



Startup & Business Essentials

A Quick Guide for Founders & Entrepreneurs

Welcome to your shortcut to **startup success!**

We're building a community of 100+ visionary founders with a positive mindset and strong business fundamentals



- ✓ Learn key business terms
- ✓ Understand roles, equity, and finance
- ✓ Get startup tips you can act on today



👉 Subscribe now to grow smarter, faster, and stronger.

💡 Simple. Clear. Powerful.

Let's build your business—with knowledge, clarity, and full-on josh!

Key Business & Finance Terms

1. **GST** (Goods and Services Tax)

A unified indirect tax on the supply of goods and services, replacing VAT, service tax, and excise duty.

2. **EBITDA**

Earnings Before Interest, Taxes, Depreciation, and Amortization – a core metric to assess operational profitability.

3. **GDP** (Gross Domestic Product)

The total market value of all goods and services produced in a country, indicating economic strength.

4. **Startup**

A newly established company—often tech-driven—focused on innovation, growth, and scalability.

Billing Basics

5. **Gross Amount**

Total billed amount before deductions like taxes or discounts.

6. **Net Amount**

Final payable/receivable amount after all deductions.

Business & Financial Fundamentals

7. **Revenue**

Total income generated from business activities before expenses.

8. **Profit**

What remains after deducting all costs and expenses from revenue.

9. **Turnover**

The total value of sales or revenue in a given period.

10. **Equity**

Ownership in a business, typically held in shares.

11. **Assets**

Resources a business owns—cash, inventory, property, etc.

12. **Liabilities**

Financial obligations—loans, debts, unpaid expenses.

13. **Investment**

Capital allocated to a business or asset with an expectation of returns.

14. **ROI** (Return on Investment)

A measure of investment profitability, expressed as a percentage.

15. **Working Capital**

Current assets minus current liabilities—indicates short-term liquidity.

16. **Break-even Point**

When total revenue equals total expenses—no profit, no loss.

17. **Depreciation**

Loss in value of a physical asset over time due to usage or aging.

18. **Amortization**

Spreading the cost of intangible assets or loans over time.

19. **Capital Expenditure (CapEx)**

Funds used to acquire or improve long-term assets like buildings or machinery.

20. **Operating Expenses (OpEx)**

Daily running costs—salaries, rent, utilities, software, etc.



Roles in a Company



◆ Shareholder

- Owns equity (shares) in the company
- Has voting rights on major decisions
- Entitled to dividends (if declared)
- Liability limited to their investment
- Participates in AGMs

◆ Promoter

- Conceives the business idea.
- Handles company incorporation and initial funding.
- Prepares legal documents like MOA/AOA.
- Has fiduciary duties during formation.
- May or may not continue in an active role after setup

◆ Director

- Leads strategy, decision-making, and operations
- Ensures legal and regulatory compliance
- Oversees management and performance
- Signs legal and financial documents
- Must act in the company's best interests (fiduciary duty)

Role	Ownership	Management Role	Involvement in Formation	Legal Responsibility
Shareholder	✓ Yes	✗ No	✗ No	Limited to shares
Promoter	✓ Maybe	✓ During setup	✓ Yes	High (during setup)
Director	✗ Not necessary	✓ Yes	✗ Not required	High (ongoing)

 Founders

Typically hold the largest share based on early contribution and risk.

 Advisors

Usually receive 0.1%–1% equity based on their involvement and value.

 Employees (ESOP Pool)

0.1%–2% equity reserved to attract and retain top talent.

 Investors

Receive equity in exchange for funding, based on company valuation.

 Vesting Schedules

Common vesting: 4 years with a 1-year cliff

Ensures long-term commitment before full equity ownership

 Typical Startup Expenses

Category Examples

- Legal & Admin Company registration, licensing, **legal fees**
- Office Setup Rent, internet, utilities, furniture
- Tech & Equipment Laptops, servers, SaaS tools, website
- Marketing Branding, ads, SEO, content, events
- Product Costs Inventory, development, testing, packaging
- Staffing Salaries, contractors, HR tools, benefits
- Operations Insurance, shipping, accounting, compliance
- Miscellaneous Travel, training, contingencies

 Final Note for Entrepreneurs

Every successful founder must understand the language of business. These basics will help you make informed decisions, build trust with investors, and lead your company effectively.

