

# CASH FLOW *Summit* 2025

India's  
**#1**

**Cash Flow  
Expert**

**15,000+**

Businesses Transformed  
Globally

**Awarded**

'Global Indian of the Year' &  
'Best Cash Flow Coach'

**25+ Years**

of Financial Expertise



**Jagmohan Singh**  
Cash Flow Expert

[www.JSAOnline.in](http://www.JSAOnline.in)

*Empowering Indian Entrepreneurs Towards Financial Excellence*

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## MESSAGE FROM THE FOUNDER

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Dear Business Owners, Change-makers & Visionaries,

When I started my journey as a Chartered Accountant, I believed profit was the pulse of a business. But over the years, working with hundreds of businesses, I discovered a deeper truth—it's not profit, but **CASH FLOW** that determines the life, growth, and future of any enterprise.

**Cash Flow Summit 2025** is not just another event. It's a mission. A movement. A revolution that puts the spotlight where it belongs—on the **financial heart of your business**.

In this magazine, we've captured the essence of what it means to run a Cash Rich Business. Whether you're just starting out or leading a legacy organization, this magazine is filled with tools, real stories, strategies, and the FC21 framework that can **transform your business finances forever**.

**CASH FLOW**  
*Summit* **2025**



Remember:

*"Cash flow is not a number.  
It's a mindset.  
A culture.  
A way of leading."*

Through this summit and the ecosystem we've built at JSA, I dream of a world where **business owners sleep peacefully**—knowing their business is profitable and **financially strong**. Let this magazine be your guide, your companion, and your first step in building that reality.

With gratitude and a commitment to your financial success,

**Jagmohan Singh**

India's No.1 Cash Flow Coach

Founder, JSA

# FROM THE DESK OF THE EDITORIAL TEAM

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Dear Reader,

Welcome to the official magazine of **Cash Flow Summit 2025**—a curated knowledgebook designed to educate, empower, and elevate business owners across India and beyond.

We are living in a time where visibility into your business finances isn't just helpful—it's mission-critical. Yet, despite their best efforts, most entrepreneurs are flying blind when it comes to cash flow. That's where this magazine comes in.

Inside these pages, you will discover:

- **Simple explanations** of complex financial concepts.
- **Jagmohan Singh's signature frameworks** like FC 21.
- **Case studies** from real businesses that transformed their cash flow.
- **Actionable checklists** and tools you can start using today.

This is not a collection of theory. This is **practical wisdom**, gathered from workshops, coaching sessions, and real-world turnarounds.

Whether you're a startup founder, a family business owner, or a seasoned CEO, this magazine is designed to give you one thing: **CLARITY**. Clarity of cash, clarity of numbers, and clarity of direction.

We thank you for being part of this growing movement of **Cash Rich Businesses**.

Warm regards,

**Editorial Team**

*Cash Flow Summit 2025 | JSA*



# What is Cash Flow Summit 2025?

## PURPOSE, VISION, AND OVERVIEW OF THE LARGEST BUSINESS GATHERING IN INDIA

The **Cash Flow Summit 2025** is not just an event—it's a bold movement to change the way business owners think about money, manage their finances, and grow sustainably. Held at **Yashobhoomi Convention Centre, New Delhi** on **March 22, 2025**, this historic summit gathered over **thousands of business owners** from across India, USA, and Canada under one mission:

To build profitable and cash-rich businesses.



## PURPOSE

Most businesses fail not due to lack of sales, but due to a lack of cash flow control. The summit was created with one key intent:

“To make every entrepreneur financially free through cash flow mastery.”

The summit provided every participant with:

- The **mindset** to value cash more than profit
- The **systems** to track and forecast cash
- The **tools** to implement immediately in their businesses
- A **community** of like-minded business owners and financial experts

## VISION

To make India the global capital of Cash Rich Businesses by 2030. We envision a country where:

- Entrepreneurs don't fear month-end.
- Employees get paid on time.
- Vendors are paid early, not late.
- Businesses scale because they have surplus cash.
- Financial knowledge is democratized.

## SUMMIT OVERVIEW

Hosted By: Jagmohan Singh, India's No.1 Cash Flow Coach

Organized By: JSA

Key Highlights :

- 30+ Power-Packed Keynote Sessions
- Thousands of Business Owners in Attendance
- Live Case Studies & Cash Flow Clinics
- FC21 Framework & JSA Dashboards Demonstration
- Networking Lounges, Sponsor Booths, and Expert Panels
- One-year access to tools via JSAOnline.in

*Jagmohan Singh Says*

"This Summit is the start of a revolution.  
We're moving from 'sales-focused' businesses to 'cash-rich' empires.  
This is India's financial awakening."



# Why Cash Flow Summit 2025?

Challenges Business Owners Face &  
How This Summit is the Game Changer

## THE HARSH REALITY

***8 out of 10 Businesses Fail...***

Not Due to Lack of Profit,

***But Due to Lack of Cash Flow***

Most business owners believe:  
***"If I sell more, I'll earn more."***

**But the truth is:**

***"If you don't manage your cash,  
you'll run out—no matter how much you sell."***

### Common Challenges Faced by Business Owners:

- Sales are growing, but bank balance is not.
- Delayed payments from customers are choking operations.
- No clarity on where the money goes every month.
- Too much stock, too little liquidity.
- Heavy loan EMIs with no repayment visibility.
- No forecasting, planning, or control over finances.



## How Cash Flow Summit 2025 Becomes the Game Changer:



### From Confusion to Clarity:

Learn what to measure, when to measure, and how to track cash.



### From Isolation to Community:

Learn from thousands of fellow business owners. Understand how others are solving the same problems.



### From Stress to Strategy:

Move from monthly firefighting to weekly financial rhythm.



### From Emotion to System:

Replace impulsive financial decisions with dashboards, forecasting tools, and decision logic.



### From Loan Dependence to Surplus Creation:

Apply frameworks like FC21 to ensure cash surplus—even with low profits.

## What You Will Walk Away With:

- Full **understanding of cash flow** and how it impacts every area of your business
- **Templates, trackers, and dashboards** for daily, weekly, and monthly use
- Actionable **90-day plan** to make your business cash-rich
- **Lifetime access** to a community and tools via [www.jsaonline.in](http://www.jsaonline.in)

*Jagmohan Singh Says*

The summit doesn't give you motivation.  
It gives you a method

# What is Cash Flow?

## ^ Simplified Explanation of Cash Flow with Real-Life Examples

### Definition

**CASH FLOW IS THE MOVEMENT OF MONEY IN AND OUT OF YOUR BUSINESS.**

#### **CASH INFLOWS:**

Money coming in from sales, investments, or financing.

#### **CASH OUTFLOWS:**

Money going out for expenses like rent, salaries, inventory, taxes, and EMIs.

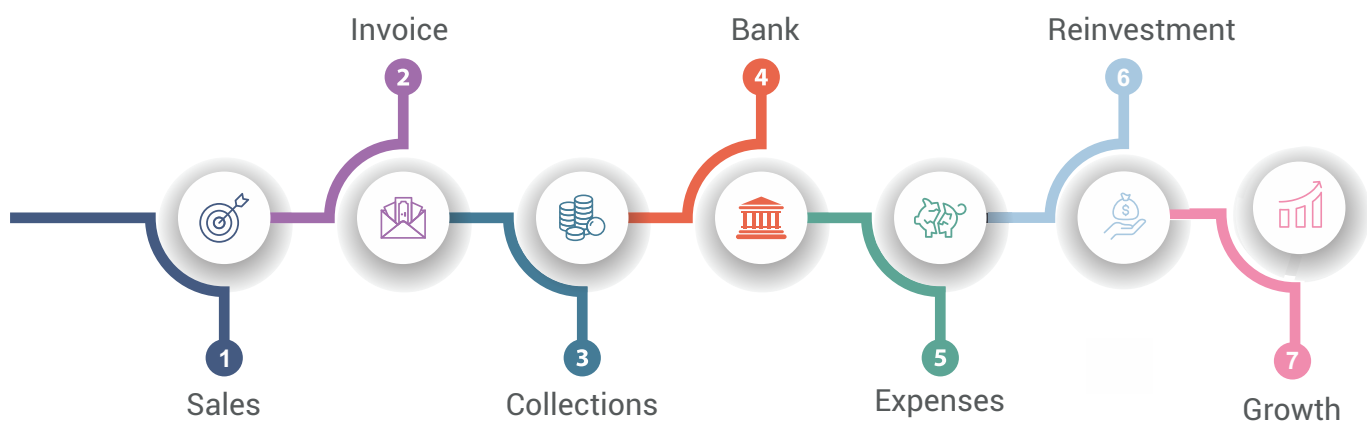
- Unlike profit (which can be only on paper), cash flow is real money in your hand.
- It's what you use to pay bills, run operations, and grow your business.

### Why Cash Flow Matters More Than Profit:

- You can have a Profitable business on paper but no money to pay salaries.
- If customers pay you late, your bank account suffers—even if your sales look strong.

**“CASH FLOW GIVES YOU CONTROL, FLEXIBILITY, AND PEACE OF MIND.”**

### Cash Flow Cycle (Simplified):



## If there Is a Delay or Leak in any Step— Your Entire Business Suffers.

### Simple Example:

#### Business A:

- Sells ₹10,00,000 worth of goods in a month
- Customers pay after 90 days
- Monthly expense is ₹6,00,000

*Problem: Though Business A is profitable, it runs into a cash crisis every month due to late collections.*

#### Business B:

- Sells ₹6,00,000 worth of goods
- Takes full payment upfront
- Monthly expense is ₹4,00,000

## Result

**BUSINESS B HAS POSITIVE CASH FLOW AND THE FREEDOM  
TO GROW FASTER—EVEN WITH LOWER SALES.**

## Mini Case Study:

### Company: Raghav Steel Traders (Gujarat)

Raghav was doing ₹1.8 Cr in **Annual Turnover**, but always struggled to pay suppliers. After implementing a Cash inflow-outflow tracker and realigning credit terms, they created a **Cash Surplus of ₹12.5 lakhs** in 5 months — without increasing sales.

## Jagmohan Singh Formula

*"Profit is a theory. Cash flow is reality."*

If you track your profit but ignore your cash,  
you're building a castle on sand.



# Types of Cash Flow

## “OPERATING, INVESTING, AND FINANCING CASH FLOW – SIMPLIFIED”

Understanding the three types of cash flow will help you track where your money is coming from and where it's going. **Each plays a different role in your financial health.**

### OPERATING CASH FLOW (OCF)

This is the cash generated from your core business activities —  
**Sales, Services, and Daily Operations.**

#### Examples:

- Customer payments
- Salary payments
- Vendor bills
- Rent and utility payments
- Inventory purchases



#### WHY IT MATTERS:

*This shows how much money your business produces from its primary function.  
A profitable business must have positive operating cash flow.*

### INVESTING CASH FLOW (ICF)

This is cash spent on or earned from investments— **in equipment, property, or other businesses.**



#### Examples:

- Buying machines or computers
- Selling an old office building
- Investing in mutual funds
- Receiving returns from those investments



**WHY IT MATTERS:**

*Negative investing cash flow is not bad if you're building for future growth.  
But it must be balanced.*

**FINANCING CASH FLOW (FCF)**

This includes **Cash received from or paid to financiers, banks, or investors.**

**Examples:**

- Loan taken from a bank,
- EMI repayments,
- Equity infusion by an investor,
- Dividend payments to shareholders

**WHY IT MATTERS:**

*This shows whether you're funding growth through external borrowing or internal cash generation.*

**Examples Breakdown:**

Let's say your business has:

- Operating Cash Flow: + ₹5,00,000
- Investing Cash Flow: - ₹2,00,000
- Financing Cash Flow: - ₹1,00,000

Net Cash Flow = ₹2,00,000 Positive



*This is a healthy position. You generated cash from operations,  
invested in growth, and repaid some liabilities.*

**Quick Tip**

**TRACK EACH TYPE SEPARATELY EVERY MONTH. DON'T CLUB  
EVERYTHING INTO ONE NUMBER.**

*This helps you make smart, forward-looking decisions.*

# Cash Flow vs Profit

Understanding the Difference that Can Save Your Business.

One of the biggest financial misunderstandings among Entrepreneurs is thinking that profit and cash flow are the same.

Let's clear it up once and for all.

THE SIMPLE DIFFERENCE:

Concept	Profit	Cash Flow
Based on	Accounting records (P&L)	Real-time bank movement
Timing	Can be delayed (accrual basis)	Real, in the moment
Includes	Non-cash items (depreciation)	Only actual cash transactions
Shows	Performance	Liquidity
Can you pay salaries?	Not always	Yes, if cash is available

Example 1: Paper Profit, Empty Wallet:

- You sold ₹ 10,00,000 worth of goods in January.
- You recorded this as revenue and show ₹ 2,00,000 profit.
- But customers will pay in April.
- Meanwhile, you have to pay ₹6,00,000 in salaries, rent, and stock in February.

Result: **You're profitable, but broke.**

Example 2: Low Profit, Strong Cash

- You sold ₹6,00,000 with a ₹1,00,000 profit.
- All customers paid upfront.
- Expenses are managed weekly.

Result

SMALLER PROFIT, BUT  
CONSISTENT POSITIVE CASH FLOW = PEACE OF MIND.





### THE RISK OF IGNORING CASH FLOW:



Paying penalties on Late Salaries or Tax Filings



Missing out on Supplier Discounts due to No Buffer



Depending on Loans to Cover everyday Operations



Business Growth Stuck Due to Lack of Reinvestment Capital

### Golden Rule

**PROFIT IS A REPORT.  
CASH FLOW IS YOUR REALITY.**

### Jagmohan Singh Advice

"When a business fails, the balance sheet dies last.  
The bank balance dies first."

### Always ask:

- How much cash do I have today?
- What's expected to come in next week?
- What must go out in the next 7 days?

# How Cash Flow Works in a Business?

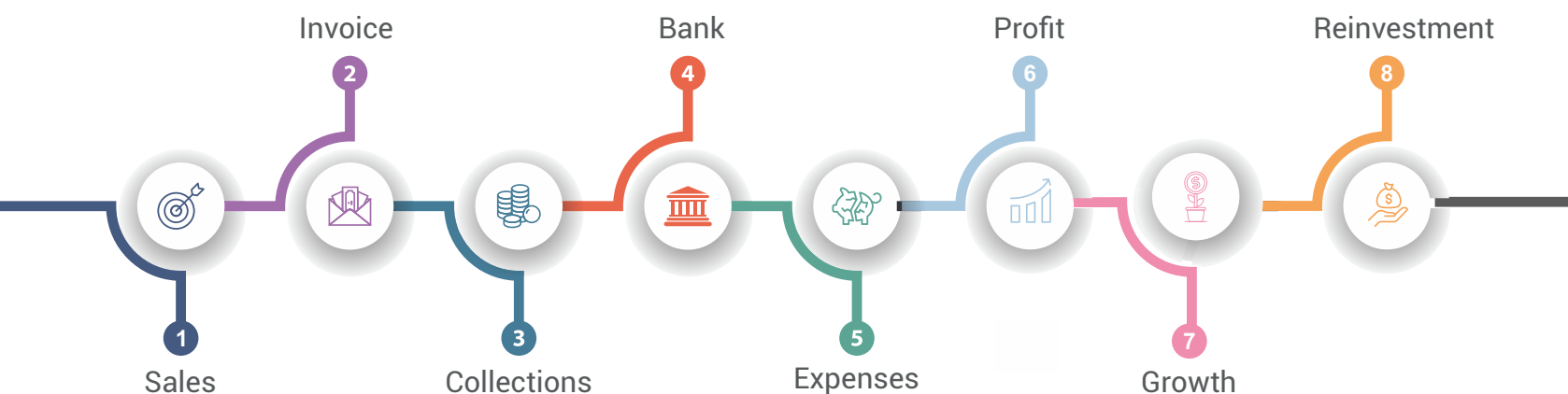
*Understanding the Flow of Money to Build  
a Profitable, Cash-Rich System*

## What is a Cash Flow Cycle?

**CASH DOESN'T MAGICALLY APPEAR. IT FOLLOWS A FLOW—  
A JOURNEY FROM SALES TO BANK BALANCE TO EXPENSES.**

*The better you manage each step,  
the more control you have over your business.*

## Typical Cash Flow Cycle:



*Each of these stages can be a leak point—or an opportunity.*

## Key Elements in the Cycle:

### 1 SALES & ORDERS

Sales create *Future* cash inflows. But don't confuse a sale with cash unless payment is upfront.

### 2 INVOICING & TERMS

Many delays in cash flow are caused by late invoicing or unclear credit terms.

### 3 COLLECTIONS

This is where most cash blocks happen. A weak collection process = empty bank account.

## 4 BANK MANAGEMENT

All cash must be monitored across accounts daily. Bank balance = business oxygen.

## 5 EXPENSE CONTROL

Classify expenses into:

- Fixed (rent, salaries)
- Variable (transport, packaging)
- Wasteful (subscriptions, unnecessary travel)

## 6 PROFITABILITY MONITORING

Positive cash flow should eventually reflect profitability, or else it's a leaking ship.

## 7 REINVESTMENT & GROWTH

Growth must be funded from internal cash—not loans—if you want long-term stability

### Common Leaks in Cash Flow:

- Offering long credit to customers but paying vendors in advance
- Poor follow-up on receivables
- Stocking more inventory than needed
- Delayed invoicing by sales team
- Not budgeting for monthly obligations



### Pro Tips

- ◆ WEEKLY CASH FLOW REVIEW: HAVE A 30-MINUTE MEETING EVERY MONDAY
- ◆ RECEIVABLES AGEING REPORT: TRACK ALL DUES ABOVE 30, 60, 90 DAYS
- ◆ CASH FLOW PROJECTION: MAINTAIN A 12-WEEK ROLLING FORECAST

### Jagmohan Singh Rule

"If you don't track your cash weekly,  
it will vanish monthly."

# FC21 Framework: Explained

## 21 ELEMENTS EVERY BUSINESS MUST MONITOR MONTHLY TO ENSURE HEALTHY CASH FLOW

The **FC21 Framework** is a proprietary system developed by **Jagmohan Singh**, designed to simplify and systematize financial management for business owners—without needing deep accounting knowledge.

