

# GRO-CONNECT

Connecting MSMEs with Knowledge, Growth, and Success Stories

## FROM THE FOUNDER'S DESK



**ASHOK JHA**  
FOUNDER



**CA SUNIL AGGARWAL**  
CO-FOUNDER



**CA HK GUPTA**  
CO-FOUNDER

Dear MSME Leaders, Partners & Well-Wishers,

As we present the third issue of **GRO Connect**, I am filled with immense pride and gratitude. What started as a small initiative to guide MSMEs on funding and growth has now become a nationwide movement, one that is driven by your trust, your challenges, and your aspirations.

This quarter has been particularly inspiring. We had the privilege of conducting insightful sessions in collaboration with **Atal Incubation Centre – Jawaharlal Nehru University (AIC-JNU)** and the **Indian Industries Association (IIA), Delhi Chapter**.

These interactions reaffirmed a powerful truth, **India's entrepreneurial spirit is stronger than ever**, and MSMEs are rising with new ideas, new ambitions, and a renewed hunger for growth.

### Our Commitment Remains Unchanged

At GRO-MSME, our mission is simple but powerful. To ensure that every MSME, small or large, urban or rural, gets access **to the right finance, the right guidance, and the right opportunities at the right time**.

Through GRO Connect, we continue to deliver:

- Practical insights on government schemes, credit frameworks and funding options
- Guidance to achieve stronger cash flows and better financial discipline
- Tools, knowledge and real-world solutions that help MSMEs grow multi-fold
- Stories and strategies that inspire you to think bigger and build stronger

### Strengthening the MSME Ecosystem

In the past months, we expanded our efforts through:

- **Industry-focused webinars** with top institutions and industry bodies
- **GRO-MSME Club**, enabling members to unlock faster funding and business support
- **Awareness drives for traders, manufacturers, exporters and agri enterprises**
- Preparations for our upcoming high-impact event, the **Unsecured Loan & Funding Expo**

Each of these initiatives is designed to ensure that MSMEs get not only credit support but also the **right direction & ecosystem to scale exponentially**.

### Looking Ahead

The opportunities for MSMEs in the coming year are immense-digitised lending, enhanced guarantee schemes, and stronger industry collaboration. GRO-MSME will continue to expand its services, build meaningful partnerships, and introduce new platforms that make your business journey smoother and faster.

### A Message from My Heart

This newsletter is not just a communication, it is a connection between us. Thank you for your trust, your participation, and your belief in our vision. Together, we are building more than businesses, we are building an ecosystem where every MSME gets the chance to grow without limits.

**Let us continue this journey of learning, collaboration, & transformation.**

Warm Regards,

**Ashok Jha**

Founder – GRO MSME CLUB

## UPCOMING ACTIVITIES

- **Unsecured Loan & Funding Expo:** The Objective is to help MSMEs connect directly with lenders, fintechs, and funding experts.
- **Industry Challenge Solution Conclave 2025**
- **Sector-Focused Knowledge Webinars**
- **Expansion of GRO-MSME Club Membership**
- **GRO-MSME Radio – New Season**
- **Collaboration with Industry Associations**

## EVENT & WEBINAR HIGHLIGHTS

### 1. Webinar : Smart Financial Management – Cash Flow & Cost Control Strategies

GRO-MSME, in collaboration with the **Indian Industries Association (IIA) Delhi Chapter**, successfully conducted a high-impact webinar focused on strengthening MSMEs' financial health.

#### Session Highlights:

- The session was **graciously inaugurated by Dr. Mamtamayi Priyadarshini, Chairperson, IIA Delhi Chapter**, who emphasized **the importance of financial discipline for MSME sustainability**.
- Key insights were delivered by expert speakers:
  - **Mr. Ashok Jha**, Founder, GRO-MSME – on practical strategies to streamline cash flow and unlock smarter funding opportunities.
  - **CA H. K. Gupta**, Co-Founder- on accounting efficiency, cost optimisation, and financial risk reduction for MSMEs.
- The session was effectively facilitated by **CA Sunil Aggarwal**, Convenor and Co-Founder, GRO-MSME.
- A comprehensive session review and concluding remarks were delivered by **Dr. L. K. Pandey**, CEC, IIA, highlighting the actionable learning MSMEs can immediately apply.

The webinar received an enthusiastic response, bringing together MSME entrepreneurs, traders, manufacturers, and professionals looking to strengthen their financial operations.



### 2. GRO-MSME Radio: Knowledge on the Go

This quarter, we expanded our audio-learning platform through multiple **GRO-MSME Radio episodes**, covering practical topics that matter to every MSME.