1. Clear Vision & Scalable Model

- Define a long-term vision.
- Build a business model that can grow without losing efficiency.

2. Strong Leadership & Governance

- Develop leaders at every level.
- Form an experienced board for strategic guidance.

3. Robust Company Culture

- Promote trust, innovation, and accountability.
- Encourage open communication and team ownership.

4. Operational Excellence

- Streamline processes for efficiency.
- Use automation and tools like ERP for better management.

5. Financial Discipline

- Diversify revenue streams.
- Focus on profitability, cash flow, and smart capital use.

6. Technology & Innovation

- Invest in scalable tech infrastructure.
- Encourage continuous product/service innovation.

7. Customer-Centric Approach

- Prioritize customer experience and feedback.
- Use CRM tools to personalize and improve engagement.

8. Strategic Partnerships

- Collaborate with key industry players and suppliers.
- Leverage networks for growth and brand building.

9. Planned Global Expansion

- Research markets carefully.
- Localize offerings to fit new regions.

10. Performance & People Metrics

- Track KPIs across all departments.
- Invest in employee development and well-being.

◆ **Promoter**

Initiates the business idea, handles registration, legal setup, and lays the foundation.

◆ **Shareholder**

Owns shares in the company, votes on key matters, and earns dividends.

◆ **Director**

Guides strategy, ensures compliance, and oversees executive management.

◆ **CEO** (Chief Executive Officer)

Leads the company's vision, growth strategy, and overall direction.

◆ **CFO** (Chief Financial Officer)

Manages financial planning, budgeting, funding, and financial reporting.

◆ **COO** (Chief Operating Officer)

Oversees daily operations, workflow efficiency, and internal systems.

◆ **CTO** (Chief Technology Officer)

Drives technology development, product architecture, and innovation.

◆ **CMO** (Chief Marketing Officer)

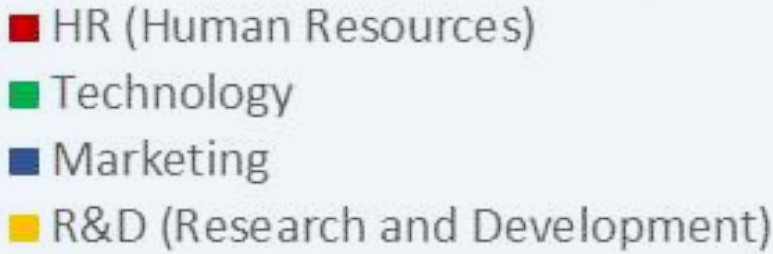
Handles branding, marketing strategy, customer engagement, and lead generation.

◆ **CS** (Company Secretary) / Legal Advisor

Ensures corporate legal compliance, filings, and governance practices.