It covers **21 Critical Financial Controls** spread across 7 key pillars that, when reviewed monthly, help you build a business that is not just profitable, but cash rich and sustainable.



### THE 7 CORE PILLARS OF FC21

Each pillar has 3 actionable elements—totaling 21 controls:

#### 1 SALES PLANNING

- 1.1 Monthly Sales Target vs Actuals
- 1.2 Product/Service-wise Revenue Mapping
- 1.3 Top 10 Clients Revenue Contribution

#### 2 RECEIVABLES & COLLECTIONS

- 2.1 Receivables Ageing Report (0–30–60–90+ Days)
- 2.2 Customer-wise Outstanding List
- 2.3 Weekly Collections Tracker

#### 3 VENDOR & PAYABLES CONTROL

- 3.1 Payables Calendar with Due Dates
- 3.2 Vendor Credit Terms Management
- 3.3 Early Payment Discount Tracker

#### 4 EXPENSE MONITORING

- 4.1 Essential vs Non-Essential vs Wasteful Expenses
- 4.2 Monthly Expense Summary Report
- 4.3 Budget vs Actual Expense Analysis

#### 5 CASH FLOW PROJECTION

- 5.1 12-Week Rolling Cash Flow Forecast
- 5.2 Bank Balance Reconciliation Weekly
- 5.3 Emergency Fund & Reserve Planning

#### 6 PROFITABILITY INSIGHTS

- 6.1 Gross Profit % by Product/Service
- 6.2 Net Profit Tracking Monthly
- 6.3 Break-Even Point Calculation



## 7 LOAN & CAPITAL MANAGEMENT

- 7.1 EMI Tracker (Principal vs Interest)
- 7.2 Debt-to-Equity Ratio Monitoring
- 7.3 ROI on Borrowed Funds



### Tools & Dashboards You Will Need:

FC21 Monthly Review Sheet

Excel/Google Sheet Dashboards

Daily Bank Update Sheet

Budgeting Template

Receivables Ageing Tracker

Weekly Cash Flow Pulse Sheet

*All of these are available to participants via JSAOnline.in*

### Case Study:

**Vivek, a manufacturer from Pune** was doing **₹5 Cr** in annual turnover. Despite profits on paper, he was borrowing **₹10L** every quarter to manage cash gaps. After implementing the **FC21 framework**, he identified slow collections from just 4 clients as the core issue.

Within 3 months, he turned his monthly cash deficit into a **₹4.5L** cash surplus.

### Jagmohan Singh Quote

"Cash flow cannot be left to chance or guesswork. FC21 puts a system in place so your business becomes financially unbreakable."



# 5 Deadliest Cash Flow Mistakes And How to Avoid Them

“Even growing and profitable businesses collapse—not because of low sales or poor products, but because of **Cash Flow Mismanagement.**”

Jagmohan Singh has identified the **5 most common and dangerous cash flow mistakes** that kill businesses silently.

Here’s how to spot and fix them:



## Mistake #1: Ignoring Receivables

Most businesses assume money will come “eventually.” But delayed payments choke cash flow.

### Why it's deadly:

It creates a cash crunch even when sales are good.



- Maintain a Receivables Ageing Report
- Set collection targets for your sales team
- Offer small discounts for early payment

## Mistake #2: Delayed Invoicing

Many businesses provide services or deliver goods but take days (or weeks) to raise an invoice.

### Why it's deadly:

No invoice = no payment = no cash flow.



- Automate invoicing
- Set a policy to raise invoices within 24 hours of delivery
- Track daily invoicing consistency

## Mistake #3: Overspending on Fixed Assets

Purchasing expensive machinery, cars, or office space without a cash strategy can drain liquidity.

### Why it's deadly:

Fixed assets can't pay salaries or vendors.



- Match every asset purchase with a ROI plan
- Maintain at least 3 months' cash reserve before investing
- Consider leasing or renting until surplus builds

## Mistake #4: Confusing Profit with Cash

High profits on your P&L mean nothing if customers haven't paid or if you're sitting on unsold stock.

### Why it's deadly:

Creates a false sense of security while bank balance stays empty.



- Always monitor your cash flow statement, not just profit
- Check bank balance trends weekly
- Educate your team on the difference

## Mistake #5: No Cash Flow Forecasting

Running your business without forecasting cash is like flying a plane with no radar.

### Why it's deadly:

You face sudden shortages and take high-interest emergency loans.



- Build a 12-week rolling forecast
- Update it every Monday
- Plan major expenses around cash inflows

## Bonus Tip

**AVOID CASH FLOW COMPLACENCY.**

**“THE MOMENT YOU STOP TRACKING CASH IS  
THE MOMENT YOU START LOSING CONTROL.”**

## Jagmohan Singh Takeaway

“Cash flow mistakes are silent killers. You don't see the damage —until it's too late. The only protection is awareness, tracking, and disciplined decision-making.”

# Cash Flow Success Stories

## CASE STUDIES OF INDIAN SMES WHO TURNED AROUND THEIR BUSINESS

*These real-life stories from Indian business owners prove that  
**You don't need big revenue to become cash rich**—you need clarity, tools, and discipline.*

### CASE STUDY 1: JAISWAL PACKAGING – DELHI

**Industry:** Manufacturing | **Turnover:** 3.2 Cr/year

**Problem:** Sales were strong, but owner struggled with EMI payments and had to delay salaries every month. Creditors were chasing.

**Diagnosis (at FC21 Workshop):**

- 90% of customers were on 60–90 day credit
- No receivables tracker in place
- Owner didn't know exact inflow-outflow position

**Fix:**

- Created receivables ageing sheet
- Started weekly collections meeting
- Delayed vendor payments strategically

**Result:**

- Reduced receivables from 46L to 22L in 90 days
- Salary payments became regular
- 9.8L surplus cash created in 4 months

### CASE STUDY 2: AARAV DISTRIBUTORS – AHMEDABAD

**Industry:** FMCG Distribution | **Turnover:** 5.5 Cr/year

**Problem:** Growing sales but increasing debt. Business was surviving on overdraft.

**Diagnosis (at FC21 Workshop):**

- Uncontrolled expense leakages
- No profit analysis per product line
- Financing cash flow was negative

**Fix:**

- Applied FC21 expense classification
- Removed 2 low-margin product lines
- Created weekly bank reconciliation ritual

**Result:**

- 12L annual savings from reducing low-performing SKUs
- Brought overdraft down by 18L in 6 months
- ROI from operations improved by 21%

**CASE STUDY 3: MEHTA TOOLS & TECH – PUNE**

**Industry:** Engineering | **Turnover:** 2.1 Cr/year

**Problem:** Good business, poor bank balance. Loan EMIs becoming unmanageable.

**Diagnosis:**

- Equipment purchased without loan planning
- No forecast on cash availability for EMI schedule
- Expense rhythm was not mapped

**Fix:**

- Rebuilt 12-week cash forecast
- Restructured EMI timeline with bank
- Implemented “Daily Cash Pulse Sheet”

**Result:**

- Missed zero EMIs post restructuring
- Increased monthly surplus by 1.3L
- Team adopted weekly review culture

## *Jagmohan Singhs Reflection*

“Every business has the potential to be cash rich.  
The only thing missing is visibility. Once you see the leaks,  
you can fix them. That's what cash flow mastery is all about.”

# Simple Tools to Monitor Cash Flow

## SPREADSHEETS, DASHBOARDS, APPS & JSAONLINE.IN

One of the biggest myths about managing cash flow is:

*“You need complicated software or an accountant to do it.”*

The truth is—you only need the **right tools, used consistently**.

### TOOL 1: WEEKLY CASH FLOW TRACKER

*A simple spreadsheet that shows:*

- Expected inflows this week
- Planned outflows (salaries, rent, EMI, purchases)
- Net cash position at week-end
- **Review every Monday morning**
- **Helps you plan for shortfalls before they hit**

### TOOL 2: RECEIVABLES AGEING REPORT

*This tool categorizes outstanding customer payments by age:*

- 0–30 days
- 31–60 days
- 61–90 days
- 90+ days
- **Follow up on oldest dues first**
- **Use this sheet to set targets for your collections team**

### TOOL 3: 12–WEEK ROLLING FORECAST

*This dynamic tool helps you project:*

- What cash is expected in next 3 months
- What fixed/variable expenses are coming up
- When and where you might fall short
- **Update it weekly**
- **It becomes your “radar system” for smart financial**

## TOOL 4: MONTHLY EXPENSE DASHBOARD

*Helps you:*

- Categorize expenses into Essential / Optional / Wasteful
- Compare Budget vs Actuals
- Track cost reduction progress month-on-month
- **Great tool to run with department heads**
- **Shows where cash is leaking, silently**

## TOOL 5: BANK RECONCILIATION SHEET

*Reconciles what's in your accounting books vs what's in the actual bank*

- **Avoids bounced payments or missed deductions**
- **Helps identify charges, errors, or fraud early**

## JSAONLINE.IN: YOUR FINANCIAL COMMAND CENTER

*As a participant of Cash Flow Summit 2025, you get access to:*

- FC21 Templates & Video Tutorials
- Automated Dashboards
- Financial Helpline: Ask questions, get expert responses
- Downloadable Reports for Cash Flow, Profitability & Collections
- **Accessible 24/7**
- **Works on desktop & mobile**
- **Built for Indian SMEs**

*Jagmohan Singh Advice*

"Cash flow mastery is not about working harder—  
it's about working with visibility. These tools give you  
control, clarity, and confidence."

# The Power of Weekly Financial Rhythm

## WEEKLY MONITORING = FINANCIAL FREEDOM

Most business owners review finances **Monthly**, some even **Quarterly**. But in today's fast-moving business world, that's too late. By the time you detect a problem on your P&L, the **Damage has already happened**.

## Jagmohan Singhs approach is simple but powerful:

*"Track your cash weekly. Talk about money weekly. Decide weekly.*

*That's how you build a cash-rich business."*

## What is a Weekly Financial Rhythm?

*It's a fixed, weekly routine where you and your core team review:*

- Cash inflow/outflow of the past week
- Bank balances
- Collections status
- Key upcoming payments
- Variance from forecasts

**Ideal Time: Every Monday morning (30–45 mins)**

## Your Weekly Financial Rhythm Agenda:

- Opening Bank Balance (all accounts)
- Cash Inflows Collected (last week)
- Cash Outflows Paid (last week)
- Receivables Due (top 10 overdue clients)
- Upcoming Big Payments (next 7 days)
- Net Cash Position Forecast (next 2 weeks)
- Decisions & Action Plan

## Tools to Use in Weekly Reviews:

- Weekly Cash Tracker (Google Sheet/Excel)
- 12-Week Rolling Forecast
- Receivables Tracker
- Weekly Bank Update Sheet



## Why Weekly Works:

- **Early Warning System** – Detect cash leaks or shortfalls before they damage operations.
- **Improved Accountability** – Sales and finance teams become more aligned
- **Faster Decisions** – You make informed, confident calls on investment, payments, or growth
- **Peace of Mind** – No more sleepless nights at month-end

### *Jagmohan Singh Wisdom*

"A 30-minute weekly review can save you  
30 days of panic and firefighting.  
Build the rhythm. The rhythm builds wealth."



# Road to Becoming a Cash Rich Business

## STEP-BY-STEP IMPLEMENTATION PLAN

Turning your business into a **Cash Rich Business** is not a one-time act—it's a disciplined journey. The good news is, the path is proven, practical, and already working for 1000+ Indian entrepreneurs who follow Jagmohan Singh's FC21 framework.

Let's simplify the transformation in **7 powerful steps**:

### STEP 1: GET FINANCIAL VISIBILITY

- Know your exact bank balance daily
- Set up a 12-week cash forecast
- Review receivables and payables weekly

**Tools:** Cash Tracker, Ageing Report, Forecast Sheet

### STEP 2: FIX INVOICING AND COLLECTIONS

- Raise invoices within 24 hours of delivery
- Offer early payment incentives
- Build a weekly collections follow-up system

**Tip:** Reward sales team for collections, not just billing.

### STEP 3: CREATE A WEEKLY FINANCIAL RHYTHM

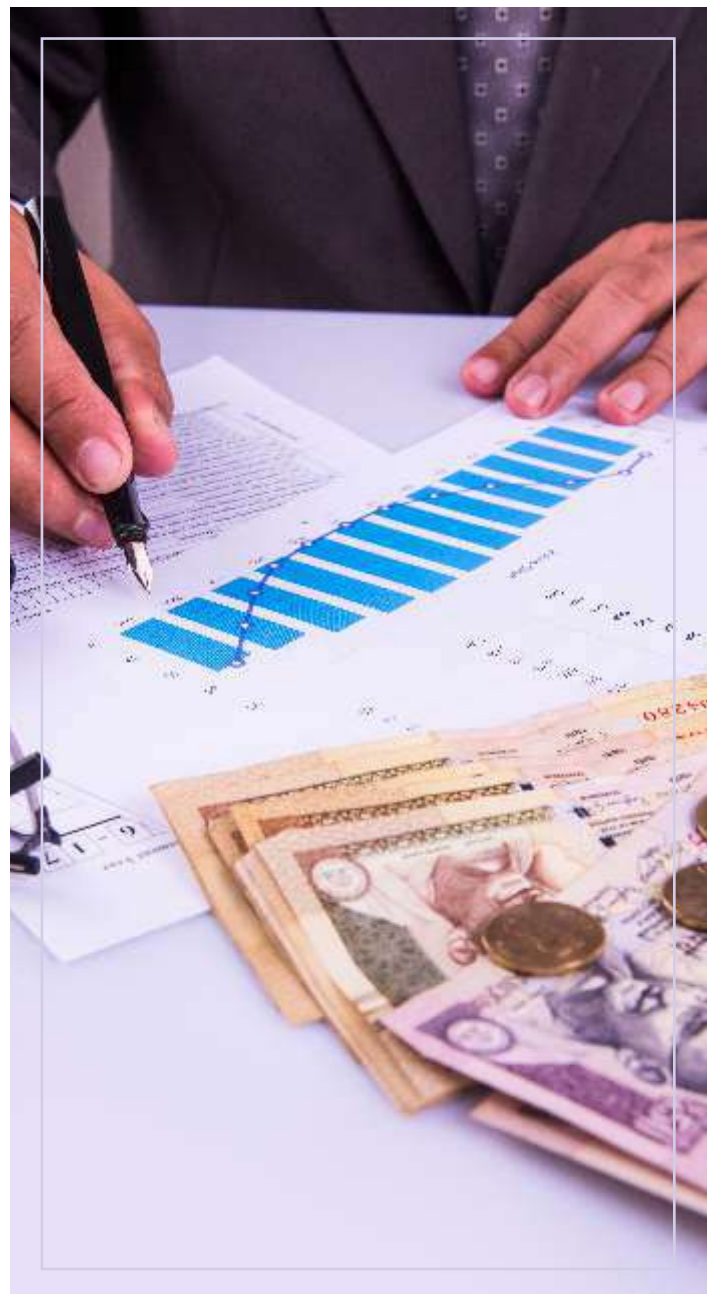
- Fix a Monday morning review meeting
- Discuss cash in, cash out, and collections
- Update your dashboards weekly

**Time needed:** Just 30–45 minutes per week

### STEP 4: CUT CASH LEAKS

- Review all expenses
- Eliminate wasteful and optional costs
- Renegotiate vendor terms if needed

**Goal:** 10% reduction in monthly outflows



### STEP 5: PLAN FOR SURPLUS

- Build a 3-month emergency buffer
- Use extra cash to clear expensive loans
- Track monthly surplus vs reinvestment

**Insight:** Don't grow faster than your cash permits

### STEP 6: IMPLEMENT FC21 CONTROLS

- Review the 21 financial check points monthly
- Train your team to take ownership
- Integrate tools from JSAOnline.in

**Outcome:** Predictable, profitable, cash-rich operations

### STEP 7: STAY CONSISTENT, STAY FREE

- Celebrate monthly surplus
- Share numbers with team
- Stay focused on cash—not just sales or profit



*Jagmohan Singh Say*

"Cash Rich is not a destination. It's a habit."



# Jagmohan Singh's Cash Flow Journey

## FROM CHARTERED ACCOUNTANT TO INDIA'S NO.1 CASH FLOW COACH

Every revolution starts with a realization. For **Jagmohan Singh**, it began when he saw thriving businesses collapse—not because of low sales, not because of lack of potential—but because **they ran out of cash**.

As a practicing **Chartered Accountant**, he audited hundreds of financial statements. But it wasn't the balance sheets that told the full story. It was the bank account. The stories of stress. Of missed salaries. Of survival despite profit.

That's when Jagmohan decided to shift gears—from being a CA who recorded history... to a



**“CASH FLOW COACH WHO CHANGED THE FUTURE.”**

### FROM NUMBERS TO NARRATIVES

- Qualified as a Chartered Accountant with deep roots in compliance, taxation, and audits
- Started his journey advising SMEs on statutory frameworks
- Realized most entrepreneurs had zero financial rhythm or cash clarity
- Businesses were profitable on paper but bleeding cash

### THE TURNING POINT

After watching multiple promising businesses take on loans, sell assets, or shut down due to poor cash visibility, Jagmohan decided to take action.

He designed the **FC21 Framework—21** practical financial checkpoints that every entrepreneur could monitor **without needing to be a financial expert**.





## BUILT A MISSION-DRIVEN PRACTICE

Founded **JSA (Jagmohan Singh & Associates)** with one clear goal:

**‘TO MAKE BUSINESS OWNERS CASH FLOW POSITIVE,  
PROFITABLE, AND FINANCIALLY FREE.’**

## CREATED PROGRAMS LIKE

1

Cash Flow Mastery

3

Retainership Models  
for Financial Health

2

FC21 Implementation  
Program

4

Cash Flow Helpline  
and JSAOnline.in

## THE CASH FLOW REVOLUTION TOUR

In 2025, Jagmohan drove across **21 Indian cities in 21 days**, covering 8,974 kms, meeting entrepreneurs, listening to stories, and spreading the message of financial freedom. The Cash Flow Revolution Tour.

