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The Business Pride

The International Magazine

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Pre-Launch Edition

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The International Magazine
MAHARASHTRA | GOA | KARNATAKA

SEPTEMBER 2026 I ISSUE 01

INSIGHTS | IDEAS | INSPIRATION FOR A STRONGER TOMORROW

EDITOR'S MESSAGE

Building Businesses, Creating a Better Future



Dear Readers,

Welcome to the latest edition of The Business Pride Magazine! In a world that is constantly evolving, businesses are not just about profit, but about purpose, people and long-term impact. This edition is curated to bring you valuable insights, practical guidance and inspiring stories that can help you grow, adapt and lead in today's dynamic landscape.

As we move forward, innovation, digital transformation and sustainable practices are shaping the future of business. Whether you are a small business owner, an entrepreneur, a professional or a student with big dreams, this magazine aims to be your trusted companion — offering knowledge, strategies and opportunities to stay ahead.

In this issue, we focus on key topics such as market trends, business opportunities in different regions, financial planning, legal awareness and much more. Our goal is to provide content that is not only informative but also actionable, helping you make better decisions and achieve your goals.

We also celebrate the spirit of Indian business — the resilience, creativity and determination of people who turn challenges into opportunities. Their journeys remind us that with the right mindset and support, success is always within reach.

I sincerely hope this edition of The Business Pride Magazine adds value to your journey and inspires you to think bigger, work smarter and build a stronger tomorrow.

Thank you for being a part of our growing community. Let's continue to learn, grow and make a positive difference - Together..

Warm Regards,

Mr. Jayawant Hirugade
Editor
MA, Bachelor of Journalism

Mr. Amit Kaktikar
Co-Editor

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The Business Pride
The International Magazine
MAHARASHTRA | GOA | KARNATAKA

THE VOICE OF BUSINESS, THE PRIDE OF NATION

OCTOBER 2026 I ISSUE 01

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LOCAL BUSINESS FEATURE – MAHARASHTRA 2026

Maharashtra's Local Businesses, Micro, Small, Medium (MSMEs) and New Growth Opportunities

1. Overview

Maharashtra is one of India's leading business and industrial states, supported by Mumbai's financial ecosystem, strong manufacturing, services, logistics services, and MSMEs. Maharashtra's local businesses play an important role in employment, supply chains and economic activity.

2. Major Local Business Sectors

- Manufacturing and engineering
- Automobile and EV-related businesses
- Pharmaceuticals and chemicals
- Textiles and garments
- Food processing and agro-based businesses
- Handicrafts and furniture
- Electronics and assembly
- Logistics and warehousing
- Renewable energy and eco-friendly businesses
- Digital, fintech and professional services

3. Why Local Businesses Matter

- Create local employment.
- Use regional skills and resources.
- Support suppliers and service providers.
- Strengthen district-level economies.
- Preserve traditional products and crafts.
- Create opportunities for young entrepreneurs and women-led enterprises.

4. Maharashtra's 2026 Business Direction

The state's current industrial policy focus includes investment promotion, advanced manufacturing, high-value exports, sustainability, innovation, entrepreneurship, balanced regional development and employment generation.

5. Opportunities for Entrepreneurs

- Value-added food products
- Local brands and e-commerce
- EV servicing and components
- Digital business services
- Modern textile and garment production
- Logistics services
- Sustainable packaging
- Renewable-energy services
- Tourism-linked local products

6. Government Support & Schemes

- Maharashtra is strengthening MSMEs through finance, technology, infrastructure and market-access initiatives.
- Udyam Registration helps eligible businesses become formally recognised and access government support.
- CMEGP supports eligible entrepreneurs in starting manufacturing and service businesses through financial assistance.
- RAMP Maharashtra focuses on improving finance, market access, technology and business support for MSMEs.
- Industrial clusters and Common Facility Centres can provide shared facilities, training, testing and technology support.
- Government initiatives are also encouraging digitalisation, green practices, exports and modern manufacturing.

7. Finance & Business Growth

- Maintain proper cash-flow and financial records.
- Choose business loans according to your repayment capacity.
- Explore suitable bank finance and government-supported schemes.



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HOW LOCAL BUSINESSES CAN GROW IN 2026

1. Start With a Clear Business Plan
Define the customer, product or service, pricing, costs, competition and growth target.

2. Formal Registration
Eligible enterprises should consider Udyam Registration and maintain proper business records, invoices, licences and tax compliance as applicable.

3. Digital Presence
Use a professional Google/business listing, website or social media presence, digital payments and online customer communication.

4. Improve Product Quality
Focus on consistent quality, packaging, branding, customer service and timely delivery.

5. Access Finance Carefully
Compare bank loans, working-capital facilities and eligible government-supported schemes; borrow according to repayment capacity.

6. Build Local Supply Chains
Work with nearby manufacturers, farmers, artisans, transporters and service providers where practical.

7. Expand Beyond the Local Market
Use e-commerce, exhibitions, distributors and B2B platforms to reach customers across Maharashtra and India.

8. Skill Development
Continuously improve technical, digital, financial, sales and management skills.

9. Sustainability
Reduce waste, improve energy efficiency, use responsible materials and adopt environmentally conscious processes.

10. Key Challenges
Rising competition, working-capital pressure, changing customer preferences, technology adoption, compliance and shortage of skilled workers.

11. Practical 2026 Checklist
Know your customer; track cash flow; separate personal and business finances; maintain records; protect customer data; review costs regularly; invest in quality and skills; avoid unnecessary debt; plan for emergencies; measure progress every quarter.

12. Conclusion
Maharashtra's local-business opportunity is increasingly connected to manufacturing, services, digital commerce, sustainability and regional supply chains. Businesses that combine quality, disciplined finance, technology and customer trust can build stronger and more resilient growth in 2026.

13. Build Customer Loyalty
Provide consistent quality, good service and loyalty offers to encourage repeat customers and referrals.

14. Use Data for Better Decisions
Track sales, customer preferences, expenses and seasonal demand to make smarter business decisions.

15. Create a Strong Local Brand
Focus on unique products, attractive packaging, reliable service and a clear brand identity to stand out in the Maharashtra market.

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STARTUP & NEW BUSINESS

From Idea to Enterprise

A Smart Roadmap for Building a New Business



Starting a business today is no longer limited to people with huge capital, large offices or years of corporate experience. A strong business can begin with a simple idea, a genuine customer problem and the willingness to create a better solution.

India's expanding startup and MSME ecosystem has created opportunities across metropolitan, Tier-II and Tier-III cities. But the real challenge is not simply starting a business—it's building one that can survive, adapt and grow.

1. Start With a Problem, Not Just an Idea

Instead of asking "**What should I sell?**", ask "**What problem can I solve?**"
Successful businesses identify genuine customer needs and create practical solutions.

Opportunities can emerge in:

- Digital services for small businesses
- Home-based food and service businesses
- Skill development and training
- Healthcare support services
- Local delivery and logistics
- Professional consulting
- Online education
- Regional products and e-commerce
- Technology-enabled services

The stronger the problem-solution connection, **the greater the potential for sustainable growth.**

2. Start With a Problem, Not Just an Idea

One of the biggest mistakes new entrepreneurs make is spending too much before understanding the market. Test the market first.

Talk to potential customers:

- What problem are they facing?
- How do they solve it today?
- What do they dislike about existing solutions?
- Would they pay for your solution?
- What price seems reasonable?
- Why would they choose you over competitors?

Even a small pilot with 10–20 customers can provide valuable insights. Test First. Invest Letter.

3. Understand Your Numbers From Day One

A business **may have high sales and still** face financial difficulties. Understand the difference between:

Sales ➤ Revenue ➤ Profit ➤ Cash Flow

Maintain clear records of:

- Revenue
- Expenses
- Employee costs
- Supplier payments
- Customer dues
- Taxes
- Marketing costs
- Emergency reserves
- Reinvestment

4. Build a Strong Digital Identity

Customers increasingly search online before contacting or purchasing from a business.

Google Business Profile | WhatsApp Business | Social Media | Website / Landing Page | Digital Payments

Your digital presence should answer four questions:

- Who are you?
- What do you offer?
- Why should customers trust you?
- How can they contact you?

