven by an unwavering spirit and a burning desire to make a difference, CA. Aman Gupta embraced boAt as a project that ignited his passion and elevated his spirits. Today, boAt proudly stands as India's top ear wear audio brand, a testament to Aman's relentless hustle, hard work, and indomitable willpower.



Rejections are Part of Life: You Are Down, But Not Out. At times, we face rejection and feel disheartened, but it's important to understand that being down doesn't mean the end of the road.

In 2016, CA. Aman Gupta and his friend Sameer Mehta co-founded boAt, driven by their ambition to fill the market gap for affordable yet high-quality audio products. Their dedication to innovation, customer - centric approach, and pursuit of excellence propelled the boAt brand forward. CA. Aman Gupta played a pivotal role in developing a diverse product portfolio, including wired and wireless headphones, speakers, earphones, and smart watches, catering to different customer segments.

Their relentless efforts paid off as boAt products gained widespread recognition and acceptance among Indian consumers. Through strategic partnerships, strong marketing campaigns, and unwavering focus on customer satisfaction, boAt solidified its position as a trusted and preferred lifestyle electronics brand.

CA. Aman Gupta's entrepreneurial journey with boAt exemplifies the power of determination and perseverance. He and his co-founder transformed a simple idea into a multi – million - dollar company, disrupting the Indian audio accessories market. Today, boAt stands tall as a leading player in the industry, renowned for its quality products and ability to connect with the youth, providing an enriching audio experience.

CA Aman Gupta's success story serves as an inspiration to aspiring entrepreneurs, showcasing the possibilities that await those who dare to dream big and work tirelessly to turn their vision into reality. His journey highlights the transformative power of entrepreneurship and its profound impact on individuals, industries, and society.



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>> Vocational Learning – Overview and Scopes of Start - ups in India <<

--- PART- II -FINAL - Continued From 5th Edition ---

Job Placement Services:

Job placement services can help connect trained individuals with relevant job opportunities for their respective industries. Start - ups can create job placement services that work with companies to identify their hiring needs and match them with trained individuals who have the required skills.

Franchise Model:

Start - ups can establish a franchise model for vocational learning, where they can partner with existing training centers or educational institutions to provide vocational training programs. This can help in the expansion of the business and provide a wider reach to students.

Entrepreneurship Training:

Entrepreneurship training can provide practical skills and knowledge to aspiring entrepreneurs, helping them start and grow their own businesses. Start - ups can establish entrepreneurship training programs that provide mentorship, guidance, and support to budding entrepreneurs.

The Government of India has implemented various schemes and initiatives to promote vocational courses and training in the country. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) which was launched in 2015, PMKVY is a flagship scheme of the Government of India that aims to provide skill development training to 10 million youths in the country by 2022. Under this scheme, eligible candidates can enroll in training programs that provide certification and employment opportunities in various sectors.

In the Wrapping up, the vocational learning industry in India offers a huge scope for start - ups and entrepreneurs to innovate and contribute to the growth of the industry. By providing practical and industry - relevant skills, start - ups can help bridge the skills gap in the industry and provide employment opportunities to students and professionals across the country.



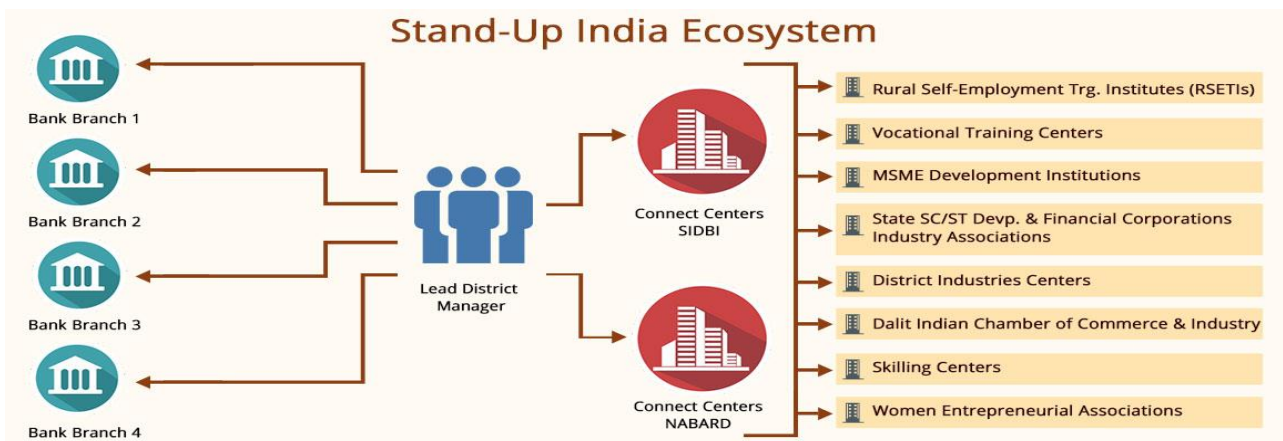
-Written by CA Swati Panchal, A'bad.