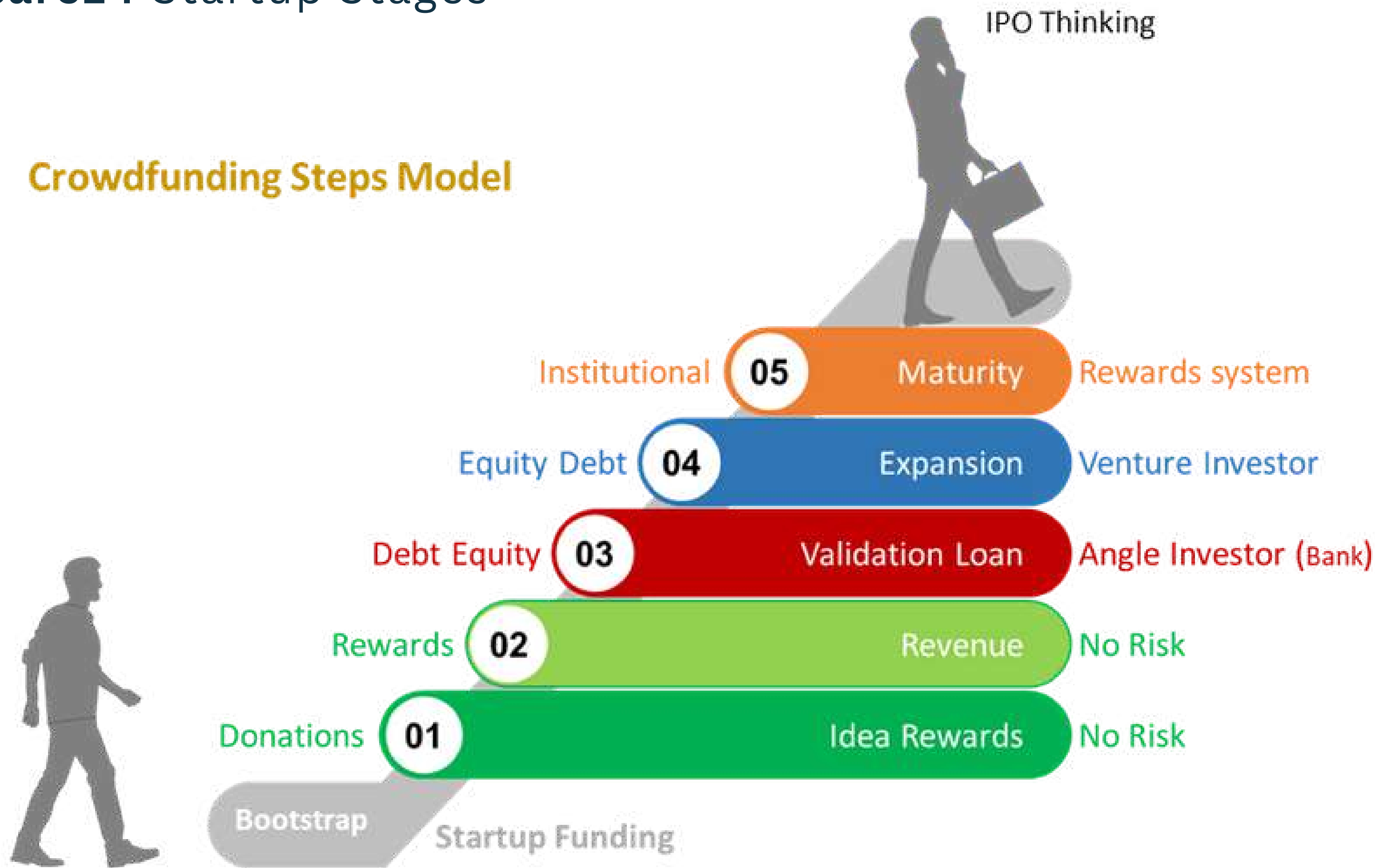
HR (Human Resources)

S.No	Designation & Description	Require	(Cost)/ Year	Save	Total Invest
1	Project Manager	1	₹ 15,00,000	₹ 8,17,000	683000
2	Team Leader (Sr. PHP Developer)	2	₹ 12,00,000	₹ 7,20,000	1680000
3	Designer of Layouts + Data Entry	1	₹ 10,00,000	₹ 5,00,000	500000
4	Android Software Developer	1	₹ 10,00,000	₹ 9,50,000	50,000
5	iOS Software Developer	1	₹ 10,00,000	₹ 5,80,000	420000
6	Data Entry+PHP Developer	1	₹ 10,00,000	₹ 9,50,000	50000
7	Technical Service Analyst (Tester)	1	₹ 8,00,000	₹ 5,30,000	270000
8	Offline Marketing (Sales Man)	1	₹ 10,00,000	₹ 9,95,000	5000
9	Cost of Online Digital Marketing	2	₹ 6,00,000	₹ 11,50,000	50000
10	Server Costs (Domain and Hosting)	1	₹ 2,00,000	₹ 48,000	152000
11	Network Marketing	1	₹ 1,20,000	₹ 1,20,000	0
12	Electricity and water bills.	1	₹ 1,00,000	₹ 30,000	70000
13	Office Rent	1	₹ 1,80,000	₹ 1,50,000	30000
14	Travel Expenses	1	₹ 2,40,000	₹ 1,40,000	100000
15	Other Utilities: Internet, Phone, etc.	1	₹ 1,20,000	₹ 1,10,000	10000
16	PVT Company Registration Fee	1	₹ 1,00,000	₹ 50,000	50000
17	Cost of a Trademark (With a Lawyer)	1	₹ 1,00,000	₹ 90,000	10000
18	Devices: Laptop, Tablet, Mobile, Camera	1	₹ 3,50,000	₹ 2,80,000	70000
Grand Total(INR):		20	₹ 1,06,10,000	₹ 82,10,000	₹ 42,00,000
			Real Cost	Save	First Invest