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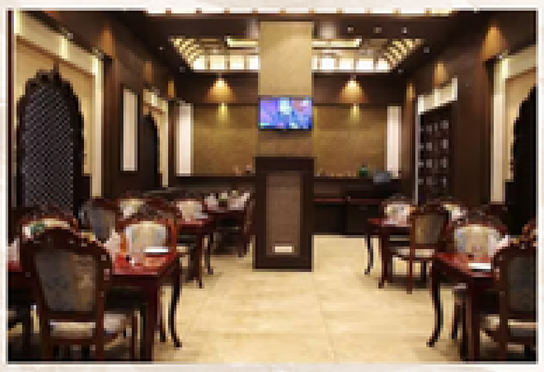
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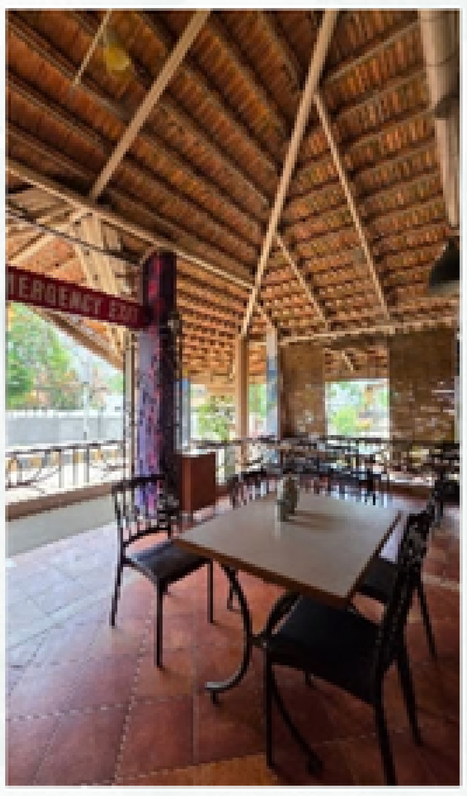
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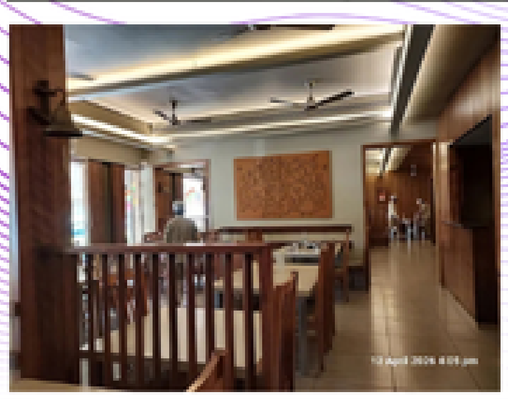
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5. Your First Customers Are More than Buyers

Your first customers can become your most valuable source of learning. A satisfied customer can generate:

Repeat Business **Referrals** **Reviews**

Feedback **Brand Credibility**

Customer service should be a growth strategy, not merely an operational function.

Build a Customer-Centric Culture

Ask yourself regularly:

- Are customers receiving what we promised?
- Is our service consistent?
- How quickly do we respond to enquiries?
- Why do customers leave?
- Why do existing customers return?

Every repeated complaint can reveal an opportunity to improve.

6. Use Technology & AI Wisely

Technology and AI are increasingly accessible to small businesses. They can support:

- Content creation
- Marketing
- Customer communication
- Data organisation
- Business analysis
- Administration
- Productivity
- Routine automation

But remember:
Technology can improve efficiency.
Customer value creates the business.

Choose technology only when it genuinely helps you:

Save Time **Reduce Costs** **Improve Quality** **Improve Customer Experience**

Do not adopt technology simply because it is trending.

7. Protect Your Business With Proper Documentation

Entrepreneurs often concentrate on sales and marketing while overlooking documentation. Depending on your business structure and requirements, pay attention to:

- Business Registration
- Tax Compliance
- Contracts
- Invoices
- Employee Documentation
- Intellectual Property
- Data Protection
- Insurance

If two or more people start a business together, document investment, responsibilities, profit sharing and exit conditions.

"If it is important to the business, put it in writing."

Good documentation today can prevent major **disputes** tomorrow.

8. Build a Business That Can Survive Competition

Competition is inevitable. instead of simply copying competitors, identify your **Unique Value Proposition (UVP)**

Why should a customer choose us?

Your **advantage** could be:

- Better service
- Faster delivery
- Better quality
- Specialised expertise
- Personalised experience
- Convenient technology
- Competitive pricing
- Strong after-sales support
- Local knowledge

Being different is not enough. Your difference must be valuable to the customer.

Start Small, Learn Fast.

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FINANCE & INVESTMENT INDIA 2026



Trends | Markets | Opportunities Stay Informed. Invest Smarter.

INDIA 2026 – FINANCIAL OUTLOOK

2026 brings a mix of opportunities and challenges for Indian investors. While inflation is expected to remain under control, global risks and market volatility may continue. A balanced and disciplined approach can help long-term wealth creation.

INFLATION

CPI (August 2026) expected around **4.80%.**

Lower than earlier years, but still needs monitoring for food and global prices.

4.80%.
CPI (Aug 2026)

RBI LIQUIDITY & INTEREST RATES

RBI continues to keep liquidity supportive, with a neutral to slightly accommodatable stance.

Interest rates are expected to remain stable, with any changes dependent on inflation and global conditions.

RUPEE & CRUDE OIL – KEY RISKS

Rupee around $95.6 per US dollar (Sep 2026).

Brent lead above $108/ barrel (Sep 2026).

Higher oil prices and global uncertainty can keep pressure on the russe and current account deficit.

₹ 95.6
per USD
(Sep 2026)

$ 108+
per barrel
(Brent. Sep 2026)

EQUITY MARKET VOLATILITY

Nifty 50 (Sep. 11, (2026)
~ **23, 261.7**

Sensex (Sep. 11, (2026)
~ **74,272.61**

Markets may see short-term swings. Long-term outlook for quality businesses remains positive.

SIP CONTRIBUTIONS (August 2026)
₹ 322.97 billion (record)

Equity Mutual - Fund inflows (august 2026)
₹ 293.29 billion (up 18.8% MOM)

BONDS
Indian 10-year government bond yield above 75%.
Offers stability and regular income, but is sensitive to rate chave
10Y G-Sec yield >7 %

GOLD
Gold remains a key hedge against uncertainty, inflation and currency risks.
Useful for portifolio stability, not for short-term gains.

KEY TAKEAWAY

SIPs continue to be a powerful tool for long-term wealth creation, even in volatile markets. Moderate inflation | Stable rates (with uncertaintry) | Global risks, Focus on quality, diversification and disciplined investing.

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PRACTICAL INVESTOR GUIDE

Build Your Financial Future, Step by Step

A simple, disciplined and well-planned approach can help you stay on track, manage risks and achieve your long-term goals.

1. **EMERGENCY FUND**
   - Keep 3–6 months of essential expenses in a liquid and safe instrument.
   - Use savings account, liquid funds or ultra-short term funds.
   - Provides financial security during unexpected situations.
   - **Goal: Financial safety and peace of mind.**

3. **SIP / STP DISCIPLINE**
   - Invest regularly, stay consistent.
   - Use SIPs for long-term goals.
   - STP can help move money from debt to equity gradually.

   Small steps, over time, can create big results.

5. **DEBT INSTRUMENTS**
   - Government bonds, corporate bonds, FDs, debt mutual funds.
   - Help provide stability and regular income.
   - Useful for near-term goals and lower risk needs.

7. **DIVERSIFICATION**
   - Spread across asset classes, sectors and geographies.
   - Reduces risk and smoothens returns.
   - Avoid putting all your money in one asset or sector.

9. **TAX AWARENESS**
   - Use tax-saving instruments (e.g., ELSS) under Section 80C.
   - Understand LTCG and STCG rules for equity and debt.
   - Plan your investments for tax efficiency.

11. **COMMON MISTAKES TO AVOID**
    - Investing without a plan.
    - Chasing high returns / hot tips.
    - Ignoring inflation and taxes.
    - Over-concentration in one asset.
    - Stopping SIPs during market falls.

2. **ASSET ALLOCATION**

   Match your allocation with your risk appetite and time horizon.
   1. **Conservative:** 20% Equity, 70% Debt, 5% Gold, 5% Cash.
   2. **Balanced:** 50% Equity, 40% Debt, 7% Gold, 3% Cash.
   3. **Aggressive:** 70% Equity, 20% Debt, 10% Gold, 0–5% Cash.

4. **EQUITY MUTUAL FUNDS**
   - Good for long-term wealth creation.
   - Focus on quality funds with strong track record.
   - Consider large-cap, flexi-cap or multi-cap funds based on your goals.

6. **GOLD**
   - Acts as a hedge against inflation and global uncertainty.
   - Can be held in physical form, ETFs or gold funds.
   - Keep it as a part of your overall allocation, not the entire portfolio.

8. **REBALANCING**
   - Review your portfolio at least once a year.
   - Bring back your asset mix to target.
   - Helps manage risk and lock in gains.

10. **RISK MANAGEMENT**
    - Keep adequate insurance (health, term).
    - Avoid high-cost debt.
    - Don't invest based on emotions or hype.
    - Be prepared for market ups and downs.

12. **2026 INVESTOR CHECKLIST**
    - Emergency fund in place.
    - Asset allocation reviewed.
    - SIPs / STPs running.
    - Portfolio diversified.
    - Tax planning done.
    - Risk management in place.
    - Rebalance at least once a year.