>> Stand - Up India <<

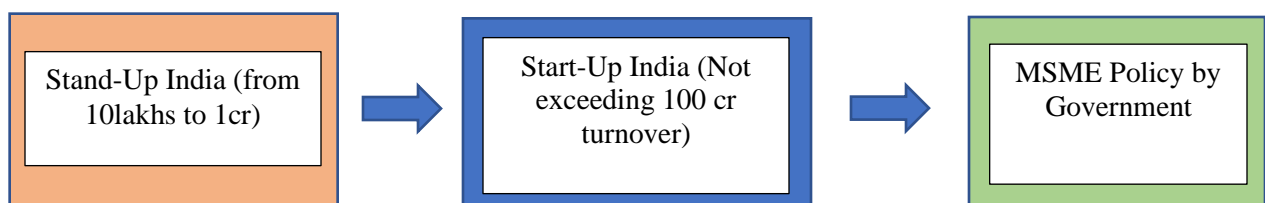
The Word Start - up India and Stand - Up India are interchangeably used in normal business circumstances, but there is difference between them. Stand - Up India Scheme are basically for Schedule Caste (SC), Schedule Tribe (ST) and Women enterprises which needs funds in the form of bank loan between 10 Lakhs to 1 Crores. These enterprises may be in manufacturing, services, Agri-allied activities or trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.

Start - up are young businesses founded to develop a unique product or service, bring it to market and make it irresistible and irreplaceable for customers. A startup is an entrepreneurial venture in the early stages of operations, typically created for resolving real-life problems. As many start - ups solve society's needs, they attract investors and funders because of the tremendous growth opportunities.

One can access loan from directly applying to Stand - Up India website, or through banks which are associated with them, or through Lead District Manager.



One can be benefited from the schemes of government like this: -



The nature of loan provided are Composite loan i.e. (inclusive of term loan and working Capital loan). In the Union Budget 2021-2022, it was announced that Margin Money reduced from up to 25% to 15% of Project Cost, activities allied to agriculture are also eligible now. So, one can avail 85% of the Project Cost as Composite loan. The Interest rate would be lowest applicable rate of the bank for the category (rating Category) not be exceeding base

rate (MCLR) + 3%+ tenor Premium. The loan is repayable in 7 years maximum. Besides primary security, the loan may be secured by collateral security or guarantee of Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL) as decided by bank.

Working Capital loans up to 10 Lakhs are provided in the form of overdraft. Rupay debit card to be issued for convenience of the borrower.

Working Capital loans above 10 Lakhs are provided in the form of cash credit limit.

Stand - Up India Scheme would be operated by all the branches of Schedule commercial banks in India.

Apart from linking prospective borrowers to bank for loans, Stand - Up India Scheme also provides handholding support through a network of agencies engaged in training, skill development, mentoring, project report preparation, application filling, work shed/utility support services, subsidy schemes etc.

Portal is transparent, step by step guide provided for setting business enterprises.

CA Nirmala Soni



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Practicing Chartered Accountant in Satna (MP),
Practicing Registered Valuer (SFA) With IBBI – From Oct 2022,
Start - up Mentor with Satna Incubation Center,
Visiting Faculty with RVO, Career Counsellor with ICAI.

Honored with Awards: -

- Top 50 Remarkable Women Award 2023 presented by Diva Planet Magazine,
- The Real Super Woman Award 2023 presented by Forever Star India.