#### Our discussions included:

- Why startups fail and how MSMEs can avoid similar pitfalls
- Loan rejection reasons and banking mistakes
- Cash flow planning and credit discipline
- Government schemes and MSME funding avenues
- Success stories and real-life case examples

These short, easy-to-understand audio episodes are helping MSMEs learn, improve, and stay updated anytime, anywhere.

#### Connecting Entrepreneurs Across India

With every webinar and radio episode, GRO-MSME continues to strengthen its mission of spreading **financial literacy, funding awareness, and business resilience** across the MSME community.

**At GRO-MSME, we aim to build people who build enterprises – because growth begins when we GRO-Connect."**

## ABOUT GRO-MSME HELP DESK

### Your Questions. Our Support. One Single Window.

At GRO-MSME, we understand that every business has unique challenges, whether it's funding, documentation, compliance, or cash flow management. The GRO-MSME Help Desk is designed to give you quick, reliable, and personalised assistance, so you never feel stuck in your business journey.

### What We Help You With

Our Help Desk supports MSMEs with:

- **Loan & Funding Guidance**
  - Confused about which loan is right for your business?
  - We guide you on bank loans, unsecured loans, CGTMSE, overdraft, working capital, machinery loans, and more.
- **Scheme & Subsidy Support**
  - Understand eligibility, benefits, and how to apply for government schemes.
- **Cash Flow & Financial Planning Advice**
  - Get clarity on managing cash, controlling costs, and improving financial discipline.
- **Documentation Assistance**
  - We help you prepare bank-ready documents and compliance checklists.
- **Business Queries & Problem Discussion**
  - Share your challenges—our team provides practical solutions or connects you to the right expert

### How MSMEs Can Reach Us

We're available through multiple channels for your convenience:

- **Email Support** – Send your queries and receive detailed guidance
- **Phone Assistance** – Speak directly with our MSME advisors
- **WhatsApp Support** – Quick replies and document assistance
- **One-to-One Consultation** – Book a personalised session with our experts

### Our Commitment

We aim to respond quickly, clearly, and with actionable solutions.

Your growth is our mission—and our Help Desk ensures you always have the support you need.



## MSMEs SUCCESS STORY

### The Rise of a Young MSME Leader

Naman Aggarwal, 23 | Rewari, Haryana

A First-Generation Jeweller Redefining Modern Entrepreneurship\*\*

In a world where many young entrepreneurs look for shortcuts or ready-made platforms, 23-year-old Naman Aggarwal stands apart as a symbol of courage, discipline, and self-built success. Hailing from Rewari, Haryana, Naman belongs to a respected family engaged in financial services, yet he dared to take an entirely different route — stepping into the jewellery business named as BINDAL JEWELLARS as a first-generation entrepreneur. Today, in just 18 months, he has created a brand that is not only growing rapidly but also inspiring a new wave of MSME dreamers across Haryana.

### Starting From Zero — And Building Everything From Scratch

Unlike many jewellery businesses that grow through legacy, Naman started with no family background in this field. His entry into the sector was purely driven by:

- Curiosity about jewellery design
- Passion to create his own enterprise

From understanding gold purity, gemstones, and market pricing to dealing with vendors, karigars, and customers — **he learnt everything through self-training and hands-on experience.**

He single-handedly handled:

- Procurement & sourcing
- Branding & marketing
- Customer relationship management
- Digital promotions
- Trend-based product selection

This self-made journey forms the backbone of his inspiring rise. His brand has become a preferred choice in Rewari, proving that **first-generation MSMEs can grow brilliantly with the right mindset and customer focus.**



### A Role Model for MSMEs & Young Entrepreneurs

Naman's journey is more than a business story — it is a **blueprint for India's new-age MSME ecosystem**. For many budding MSME entrepreneurs, his journey sends a clear message — **you do not need inheritance to succeed; you need initiative.**

### GRO-MSME's Role in Naman's Growth

A significant part of Naman's progress comes from his association with **GRO-MSME**, which exposed him to structured learning, expert guidance, and peer support within the MSME ecosystem.

### How GRO-MSME Empowered His Journey

- **Access to Practical Knowledge:** Through webinars, sessions, and insights on entrepreneurship, branding, taxation, and compliance.
- **Mentoring & Exposure:** Interaction with industry experts helped him refine business strategies and make confident decisions.
- **Networking Opportunities:** GRO-MSME connected him with other MSME owners, suppliers, & service providers, expanding his business understanding.
- **Motivation & Community Support:** Being part of a vibrant entrepreneurial community strengthened his confidence as a first-generation businessman.
- **Business Clarity:** The platform helped him structure his business model and growth roadmap more effectively.