PLAN TODAY – FOR A STRONGER TOMORROW

COMPLETE WELLNESS
FOR BODY & MIND

— SUPPORT. STRENGTH. SLEEP. SUCCESS. —

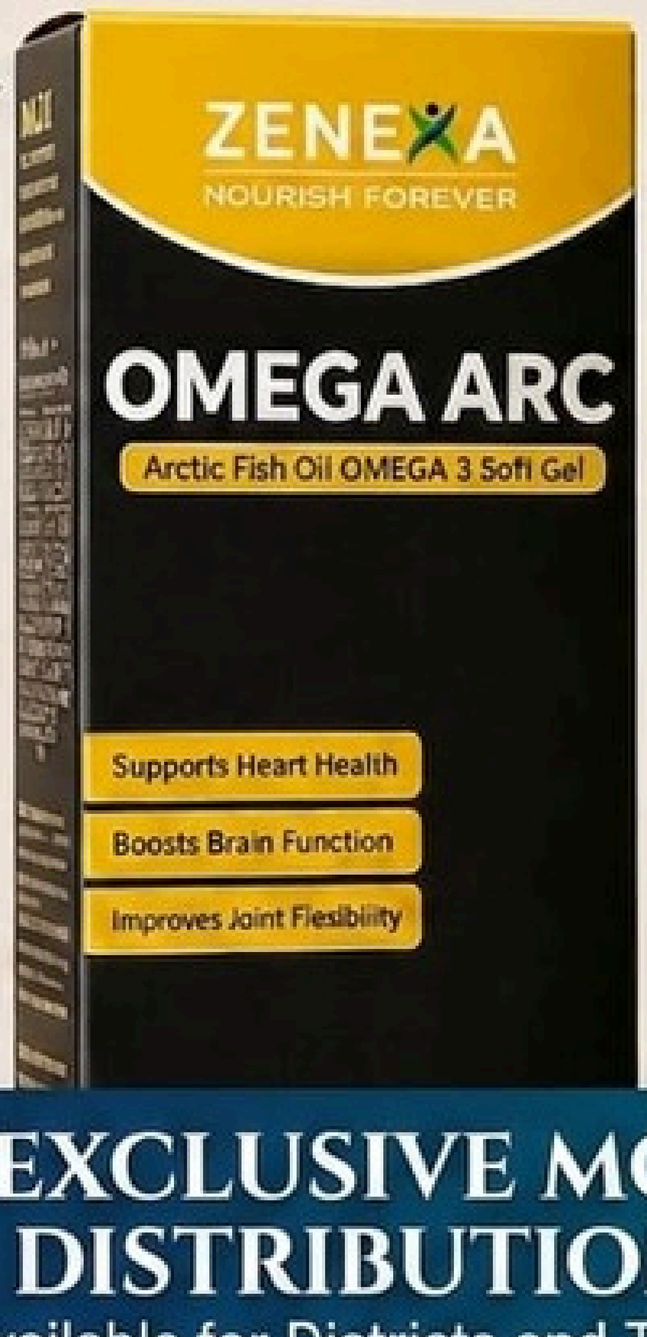
Supports Physical & Mental Wellness

Supports Strength, Recovery & Performance

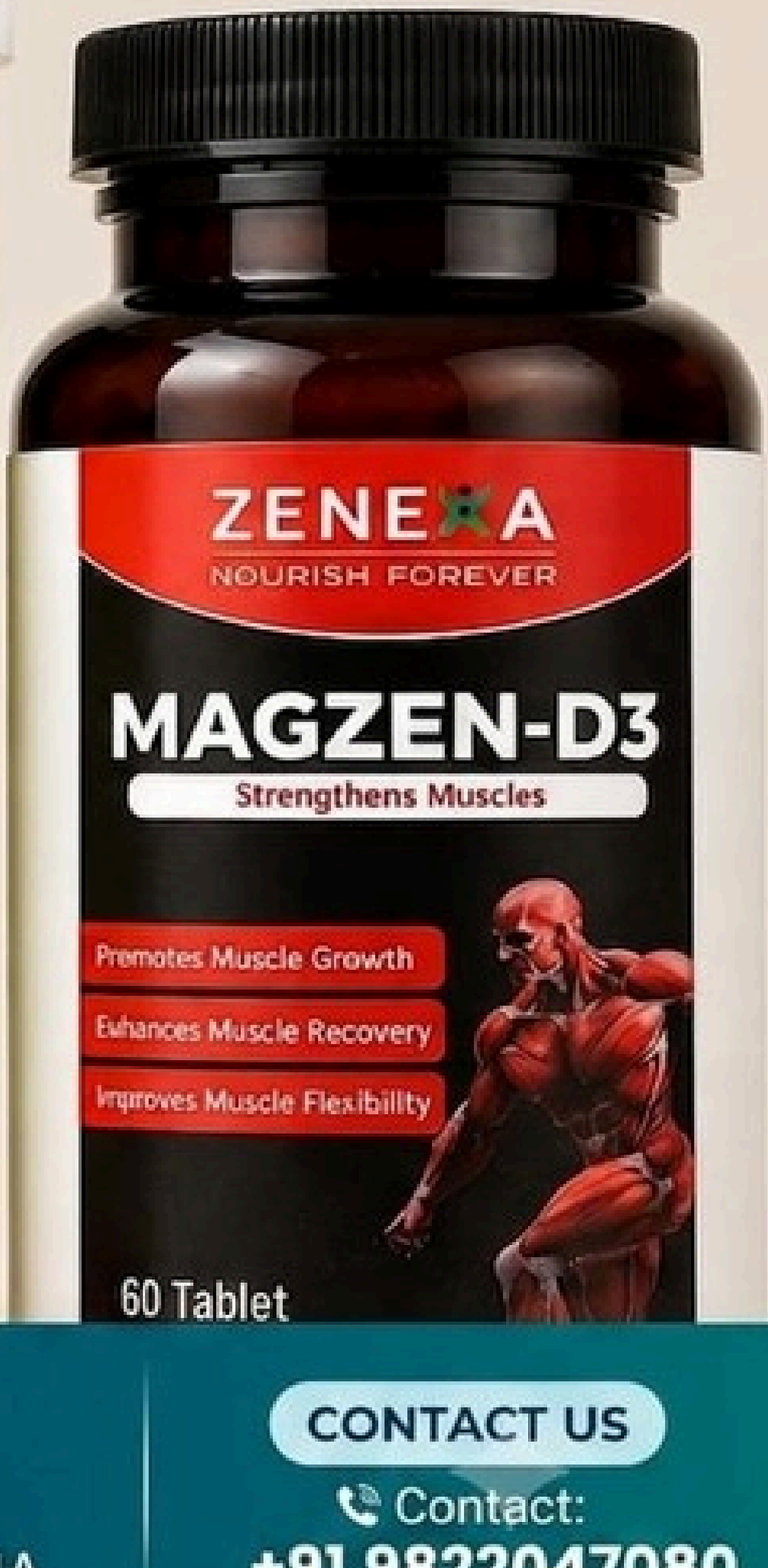
Body and Mind

Enhances Focus & Mental Clarity

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LOCAL BUSINESS FEATURE – GOA 2026

LOCAL BUSINESSES | NEW OPPORTUNITES | A STRONGER TOMORROW

Goa is not only a top tourist destination, but also a vibrant hub for local businesses. With supportive government initiatives, modern infrastructure and growing market opportunities, Goa's business ecosystem is set for stronger and sustainable growth in 2026 and beyond.

1. Goa's Local Business Landscape

- Goa has a diverse mix of businesses including tourism, hospitality, food and beverage, fisheries, agriculture, handicrafts, retail, IT and services.
- The state's unique culture, natural beauty and strategic location create strong opportunities for local entrepreneurs.
- Small and medium enterprises (MSMEs) form the backbone of the local economy, supporting employment and innovation.

2. MSMEs in Goa – Latest Data

As per the Government of Goa MSME platform data updated on **31 July 2026:**

Total registered MSMEs: 100,353

- Micro enterprises – 98,814
- Small enterprises – 1,392
- Medium enterprises – 147

This shows a strong and growing MSME base, creating jobs and driving local development.

3. Unified Digital Platform for MSMEs

Goa is developing a Unified Digital Platform as a one-stop digital support system for MSMEs.
It will provide information, applications, compliance, training and online dispute resolution. This will make it easier for businesses to access services and grow.

4. Business Facilitation Centres

Two Business Facilitation Centres are operating in Panaji, supporting businesses with:

- Schemes
- Compliance
- Market access
- Finance
- Growth support

These centres act as a single point of support for entrepreneurs and investors.

5. Made in Goa – Global Reach

The state is promoting the Made in Goa brand through:

- Reverse Buyer–Seller Meets
- Export exposure

This helps local products and producers reach national and international markets.