>> Madhya Pradesh Start – Up Policy <<

--- PART- II - FINAL - Continued From 5th Edition ---

Incentives for Start – Up Policy at Madhya Pradesh

1. MP Start - up Portal

The MP start - up portal will have the following key features to help with registrations and to enable budding entrepreneurs to avail incentives:

- Allow single sign-on and API integration.
- Real-time start - up profile access.
- Profile management of incubator, investor, mentor and promotion partner.
- Grievance redressal process.
- Mapping start - ups with incubators.
- Mapping start - ups with investors.
- Connecting start - ups with the concerned state government departments.

2. Establishment of Start-up center

These centers will be established by MPLUN with subject matter experts for facilitation and providing necessary support to start-ups in the state. They will be providing institutional platform and ample opportunities in global and local market/events/workshops etc. The center will act as a dedicated agency for promoting, strengthening, and facilitating the start-up ecosystem in the state.

3. Government Procurement and tendering

- Exemption from the conditions / parameters related to experience and turnover to the start-up enterprises for government tender up to Rs.1 crore.
- For government tender above Rs 1 crore, special provision for procurement of services / products separately from startups if it deems fit.
- All the Tenders (NIT) / Request for Proposal (RFP) of the State Government will be exempted From Security/ Earnest Money Deposit (EMD).
- State government corporations and key departments will be linked to the TReDS Platform to Ensure that the start-ups do not face liquidity crunch.

4. Assistance on investment received

For a start - up that has received funds / investments from a financial institution recognized by SEBI (Security and Exchange Board of India) / RBI, assistance will be given at the rate of 15% maximum up to Rs. 15 lakh, of the first investment received. This assistance will be payable at the rate of 15% separately for each of the investments received over a maximum of four stages during the life of the start-up. Addition 20% for startups set up by women.

5. Lease Rental Assistance

50% up to a maximum of Rs. 5000/- per month lease rental assistance for three years, on the rent paid Per month for the workspace taken on lease by the start - ups.

6. Patent Assistance

Maximum assistance of Rs. 5 lakh for obtaining a patent subject to the condition that the patent is Obtained for a start - up established in the state.

7. Special financial assistance and support for product - based start - ups

- Concurrent License / Consent facility for one year.
- Facility to use the required machine in MSME Technology Centre, Bhopal, and Indore.
- **Training Expenditure Reimbursement**
Reimbursement of expenditure for skill development and training will be given to a maximum of 25 employees per new employee Rs 13000 per year for three years.
- **Employment Generation Assistance**
All the new employees appointed by the employer in the product - based start - up unit in the first three years will get the assistance of Rs.5000 per employee per month for the maximum 25 employees only.
- **Exemption on Electricity Duty**
All eligible new units having new electricity connection shall be exempted from electricity duty for 3 years from the date of connection.
- **Concession in Electricity Tariff**
Supply of electricity in the project on new electricity connection at a fixed rate of Rs.5 per unit for 3 years from the date of commercial production in the unit.



- CA. GARJANA RATHOD - INDORE

CA PANKAJ DARA'S START – UP MAGAZINE

CA PANKAJ DARA

- FOUNDER AND CHIEF EDITOR



- Past Chairman of Jalgaon Branch of WIRC, (Awarded best Chairmen in the Region).
- Past Chairman of Kanwar Nagar Education society - where we intend to teach Hindi, our national language and keep it alive.
- Committee Member of Start - up and MSME Committee-WIRC, Mentor of Start - up Path Shala.
- Public Speaker on Various Platforms.
- Member of MCCIA (Maratha Chamber of Commerce).
- Finance Mentor with KCIIL - Innovation and Incubation Centre Setup by University, Section 8 Company.

Winner of Many Awards –

1. R.C. BAFNA JEWELLERS AWARD - FOR ETHICAL AND FAIR PRATICE.
2. GRAHAK SHRUTSTI AWARD - FOR FAIR PRATICE IN PROFESSION.

Social Activities:

- 1) We Provided Jobs To 200 Person Who Are below Graduation levels and have lesser skills, to provide job to less educated was aimed to make their livelihood.
- 2) Conducted Blood Donation Events Where We Had Collected and Donated 500 bags in a Single Day.

CA SAPNA RATHOD

- CO - FOUNDER AND CHIEF SUB-EDITOR



- Chartered Accountant, A'bad.
- PwC hired hand.
- Content Writer for Start - up Path Shala.
- Chief Sub-Editor for Start - up Magazines,
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