Naman proudly credits GRO-MSME for shaping his thinking, improving operational clarity, and helping him adopt a more professional approach

### How He Inspires the MSME Community

Naman's work highlights the transformation happening in India's MSME landscape:

- Young entrepreneurs stepping into traditional sectors
- First-generation founders creating modern business models
- Technology bridging gaps in customer experience
- Small-town enterprises turning into strong brands

His success encourages MSMEs to adopt digital marketing, focus on design innovation & create a customer experience that matches today's expectations.

### His Message to India's Youth

"Don't wait for the perfect start. Take the first step. Learn fast, adapt, and stay consistent. Growth will follow."

— Naman Aggarwal

## YOUR QUESTIONS, OUR ANSWERS

### Practical Guidance for Everyday MSME Challenges

Every month, we receive dozens of questions from MSME entrepreneurs across India. Here are some of the most common queries—along with clear, actionable answers from our experts.

#### Q1. Why do banks reject MSME loan applications?

**Answer :** Most rejections happen due to:

- Weak financials or inconsistent cash flow
- Incorrect bank selection
- Incomplete documentation
- Low credit score

With the right preparation and bank-ready documents, approval chances improve significantly.

#### Q2. Which loan is better for a small manufacturer—secured or unsecured?

**Answer :** Both have their place.

- Unsecured loans are faster and require no collateral.
- Secured loans offer bigger amounts and lower interest rates.

The best option depends on cash flow, urgency, and business stage.

#### Q3. Can a trader get benefits under CGTMSE?

**Answer :** Yes, Traders, manufacturers, and service providers are all eligible under CGTMSE for collateral-free loans.

#### Q4. How can MSMEs improve their cash flow?

**Answer :** Simple practices like timely invoicing, cutting unnecessary expenses, planning working capital cycles, using bill discounting, and monitoring cash outflow create strong cash flow discipline.

#### Q5. Is GST return delay a problem for loan approval?

**Answer :** Yes, Banks check timely GST filings as it shows business stability and compliance. Regular filing improves your eligibility instantly.

#### Q6. How does GRO-MSME help MSMEs secure funding?

**Answer :** We guide MSMEs on:

- The right loan option
- Bank selection
- Documentation preparation
- Error-free application
- Follow-up support

This helps businesses secure faster and more confident funding.

#### Q7. Can startups participate in GRO-MSME activities?

**Answer :** Absolutely. Startups are welcome in our webinars, radio sessions, Help Desk, and the upcoming Funding Expo.



## WELCOMING ASSOCIATIONS FROM DIFFERENT SECTORS



**PANKKAJ WALIA**  
Advocate



**AMAN BATRA**  
Young Entrepreneur from  
EVENT Industry



**Messages from Prof. (Dr.) Neelam Saxena , Dean of Academics IMS Law College,**

In today's rapidly evolving corporate and legal landscapes, IMS Noida recognizes that innovative leaders are essential. We continuously enhance our academic programs to provide cutting-edge legal education that meets contemporary demands.

Our interdisciplinary curriculum integrates multiple legal domains, enabling students to analyze complex challenges from diverse perspectives and develop into compassionate, effective leaders.

## OUR SERVICES AND BENEFITS

#### » Certifications & Licenses

MSME, GST, IEC, Trade License, ZED Certification and other National and International Certifications & Standards.

#### » Business Strategy & Growth

Tailored growth strategies, market entry plans & optimization.

#### » Financial Planning & Funding

Budgeting, financial restructuring, funding preparation support.

#### » Easy Guide to Govt. Schemes

Guidance for eligibility, applications and hand holding for GOVT schemes.

#### » Delayed Payment Recovery

Support with legal tools & invoice discounting for cash flow.

#### » Networking & Alliances

Connect with peers, industry leaders & potential partners.

#### » SME IPO & Capital Market

Complete IPO services, compliance, merchant banker support.

#### » Awareness & Capacity Building

Training & Skill Development through Practical workshops, Webinars, seminars, and talk shows, Policy & Scheme Awareness, Networking & Collaboration.

#### » Marketing Assistance

Branding Support, Digital Marketing Help, E-Commerce & Online Selling Support, Sales Growth Advisory, Guidance in Govt Support for Branding and Marketing.

#### » Wealth Management

Financial planning, Investment , Retirement & Succession Planning, Tax & Compliance Support, Risk & Insurance Protection.