6. Self-Help Groups to Formal MSMEs

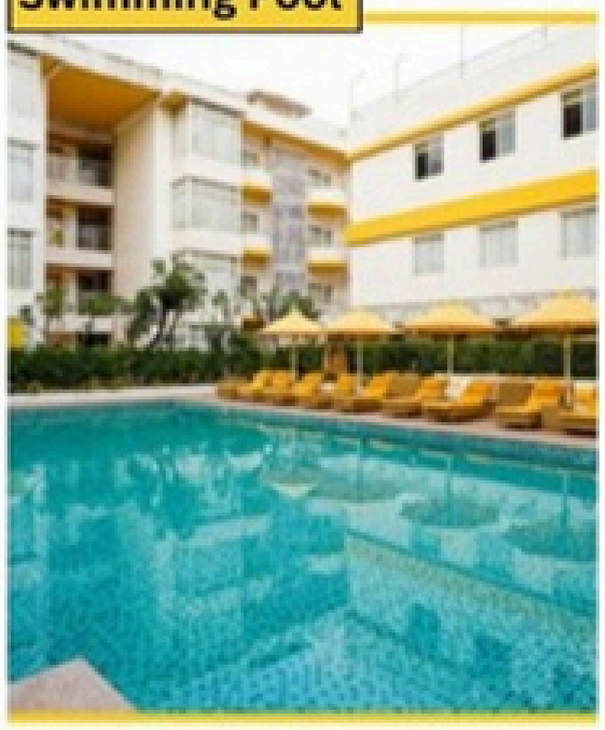
Government programmes are helping Self-Help Groups (SHGs) become formal MSMEs through:

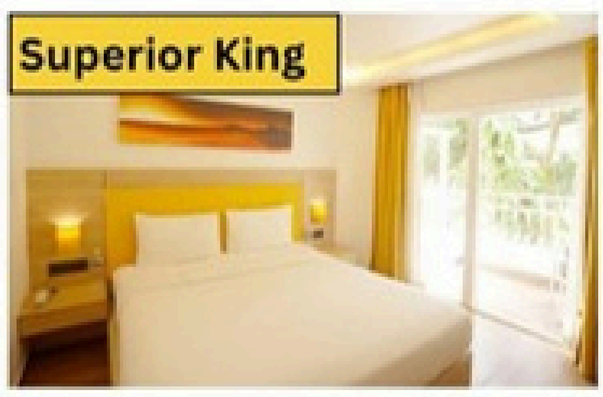
- Registration
- Branding
- Digital marketing
- Packaging
- Market access

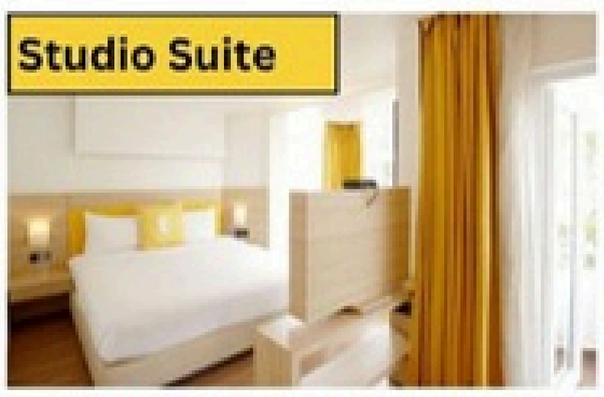
This creates new opportunities for women and rural entrepreneurs.

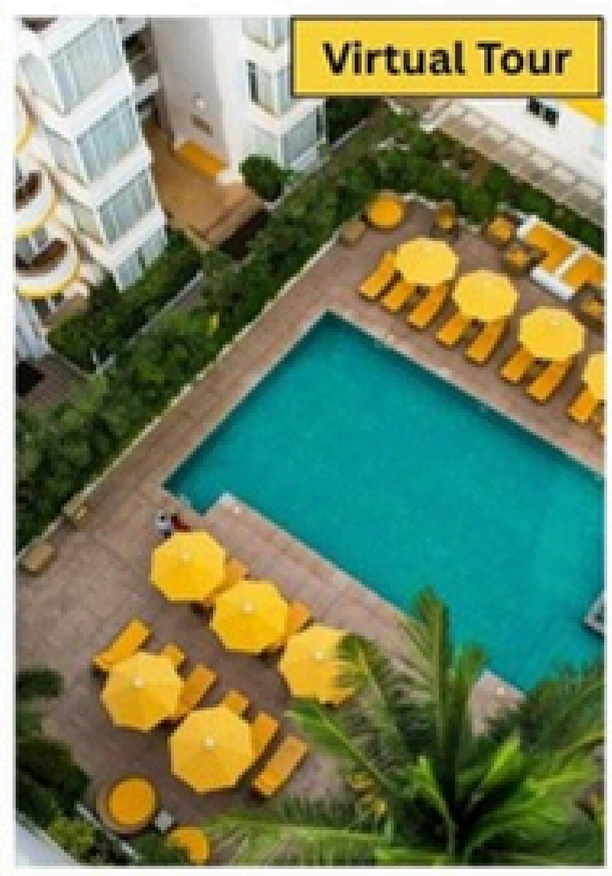
7. Tourism – A Major Business Driver

Tourism continues to be a key driver of local businesses in Goa.
From January–July 2026, Goa recorded about **61.4 lakh tourist arrivals**, including **59 lakh domestic** and **2.4 lakh international** visitors.
This steady flow of visitors creates demand for a wide range of local services and products.









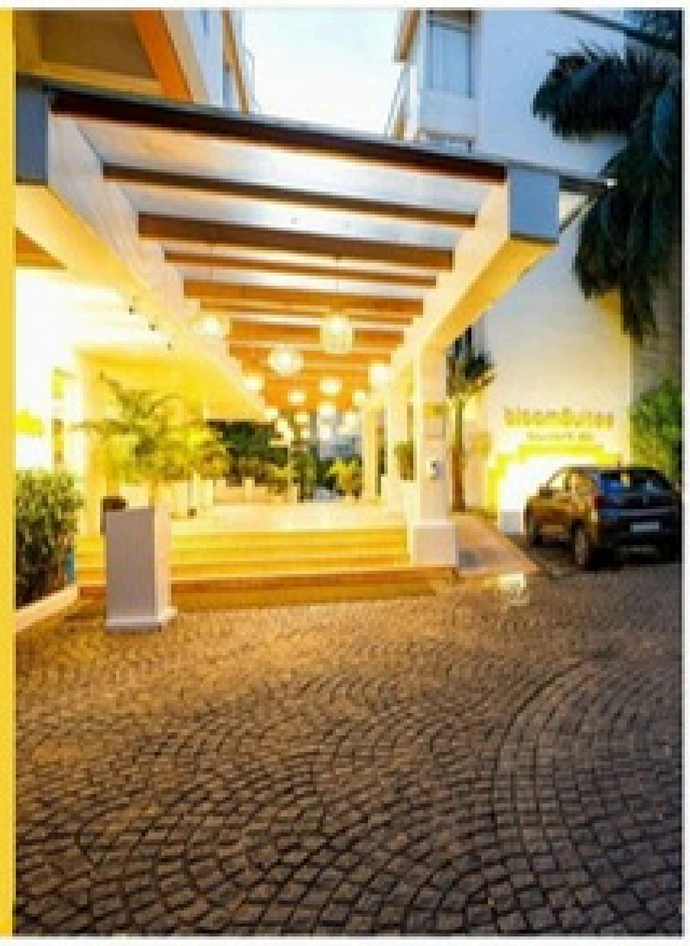
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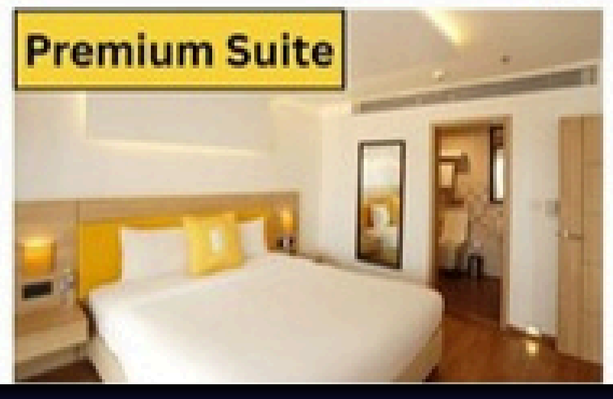
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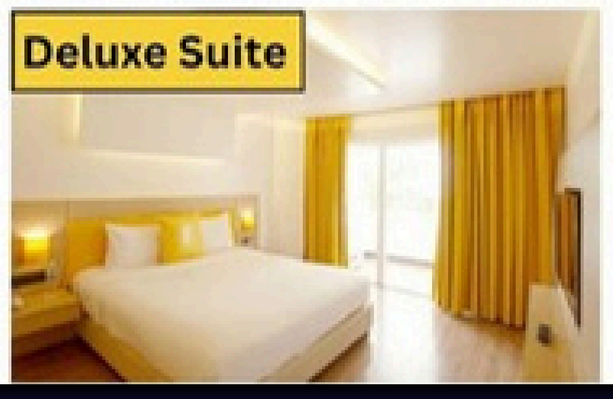
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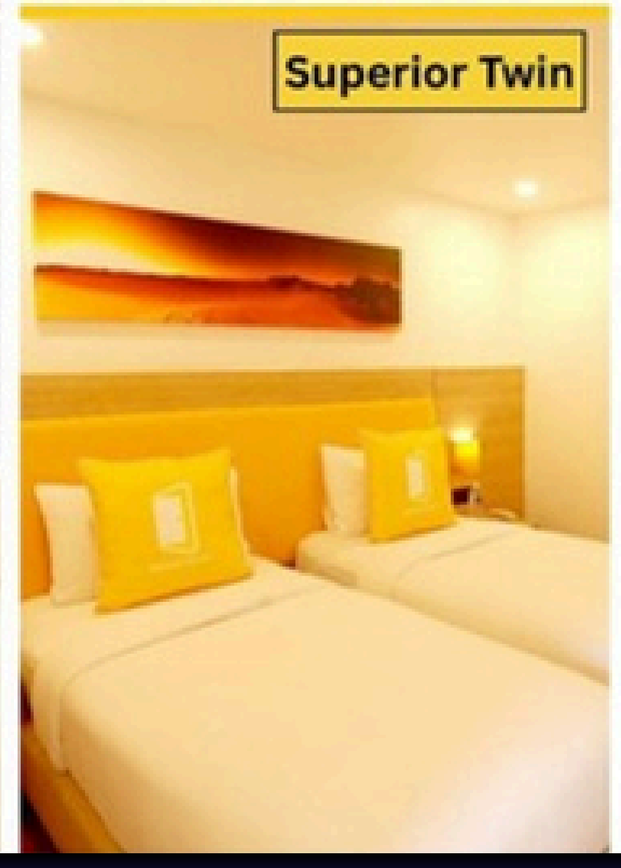
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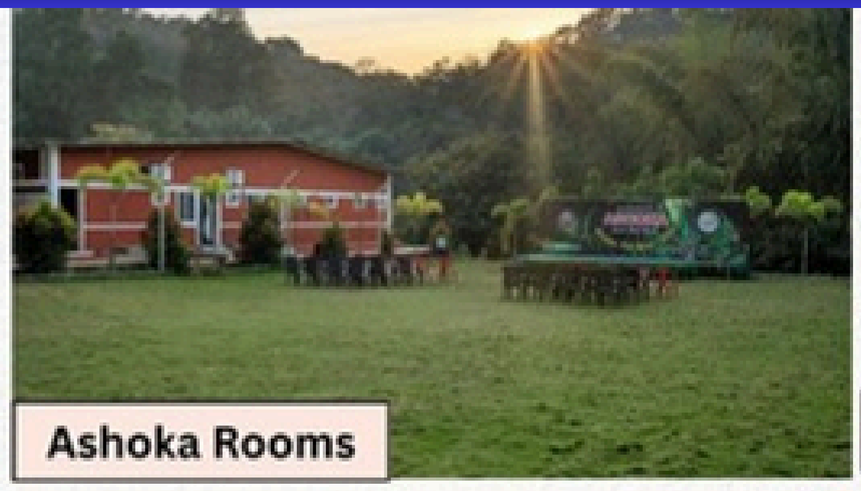