Hcare24 Startup Stages

Crowdfunding Steps Model





12-Month Roadmap

Targets / Milestones

Month	S No	Brief -Details	Status	Investment
1 – 3	1	Mobile CRM dev(for Admin, Hospitals, Clinics, Doctors, and Patients)		₹ 6,00,000
3 – 5	2	Beta launch (Redback version)		₹ 2,50,000
4 – 5	3	ATH Booth design (fiberglass)		₹ 5,00,000
5 – 6	4	Meta marketing + deploy 2 pilot units in hospitals		
6 – 7	5	Secure regulatory approvals & finalize booth hardware		
7 – 8	6	Launch Hcare24 App (Patient + Doctor) on Play Store & iOS		
8 – 9	7	Outreach to government programs, CSR partners, private hospitals		
9 – 10	8	Expand to 10 urban/rural sites (CRM + ATH Booths)		
10 – 11	9	Onboard 3–5 paying institutional clients		
12	10	Raise Seed/Bridge funding for national scale-up		



Note: This content is subject to change based on project needs, funding, and budget targets.



Revenue and Business Model (Year 1–5)

Year	Online(B2C) ₹60 avg Pay-Per-Use (B2C)	Subscrip (B2B) ₹ 60,000 (Hospitals/Clinics)	Branding (₹ 60,000) 12 months(Yearly)	Govt/CSR Grants Franchise ATH Booth	Total Revenue Est. Yearly
1	₹ 6,00,000 *(10,000 Slips)	₹ 3,60,000 *(6 clients)	₹ 2,40,000 *(4 Brands)	₹ 5,00,000 *(2 booths)	₹ 17,00,000
2	₹ 18,00,000 *(30,000 Slips)	₹ 12,00,000 *(20 clients)	₹ 6,00,000 *(10 Brands)	₹ 10,00,000 *(5 booths)	₹ 46,00,000
3	₹ 45,00,000 *(75,000 Slips)	₹ 30,00,000 *(50 clients)	₹ 12,00,000 *(20 brands)	₹ 15,00,000 *(10 booths)	₹ 1,02,00,000
4	₹ 90,00,000 *(1.5L Slips)	₹ 60,00,000 *(100 clients)	₹ 24,00,000 *(40 brands)	₹ 25,00,000 *(20 booths)	₹ 1,99,00,000
5	₹ 1,80,00,000 *(3L Slips)	₹ 1,20,00,000 *(200 clients)	₹ 36,00,000 *(60 brands)	₹ 40,00,000 *(30+ booths)	₹ 3,76,00,000

1. **Franchise & Leasing** – ATH booths sold or leased to hospitals, clinics, and partners.
2. **Subscriptions** – Monthly plans for doctors, clinics, and patients.
3. **Pay-Per-Use** – Income from OPD slips, diagnostics, and teleconsultations.
4. **Advertising** – Revenue from digital ads on booth screens.
5. **Commissions** – From lab tests, e-pharmacy orders, and insurance referrals.
6. **Value-Added Services** – Health data services, hospital consulting, CSR grants, and setup of new or upgraded facilities.

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