#### » Project Finance

DPR & Documentation Support, Risk & Viability Analysis, Right Funding Options, Pre and Post Funding Support.

#### » Investor Readiness

Crafting investment story, Pitch & Presentation Support, Investor Connect & Networking.

#### » Quality Control Services

Product Quality Inspection & Audit Support, Product Testing Support, Training for Staff.

#### » Support for Operational Excellence

Supply chain and logistics advisory, Lean management and cost optimization, Inventory & warehouse management, Process documentation & SOP creation.

#### » Packaging & Printing Support

Product Packaging Design, Brand Logo and other Identity Design, Barcode, QR code, and MRP and other national and international standard Printing.

#### » Women Empowerment

Skill Development & Training, Financial Support & Guidance, Mentorship & Networking, Business Development Support, Awareness and Rights Advocacy.

**72+ MEMBERS JOINED TILL NOW**

## EXPERT TALK

**Innovation & Collaboration – A Must for MSME Growth**  
**Insights from Dr. Sanjeev Layek (Executive Secretary, WASME)**  
**Member Representative – NGO-UNESCO Liaison Committee 2024-2026**



In a rapidly evolving business environment, MSMEs must rethink how they operate to stay competitive. In his expert address for GRO-MSME, **Dr. Sanjeev Layek**, a respected global MSME specialist, highlighted two essential pillars for future-ready businesses: **Innovation** and **Collaboration**.

### **Innovation: Small Changes, Big Impact**

Dr. Layek emphasized that innovation is not always about big technology or heavy investment. For MSMEs, it can simply be:

- » Improving a workflow
- » Reducing cost
- » Enhancing customer service
- » Using digital tools wisely

Even small improvements, he noted, can significantly boost productivity and profitability. Innovation is more of a mindset than a machine.

### **Collaboration: Grow Faster, Together**

He stressed that MSMEs should stop working in isolation and start building alliances—with industry associations, technology partners, financial experts, and even other MSMEs.

Collaboration reduces costs, opens new opportunities, and strengthens the overall ecosystem.

### **A Simple Formula for Success**

Dr. Layek's message was inspiring and clear:

“Innovate boldly and collaborate wisely—this is the growth formula for modern MSMEs.”

His insights remind us that the path to growth is not about working harder alone, but working smarter together.

## GRO-MSME - PREMIER CLUB MEMBERS

- |                                                           |                                                                                                    |                                                                                           |
|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| » <b>Mr. Vijay Kumar</b><br>Director General, WASME       | » <b>CA Vijay Kumar Goel</b><br>Former Director, Indian Bank Prabhari,<br>BJP Economic Cell, Delhi | » <b>Mr. Praveen Jha</b><br>Ex-Banker, Real Estate &<br>Construction Finance Expert       |
| » <b>CA (Dr.) G P Agarwal</b><br>Secretary General, WASME | » <b>Mr. Mukesh Singhal</b><br>MD, URS Certification LTD                                           | » <b>Mr. Ashish Kumar</b><br>Promoter, Smart Tel                                          |
| » <b>Dr. Mamtamayi Priyadarshini</b><br>Chairman (IIA)    | » <b>Mr. Yogesh Aggarwal</b><br>Sr. Advocate, Juris Law Offices                                    | » <b>Mr. Manoj Aggarwal</b><br>Sr. Partner, APN & Associates                              |
| » <b>Dr. Lalit Khanna</b><br>Chairman Apex International  | » <b>Mr. Biju Joseph</b><br>MD, AlbaServ India Pvt Ltd                                             | » <b>Mr. Sumit Yadav</b><br>Director - SYI Infra Group Pvt Ltd<br>Real Estate Development |

## ASSOCIATIONS AS INSTITUTIONAL PARTNERS



### GRO MSME MANCH

GRO MSME Manch is your space to share, learn, and grow together! Here, MSME owners can voice their challenges, share success stories, or offer smart business tips that inspire others.

Through our “**You Ask, We Answer**” segment, readers can also send questions or issues they face — and get expert or peer-backed solutions in the next issue.

Share your story, idea, or query to [info@gromsme.club](mailto:info@gromsme.club) and be part of GRO MSME Manch, where every MSME voice matters!



**Join the GRO-MSME movement .  
Connect, Learn, Grow- Together**

[GRO-MSME.CLUB](mailto:info@gromsme.club) [GRO-MSME](https://www.facebook.com/gromsme) [GRO-MSME](https://twitter.com/gromsme)

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