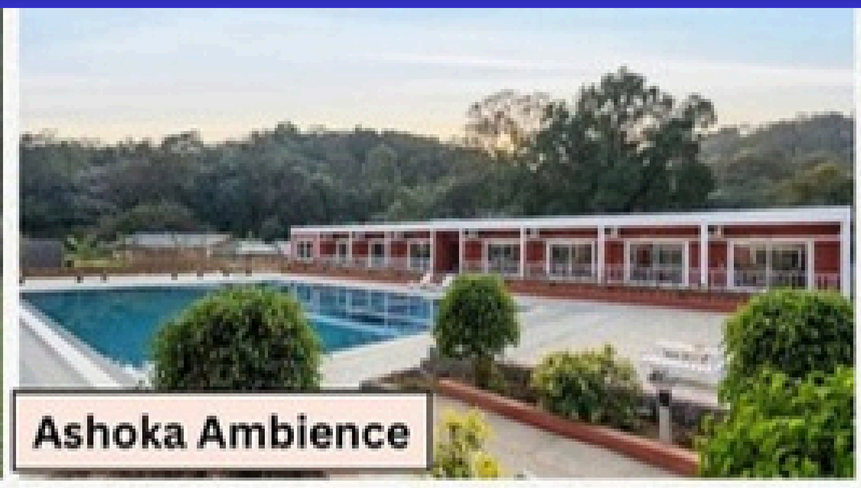


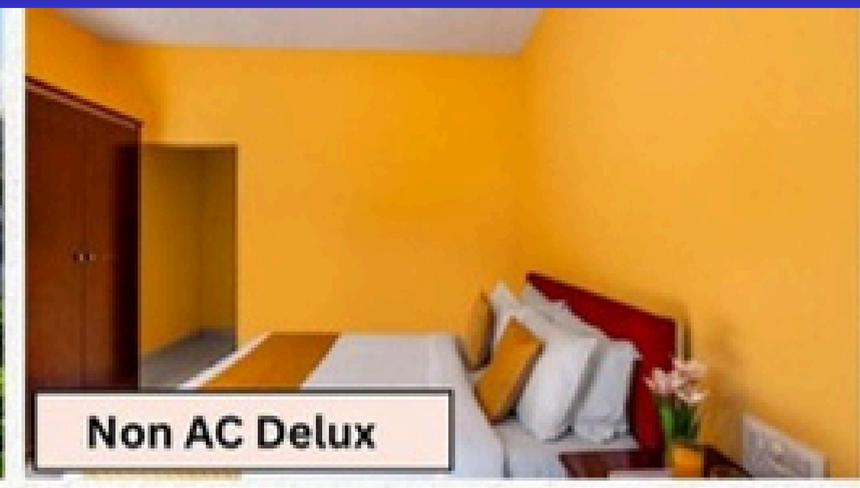


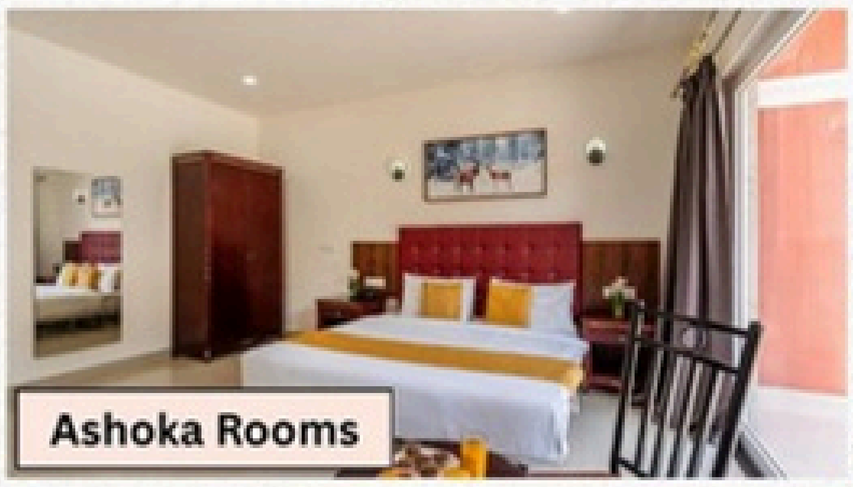


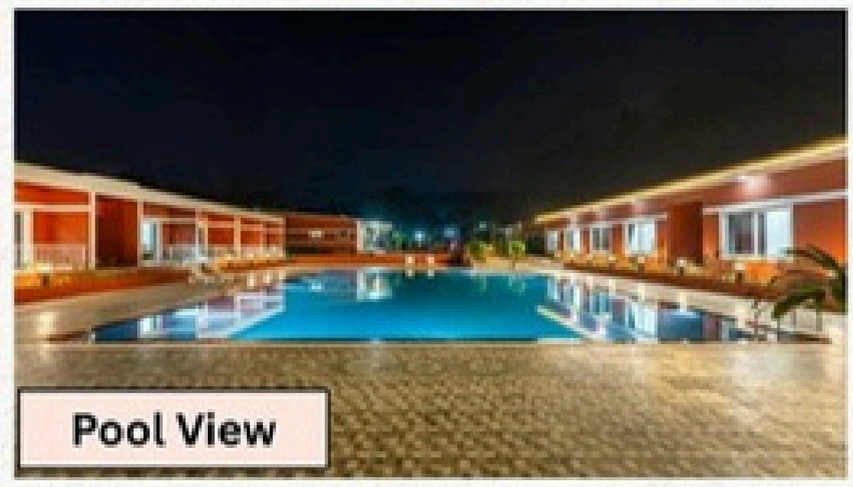


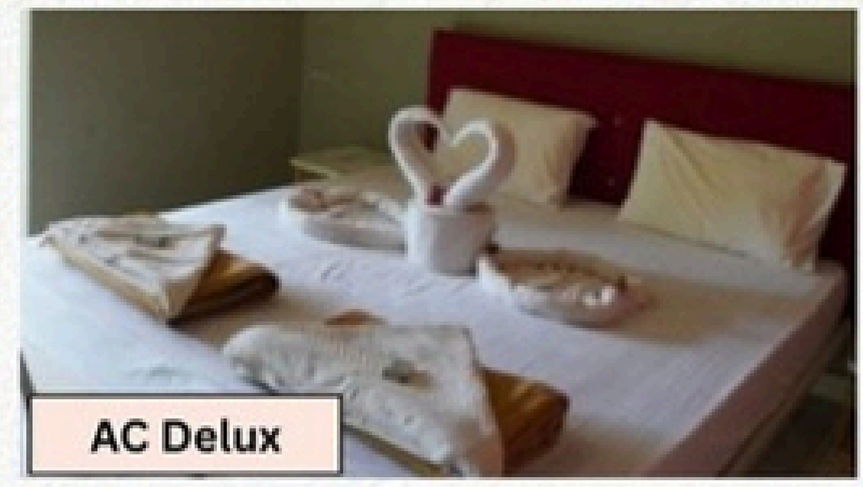


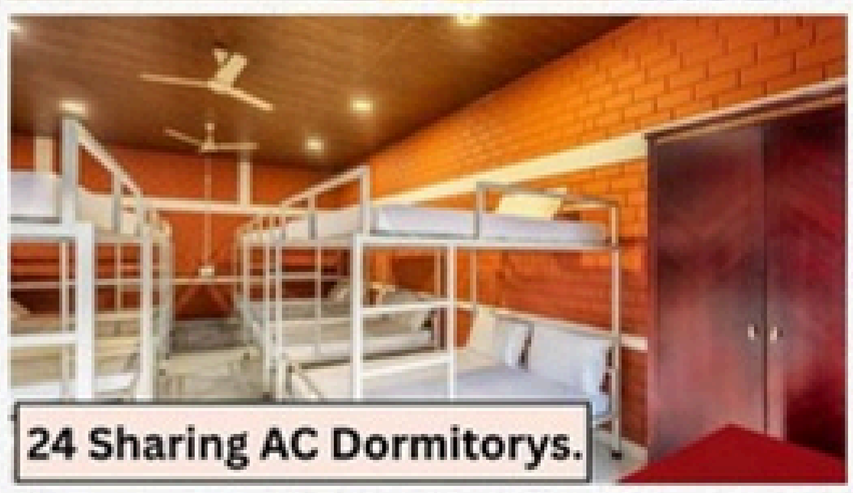


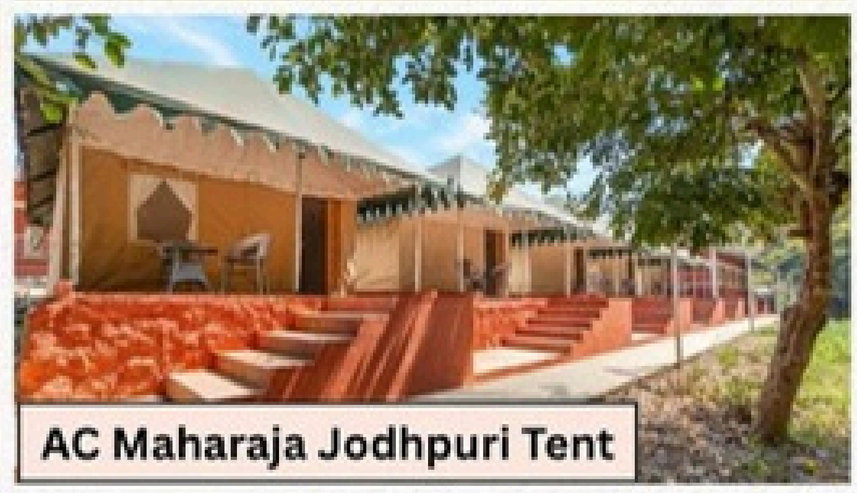


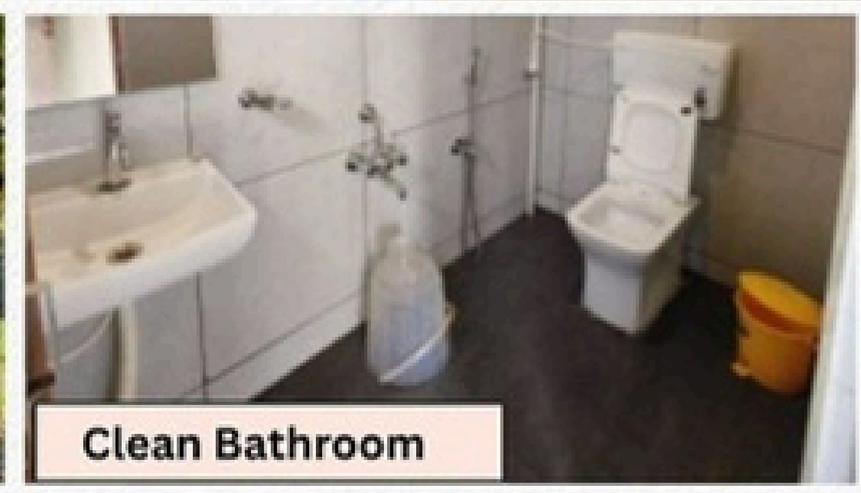












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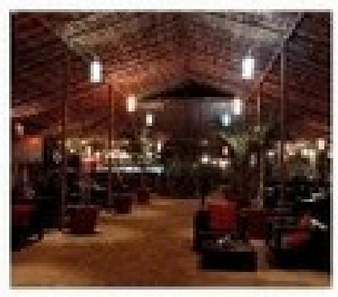
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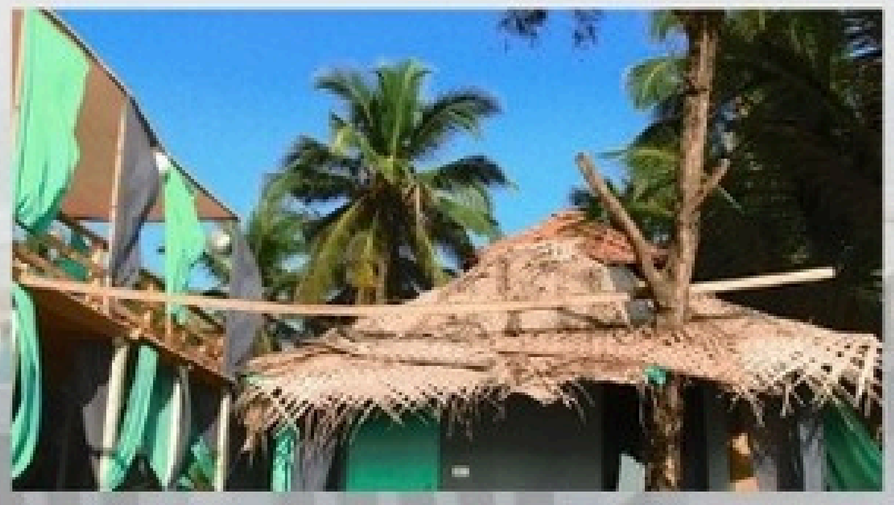