### *Jagmohan Singh Philosophy*

**“Cash Flow is not just about money—  
It’s about Peace of Mind. About sleep. About dignity.”**

Today, he is recognized as **India’s No.1 Cash Flow Coach**, helping thousands of business owners reclaim their confidence and build **Cash Rich Businesses**—with simplicity, clarity, and control.

# INDIA TOUR





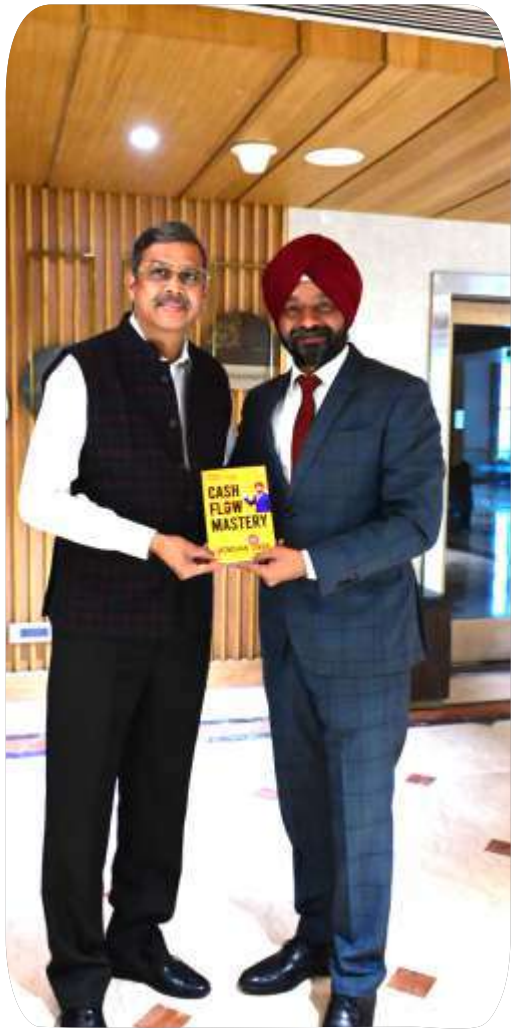
**DELHI**



## JAIPUR











CHANDIGARH







LUDHIANA







JALANDHAR















RANCHI















PUNE









## CHENNAI











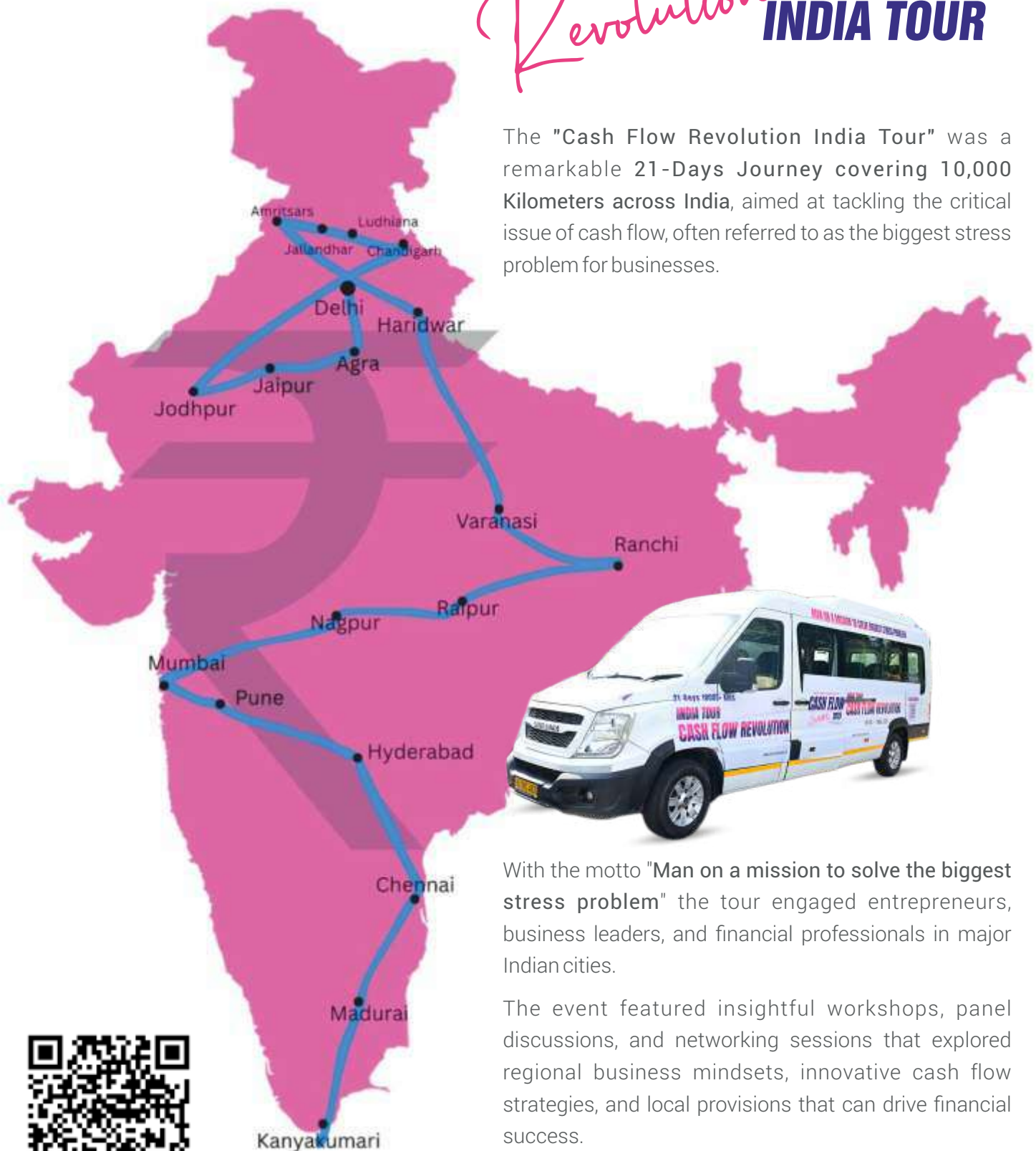
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# CASH FLOW *Revolution* INDIA TOUR

The "Cash Flow Revolution India Tour" was a remarkable 21-Days Journey covering 10,000 Kilometers across India, aimed at tackling the critical issue of cash flow, often referred to as the biggest stress problem for businesses.



Scan QR Code  
to witness the Journey

With the motto "Man on a mission to solve the biggest stress problem" the tour engaged entrepreneurs, business leaders, and financial professionals in major Indian cities.

The event featured insightful workshops, panel discussions, and networking sessions that explored regional business mindsets, innovative cash flow strategies, and local provisions that can drive financial success.

As we reflect on the success of the Cash Flow Revolution India Tour, we appreciate all those who joined us on this journey toward financial empowerment and growth.

# Highlights of Cash Flow Summit 2025

## KEYNOTE SESSIONS, SPEAKERS, & WORKSHOPS

Held on **March 22, 2025**, at the iconic **Yashobhoomi Convention Centre, Dwarka (New Delhi)**, the **Cash Flow Summit 2025** was a landmark event in India's business landscape—uniting over **10,000 entrepreneurs** from India, USA, and Canada.

It was not just a summit. It was the beginning of a national movement toward **Cash Rich Business Transformation**.



### 1. JAGMOHAN SINGH – INDIA'S NO.1 CASH FLOW COACH

#### Topic: *"From Profit to Peace: The Power of Cash Flow in Business"*

Jagmohan set the tone for the summit by busting cash flow myths and introducing the powerful **Fc21 Framework** live on stage.

### 2. RAVI KANT – FORMER MD, TATA MOTORS

#### Topic: *"Scaling Legacy Brands with Financial Clarity"*

Shared his leadership insights from building Tata into a global powerhouse—with a strong focus on internal.

### 3. RAHUL JAIN – FOUNDER, BUSINESS COACHING INDIA (BCI)

#### Topic: *"Building Systems that Build Cash Surplus"*

Revealed how processes and team alignment can drive consistent positive cash flow.

### 4. SWARUP MOHANTY – CEO, MIRAE ASSET INVESTMENT

#### Topic: *"Wealth Creation Through Business and Beyond"*

Spoke on aligning personal and business cash flow for long-term financial freedom.



## BREAKOUT WORKSHOPS

### 1. *Fc21 Implementation Masterclass*

Walkthrough of Jagmohan's 21 financial checkpoints using real data.

### 2. *Build Your Weekly Financial Rhythm*

How to conduct Monday Cash Review meetings with your team.

### 3. *Cash Flow Tools Demo Room*

Live demos of dashboards, spreadsheets, and JSAOnline.in platform.

### 4. *Panel Discussion: Mistakes We Made with Money*

Business owners openly shared hard-hitting stories of cash flow mistakes and recovery.

## NETWORKING, LEARNING & BUSINESS TRANSFORMATION

- Attendees met industry peers from across the country
- Personalized guidance from JSA financial experts
- Participants left with a 90-Day Action Plan to improve their business cash flow

**“THIS EVENT DIDN'T JUST CHANGE OUR BUSINESS.  
IT CHANGED HOW WE SEE OUR BUSINESS.”**

**– Participant, FC21 Batch**

























# Sponsor & Partner Showcase

## GRATITUDE TO THE BRANDS WHO SUPPORTED THE MISSION

The success of Cash Flow Summit 2025 was made possible by the trust, support, and collaboration of visionary sponsors and partners who share a common mission:



## “TO EMPOWER INDIAN BUSINESSES TO BECOME PROFITABLE AND CASH RICH.”

*We extend our heartfelt gratitude to every organization that stood with us to bring this historic event to life.*



### TITLE SPONSOR

#### NAIK WEALTH

*“Empowering smart financial choices for entrepreneurs.”*

Jagmohan set the tone for the summit by busting cash flow myths and introducing the powerful **Fc21 Framework** live on stage.



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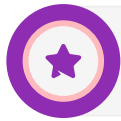


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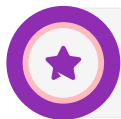
4

Digital  
payment gateways

5

Inventory and  
supply chain platforms

10 dynamic companies set up learning, demo, and product booths – Covering:



## MAGAZINE SPONSORS

Over **500 businesses and professionals** came forward to sponsor this magazine,  
making knowledge and financial literacy **accessible to all**.

*Each sponsor helped spread one message:*

***“Let Cash Flow. Let Business Grow.”***

## FINAL NOTE OF GRATITUDE

To all partners, brands, and contributors—

**YOUR SUPPORT IS NOT JUST FINANCIAL, IT'S TRANSFORMATIONAL.**

You stood up for a cause that will impact lakhs of Indian entrepreneurs.  
Thank you for being part of the **Cash Flow Revolution**.

# MR. AMINDER SINGH

FOUNDER AND DIRECTOR OF TEAM AMINDER  
ONLINE TRAINING & FITPATHSHALA  
(PERSONAL TRAINING CERTIFICATION)

*An award winning unique online fitness training program*

Team Aminder is a comprehensive fitness platform dedicated to helping individuals achieve fat loss, muscle gain, and overall health enhancement. Whether you're a beginner or an experienced fitness enthusiast, the team offers expert guidance tailored to your unique goals.

## Global Expertise in Exercise Mechanics

Specializing in Exercise Mechanics, Team Aminder is globally recognized for its distinctive approach in addressing chronic health issues such as neck pain, knee pain, lower back problems, diabetes, PCOD, hypertension, and more—through their personalized online training programs.

## A Legacy of Impact

Founded by Mr. Aminder Singh, the company has empowered over 1 lakh individuals to collectively shed over 30 lakh kilograms of body weight. His work has also contributed to an estimated 1650 crore in healthcare savings over the past three decades of dedicated service to the fitness industry.

## Global Presence & Recognition

Currently operating in 35+ countries, Team Aminder continues to expand its footprint globally, transforming lives and fitness mindsets worldwide.

## Trusted by Celebrities

Team Aminder is the choice of several well-known personalities including: Yo Yo Honey Singh, Guru Randhawa, Aly Goni, Sukhi (Punjabi Singer), Dabboo Ratnani, Mira Bachan (Wife of B Praak), Harshpati Singhania, Arijit Taneja, and many more.

## Mission: 1 Billion Lives Transformed

The company is on a bold mission to make 1 billion people independent on the gym floor through its care-driven, personalized online coaching.

## Industry Leadership & Educational Initiatives

Mr. Aminder Singh also serves as the India Director of Resistance Training Specialist (RTS)—the world's most respected organization in Exercise Mechanics education. He is also the only authorized Cybex product educator in India.

## Nationwide Contribution to the Fit India Movement

As part of the Fit India Movement initiated by Hon'ble Prime Minister Shri Narendra Modi, Team Aminder conducts Pan-India health and wellness seminars, promoting natural transformation and drug-free physique development, setting new benchmarks in the industry.



- Fitness Excellence Award (FEA) Winner 2018-2019 & 2021-2022 for "Excellence in Online Transformations" and "The Best Online Training Program" category respectively.
- INTERNATIONAL FITNESS & HEALTH SUPERSTAR AWARDS ( IFHS AWARDS ) winner 2019 for "BEST ONLINE FITNESS TRAINER"
- Mr Delhi Gold medalist and Silver Medalist Mr India in the year 2000.
- Recognized as the team with mission 1 billion ( means a mission on making a billion people independent about exercise)
- We train people from 9 yrs to 85 yrs through our unique online training program.

## Innovation Hub: Gurugram Studio

Based in Gurugram, the Team Aminder studio is known for its high-tech, posture-focused fitness environment, where members train with better biomechanical awareness and safety.

## FitPathshala – Empowering the Next Generation of Trainers

In 2020, the company launched FitPathshala—an online certification program simplifying exercise science and personal training. The academy's vision aligns with the Mission 1 Billion, aiming to produce at least one certified fitness coach in every household.





#### Key Figures:

- 72 countries global presence
- 756 Indian distribution partners
- 165 direct doctor clients

## MR .SUDARSHAN K S

CEO OF ORION SUTURES (INDIA) PVT. LTD.

Sudarshan K S, the CEO and Managing Director of Orion Sutures India Pvt. Ltd., is a visionary leader who embodies the company's core philosophy: "Grow Together." Rather than just focusing on business expansion, he believes in cultivating long-term partnerships built on trust, consistency, and innovation. Under his leadership, Orion Sutures has grown from a promising venture into a globally recognized MedTech manufacturer.

He emphasizes a customer-first culture where satisfaction isn't just a goal but a daily practice. With a forward-thinking mindset, Sudarshan has pushed the company into new territories of digital automation, CRM-driven support, and advanced product development. His clarity of vision and commitment to high-performance standards have made Orion a name trusted by both Indian and international medical professionals.

## ABOUT THE COMPANY

Orion Sutures India Pvt. Ltd. is a Bengaluru-based surgical suture manufacturer known for combining global standards with local value. The company delivers CE- and ISO-certified products that meet the needs of both high-end hospitals and resource-limited centers. Orion specializes in absorbable and non-absorbable sutures, hernia mesh, bone wax, and haemostats. What truly sets Orion apart is its surgeon-first approach to R&D and its commitment to sustainable manufacturing. The company introduced ORIPASS® Technology Needles, engineered for smooth penetration and less tissue trauma, and developed advanced polypropylene hernia meshes for rapid healing.

Orion is also India's first surgical suture brand to launch a CRM-integrated customer dashboard, giving hospitals full visibility into order status and service support. Their culture of proactive service and rapid response has made them a reliable partner for doctors and distributors worldwide. They back all this with a robust logistics network and environmentally conscious practices—using recyclable packaging and minimizing production waste.

# MR. SANJEEV KUMAR

FOUNDER & DIRECTOR OF  
APS HYDRO PVT LTD

Mr. Sanjeev Kumar is the Founder and Director of APS Hydro Pvt. Ltd., with over 25 years of diverse experience in infrastructure development, including Roads, Bridges, Tunnels, Buildings, Hydro Power Projects, and Electrical Design & Automation. He leads the company's financial management, business development, and administration with a strategic and growth-oriented approach.

Under his visionary leadership, APS Hydro has cultivated a culture of continuous improvement. The management team, guided by his direction, proactively gathers feedback, monitors industry trends, and aligns internal processes with organizational goals. Regular communication of key insights and policies ensures operational transparency and team cohesion. Mr. Sanjeev's commitment to innovation and excellence continues to drive APS Hydro's success in delivering sustainable infrastructure solutions.



## ABOUT THE COMPANY

Established in 2003 and headquartered in Delhi, APS Hydro Pvt. Ltd. is a professionally managed engineering organization dedicated to delivering reliable and efficient solutions in infrastructure and renewable energy. Our mission is to contribute meaningfully to global infrastructure development while supporting the transition to clean, green energy.

With a strong foundation built on commitment, innovation, and expertise, APS Hydro has emerged as one of the fastest-growing companies in the sector. We specialize in Design & Build solutions, Project Management Services, and Engineering for Highways, Bridges, Tunnels, Buildings, and Renewable Energy Projects, including Hydro and Solar Power.

Our esteemed clientele includes NHAI, NHIDCL, NHPC, UJVNL, and SJVNL. It is our privilege to serve these organizations, and we remain dedicated to providing an "I am assured" experience through quality, integrity, and timely project delivery—ensuring alignment with each client's objectives and expectations.





**GDK**  
GHANSHYAM DAS KOTAWALA

## MR. ASHISH GOYAL

FOUNDER & DIRECTOR OF  
GHANSHYAM DAS KOTAWALA

Ashish Kotawala, the Managing Director of Ghanshyam Das Kotawala and a Graduate Gemologist certified by the prestigious Gemological Institute of America (GIA), embodies the essence of a third-generation entrepreneur. He has inherited a legacy that spans ten generations in the illustrious realm of gems and jewelry. Under his insightful leadership, the distinguished jewelry brand Ghanshyam Das Kotawala has flourished, deeply rooted in the historic city of Kota, Rajasthan. GDK's philosophy is sophisticated and awe-inspiring, with elegantly designed pieces that spark reveries with each admiring gaze. Ashish Kotawala, a genuine guardian of the jewelry-making heritage, has etched his name into the annals of fine jewelry history, ensuring that each piece narrates a tale of sublime beauty and enduring craftsmanship.