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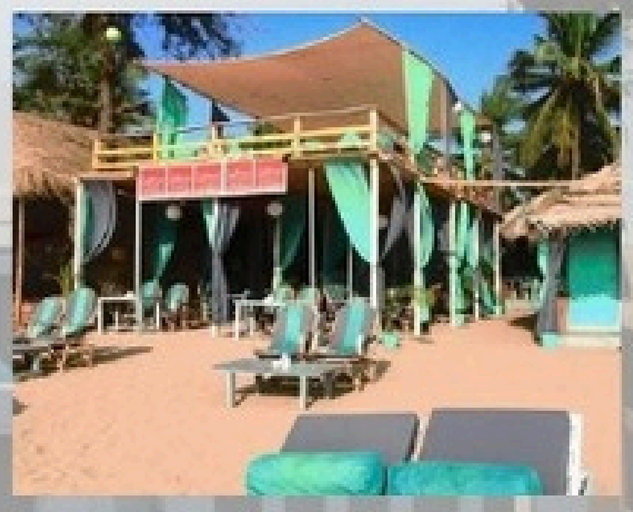
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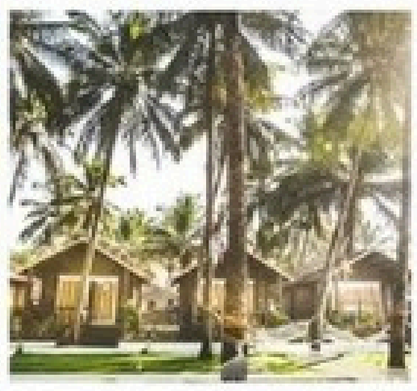
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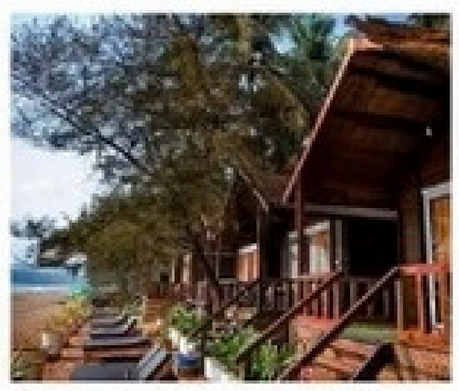
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DIVA BUNGALOWS

Diva Bungalows is the latest newest addition to the Agonda beach resorts family.
The location is a perfect match to the clean, elegant design of the hotel, the whoole place just feels new and alive.

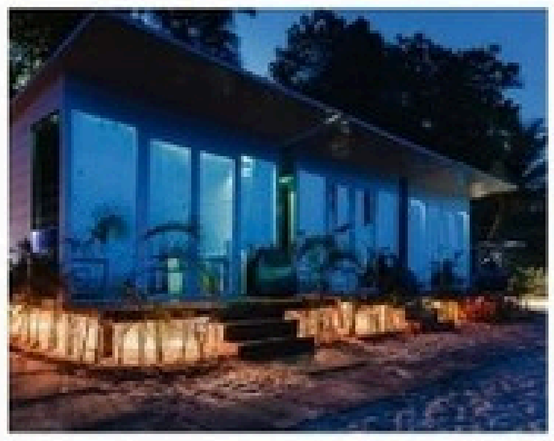


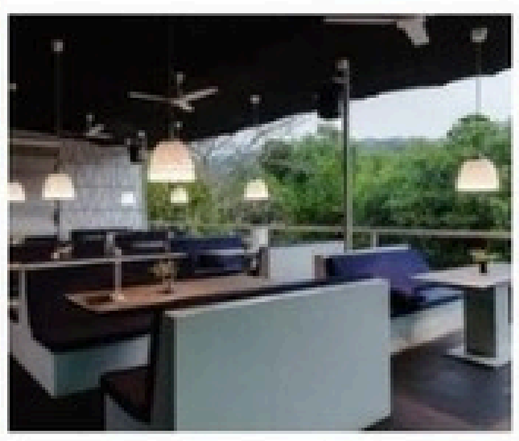


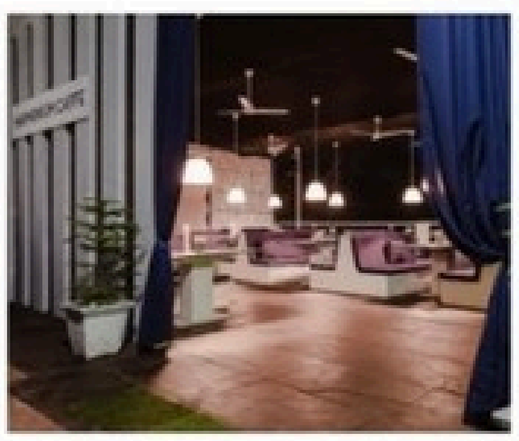


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www.harmonium-resorts.com

8. Tourism-Linked Training Opportunities

Current training and skill development opportunities include:

- Homestays and hospitality management
- Wellness, spa and beauty
- Adventure tourism
- Village and rural tourism
- Tourist guides and translators
- Birdwatching
- Trekking and rock climbing
- Water sports
- MICE tourism – Meetings, Incentives, Conferences and Exhibitions
- Cruise tourism

These courses help local people gain new skills and start or improve tourism-related businesses.

9. Digital Transformation

Goa is encouraging digital adoption across local businesses.

- Key focus areas include:Online presence and social media marketing
- E-commerce and digital payments
- Use of technology for better operations and customer service

Digital tools help businesses reach more customers, improve efficiency and increase sales.

10. Made in Goa – Market Access

Along with export exposure, local businesses are getting support for:

- Participation in trade fairs and exhibitions
- Building linkages with buyers and distributors
- Quality improvement and product certification

This helps Goan products gain wider recognition and access to new markets.

11. Women & SHG Entrepreneurship

- Women-led businesses and SHGs are being supported through:co-friendly and sustainable practices
- Energy and water efficiency
- Waste management and responsible tourism

13. How Local Businesses Can Grow in 2026

Key growth themes for 2026:

- Strong digital presence
- E-commerce
- Local sourcing
- Branding and packaging
- Formal registration
- Access to government schemes and finance
- Better customer experience
- Women entrepreneurship
- Sustainable and green practices
- Export readiness

14. Outlook

- With supportive policies, growing tourism, digital innovation and a strong entrepreneurial spirit, Goa's local businesses have a bright future in 2026 and beyond.
- The focus remains on inclusive growth, sustainability and global competitiveness.

17. The Road Ahead for Goa Businesses

Goa's business ecosystem is moving towards a more digital, sustainable and globally connected future.

For local entrepreneurs, the coming years offer opportunities to:

- Build strong local brands
- Adopt digital technology
- Explore new markets
- Improve product quality
- Create employment
- Promote sustainable business practices
- Take Goan products and services to national and international markets

The future of Goa's local business growth will depend on innovation, collaboration, skill development and the ability to adapt to changing customer needs.

Business Ideas

Low-Investment Businesses You Can Start Today



Big dreams don't always need big investments. With the right idea, skills, consistency and customer-focused approach, you can start a successful business even with a small budget.

Business Ideas to Start with Low Investment

1 Home-Based Food Business



You can start making and selling homemade snacks, tiffin services, masalas, pickles, cakes or healthy food products. WhatsApp, Instagram and local delivery services can help you reach customers in your area.

Key Investment: Kitchen setup, raw materials and basic packaging.

2 Digital Marketing & Social Media Services



Help local shops, restaurants, clinics and small businesses with social media posts, reels, advertising and page management. The business mainly requires your skills, a computer or smartphone and an internet connection.

Key Investment: Your skills, laptop/mobile and internet connection.

3 Freelance Graphic Design & Video Editing



Create business posters, brochures, social media creatives, YouTube thumbnails and short videos. You can work independently and get clients through online platforms or local businesses.

Key Investment: Design software, computer and creativity.

4. Online Tutoring & Skill Classes

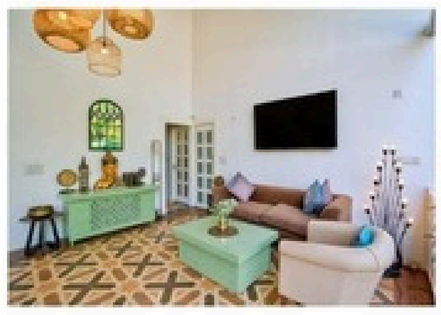
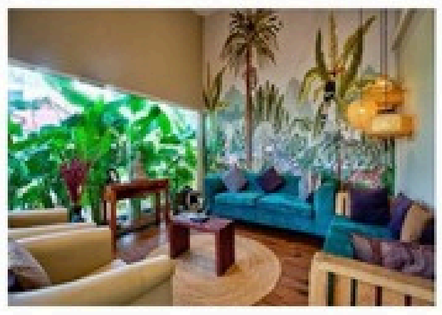


Start online or offline classes for school subjects, spoken English, computer skills, accounting, digital skills or any other area where you have expertise.

Key Investment: Knowledge, basic teaching setup and internet.