## ABOUT THE COMPANY

GDK Jewels (Ghanshyam Das Kotawala) is a name rooted in heritage, craftsmanship, and timeless elegance. With a legacy spanning over ten generations, GDK has earned its place as a premier bridal and bespoke jewelry house, trusted by families across India and beyond.

Originating in Kota and later settling in Delhi post-independence, the "Kotawala" name symbolizes authenticity and deep industry knowledge. Today, under the leadership of Ashish Kotawala—a GIA-certified gemologist and third-generation entrepreneur—GDK continues to honor its legacy while embracing modern design and innovation.

Each GDK piece tells a story, crafted with precision and emotion. Specializing in bridal and custom diamond jewelry, the brand is known for blending traditional aesthetics with contemporary style. From sourcing the finest gemstones to creating heirloom-worthy pieces, GDK is committed to excellence at every step.

What truly sets GDK apart is its customer-first approach. Whether it's a dream wedding piece or a unique custom design, every experience is rooted in trust, transparency, and a deep passion for the craft.

GDK Jewels is more than adornment—it's about legacy, storytelling, and creating beauty that lives on through generations.

# PEEYUSH JAIN

FOUNDER & DIRECTOR OF  
RAPIDOMIX INDUSTRIES

Peeyush Jain, the visionary behind Rapidomix Readymix Concrete, established the company in 2008. With a profound dedication to quality and innovation, he has steered the company to become the No.1 RMC brand in Uttarakhand. Under his leadership, Rapidomix has gained a reputation for excellence, sustainability, and unparalleled customer satisfaction.

## PRIYANSHU JAIN - CEO

As the CEO, Priyanshu Jain has been instrumental in driving the company's growth and operational success. With a focus on strategic development and customer-centric policies, Priyanshu ensures that Rapidomix continues to lead the industry in delivering top-notch ready-mix concrete solutions. His commitment to upholding the company's values and mission is unwavering, contributing significantly to its esteemed position in the market.



## ABOUT THE COMPANY

Established in 2008, Rapidomix, a brand of Swasti Structure & Concretes, has emerged as a leading provider of Ready Mix Concrete (RMC) in Uttarakhand, particularly in Haridwar, Roorkee, Dehradun, Rishikesh, and.

Leveraging advancements in technology, Rapidomix is committed to developing innovative and sustainable concrete solutions.







### ANUL SHUKLA

Anul, the co-founder of the company has played a multiple role in the organization for more than a decade. He has been looking Manufacturing & Management with Sales & Marketing for past 11 years. Also diversifying his skills he has been working for Soft Skills Training and project Management for more than 4 year.

## AMIT AGARWAL & ANUL SHUKLA

FOUNDER & CO-FOUNDER OF  
ELA SKILL PRO

Amit Agarwal is a passionate Entrepreneur and has been in Manufacturing & Management for over 15 years. He has also been in ERP Management for over 14 years. Adding a new venture towards his entrepreneurship Amit started ELA to help organisations to achieve new heights.



## MISSION

At Ela Skill Pro, we hold that the foundation of any prosperous organisation is the ongoing growth and advancement of its personnel. As a premier provider of corporate training solutions, we are committed to equipping businesses to excel in today ever-evolving and competitive environment.

## ABOUT THE COMPANY

By harnessing the power of continuous learning, we aim to cultivate thriving workplaces where every individual has the knowledge, skills, and confidence to succeed in an ever-evolving world. We are dedicated to providing innovative and tailored training solutions that inspire growth, foster excellence and yield measurable results. By leveraging the power of continuous learning, we strive to cultivate thriving workplaces where every individual possesses the knowledge, skills and confidence to succeed in a constantly changing world. Our commitment to excellence, collaboration and client satisfaction drives everything we do as we partner with organisations to build a brighter future together. Together, let's nurture a culture of continuous learning and growth that propels success in the ever-evolving business landscape.



## JAGAT M AGGARWAL

FOUNDER & DIRECTOR OF  
PIONEER INDUSTRIES

He is a distinguished resident of Pathankot, Punjab, and stands as a paragon of industrial excellence and innovation. Hailing from a family of esteemed business veterans, Mr. Aggarwal has carved a niche for himself in the agro-based industry, with an illustrious career spanning over 39 years. His visionary leadership and commitment to excellence have propelled his company to unprecedented heights, earning him the Productivity and Excellence Award from the President of India for several consecutive years.

He is renowned for his strategic foresight and dedication to integrating cutting-edge technology in industrial processes. His relentless pursuit of quality and efficiency has not only enhanced the company's competitive edge in the global market but also set new benchmarks in the industry.

## ABOUT THE COMPANY

Pioneer Industries Private Limited, established in 1997 in Pathankot, Punjab, is a dynamic enterprise specializing in the manufacture and export of cereal-based products. With a commitment to promoting agricultural activities and developing agro-based industries, the company produces high-quality, safe, and hygienic products that meet international standards. Their product range includes vital wheat gluten, rice protein, extra neutral alcohol, ethanol, maltodextrin, rice syrup, wheat bran, and hand sanitizer.

Pioneer Industries operates with a strong infrastructural base managed by a dedicated and experienced workforce. The company emphasizes innovation and technological advancement to ensure the production of value-added bio-products for human consumption. Their commitment to quality and eco-efficient production methods has earned them several certifications, including ISO-22000:2005, KOSHER, and HALAL.

Jagat Mohan Aggarwal has been widely recognised for his visionary contributions to the industry. His leadership has brought him several prestigious accolades, including the Rajiv Gandhi National Unity Award, the Bharat Gaurav Award, and the National Productivity Award. His lifelong dedication to innovation, quality, and customer-centric practices continues to inspire excellence across India's industrial landscape.





We specialise in the Retail & manufacture of high end natural diamond, Polki, Jadau, Temple and Antique Gold Jewellery for bridal and special occasions. The NCB Group enjoys the highest reputation among its clients all over India and abroad.

## VINAY BAMALWA

DIRECTOR OF  
NEMICHAND BAMALWA & SONS

With over 20 years of experience in fine jewellery retail, Mr. Vinay Bamalwa is a Director and Chief Marketing Officer (CMO) in the fourth-generation family business, Nemichand Bamalwa & Sons (NCB), Kolkata. NCB is among the top jewellers in the country and has unmatched goodwill among the rich and elite clientele across India. An MBA in Strategic Brand Management from Lancaster University Management School, UK, Vinay is also a trained Graduate Gemologist from the Gemological Institute of America, California, the foremost authority in the global gem and jewellery industry. Mr. Bamalwa actively manages the marketing and business strategies of the brand.

## ABOUT THE COMPANY

Founded in 1987, Nemichand Bamalwa & Sons (NCB) introduced 22/22K gold jewellery in India, setting new standards of purity and transparency that reshaped the industry. Even our earliest creations meet today's hallmark norms, reflecting a legacy rooted in trust and excellence. We specialise in crafting high-end natural Diamond, Polki, Jadau, Temple, and Antique Gold Jewellery for bridal and special occasions. Each piece is meticulously handcrafted in-house using rare gemstones such as Burmese Rubies, Colombian Emeralds, Kashmir Sapphires, and Basra Pearls, blending traditional Indian craftsmanship with refined modern aesthetics.

All our diamonds are 100% natural and verified through De Beers UK-certified screening technology, ensuring authenticity and complete peace of mind. With direct sourcing from global manufacturers, we provide unmatched quality and true value. Over the decades, NCB has earned recognition from international platforms like JCK (USA) and esteemed Indian bodies such as GJEPC and GJC, while actively participating in major jewellery exhibitions across India, Gulf, USA, and Europe. Known for our ethical standards, design excellence, and superior craftsmanship, we have built enduring relationships with clients across India and abroad. At NCB, we don't just make jewellery—we create timeless heirlooms that embody elegance, integrity, and lasting beauty.

## RAVINDRA D PATIL

CHAIRMAN AND MANAGING DIRECTOR  
PATCO PRECISION COMPONENTS

Raviindra Patil, Chairman and Managing Director of Patco Precision Components, transformed the company from humble beginnings into one of India's top exporters of precision components. He fosters a culture of ethical business practices, innovation, and a relentless focus on client-centric quality. A proponent of spiritual management and continuous improvement, Raviindra inspires the Patco team to push boundaries and set new industry standards. He emphasizes spiritual leadership and ethical values in every decision. For him, business is a journey of purpose and perseverance, inspiring others with his visionary leadership.



## VEERDHAVAL PATIL

DIRECTOR OF PATCO PRECISION COMPONENTS

Veerdhaval Patil, champions continuous self-improvement and cutting-edge technology at the company. He drives the adoption of automated manufacturing and aluminium HPDC casting to enhance efficiency and quality. Rooted in strong values, his leadership champions spiritual management to foster a mindful, motivated workforce focused on innovation and excellence. He believes that embracing new technologies is as important as nurturing the human spirit at Patco. His visionary approach positions the company at the forefront of the industry, blending advanced manufacturing with a culture of excellence in product quality and customer service.

Patco Precision Components has grown from a small workshop into a global leader in precision-turned components, serving major German OEMs and exporting 80% of its products worldwide. Specializing in diesel fuel injectors, brake parts, and intricate machined components, Patco combines cutting-edge technology with strict quality control. Its journey reflects resilience, innovation, and ethical values, with a fully automated plant and backward integration into aluminum HPDC casting. Guided by a vision of continuous self-improvement, Patco remains committed to excellence, precision, and global growth in advanced manufacturing.



# REDEFINING ADHESIVE TAPE EXCELLENCE FOR OVER 45 YEARS



Founded in 1977, by Late. Sh. Brij Mohan Goyal Ji, Cellotape Industries Private Limited has built a reputation as a trusted name in BOPP self-adhesive tapes and a wide range of pressure-sensitive tape solutions. For over four decades, we've combined deep experience with a forward-looking approach to serve the evolving needs of industries across India. From Adhesive Tapes to Masking, Filament, Surface Protection, and PVC Tapes, our products are built to perform—every roll, every time. With a powerful presence in 75+ cities, a network of 600+ dealers, and the trust of 500+ industrial clients, we don't just offer products. We offer dependability. We offer consistency. We offer exactly what we commit. At Cellotape, we don't sell on flashy promises—we deliver what matters: performance you can count on and words you can believe in.

## MEET THE LEADERS BEHIND OUR SUCCESS



**Mr. Rajneesh Goyal**

*The Visionary Behind Our Success*  
Leading since 1992, he has shaped Cellotape into a brand known for trust and long-term partnerships.



**Mrs. Manisha Bansal**

*The Strength Behind Our Success*  
A dynamic force driving expansion, innovation, and inclusive leadership from within.



**Mr. Raghav Goyal**

*Driving Innovation and Growth*  
Modernizing operations with a focus on customer trust, transparency, and market relevance.

## CELLOTAPE INDUSTRIES PRIVATE LIMITED

We just don't sell tape. We build trust—layer by layer.

# MR. UMESH MODI

FOUNDER & DIRECTOR OF  
ABACUS PERIPHERALS PVT LTD

Umesh Modi is a visionary entrepreneur who successfully diversified his family's textiles business into the rapidly evolving IT Hardware sector. One of the first in India to assemble DRAM modules, he set the foundation for his entrepreneurial success in the tech world. During the IT boom of the early 2000s, he played an instrumental role in supporting numerous Indian PC manufacturers, helping drive the industry forward with innovative assembly and memory solutions. Later, He was quick to recognize the potential of the Government's "Make in India" program, positioning Abacus as a first mover in taking advantage of the initiative. In 2021, He further expanded Abacus Peripherals into the production of Solid State Drives solidifying the company's position as a key player in India's technology manufacturing space. With more than two decades of experience in IT Hardware industry, he continues to lead with a forward-thinking approach, blending his innovative mindset with a deep understanding of both global and local industry needs



Our mission is to be India's top EMS company in the IT and EV space. We are committed to delivering innovative and high-quality products, and provide end-to-end solutions that help our customers succeed. We strive for excellence in everything we do, while fostering a culture of collaboration and continuous improvement.

## ABOUT THE COMPANY

Abacus Peripherals Pvt. Ltd., established in 1998, is a pioneer in India's IT hardware sector, specializing in memory module assembly and SSD manufacturing for servers, desktops, laptops, workstations, and all-in-one devices. As one of the first companies to set up memory module assembly operations in India, Abacus has become a leader in producing high-performance DRAM modules (DDR4, DDR5) and SSDs (Gen3, Gen4) designed for today's fast, data-intensive environments. The company currently produces 3 million units annually and plans to increase capacity to 4.5 million units by 2025-26. Headquartered in Mumbai, Abacus operates a modern assembly line and R&D center in Daman, India. The company follows multiple international certifications and is registered with JEDEC and IEEE, reflecting its commitment to quality, reliability, and environmental responsibility.

With a strong focus on innovation, quality, and sustainability, Abacus is well-positioned for growth and aims to become a global leader in memory module and SSD manufacturing, delivering advanced products to meet the evolving needs of the global computing market.





## RAVI KAPUR

MANAGING DIRECTOR OF  
ABSOLUTE SECURITY

At the helm since 2007, Ravi Kapur brings 15+ years of corporate experience from Bharti, Satyam, and NIIT. With expertise in business strategy and operations, he has driven Absolute Security's growth, integrating innovation, technology, and customer-focused solutions, making it a leading name in security and facility management, spanning more than 18 states in India.

## ABOUT THE COMPANY

Absolute Security & Allied Services Pvt Ltd. is a trusted name in the Facility Management industry, offering comprehensive solutions in security, housekeeping, and other facility management services. With over 38 years of excellence, we have built a reputation for reliability, professionalism, and client satisfaction.

Founded in 1986 by Maj (Retd) K.C. Kapur, Absolute Security has continuously evolved to meet the dynamic needs of businesses across industries. We take pride in serving esteemed clients such as HDFC Bank Ltd., HDB Financial, Ratnakar Bank, Ultratech, and many others. Our commitment to excellence has earned us prestigious accolades, including the Professional Excellence Award and recognition as the Best Medium-Level Security Services Company.

We are among the few companies in our industry featured in Forbes India, a testament to our unwavering commitment to quality and innovation. Our workforce consists of highly trained personnel, equipped with state-of-the-art technology and continuously updated with regular training programs.

With operations spanning 18 states, we are expanding our reach to provide personalized, responsive, and locally tailored security solutions—setting new benchmarks in safety, reliability, and customer satisfaction.

*"To be the most respected Facility Management Services Company  
that delivers the best value for money."*

# OMESH NARULA

## FOUNDER & DIRECTOR OF EASA ELEVATORS

*Elevating Dreams with Fearless Innovation and Unwavering Purpose.*

In 1996, a quiet revolution began in India's elevator industry. While others saw mere functional "metal boxes," Omesh Narula, the visionary behind Easa Elevators, envisioned something far greater. He embarked on a journey fuelled by a dream and an unshakable belief in the power of fearless innovation, aiming to reimagine what elevators could be and elevate experiences beyond simple transportation. What makes Easa extraordinary isn't just its products, but its philosophy. It's the spirit of a man who refused to compromise, who chose courage over comfort, and who dared to believe that India could create not just great elevators, but world-class ones. Omesh Narula's journey is a powerful reminder that you don't need to follow someone else's blueprint—you can build your own. That true innovation is not born in the lab but in the heart of those who dare to dream differently. That you can rise—fearlessly.

### **Easa Elevators operates with a purpose of:**

- Empowering businesses by multiplying productivity by lifting heavy loads with unmatched safety & speed.
- Enhancing spaces for homes and working spaces with Style, Safety & Comfort. Easa has transformed the perception of elevators where design and engineering converge to create elegant, safe, and comfortable experiences for all.

With more than two decades of industry leadership, Easa Elevators remains committed to elevating standards and delivering solutions that combine functionality, safety, and elegance.



Easa is synonymous with innovation, safety, design, and engineering coexisting with elegance. This success is deeply rooted in the company's core values, encapsulated by PRIDE:

- **Passion for Innovating Fearlessly:** "Why can't elevators be smarter? Quieter? Safer? More beautiful? And more importantly, why can't an Indian brand set the global benchmark?" boundaries where others accepted the status.
- **Respect:** EASA's journey was built on understanding the industry's pulse. This deep respect for clients and the craft laid the foundation for Easa's growth.
- **Integrity:** EASA insists on engineering that not only met safety standards but consistently exceeded them, fostering a culture where quality and trust are paramount.
- **Determination to Succeed:** EASA's relentless grit and unwavering belief in innovation propelled Easa forward never settling for "good enough."
- **Equality:** While not explicitly detailed in the provided text, Easa's philosophy suggests an implicit belief in creating accessible and enhanced spaces for everyone.



# CHINTAN JAIN

FOUNDER & DIRECTOR OF  
B D R PRODUCTS (INDIA) PVT. LTD.

He is the visionary Director of B D R Products (India) Pvt. Ltd., carries forward a legacy built over five decades with a fresh and forward-looking approach. With a deep understanding of the Sewing Accessories & Tailoring Industry, he has played a key role in modernizing the company's operations while staying rooted in its core values of quality, reliability, and customer satisfaction. Driven by innovation and strategic thinking, Chintan has been instrumental in streamlining product lines, adopting modern business practices, and expanding the brand's presence across global markets. His leadership reflects a perfect blend of tradition and innovation, ensuring that B D R Products continues to be a trusted name both in India and abroad.



## ABOUT THE COMPANY

B D R Products (India) Pvt. Ltd. is a trusted name in the manufacturing and export of high-quality tailoring accessories, sewing notions, and stationery products. With over 50 years of experience, the company has become a reliable partner for clients across India and international markets.

Established in 1971, B D R began as a small shop in Old Delhi and has grown into a globally recognized brand, offering over 2,000 products. Its wide range includes sewing needles, knitting pins, zippers, scissors, elastics, snap fasteners, and more—catering to the needs of the garment, textile, and fashion industries.

Under the leadership of Chintan Jain, B D R Products continues to uphold its legacy while embracing modern innovations. The company operates with a commitment to quality, timely delivery, and customer satisfaction. Products are marketed under well known brand JYOTI, known for its quality, packaging and strong market presence.

Headquartered in Delhi with a strong workforce and streamlined operations, B D R Products (India) Pvt. Ltd. remains dedicated to delivering excellence—serving markets across the Middle East, Europe, North America, and beyond.



### Empowering MSMEs with Strategic Funding Solutions

Rupyapaaisa.com is a specialized financial consulting platform and authorized channel partner for 50+ banks and NBFCs. We help MSMEs access the right loan products, at the right time, with the right strategy.

Our services include:

- Working Capital Loans (CC/OD, Term Loans)
- CGTMSE Loans (Up to 10 Cr)
- Business Expansion Loans (Secured & Unsecured)
- Loan Against Property & Machinery Loans
- Debt Consolidation & Smart Restructuring
- Non-Fund Facilities (LC/BG)

## MUKESH PANDEY

FOUNDER & DIRECTOR OF RUPYAAPAIISA.COM

*Editor-in-chief – Msme Insights Magazine India's*

*Leading Working Capital & Cashflow Strategist |*

*Author | Financial Thought Leader*

Mukesh Pandey is one of India's foremost authorities on working capital and cashflow management for MSMEs. With over 18 years of hands-on experience, he has become a strategic force in guiding businesses through the complexities of funding, debt restructuring, and financial growth planning. Mukesh has helped 10,000+ MSMEs scale their businesses through tailored loan strategies and structured fundraising. His mission is simple but powerful: to transform borrowing into a tool for growth—not a burden. He is also the Editor-in-Chief of MSME Insights, a quarterly magazine dedicated to educating and empowering MSMEs. The publication features funding strategies, expert articles, case studies, and interviews with industry leaders, enabling entrepreneurs to make more informed decisions.

A two-time published author, Mukesh regularly contributes to leading publications like The Times of India, Financial Express, and The Economic Times, and is frequently invited to top news channels like CNBC Awaaz, Zee Business, and Times Now as a panelist and expert voice on SME finance. His work continues to influence policy, empower entrepreneurs, and drive financial inclusion across India's business ecosystem.

We are more than consultants—we are funding strategists. With a team of seasoned ex-bankers, CAs, and over 300+ associates, we ensure MSMEs don't just raise funds—they grow with them.

SCAN QR TO  
BOOK MEETING







"My mission is to empower retailers with technology that not only streamlines their operations but helps them unlock new growth opportunities and build long-lasting customer relationships."

## RAOSHAN KUMAR

FOUNDER & DIRECTOR OF Z ORDER

Over the past two and a half decades, Raoshan Kumar has been a pioneer in transforming the Indian retail business landscape. With extreme knowledge of Indian retail operations and a persistent pursuit of technology excellence, he has repeatedly delivered unique and innovative ideas and software solutions that help Indian retailers to succeed in the fast moving retail sector.

From the early days of legacy applications to the advanced capabilities of Cloud, BI and AI, Raoshan's career journey witnessed the evolution of technology itself. The ability of problem solving skills and tech-driven insights with passion to reach technology at ground level businesses had made him a trusted partner of more than 500 retailers across the country and worldwide.

In the world of Indian fashion retail he is known for making complex tech simple and accessible. Raoshan continues his mission to empower every Indian retailer to overcome traditional business challenges and modern tech hurdles by giving modern digital solutions.

## ABOUT THE COMPANY

zOrder Technologies Pvt. Ltd. is a Delhi-based ERP solutions provider, founded in 2011, specializing in empowering small and mid-sized retail, wholesale, and manufacturing businesses across India. With over 700 clients and more than 4,000 users, zOrder has established itself as a trusted partner in streamlining business operations.

Their flagship offering, zOrder ERP, is an all-in-one platform that integrates key business functions such as Inventory Management, Retail POS, Customer Loyalty, Accounts, HR & Payroll, and Manufacturing. Designed to cater to the unique needs of Indian businesses, zOrder ERP helps companies reduce dead stock, improve cash flow, and enhance customer satisfaction through real-time insights and seamless automation.

The company prides itself on its client-centric approach, offering personalized support, secure cloud-based solutions, and scalable features that grow with your business. Whether you're managing a single store or a multi-location chain, zOrder provides the tools to optimize operations and drive sustainable growth.

# JASMEET SINGH

MANAGING DIRECTOR & PARTNER OF  
**RADIX POWER SOLUTIONS LLP**

Dr. Jasmeet Singh has been an integral part of RADIX's growth story. For over 2 decades, he has steered the company to become a leading battery manufacturing company in India and recognized globally. His vision, strategy, and dynamic personality translate into daily operations, fostering a culture of constant innovation and growth. Recently, Dr. Singh was honored with an Honorary Doctorate in Business for his exceptional contributions to the industry and his impactful leadership. This recognition underscores his dedication to driving excellence and exploring new opportunities within the diversified family business.



## ABOUT THE COMPANY

The company started out by manufacturing Inverter batteries in 2001 and has grown to become one of the largest manufacturers and exporters of batteries in the subcontinent today. It has since grown steadily, modernised its manufacturing processes and taken bold initiatives on the service front. Constant innovations have not only helped the company to produce the largest range of batteries but also to cover various technology configurations.

Over 24 Years of experience, countless hours of service and our customers support is the secret to our success. We are the Radix Power Solutions Company and we are preparing for new times and new challenges ahead! We are Committed to creating extraordinary opportunities and making a difference to all that we touch & beyond! That is why we are always working to make lives easier..simpler..smarter ...for YOU & FOR YOUR BUSINESS.. Not just today but also for tomorrow.

Today in 2025, Radix Power Solutions is the most preferred choice among consumers with a large product range of batteries across all verticals , we have batteries for Bike, Inverter, Automotive, E-rickshaw and Solar Batteries. Our nationwide network is serving over +10 Lakhs happy, satisfied & smiling customers Pan-India. Radix Power Solutions has grown from strength to strength to be one of UP's largest Battery manufacturing company. Our quality and after sales experience exceeds consumer's expectations and makes sure...Fit It & Forget It Experience! Our production facilities are centres of excellence where passion & innovative interests combine into creating a SUPERB & RELIABLE PRODUCTS.

*We're excited to announce the upcoming launch of our Lithium Battery production line. This marks a significant step forward in our commitment to advanced energy solutions and a sustainable future.*

# GOURAV AGARWAL

MANAGING DIRECTOR & CEO OF  
IRA STEEL CORPORATION PVT, LTD

Gourav Agarwal is the driving force behind IRA Steel Corporation Pvt. Ltd., established in 2020 with a vision to bring innovation and efficiency to India's formwork and scaffolding sector. With a deep understanding of construction challenges and a strong focus on quality, he has built a company that prioritizes customer satisfaction, operational excellence, and sustainable growth. His leadership is rooted in practical experience and a commitment to long-term value creation. By embracing modern technologies, cost-effective practices, and a solutions-driven approach, Gourav has positioned IRA Steel as a reliable partner in India's infrastructure journey. He believes in building more than just business success—his focus is on positively impacting communities and contributing to national development.



## ABOUT THE COMPANY

IRA Steel Corporation Pvt. Ltd. is committed to building a sustainable business, adding long-term value to a nation's infrastructure, collaborating with its clients, and having a positive social and economic impact on the surrounding communities. IRA is eliminating inefficiencies and building a solid foundation of fundamental competitiveness to establish a sustainable management system, combining tangible short-term gains to yield a longer-term competitive advantage. Without a doubt, India is the world's most promising and interesting form work and staging market.

We aim to take another step toward convincingly powering the Indian form work industry. For this, we are focusing on improving our core indigenous competitiveness, implementing cost-cutting practices, implementing cutting-edge technologies, and sharpening our threat operation capabilities. To maintain our current growth momentum, we are focusing on "Quality, Cost and Delivery" in our ongoing projects. Along with this, our focus is on improving our bottom-line performance through operational excellence, while also preparing for upcoming projects.

*"To accelerate **INDIA'S INFRASTRUCTURE** by providing world-class quality and precise form work solutions."*



# MR. GAURAV JAIN

*Risk Mitigation Expert*

**FOUNDER & DIRECTOR OF  
INSURANCE EXPERTS**

Mr. Gaurav Jain, a Commerce Graduate from Ludhiana along with Masters in Business Administration, belongs from a renowned business family. Their family has very strong influence across Northern India. Mr. Gaurav started his career at a very early stage, joined the business around the age of 21 and took it to new heights! He started his career in Insurance around 2016 from LIC, and switched to health Insurance industry around 2018. And since 2020, Mr. Jain is in all lines of business in Insurance as a corporate agent and all the leading Insurance companies of India. Currently, Mr Gaurav is part of advisory board of HDFC ERGO and has been maintaining no.1 rank in Health vertical in HDFC Ergo with his vertical since last 3 years. Mr. Jain is fond of learning new things, meeting new people and visiting new places all over the world. Along with being a good motivational speaker, Mr. Jain is also a quick learner. Mr. Gaurav is also very good with technology and has great marketing skills.



## ABOUT THE COMPANY

Insurance Experts is one of the leading companies which provides all the insurance solutions required by an individual, group of people, corporates like Life Insurance, Health Insurance, Motor Insurance, Marine Insurance, Travel Insurance, Accidental Insurance, and all types of Corporate Insurance.

We are specialized in Insurance audits i.e. we go through your existing insurance portfolio (Individual, Corporate, Gender) and give you recommendations due to which a person can get more features on premium reduction in his existing insurance plans.

We are committed to suggesting and catering to our customers for various financial protections, security of their child's future, retirement plans, saving & wealth creation plans in which they can get more benefits in return with less premium. Insurance Experts are committed to providing shelter to the smiles of our customers.

This is our Motto which helps an individual to live a stress free and secured life of his/her family, his business.


**SAJJAN**

What's kept me going is a strong foundation of values—being polite, caring for our team, and staying grounded. I'm deeply thankful to my family: my mother for her values, my father as both friend and business partner, my brother who has supported me through everything, and my wife and children, who are my strength and pride. I also owe much to my team—especially my workers, MDO, EA, and our sales teams in India and overseas—who've stood by me through every high and low. My focus now is on building a world-class, self-driven organization with a culture that values people and purpose. I recently authored *Anatomy of Heat Treat Fixtures, available in both English and German*. I was also honored by the Governor of Punjab with the Emerging SME Award. The journey has been long, challenging, and full of learning—but it has also been deeply fulfilling.

## VIKRAM CHHABRA

FOUNDER & DIRECTOR OF SAJJAN

I am Vikram Chhabra, a third-generation entrepreneur. Our family's business journey began in the 1920s when my grandfather—only 10 years old after losing his father—took on the responsibility of supporting his family. Through his hard work, my uncles and aunts went on to become doctors in the USA, an engineer who served in the U.S. Air Force, and a school principal. My father joined the trading business with him early on, helping lay the foundation for our future.

Growing up in this environment, I was exposed to business at a young age—accompanying my father to work, spending time with his close friends who were metallurgists and steel plant managers, and naturally developing an interest in the steel industry. Leadership came early too—I was the head boy at school and an active sportsperson, representing at the national level in speed skating and baseball, and at the state level in handball and javelin throw. These experiences shaped my belief in teamwork, discipline, and treating people with kindness and respect.

In the late '90s, we ventured into manufacturing cast components for heat-treat furnaces—an industry with tough challenges. The early years were intense: I often worked until 2 a.m., and for the first 15 years, I took no Sundays off. We began with a small space and a team of just 9 people, but our commitment to quality and service helped us grow.

Our first export was in 2006, and from there, we gradually expanded to 27 countries. Today, we've developed over 11,700 unique heat-treat fixtures and had the privilege of serving 1,720+ customers globally.

# VIKRAM KANODIA JI

FOUNDER & DIRECTOR OF  
RIBBEL INTERNATIONAL

He is a key leader at Ribbel International Ltd., a top manufacturer of disposable medical and surgical products. He has played a vital role in expanding the company's presence to over 85 countries, helping produce billions of surgical blades and millions of Foley catheters. With strong business insight and strategic vision, Vikram has driven significant growth and global recognition for Ribbel. Beyond the medical field, he is involved in the Kanodia Group's diverse businesses, including cement manufacturing, hygiene products, and luxury real estate development through KREEVA, focusing on premium projects in the Delhi-NCR region. Vikram Kanodia's dedication to innovation and quality continues to fuel the expansion and success of both Ribbel and the wider Kanodia Group.



## ABOUT THE COMPANY

Ribbel International Ltd., established in 1992, is a leading Indian manufacturer of high-quality disposable medical and surgical products. Headquartered in New Delhi with a state-of-the-art manufacturing facility in Sonipat, Haryana, the company serves over 85 countries worldwide. Ribbel specializes in surgical blades, Foley catheters, scalpels, urology products, and critical care disposables. With over 1.2 billion surgical blades and 80 million catheters produced, Ribbel is recognized globally for its precision, safety, and reliability.

The company is ISO 9001, ISO 13485 certified, and holds CE marking and US FDA registration, ensuring adherence to international quality standards. Known for innovation and excellence, Ribbel uses premium raw materials and advanced German-engineered equipment to ensure unmatched product performance. Led by the Kanodia family, the company continues to grow with a mission to provide safe, user-friendly products that enhance patient care, and a vision to expand its presence in the healthcare sector by 2025.

*"Our mission is PATIENT CARE by providing comfortable and easy in use products to the healthcare staff."*



## MR. ATUL BIRLA

FOUNDER & MANAGING DIRECTOR

VIJAY CHEMICAL INDUSTRIES INDIA PVT. LTD.

Mr. Atul Birla is a visionary entrepreneur and seasoned industry leader with a robust technical foundation. An alumnus of the prestigious Institute of Chemical Technology (ICT), India, and the University of North Carolina, USA, he brings over 25 years of rich experience in the chemical industry. Under his strategic leadership, Vijay Chemical Industries has expanded its global footprint, earning a strong reputation for quality and innovation. Mr. Birla has played a key role in the company's transformation; spearheading successful backward integration and driving diversification into high-performance pigments. His commitment to excellence, customer satisfaction, and sustainable practices has fostered a culture of continuous improvement and responsible growth within the organization.



With 25+ years of global recognition, our company delivers excellence in high-performance pigments through innovation, efficiency, and lasting customer partnerships.

## ABOUT THE COMPANY

Founded in 1999, Vijay Chemical Industries (India) Pvt. Ltd. is a globally recognized manufacturer specializing in High-Performance Pigments (HPPs). The company is the second-largest producer of Quinophthalone pigments worldwide and ranks among the top three Indian producers in terms of the range of HPPs offered. Since 2014, Vijay Chemical has focused on backward integration, developing in-house capabilities to produce complex pigment intermediates.

This has strengthened supply chain efficiency and ensured consistent product quality. Operating from its main facility in Rabale, Navi Mumbai, and its subsidiary Digichem Industries in Ambernath, Vijay Chemical maintains warehouses in Buffalo and Amsterdam to serve international markets effectively.

## OSV FTWZs

OSV FTWZ is India's leading Free Trade Warehousing Zone operator, enabling smooth import, storage, and re-export. With a presence in four states, OSV helps foreign companies reduce duties, defer taxes, and access the Indian market faster—making India a smart hub for global trade and scalable growth.

Mr. Harsh Takkar is a visionary growth leader across logistics, hospitality, and real estate. As Growth Director of OSV FTWZ, he's reshaping cross-border trade. He also drives ONN Hotels and ONN Realty—impactful ventures spanning India and Canada.



**MR. E S SHANKAR**  
FOUNDER & DIRECTOR

Together, Mr. Harsh Takkar, Mr. E.S. Shankar, and Mr. Arun Shankar are steering OSV FTWZ toward making India a global hub for imports and re-exports. With Mr. Takkar driving strategic growth, Mr. Shankar leading compliance and international freight operations, and Mr. Arun Shankar overseeing daily execution and expansion, the trio brings a powerful blend of vision, expertise, and operational excellence—transforming OSV into a future-ready logistics powerhouse.



**MR. HARSH TAKKAR**  
FOUNDER AND DIRECTOR

Joining him in steering OSV's success is Mr. E.S. Shankar, Compliance Director at OSV FTWZ and Director of Synergy Express, bringing deep expertise in freight forwarding and customs compliance, ensuring smooth operations for global clients. Mr. Arun Shankar, COO at OSV FTWZ and CEO of Synergy Express, drives operational excellence across both entities. His strategic oversight and focus on service delivery have made OSV and Synergy Express trusted names in the logistics ecosystem.



**MR. ARUN SHANKAR**  
COO of ONNSYNEX VENTURES PVT. LTD



## MR. DARSHAN SHAH

FOUNDER & DIRECTOR OF  
HARKESH RUBBER LLP

As the Managing Director of Harkesh Rubber LLP, I proudly carry forward a 30-year-old legacy with a modern vision. Since joining in 2005, my journey from business development to leading the company has been driven by a deep passion for innovation and excellence. With a management background and training from Stanford Seed, I oversee all key functions—from marketing to manufacturing—ensuring our products meet global standards. I believe in continuous learning, calculated risks, and building a strong team that shares the vision of delivering quality rubber components for industrial precision. My focus remains on growth, exports, and customer satisfaction through technology-driven solutions.

## ABOUT THE COMPANY

Harkesh Rubber LLP, headquartered in Mumbai, India, is a leading manufacturer and exporter of precision rubber components. With over 40 years of industry experience, the company specializes in custom-molded products such as diaphragms, O-rings, gaskets, butterfly seals, wire seals, and solar industry components. Serving sectors like oil & gas, aerospace, automotive, and industrial automation, Harkesh Rubber LLP has achieved a global footprint, with 70% of its revenue coming from exports to regions including the USA, Europe, and Asia. The company boasts a production volume exceeding 1 billion parts, maintains a 98% on-time delivery rate, and offers dimensional tolerances as precise as 0.05 mm. Trusted by industry leaders like Siemens, FESTO, Emerson, and Baker Hughes, Harkesh Rubber LLP combines advanced manufacturing technologies with a commitment to quality and customer satisfaction.

*"Our mission is to be principle-driven, create value for all partners, and pursue excellence with a passion for detail. We go beyond business to deliver challenging seals for demanding customers."*





## PRASHANT GALA

FOUNDER & DIRECTOR OF  
BOSS APPLIANCES LLP

He is a dynamic entrepreneur and visionary leader in the consumer durable space. Since joining his family business in 1994, he has played a pivotal role in transforming BOSS Appliances from a pioneering local brand into a global player.

Under his leadership, BOSS has expanded its footprint from Mumbai, Daman, and Baddi to international markets including the US, Dubai, Qatar, Bangladesh, and Sri Lanka. His strategic direction helped BOSS earn the coveted title of *India's Most Trusted Brand* in 2016.

Driven by a passion for innovation, strong ethics, and a customer-first approach, He has built one of the strongest distribution networks in India. Beyond business, he is an avid traveller and a keen enthusiast of emerging technologies.

*"It's never too late to pursue your passions. Age cannot stop us! I'm proud to lead a team that shares this vision and is committed to delivering exceptional quality and service."*

## ABOUT THE COMPANY

Founded in 1985, BOSS Appliances is an iconic Indian brand in home and kitchen appliances. It made history by launching India's very first hand blender — revolutionizing kitchen convenience.

Over the past 40 years, BOSS has diversified its portfolio to over **85 products across 14 categories**, including mixer grinders, food processors, air fryers, and induction cooktops. Today, the company proudly serves customers through a network of **11200+ retailers** and a robust service infrastructure across India.

BOSS has also built a thriving global presence, exporting to markets in the **USA, Middle East, and Africa**. Quality is the brand's cornerstone — backed by **ISO 9001:2015, ISI, CB, G Mark Certifications**.

As BOSS celebrates its **40th anniversary in 2025**, it continues to lead with innovation, affordability, and a commitment to touching every Indian kitchen — and beyond.

# SHRI GOPAL KRISHAN GOSWAMI

FOUNDER & MANAGING DIRECTOR

RITEX OVERSEAS PVT. LTD.

He a true entrepreneur at heart. With a career spanning over four decades, His enthusiasm, vision, and determination inspire the team to think out of the box and push boundaries.

Ritex Incorporated in 1997 but started its business in 1980 under the name "Goswami Hosiery Works" as socks dyeing & started socks manufacturing in 1984. As on today we have production capacity of 2.5 million pair of socks made on latest socks knitting machine.

Ritex is the "Brand behind Brands" producing some of the finest range of clothing accessories for premium brands across the globe. The success of our products is reflected in the success of our clients who command a dominant position in the market due to the quality and durability of our products, in turn creating a leadership position for us in the industry.

Established in the year 1980, at Delhi, we "Ritex Overseas Pvt. Ltd." are one of the largest and trusted manufacturers and suppliers of an exclusive range of Socks, Handkerchiefs, Woolen caps, Stockings, Knee cap, and Wrist bands .. These products are fabricated from the finest quality of fabric and yarn, which we source from some of the certified vendors of the industry in compliance with international quality standards.

Our products are in huge demand among both our clients and the market for their significant features like durability, fine stitching, colour fastness, shrinkage free and skin friendly. Further, these products are stringently checked at various labs on various parameters in order to ensure their resistance to tear and colour bleeding if demanded by our customers. Our state-of-the-art infrastructural facility is well equipped with all the requisite machines and technologies, which enable us to fabricate our product range in bulk quantities at a fast production rate. Further, our warehousing personnel maintain an organized record of the safe retrieval/retention of our product range. In order to attain utmost client satisfaction, we customize our range of products as per the specifications and requirements of our esteemed clients.

Moreover, we have been constantly delivering our products to all the major and minor brands nationwide and different countries across the Middle East in order to acquire a strong base of satisfied clients. In addition, we also provide paid samples of our assorted gamut of products and customized packaging solutions at industry leading prices. With an annual turnover exceeding INR 600 million and more than 42 years of industry knowledge, Ritex is now poised for its next level of growth.



*I believe it's never too late to pursue your passions, Age cannot stop US! I'm proud to lead a team that shares my vision and is committed to delivering exceptional quality and service.*

# DEEPAK SHARMA

## FOUNDER & DIRECTOR OF MODVAK

Deepak Sharma is an MBA from Delhi University in Operational Research. Mr. Sharma has always excelled in his basic education and carried it forward to all the areas of his life. He is highly passionate about creating excellence in Modvak and has a rich acumen towards Business Analyst, Market Research, Product Research.

He loves to undertake each activity in a methodic and process oriented manner which has actually become a culture in the organization. He has a strong vision to make it huge and be a leader in the industry which gets percolated in a day to day routine activities and has thrust to take up new challenges.



## ABOUT THE COMPANY

Modvak Engineering, incorporated in 1998 is pioneer in precision sheet metal stamping and injection moulded components for Automotive, Appliances, Electronics and Aerospace industries. With over 1050+ products in our arsenal, Modvak's goal is to be a one stop window for critical components requirements in India and around the globe. We combine our expertise in progressive stamping, injection moulding, press fitting, wiring assemblies, spot welding and electroplating to give complete and unique solutions to your sourcing requirements.

Driven by the mission to provide quality components at mass volumes and effective prices, we have achieved this through special tools, special machines, special material and special methodology to meet all your quality parameters.

We are a ISO, IATF and Maruti Green (MACE) certified organization making our focus deep in quality systems, and thereby helping us maintain product quality at par with international standards.

*"Our mission is to deliver quality components at high volumes and competitive prices through specialized tools, machines, materials, and methods."*



# GAURAV ANEJA JI

FOUNDER & MANAGING DIRECTOR  
BONNY PRODUCTS PVT LTD.

M/s BONNY PRODUCTS was established as a partnership firm on 9th December 1963. Subsequently, on 10th February 1964, the brand "BONNE" was registered for baby feeding bottles and nipples.

We registered as a Private Limited Company in 1991, with a motto to serve the best quality baby feeding products. To cater high end markets along with the mass markets, a premium range of products launched by the company under the Brand Name "Tenderflo" in 2013-14.

BPPL is currently Distributing and selling Pan India as well as exporting to the countries like Australia, New Zealand, Sri Lanka, Nepal, UAE, Saudi Arabia, Yemen, Singapore, Switzerland, UK and US markets. We are serving some Big Brands as well on OEM Basis.



*Feeding Bottles are just the first thing for a baby need in this world next to his mother.*

*We are not mothers, but we are the next best alternative to motherhood by providing high quality, safe solutions to nurture deep bond between mother and child*

Today we are present offline and online in both module. We have around 1800+ Distributors and 63000+ Retailers Pan India apart from the modern trade business.

We have well equipped separate manufacturing units for Plastic Bottles and LSR Nipples, to manufacture the product without touching by hand with all imported robotic machines, a well-trained and technical Staff to work on and a highly qualified and experienced Management Team to work up to the Global Standards.

BPPL is now ISO 9001:2015 and GMP Certified Company having BIS approved CM/L No. It has certified by SGS Testing Lab that our BPA Free bottles have 0% BISPHENOL-A content, which means to 100% safety and hygiene.

Our story of success is based on dedication to nature, corporate and process hygiene, dynamic leadership and commitment to our Customers, Partners and Clients. The results of our policies and initiatives speak for themselves.

# MR. TILAK MITRA & ANIL MITRA

FOUNDER & DIRECTOR OF  
MITRAS TECHNOCRAFTS PVT. LTD.



To protect lives and property by delivering world-class fire & life safety solutions through continuous innovation, unmatched quality, and customer-centric service—contributing to a safer and more secure India under the vision of 'Surakshit Bharat'.

Tilak Mitra & Anil Mitra ventured into the manufacturing of Fire Safety Equipment under the brand name MITRAS 15 years ago, building upon their rich experience in polymer processing and engineering technology. Their dedication to delivering high-quality, innovative, and reliable fire safety solutions has positioned MITRAS as a world-class brand in the industry. Under their leadership, the company has achieved numerous prestigious certifications including ISI Mark, CE Mark, ISO 9001:2015, ISO 14001:2015 & ISO 45001:2018. With a hands-on approach, the founders lead a dynamic team that conceptualizes, designs, and manufactures products that are technically superior, aesthetically refined, and functionally flawless. Both founders are Commerce and Law graduates from esteemed institutions of Delhi University, bringing together strategic insight and legal acumen to build a robust, compliant, and visionary enterprise.

## ABOUT THE COMPANY

Mitras Technocrafts Pvt. Ltd., based in New Delhi, is a leading ISO 9001:2015 certified manufacturer of MITRAS brand Fire Safety Equipments & Hoses. With 15 years of industry expertise, a BIS-approved in-house R&D & Quality Control Lab, and a pan-India presence across 28 States & 8 UTs, MITRAS serves 2000+ B2B clients including 150+ prestigious Government departments.

*" We Work for the Cause of 'Surakshit Bharat' !! "*

## MR. PRADEEP BAGLA

FOUNDER & MANAGING DIRECTOR  
AMRIT CEMENT LIMITED

With 35 years+ of industry experience, Mr. Pradeep Bagla is the visionary behind AmritCem, steering the company from its modest beginnings to its current leadership position. A graduate in Milling Technology from ISMT and an alumnus of ISB, Hyderabad, and Texas A&M University, he is a first-generation entrepreneur known for his strategic mindset and ability to identify opportunities early.

As the Managing Director, Mr. Bagla has played a pivotal role in the growth and success of AmritCem, overseeing the plant's rapid construction and commissioning. His leadership goes beyond business acumen; he is also deeply committed to addressing environmental, health, and education issues, while fostering strong community ties.



An advocate for societal transformation, He is actively involved in initiatives that empower local communities. He holds several leadership positions, including Chairman CII-NE Regional Council and a member of the CII Task Force on Ease of Doing Business.

## ABOUT THE COMPANY

AmritCem, committed to delivering the best, has set new benchmarks by consistently offering top-quality cement that has significantly transformed the nation's construction landscape. With its Corporate Office in Kolkata and Registered Office in Meghalaya, AmritCem has grown to become one of the leading cement companies in North East India.

By consistently delivering superior products and providing exceptional after-sales support, AmritCem has solidified its position in one of India's fastest-growing cement markets. Trusted by thousands, the brand continues its journey of growth with a vision to emerge as one of the most respected and preferred names in the industry.

With a workforce of 1500 Employees 5000+ channel partners, AmritCem has successfully managed to achieve more than 100 benchmark projects, backed by its ISO 9001:2015 certified product range. As the company continues to build on its strong foundation, it remains dedicated to contributing positively to its people, the environment, and society at large.



# MR. KULJIVE MAHAJAN

FOUNDER & MANAGING DIRECTOR OF  
CONSERN PHARMA LIMITED

- First-generation entrepreneur, started Consern in 1996
- Bachelor's in Engineering and Master's in Business Administration
- Josh Talk speaker
- Author of the book "Beyond Consulting"- a guide to helping doctors grow.

"Business is not just about growth. It's about making a difference, every single day."



## ABOUT THE COMPANY

### Consern Pharma Limited: A Name Built on Trust & Purpose

Consern Pharma, a WHO-GMP certified pharmaceutical company established in 1996 with a presence across 26 Indian states and 9 countries, empowers doctors to treat patients effectively and helps them lead healthier lives with peace of mind.

We deliver high-efficacy, research-backed products in:

- Neuro-Psychiatry Range
- Cardiac & Diabetic Care
- Skincare & Personal Care (INNATE)

With 29 years of manufacturing excellence, a DSIR-approved in-house R&D, a ZED Gold certified unit, and a legacy of consistency and care, Consern Pharma is committed to improving lives with **Safe, effective, stable, and research-based formulations.**

*Consern is more than a pharma company – It's a trusted partner for long-term growth.*

**Let's Create Impact Together.**



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



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



[info@consernpharma.com](mailto:info@consernpharma.com)

# KARAN NARENDRA KOTHARI

FOUNDER OF  
KARAN KOTHARI JEWELLERS PVT LTD



## ABOUT THE COMPANY

Karan Kothari Jewellers Pvt Ltd is primarily involved in manufacturing and retailing jewelry.

Karan Kothari, the founder of Karan Kothari Jewellers Pvt Ltd, is a visionary entrepreneur who has made a significant impact in the jewelry industry. With a passion for exquisite designs and exceptional craftsmanship, he has built a reputation for delivering high-quality products that exceed customer expectations. Under his leadership, the company has grown exponentially, and his commitment to innovation, customer satisfaction, and community involvement has earned him a respected position in the industry.

## MISSION OF THE COMPANY

Karan Kothari Jewellers Pvt Ltd aims to provide exceptional customer service, innovate in design, and maintain high standards of purity and timeless elegance in every piece of jewelry. Their mission is to build a hiring marketplace for the gems, jewelry, and precious metals industry.

*"Pure and Timeless"*

# MR. SURENDRA KUMAR GUPTA

## FOUNDER & DIRECTOR OF ARTHA MART

Mr. Surendra Kumar Gupta, born in 1949 in a respected Agarwal business family from Dhampur, Uttar Pradesh, graduated with honors in Electronics Engineering from Banaras Hindu University in 1972. He improved his family's sugar manufacturing business significantly before moving to Delhi in 1991 to enter residential construction, gaining notable success. In 1995, he founded Wegmans Financial Services Pvt. Ltd. and joined the National Stock Exchange. Later, he established the Artha Wegmans Group, focusing on platinum-rated real estate projects with top safety and modern amenities. A social worker and former Lions Club president, Mr. Gupta is admired for his strong values and remains a role model for young entrepreneurs at 75 years old.

**Mr. Sudeep Gupta**, is the son of Sh. S.K. Gupta, a respected figure in real estate with a B.E. in Electronics from B.H.U. (1972). Sudeep completed his primary and secondary education at Mother's School, Delhi. He earned a Bachelor of Urban Planning from the School of Planning and Architecture, New Delhi, in 2000, and a Master's in Professional Studies (Real Estate) from Cornell University, USA, in 2006. He currently manages Wegmans Real Estate and Financial operations and is a director in several Wegmans Group companies. His notable contributions include the development of the 10-acre Wegmans Business Park in Greater Noida and the 25-acre Artha campus in Noida Extension, both significant projects under the Wegmans and Artha Wegmans groups.



**Mr. Shagun Gupta**, is a bright professional and director at Artha Wegmans Group, leading its marketing department. Son of Sh. S.K. Gupta, a respected real estate expert and B.E. Electronics graduate from B.H.U. (1972), Shagun completed his schooling at Mother's School, Delhi. He earned a Bachelor's in Information Technology from Hamdard University in 2002, receiving a Gold Medal for topping all four years. He also holds an MBA in Marketing and Finance from Symbiosis Institute, Pune. Shagun worked over two years at Wipro in marketing, traveling extensively to Europe for business.



# MR. GAUTAM JAIN

FOUNDER & MANAGING DIRECTOR OF  
VEDIKA CREDIT CAPITAL LTD

- Trusted leader in the Indian financing industry
- Panellist in presence of the Honourable Prime Minister Shri Narendra Modi at the PMKVY launch.
- Ranked among Top 5 NBFC-MFIs in India on ESG standards.
- Empowered 10+ lakh women entrepreneurs through financial inclusion.
- Entered a joint venture with Japanese group Terra Finance in the NBFC sector.



*Authored the book: '3 Mistakes No. One Can Afford to Make While Investing' offering readers valuable advice on avoiding common financial mistakes.*

## ABOUT THE COMPANY

- Vedika Credit Capital Ltd. is the largest microfinance company exclusively serving Eastern India.
- Recognized as a Category 1 Microfinance Institution.
- Has provided loans to over 10 lakh women to support their businesses and livelihoods.
- Managed a loan portfolio over 5,000 crore.
- Has partnerships with top institutions like SIDBI, Mudra, PNB, SBI, Water Equity, Habitat, and Okio Credit.

# SHILPA MAHNA BHATNAGAR

FOUNDER & DIRECTOR OF HAEYWA  
*Serial Entrepreneur | Fintech Innovator |  
 Business Growth Leader*



## MISSION:

At haeywa, we are on a mission to revolutionize cash flow management for businesses worldwide. Our vision is to be the most trusted, intelligent, and efficient financial platform, empowering organizations with:

- Real-time financial control – Instant visibility over cash flows.
- Automation Report– Smarter, faster transactions.
- Uncompromising security – Protecting every payment.
- We simplify complex financial ecosystems, delivering clarity, efficiency, and growth for businesses of all sizes.

With 24+ years of experience in building, scaling, and exiting software ventures, Shilpa is a dynamic leader driving haeywa—a funded fintech startup transforming cash management for MSMEs.

## KEY ACHIEVEMENTS:

- Built & Scaled Evoxyz Technologies– Led the company from bootstrap to profitability with its proprietary IoT-based location platform (Evolution 1.0).
- Expanded HSC's Mobile Terminals Division – Grew a 10-member team into an 80-member global unit with cross-geography clients.
- Pioneered R&D & IP Innovation – Spearheaded patents, tech diversification, and product development.
- Profit-Driven Leadership – Owned gross margins, business development, and end-to-end delivery.

## LEADERSHIP STRENGTHS:

- High-Performance Team Building – Rapidly scales teams & nurtures leaders.
- Disruptive Product Mindset – From concept to market success.
- Unwavering Execution – Delivers quality, innovation, and profitability on deadline.

## WHY HAEYWA?

haeywa isn't just another fintech app—it's a game-changer for businesses struggling with petty cash and payment inefficiencies. We bring:

- Seamless digital cash flow management
- AI-powered insights & automation
- Enterprise-grade security

# RAJAN BHATIA

Partner - IPO ADVISORY

AT NANGIA ANDERSEN LLP

Rajan Bhatia is a distinguished Chartered Accountant and Partner–IPO Advisory at Nangia Andersen LLP. With over 25 years of experience, he specializes in IPO advisory, fundraising, mergers and acquisitions, private equity, and wealth creation. Rajan is widely regarded as a leading IPO advisor in India, having successfully managed the IPO journey for numerous companies across sectors.

He has conducted thousands of seminars on IPOs, SME listings, SME REITs, and fundraising, helping businesses unlock value and multiply their valuations. His clients recognize him as a trusted business advisor, and he has received several appreciation letters for managing end-to-end IPO processes. Rajan is also the bestselling author of Startup Idea to IPO – What Does it Take to Create a Unicorn Company on Amazon.



Earlier in his career, Rajan held senior leadership roles at The Oberoi Group of Hotels and worked with private equity funds, earning an exceptional performance award. He is a recipient of the Distinguished Toastmaster Award from Toastmasters International, USA, for his excellence in leadership and public speaking. He continues to represent both Indian and foreign companies before regulatory bodies in India.

## ABOUT THE COMPANY

Nangia Andersen India Pvt. Ltd. is a leading business advisory firm offering comprehensive services in tax, regulatory, transaction advisory, ESG, start-up support, and risk consulting. As a member of Andersen Global, we provide seamless cross-border solutions across 8 offices in India. With deep market insight, a YOU-centric approach, and a commitment to rapid, actionable advice, we've built a reputation for excellence. Our team of experienced leaders and professionals stands at the forefront of the industry, ensuring unmatched service quality and strategic foresight in a dynamic business environment.



# PRASAD D PUJARY

FOUNDER & DIRECTOR OF  
AEC ELECTRICALS & NETWORKS

With over 35 years of expertise, AEC Electricals & Networks epitomizes success through perseverance. We stand out for innovative solutions, high-quality products, and timely project completion, crafting a legacy of trust and excellence in the electrical and networking industry. Rooted in the legacy of M/S Associated Engineering Corporation—established in 1982 by Mr. Deju Pujary—AEC Electricals was officially founded in 2005 and continues to thrive under his visionary leadership. Headquartered in Mumbai, we have successfully expanded our operations to Goa and Andhra Pradesh.

AEC offers a comprehensive range of services including electrical installations for corporate offices and luxury residences, fire alarm and sprinkler systems, FM200 systems, CCTV surveillance, access control and attendance systems, structured data and communication cabling, audio-visual setups, and annual maintenance contracts. Each project is carried out with precision, aligning budget, functionality, safety, and aesthetics to deliver reliable and future-ready solutions.



Our strength lies in our dedicated team of professionals, our customer-centric approach, and our drive to embrace evolving technologies. Over the years, we have completed numerous projects for residential complexes, showrooms, commercial buildings, and high-rise structures. Backed by a solid foundation of technical knowledge and operational excellence, AEC Electricals continues to grow steadily, with notable increases in revenue, profit, and market value.

At AEC, we don't just provide services—we build relationships and empower progress through smart, safe, and sustainable electrical and networking solutions.



## PANKAJ GOEL

Founder - CapitalSetu  
CA, CS, and LLB

- Managed fundraising portfolios more than Rs. 10,000 crore
- **15+ Years of experience** in the BFSI Industry
- Has worked with esteemed organisations like **HDFC Bank, IDFC Bank** etc.
- **Nominated** by the Hong Kong Trade Development Council for providing input on **fintech**
- Significantly contributed to the development of a **robust risk assessment business module**
- **Rising Star Entrepreneur Award** By ICAI -for **scaling up business in shorter duration**



## AYUSHI GUPTA

Co-founder - CapitalSetu

- An MBA alumnus from Amity University
- Expertise in IPOs, Qualified Institutional
- Placements, and Private Equity Transactions
- Ex. Senior Analyst at Lucky Investment firm of Mr. Ashish Kacholia
- Senior Equity Advisor (HNI Clientèle) at Monarch Network Capital Ltd.
- Institutional Associate Analyst at Centrum Broking Limited

**Capital Setu** is India's Leading Cashflow Enabler, Company already helped 1500+ businesses in 25 states by way of providing services related to

- Bill Discounting (Instant Payment Against Sales and Purchase Invoices)
- Detailed Business Financial Health report
- Guidance on Equity Vs Debt Vs Bill Discounting
- Ecosystem Support for Equity Raising

Most of the Business Owners are still struggling for

- Debtors delaying the payments
- Bad Debts in company
- Get solution to make instant payment to their suppliers to get cash discount
- When to raise Debt and when to raise equity

With the Key Management experience of managing portfolio of more than 10,000 Crore with all top organizations like HDFC Bank, IDFC and as part of Research Team of Ashish Kacholia with industry experience of managing Large Size IPOs and Private Equity Transaction. Company has now on the path of becoming large financial Service provider with the counselling and guidance approach.

### Clients Served:

Bansal Wire, Best Agro Life, Rattan India, 5 out of Top 20 companies in Stainless steel segment



## GAURAV MENDIRATTA

FOUNDER & DIRECTOR OF  
PROPSOLUTIONS4U PVT. LTD.

Mr. Gaurav Mediratta is recognised for his keen real estate instincts and unwavering commitment to creating a transparent, customer-first platform that redefines the home-buying experience. PropSolutions4U Pvt. Ltd. has emerged as a trusted and leading name in the real estate industry through his vision and relentless dedication. With prior experience at prestigious firms such as Lodha and Ahuja, and an MBA from ITM Kharghar, he brings invaluable industry knowledge and strategic insight. Under his leadership, the company has grown its presence across major cities, serving domestic and NRI clients with a strong focus on integrity, innovation, and personalised solutions.

## ABOUT THE COMPANY

PropSolutions4U Pvt. Ltd. is a trusted real estate solutions provider with a strong presence across India's major cities. With a clear vision to simplify property transactions, the company connects buyers, sellers, and investors to a curated network of reputed developers and projects. Its end-to-end services, ranging from real estate consulting and home loan assistance to after-sales support, ensure a seamless experience for every client, including specialised solutions for Non-Resident Indians (NRIs).

Known for its unwavering commitment to transparency, integrity, and customer satisfaction, PropSolutions4U blends technology with personal expertise to deliver smooth, hassle-free journeys. The company fosters a progressive work culture focused on innovation, employee growth, and work-life balance. As it steadily expands its national footprint, PropSolutions4U continues to strengthen its reputation as a reliable, forward-thinking partner in India's evolving real estate market.

*We are committed to our mission by creating a positive, energetic, and results-oriented work environment that focuses on delivering outstanding customer service. We offer carefully tailored investment solutions that match our clients' goals. For us, success is measured by the trust we earn and the value we deliver to every customer.*



# MR. PRAVEEN SIINGHHAL

FOUNDER & DIRECTOR OF  
EDVISARS CONSULTANCY SERVICES

*Bad Debt Recovery Strategist | Advocate |  
Founder, Global Legal Solutions*

Praveen Siinghhall is a distinguished lawyer and the founder of Law Wallet, a leading law firm headquartered in Delhi with a robust presence across more than 23 cities in India. Specializing in strategic debt recovery, he brings over two decades of hands-on legal expertise focused on safeguarding businesses from financial and operational risks.

As a Bad Debt Recovery Strategist, Praveen has helped hundreds of businesses recover outstanding dues with precision-driven legal frameworks. His firm offers a unique **Legal Audit Service**—a comprehensive tool that provides actionable insights for business owners. Legal audits not only expedite recovery of unpaid dues but also proactively shield businesses from potential legal complications involving customers, employees, vendors, or statutory compliance.



**PRAVEEN SIINGHHAL**

*He is also a prolific author. He has written **three books** on business law, debt recovery, and legal strategy, with a **fourth book scheduled for release soon**. His work distills complex legal knowledge into practical strategies for entrepreneurs and CXOs.*

## ABOUT THE COMPANY

**LAW WALLET** is a modern law firm based in Delhi with a footprint in over 23 cities across India. We specialize in **bad debt recovery, legal audits, and retainer** - based legal advisory services designed exclusively for business owners.

Our core philosophy is simple: legal strength should be proactive, not reactive. LAW WALLET empowers businesses with:

- Strategic Bad Debt Recovery: Fast-track recovery of outstanding dues through proven legal mechanisms and execution strategies.
- Legal Audit Services: A diagnostic legal tool that uncovers risks in your dealings with customers, vendors, and employees—helping you prevent litigation before it begins.
- Virtual Legal Teams on Retainership: Through our retainership model, your business gets a dedicated legal team—not sitting in your office, but always active at LAW WALLET—offering the same support as an in-house counsel, without the overhead.
- Preventive Legal Advisory: From contract vetting to compliance reviews, we act as your legal advisory board—shielding your operations from everyday legal pitfall.

At LAW WALLET, we don't just solve legal problems —we build legal strategies that help businesses grow with confidence and security.

## CA (DR.) SUNIL GUPTA

FOUNDER & DIRECTOR OF  
PIONEER OUTSOURCE SERVICES PVT. LTD.

He is a CA with 22+ years of experience. SME IPO Advisor specializing in due diligence and investment strategies. Answered 10,000+ IPO-related queries. Coached 1,000+ CAs. Mentored 1,000+ business owners. 12,000+ hours of 1-on-1 business consultations. Speaker at ICAI, ICSI, MSME seminars, and top business events.

Founder of **SampoornMe** (an NGO), promoting health and wellness through yoga and fitness.



## ABOUT THE COMPANY

Pioneer Outsource Services Pvt. Ltd. specializes in IPO advisory with a clear focus on guiding businesses through the entire listing process on platforms of Indian stock exchanges.

With over 20 years of experience, we assist companies in Pre-IPO preparation, IPO execution, and Post-IPO compliance. Our services include due diligence, financial restructuring, regulatory documentation, appointment of intermediaries, and end-to-end project management for IPOs.

We have supported multiple businesses in getting listed by ensuring readiness in terms of compliance, valuation, promoter positioning, and investor communication. Our team combines experienced Chartered Accountants and IPO professionals who work with promoters at every step to ensure timely and successful execution.

By focusing exclusively on IPOs, we aim to provide companies with access to capital markets, improved valuation, and long-term growth opportunities through public listing.

Email Id : [Sunil@pioneerbusiness.co.in](mailto:Sunil@pioneerbusiness.co.in)

Phone : 9818587690

## MR. SAURABH BANSAL

FOUNDER & DIRECTOR OF VI-SCALEUP

He is the founder of Vi-ScaleUp. An IT engineer from VJTI Mumbai and an MBA graduate from SP Jain Mumbai, he brings a blend of technical expertise and business acumen to the company. With five years of experience managing his family's manufacturing business, Sourabh identified the challenges in employee training and sought innovative solutions. This led to the creation of Vi-ScaleUp, aiming to solve employee training problems by automating the process using AI, moving away from traditional methods like SOPs, videos, and trainers. His vision is to empower manufacturing companies to scale effectively while maintaining high standards of performance and customer satisfaction.



*"Help Business Owners Do Performance And Revenue Enablement  
By Automating Training Using AI."*

## ABOUT THE COMPANY

Vi-ScaleUp is an innovative Indian enterprise dedicated to transforming employee training within manufacturing companies. Recognizing the challenges of inconsistent employee performance and revenue bottlenecks, Vi-ScaleUp developed the CLONE.X Framework—an AI-driven solution designed to automate and streamline the training process. By moving away from traditional methods like SOPs, videos, and manual trainers, CLONE.X enables companies to elevate their entire workforce to top performance levels within just 30 days. This approach not only reduces training time from several months to mere days but also ensures consistency across various regions and departments. Vi-ScaleUp's commitment to excellence is underscored by their bold promise: double your profits or receive your money back. Through their innovative solutions, Vi-ScaleUp empowers manufacturing businesses to scale efficiently, maintain high-quality standards, and achieve significant growth.



## DR. DK. GUPTA

FOUNDER & CHAIRMAN OF  
FELIX HEALTHCARE PVT LTD

Dr. D.K. Gupta, Founder and Chairman of Felix Healthcare Pvt. Ltd., is a renowned paediatrician, public health expert, author and a prominent voice on leading news channels and healthcare forums. He has established Felix Hospitals as one of the fastest-growing healthcare institutions in Delhi-NCR.

His contributions earned him the Entrepreneur of the Year (Healthcare) award along with many other feathers in the cap. During COVID-19, he received commendations from ABP News, Dainik Jagran, Rotary Club, and FICCI for his exceptional leadership and public awareness efforts.



## ABOUT THE COMPANY

Felix Hospitals operates multispecialty facilities in Sector 137, Noida (200 beds expanding to 400) and Gamma-1, Greater Noida (100 beds expanding to 200). The hospital offers comprehensive services including emergency care, diagnostics, surgeries, and home-based care through nursing, physiotherapy, and sample collection.

Accredited by NABH and NABL, Felix Hospital meets stringent national standards for healthcare excellence. "Our mission is to raise awareness, educate individuals about their health, and deliver compassionate, patient-centric care for prevention and treatment of diseases," says Dr. Gupta.

# SHRI NARENDRA SINGH SURANA

CHAIRMAN & MANAGING DIRECTOR OF  
SPHINX WORLDBIZ LIMITED

He has over 29 years of experience in the engineering services industry. Since founding Sphinx Worldbiz in 1996, he has grown it into a respected global provider of innovative engineering solutions known for quality and reliability.

With a background in Mechanical Engineering and Business Management, he leads the company's expansion across Europe, the UK, and beyond. His expertise includes die and fixture design, CAD, 3D printing, and strategic business growth.

Known for his practical, forward-thinking approach, he emphasizes sustainable growth and strong client relationships.

Under his guidance, the company continues to deliver tailored solutions that meet evolving industry demands.



*Author of The Prototype Development Process: A Peace of Mind in Engineering Design, he is dedicated to advancing best practices in engineering.*

## ABOUT THE COMPANY

Sphinx Worldbiz Limited, headquartered in Noida, India, is a trusted engineering services company with extensive experience in product and manufacturing engineering, IT services, and staff augmentation. Serving sectors like automotive and industrial machinery, they offer advanced design solutions using tools such as CATIA and Siemens NX. The company also provides manufacturing support, including fixture design and robotics simulation.

With offices in Germany, Sweden, the UK, and the US, Sphinx Worldbiz has a strong global footprint. Their skilled team offers flexible staffing solutions, from temporary hires to executive search. Certified with ISO and TISAX, the company is recognized as a leading software developer in India. Their IT services include cloud management and enterprise application support for platforms like Microsoft Dynamics, SAP, and Oracle. Focused on quality and innovation, Sphinx Worldbiz delivers tailored engineering and IT solutions that meet the evolving needs of clients worldwide.



*His popular book, **How to achieve: 2x Team Accountability with 5x Team Productivity**, appreciated by factory owners and founders alike, makes team execution simple, measurable, and scalable.*

## MR. RUPAK AICH

FOUNDER & DIRECTOR OF  
SPARSH MAGIC LLP

*India's #Top Trusted Team Productivity Expert.*

He is helping Indian MSMEs run and grow without daily founder intervention. With over 30 years of hands-on experience transforming 198+ Founders & over 28000 team members, he's cracked one deep truth: you don't need better people, you need better systems they can run. His work turns chaotic operations into calm, self-driven teams that deliver without chasing. He is an Innovative Systems Expert who installs invisibles like—real discipline, real ownership, and real culture to get POWERFUL RESULTS.

He builds Full Freedom Businesses—quietly for Indian SMEs with ₹25 Cr+ Turnover and 50+ Team Size. Successfully.

## ABOUT THE COMPANY

Sparsh Magic LLP helps Indian MSMEs build companies that function without needing the founder at the center of everything. Their work revolves around installing practical, easy-to-follow systems that help teams become more disciplined, accountable, and independent in their execution.

Most small businesses in India still run on memory, reminders, and daily follow-ups. Sparsh Magic changes that by creating structure within the team—so that each member knows what to do, when to do it, and how to take ownership. This shift not only improves productivity but also builds a culture where results speak louder than supervision.

The company's unique strength lies in building these systems from within—without relying on complicated tech tools or major restructures. Whether it's a manufacturing unit, service company, or retail outlet, Sparsh Magic works across industries to simplify operations and empower teams.

For founders who want to scale without stress, Sparsh Magic offers a clear path: systems over chaos, clarity over confusion, and freedom over firefighting.



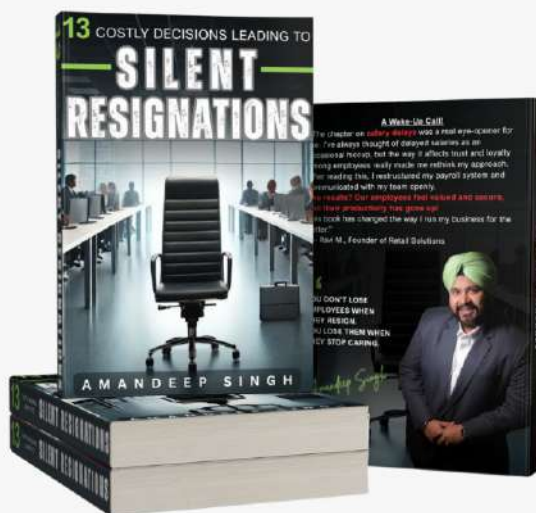
## MR. AMANDEEP SINGH

DIRECTOR OF - MANIKARAN CREDIT  
AND LEASING COMPANY PRIVATE LIMITED

Mr. Amandeep Singh is a key leader at Manikaran Credit & Leasing Pvt. Ltd., celebrated for his adaptability, creative problem-solving, and a strong people-centered approach to business. His career path into finance was unconventional and marked by thoughtful self-reflection and a deliberate pivot toward long-term meaningful goals. Originally, Amandeep graduated in diamond studies and began his professional journey in the diamond industry. Although this field provided valuable experience, he soon realized that his true interests were evolving beyond it. This realization prompted him to shift his focus toward the finance sector, opening up fresh avenues for growth and impact.



Since joining Manikaran Credit, he has introduced fresh perspectives that enhance customer relationships and significantly contribute to the company's overall growth and success.



He is the author of "Silent Resignations," a reflective work that explores the subtle career disengagement many professionals encounter. Through candid insights and relatable stories, the book encourages readers to recognize these quiet moments of disconnect and to re-engage with clarity and confidence. At Manikaran, Amandeep continues to focus on building lasting relationships and driving progress with an open-minded and forward-thinking vision. His journey underscores the importance of adaptability and purpose-driven leadership in creating a more inclusive and innovative financial brand.

## MR. JASBIR SINGH

FOUNDER OF - MANIKARAN CREDIT  
AND LEASING COMPANY PRIVATE LIMITED

He is an entrepreneur who built his journey through hard work, discipline, and the courage to step far beyond his comfort zone. Before starting his business, he worked as a truck driver for over 7 years, gaining firsthand insight into the everyday challenges faced by working individuals. In 1994, he took a bold leap into the financial sector by founding Manikaran Credit – with a clear vision to make credit more accessible and practical for people across different income levels.



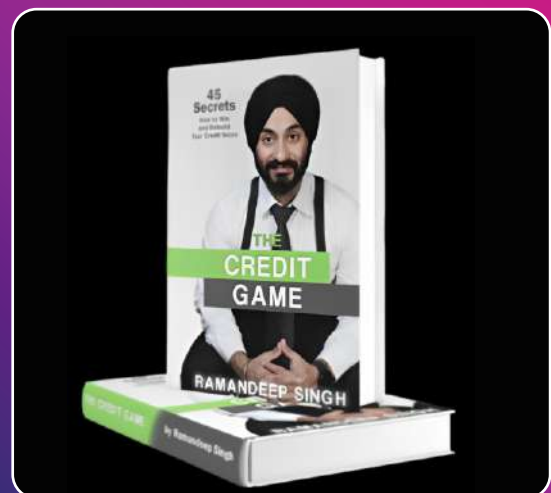
## MR. RAMANDEEP SINGH

DIRECTOR OF - MANIKARAN CREDIT  
AND LEASING COMPANY PRIVATE LIMITED

He brings a sharp, modern edge to the company's leadership through his global education, deep financial expertise, and a passion for credit awareness. A finance graduate from London, He has a solid academic foundation in global financial systems, lending frameworks, and credit structures. With this knowledge, he plays a key role in shaping Manikaran Credit's strategic direction – particularly in product innovation, digital transformation, and financial literacy.



He wrote "The Credit Game" to simplify finance for everyday Indians. The book explains credit scores, CIBIL, and credit bureaus in easy terms and offers practical tools to manage credit and avoid debt. It shows his belief that financial literacy is just as important as financial access, and both must work together for true financial empowerment.





*He is also an author and speaker, sharing his insights on efficient workplace design. He has been featured in various publications and platforms, highlighting his contributions to the industry.*

## DHRUV AGARWAL

MANAGING DIRECTOR OF  
HAGERSTONE INTERNATIONAL

He is a visionary leader in the interior design and build industry. Dhruv has over 15 years of experience, during which he has successfully executed more than 7 million square feet of projects across India and Dubai. His portfolio includes iconic structures such as the Dubai Mall and luxurious villas for Sheikhs, showcasing his commitment to excellence and innovation. Recognized as the world's first High-Performance Workplace Strategist, Dhruv combines deep technical knowledge with a keen eye for detail to transform traditional offices into vibrant ecosystems that foster creativity, collaboration, and productivity. His leadership is driven by a mission to revolutionize workspaces, making them not just functional but also inspiring and reflective of a company's ethos.

## ABOUT THE COMPANY

Hagerstone International Pvt. Ltd. is one of India's leading interior design and build firms, specializing in creating innovative and functional spaces for commercial, residential, and retail projects. With over 16 years of experience, the company has successfully completed more than 7 million square feet of space, working with over 500 prestigious clients, including Fortune 500 companies and renowned global brands. Hagerstone is known for its meticulous attention to detail, unmatched craftsmanship, and commitment to turning design concepts into reality. The company's mission extends beyond design; it aims to empower its team by creating at least 30 millionaires within the organization over the next decade, promoting a culture of ownership through employee stock options. Hagerstone's core values—Innovation, Collaboration, and Sustainability—guide its approach to crafting workspaces that reflect a company's identity and inspire its workforce.



# MR. NIKHIL NAIK

FOUNDER & DIRECTOR OF  
A D NAIK WEALTH PVT. LTD

Nikhil Naik is a distinguished entrepreneur with over 25 years of expertise in personal finance. As the Chief Growth Officer at A D Naik Wealth, he has been a driving force in the industry, shaping innovative wealth management strategies and empowering investors. A recognized thought leader, Nikhil has been featured in The Times of India, The Economic Times, and The Mint. He has also made a notable appearance on ABP Majha's Marathi show "Paisa Zhala Motha" and has addressed over 12,000 individuals as a panelist through various investor education initiatives. A devoted student of Warren Buffett, Nikhil advocates the principle that "time in the market is more important than timing the market."



He is the author of Extraordinary Wealth, a guide for business owners mastering personal finance. He believes in three key wealth forces: compounding, markets, and the investor, inspiring entrepreneurs toward long-term financial success.

*"Our vision is to deliver results by maintaining utmost transparency and empowering through knowledge."*

## ABOUT THE COMPANY

Established in 1989, A D Naik Wealth is one of India's leading mutual fund distributors, with over 36 years of experience in the wealth distribution industry.

The firm proudly supports 5,360+ families across 296+ pin codes in India and 25 countries worldwide, offering investment solutions tailored to various needs.

A D Naik Wealth combines trust with care of long-term relationships, ensuring a seamless and reassuring experience for every investor.

With a legacy rooted in discipline, transparency, and execution, the firm continues to focus on simplifying wealth-building journeys with clarity and consistency.

# RAVI GUPTA

FOUNDER & CEO of ETAIL CONSULTANTS

FOUNDER of GIL ENTREPRENEURS ORGANISATION

*Tech Entrepreneur | Global 9-Figure Amazon & eBay Seller |  
Cross-Border Brand Strategist | Community Builder*

Ravi Gupta is a recognized leader in India's cross-border eCommerce landscape, helping brands scale from Bharat to the world.

## Key Achievements

- Built a global 9-figure annual sales business with over 300,000 SKUs, recognized as a Top Seller on Amazon and eBay in 2017
- Etail Consultants is an Amazon Official Certified Training Partner
- Featured as a Judge on the Government's Business Blasters TV Show (Aaj Tak, NDTV)
- Served as Chairman of the Governing Body at Delhi University's Kalindi College



## Advisory Roles

- Advisor to billion-dollar companies like Shiprocket
- Advisor to Export Circle (India's leading export seller community)
- Advisor to Pujashree (spiritual D2C brand)

## ABOUT THE COMPANY

Founded in 2016, Etail Consultants is a specialized cross-border eCommerce enabler, helping Indian brands expand globally through structured strategy, execution, and technology platforms.

Three Core Verticals:

- Cross-Border Dropshipping Aggregator
- Etail Services (D2C, marketplaces, retail operations)
- Bharat Brands Accelerator

Etail enables brands to scale across leading marketplaces like Amazon, Flipkart, Walmart, Noon, and eBay, as well as Quick Commerce platforms such as Blinkit, Zepto, Instamart, Bigbasket etc while driving growth through core expertise in Market place, Website, Branding, SEO, SMO, Performance Marketing, and Creative Direction.

Beyond channel expertise, Etail provides access to global corporate structuring, FEMA & eCommerce-experienced CAs and lawyers, IPR experts (India & global), marketplace relationships, payment gateway integrations, and technology partners for apps, cloud, SaaS, and CRM. Through its in-house capabilities and trusted network, Etail delivers a comprehensive, end-to-end solution for brands to scale confidently from India to the world.



## VISION

To become a globally recognized brand acknowledged for its quality, service & commitment integrated with ethics and sustainability.

# AJAY KAPUR

FOUNDER OF  
SHUBHAM CHEMICALS & SOLVENTS LTD

Ajay is a distinguished leader and visionary entrepreneur, but above all, he is a man of deep integrity and purpose. As a first-generation entrepreneur, he has built not just a thriving business, but a legacy rooted in perseverance, humility, and service. His journey is a testament to what can be achieved through hard work, clear values, and belief in oneself.

Ajay's unwavering determination and human-centric approach have earned him the respect of his peers, family, employees, and the wider community. He began his entrepreneurial journey in 1989 with the establishment of Shubham Dyes and Chemicals. Through steadfast dedication and strategic foresight, the company evolved into Shubham Chemicals and Solvents Ltd. in 2001. With exceptional leadership and a deep understanding of chemical imports, Ajay has consistently navigated complex market dynamics to drive long-term success.

## ABOUT THE COMPANY

Shubham Chemicals and Solvents Ltd. (SCSL) is a leading importer and distributor of industrial chemicals and solvents in India. With over 36 years of experience in the chemical trade, we have built a strong reputation in terms of reliability, integrity, and market insight, supported by a robust network across India.

Driven by a dynamic procurement and sales team, we continue to expand our product offerings and customer base. Our success is rooted in ethical business practices, a professional mindset, and our ability to build lasting relationships with clients.

We proudly represent some of the most respected names in the industry, including Reliance Industries Ltd., Indian Oil Corporation Ltd., and Deepak Phenolics Ltd., to name a few. Complementing our trading capabilities is a well-established logistics infrastructure, which enables timely and efficient delivery across regions.

While our history is a source of pride, it is our customer-first philosophy that truly sets us apart.



## MR. SIDDARTH SURANA

FOUNDER & CEO

SANCHAY TECH PRIVATE LIMITED



Siddarth represents a family deeply rooted in enterprise and ethics. Son of Sh. Nirmal and Smt. Shanti Surana, Siddarth was exposed early on to the values of responsibility, innovation, and service. His journey into technology was driven not just by curiosity, but by a clear vision: to solve real-world problems through intelligent, practical digital solutions. Over the years, he has studied and worked across multiple industries, giving him a rare perspective on process optimization and enterprise challenges. Siddarth is known for his humility and people-first approach—values that resonate throughout his team and company culture. His leadership is defined not by titles or accolades, but by his quiet consistency and ability to bring clarity to complex business environments.

## ABOUT THE COMPANY

Sanchay Tech is a technology company focused on building enterprise software that adapts to real business needs. With offerings in ERP, AI, and IoT, the company designs digital tools that enhance efficiency and decision-making. Sanchay Tech partners with clients for the long term—enabling sustainable, scalable growth.

*To simplify and strengthen enterprises by providing smart, efficient, and tailored digital solutions that integrate people, processes, and technology—driving lasting growth and meaningful impact.*

# Media Coverage & Social Buzz

## WHAT THE WORLD SAID ABOUT THE SUMMIT

The **Cash Flow Summit 2025** not only impacted thousands of business owners—it also caught the attention of the media, influencers, and the online business community.

From television to LinkedIn, from Instagram reels to YouTube shorts—the summit sparked a **wave of conversation** on the most ignored topic in Indian business: **Cash Flow**.



## FEATURED IN

### ET NOW:

**“INDIA’S BUSINESS COMMUNITY UNITES  
TO MASTER CASH FLOW.”**

### BUSINESS STANDARD:

**“FROM PROFIT TO PEACE: JAGMOHAN SINGH’S  
SUMMIT EMPOWERS ENTREPRENEURS.”**

### CNBC AWAAZ:

**“A RECORD-BREAKING SUMMIT FOCUSED  
ENTIRELY ON CASH FLOW CONTROL.”**

### YOURSTORY:

**“10,000 ENTREPRENEURS, ONE MISSION:  
MAKE INDIA’S BUSINESSES CASH-RICH.”**

## TOP SOCIAL MEDIA HIGHLIGHTS

### LinkedIn Buzz

- Over 5,000 posts using #CashFlowSummit2025
- Influencers like **Rahul Jain** and **Harpreet Singh** shared behind-the-scenes insights
- Viral Post: **"When cash flows, peace flows."** – Shared 1,200+ times

### Instagram Reels

- Reels from the main hall, Jagmohan Singh's keynote, and FC21 workshops received 1M+ views
- Trending Hashtag: **#CashFlowCoach**
- Photo booths with **"I Am Building a Cash Rich Business"** were widely shared

### YouTube Shorts

- "What is Fc21?" – 2.3M views
- "Top 5 Cash Flow Mistakes" – 1.8M view
- "90-Day Cash Flow Plan Explained in 60 Seconds" – 1.2M views

## WHAT PEOPLE SAID

**"NEVER THOUGHT CASH FLOW COULD BE THIS EXCITING TO LEARN!"**

– R. Sharma, Startup Founder

**"THIS ISN'T A SUMMIT, IT'S A WAKE-UP CALL FOR EVERY INDIAN BUSINESS OWNER."**

– Kavita Mehra, Retail Entrepreneur

**"THE MOST PRACTICAL BUSINESS EVENT I'VE ATTENDED IN 15 YEARS."**

– Arjun Malik, Manufacturer

### *Jagmohan Singh Respond*

"The online buzz showed us something powerful— business owners are hungry for clarity. Cash flow is no longer a back-office topic. It's becoming a boardroom strategy."



# Participant Testimonials

## POWERFUL EXPERIENCES SHARED BY ATTENDEES

The **Cash Flow Summit 2025** wasn't just an event—it was a turning point for thousands of business owners. Here's what some of them had to say after attending the summit:



### ANIL GUPTA – MD, MICROTEK & OKAYA GROUP

*I walked in with doubts but walked out with direction. One simple insight from Jagmohan helped us stop a cash leak of ₹90 lakhs. This is not a seminar—it's surgery for your business."*

### RK SABHARWAL – DIRECTOR, SUPERWELL SERVICES PVT. LTD.

*"I've been running a business for over 20 years, but never saw cash flow with this clarity. After Fc21, we recovered a stuck taxation refund of ₹12 lakhs in 3 months. That's the power of systems."*

### NIKITA SHAH – FOUNDER, BLOOM ORGANIC PRODUCTS

*"As a woman entrepreneur, I was always intimidated by numbers. The summit made it simple. Now, I track my cash flow weekly—and I sleep better."*

**SANJAY BANSAL – CEO, BANSAL FOODS**

*"Within 15 days of implementing the FC21 tools, I discovered we had ₹6.7L sitting in delayed collections. We cleared it in one week. We now review our cash dashboard every Monday without fail."*

**RITU AND RAJAN CHOUDHARY – CO-FOUNDERS, PRINTIFY INDIA**

*"Attending together as partners gave us financial alignment. For the first time, we're working on the business, not just in it. We're targeting 25% cash surplus in 90 days."*

**KARAN ARORA – E-COMMERCE ENTREPRENEUR**

*"I thought cash flow was only for big businesses. But I learned it's the #1 reason small businesses fail. This summit saved my business before it collapsed."*

**WHAT THEY ALL DISCOVERED:**

- ◆ **PROFIT ≠ CASH**
- ◆ **YOU DON'T NEED TO BE A CA TO TRACK YOUR FINANCES**
- ◆ **SMALL CHANGES IN RHYTHM = BIG IMPROVEMENTS IN RESULTS**

***"This summit changed how I run my business. Forever."***

— One of 10,000 voices now part of the  
Cash Flow Revolution

# Join the Cash Flow Community

## DETAILS ON CFM, FC21, RETAINERSHIP, AND HELPLINE

The **Cash Flow Summit 2025** is just the beginning. The real transformation begins when you implement, track, and grow with support.

Thousands of business owners have already joined the **Cash Flow Community**—a practical, high-accountability ecosystem led by Jagmohan Singh and powered by JSA.



## CHOOSE YOUR JOURNEY TO BECOME CASH RICH

### CASH FLOW MASTERY (CFM 1.0)

A powerful 2-hour workshop to learn the foundations of cash flow management.

Best For	Format	Investment
Beginners and early-stage Entrepreneurs	Live Zoom sessions on the 7th and 21st of every month	₹ 99/- only. Start your journey for less than a cup of coffee.

### CASH FLOW MASTERY 2.0 (CFM 2.0)

An advanced program to implement weekly rhythms, cash tracking tools, and expense systems.

Best For	Format	Investment
Entrepreneurs ready to implement Fc21	2 live sessions monthly + Templates + Community	₹15,000 (One Year Access)



## JSA RETAINERSHIP MODEL

Ongoing CFO support, custom reporting, team training & growth planning.

Best For	Format	Investment
Businesses with ₹5 Cr+ turnover	Monthly reviews, financial helpline, personalized support	₹ 6,00,000 annually

## CASH FLOW HELPLINE

Ask your doubts. Get answers from Jagmohan & Team.

INCLUDES	Investment
<ul style="list-style-type: none"> <li>• 1-Year access to JSAOnline.in</li> <li>• Access to Cash Flow videos, trackers, dashboards</li> <li>• Ask unlimited business finance questions</li> </ul>	₹17,700 Only

## HOW TO JOIN

- Visit: [www.JSAOnline.in](http://www.JSAOnline.in)
- Email: [connect@jsaonline.in](mailto:connect@jsaonline.in)
- WhatsApp: +91-XXXXXXXXXX



*Jagmohan Singh Vision*

"When we build 1,00,000 cash-rich businesses in India, we'll transform the economy from the inside out. Join us."

# Closing Note

## A CALL TO ACTION: “LET CASH FLOW. LET LIFE FLOW.”

Dear Reader,

You’ve just completed a journey through the **Cash Flow Summit 2025 Magazine**—a magazine filled with stories, strategies, and systems to help you **build a business that doesn’t just survive—but thrives with surplus cash and financial freedom.**

But knowledge without action is just information.

This is your moment to act.

## WHAT WILL YOU DO NEXT?

- Will you start your **Monday Cash Flow Review?**
- Will you finally build that **12-week cash forecast?**
- Will you stop ignoring your receivables?
- Will you say YES to becoming a **Cash Rich Business Owner?**



## Message from Jagmohan Singh

"I've seen business owners lose sleep, respect, and relationships—not because they lacked effort, but because they lacked visibility and rhythm.

My mission is to help you fix that—for good.

Remember,

**WHEN CASH FLOWS, YOUR BUSINESS GROWS.**  
**WHEN BUSINESS GROWS, YOUR LIFE FLOWS.**

We invite you to be part of the **Cash Flow Revolution.**

Welcome to the community.

— **Team JSA**

India's No.1 Cash Flow Coaching Organization





**CASH FLOW**  
*Summit* 2025

INDIA'S BIGGEST BUSINESS EVENT  
**CASH FLOW**  
*Summit* 2025

Let Your Business Journey Towards

# **FINANCIAL MASTERY**

*Continues...*



Office: Community Centre, 904 Shahpuri Tower, C58, Janakpuri, New Delhi