RAYA
RESORTS & SPA
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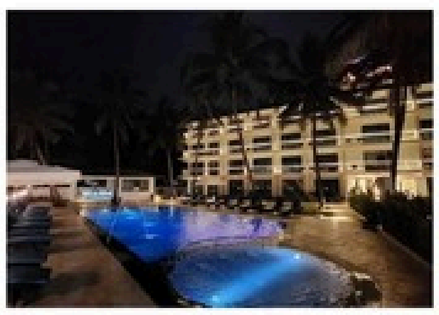

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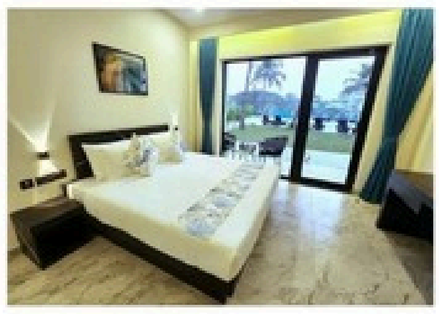
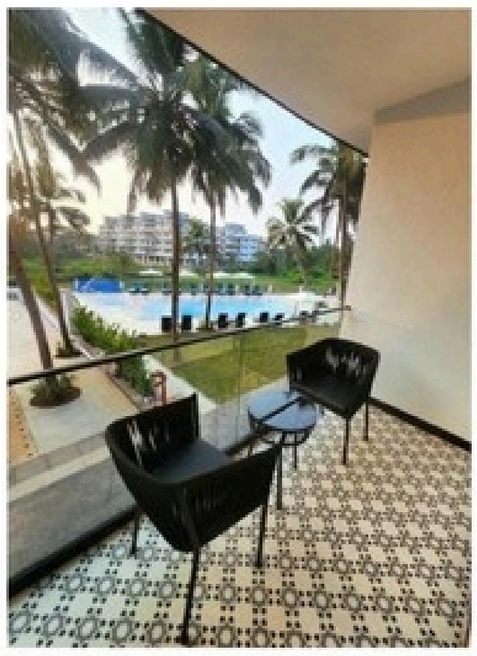
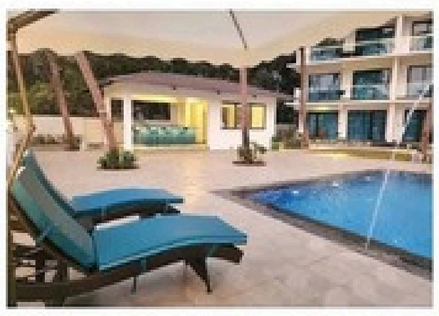
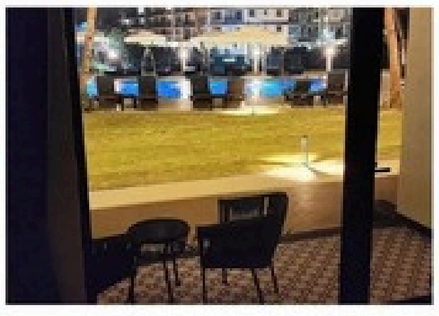
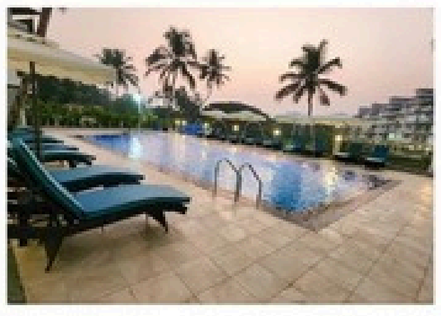
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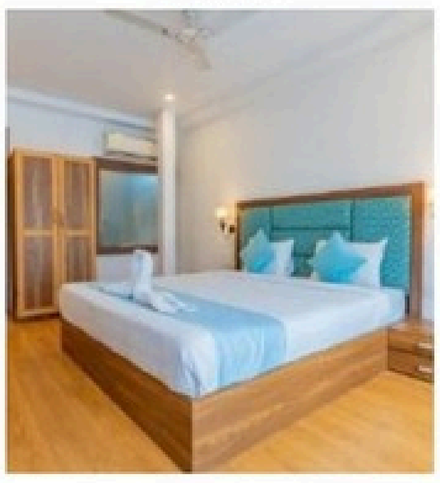
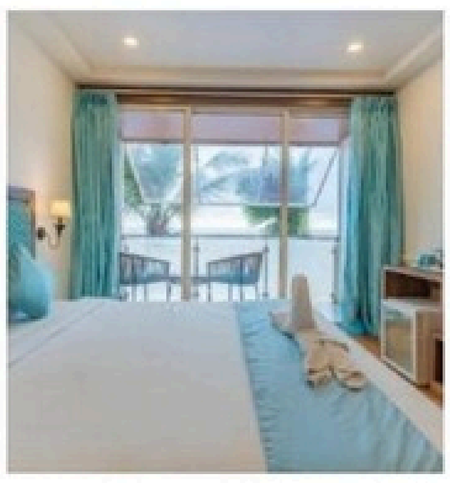
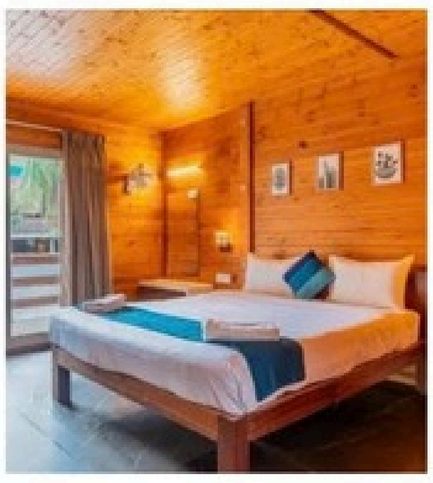
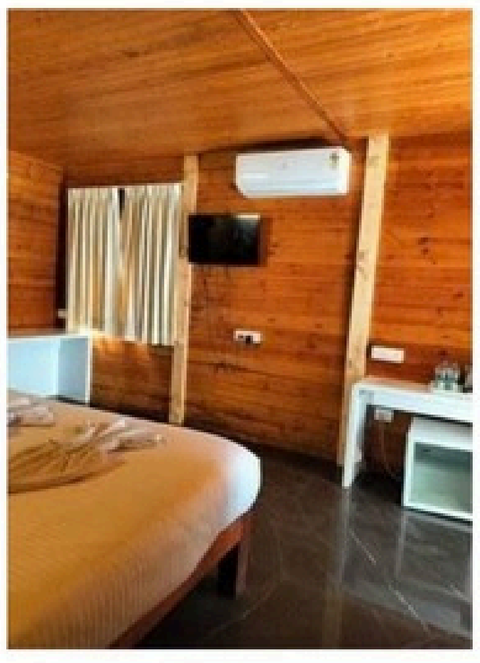
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5 Reselling Business



You can sell clothes, fashion accessories, home décor, beauty products or other products without maintaining a large inventory. Work with suppliers or wholesale platforms and focus on marketing and customer service.

Key Investment: Minimal initial stock, marketing and packaging.

6 Customized Gift Business



Offer personalized mugs, T-shirts, photo frames, corporate gifts and festival gifts. You can accept orders and outsource printing or production initially, reducing the need for heavy investment.

Key Investment: Design, printing or outsourcing and basic packaging.

7 Cleaning & Maintenance Services



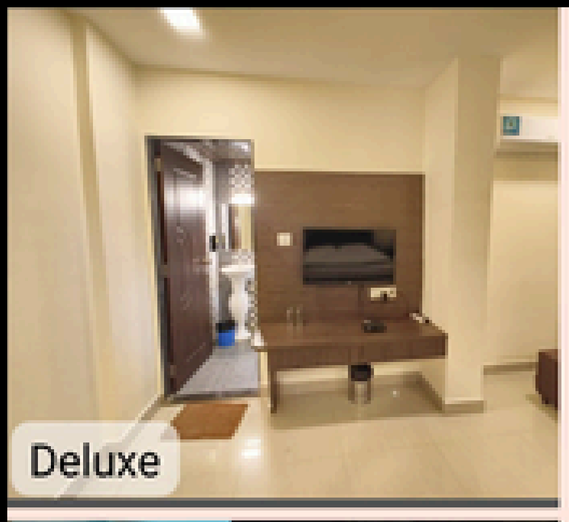
Provide cleaning, deep-cleaning and maintenance services for homes, offices, shops and commercial premises. This business can start on a small scale and grow with good service and customer referrals.

Key Investment: Cleaning equipment, basic training and transportation, if required.

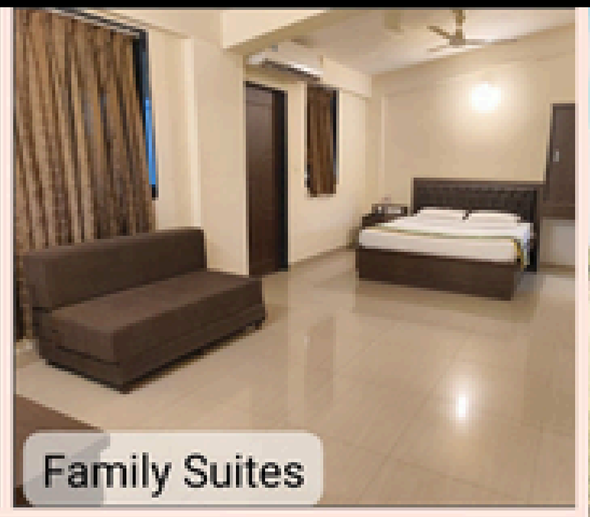
Things to Keep in Mind Before You Start

- Conduct **market research** and understand the demand in your area.
- Identify the **real needs** of your target customers.
- Start with **small-scale testing** instead of making a large investment.
- Keep **proper records** of your **expenses, sales and profits.**
- Use **digital marketing** to reach more potential customers.
- Take **customer feedback** and continuously improve your product or service.
- Focus on **quality, reliability and customer satisfaction.**
- Reinvest a portion of your profits to gradually expand the business.

Less Investment + Right Idea = Big Opportunities

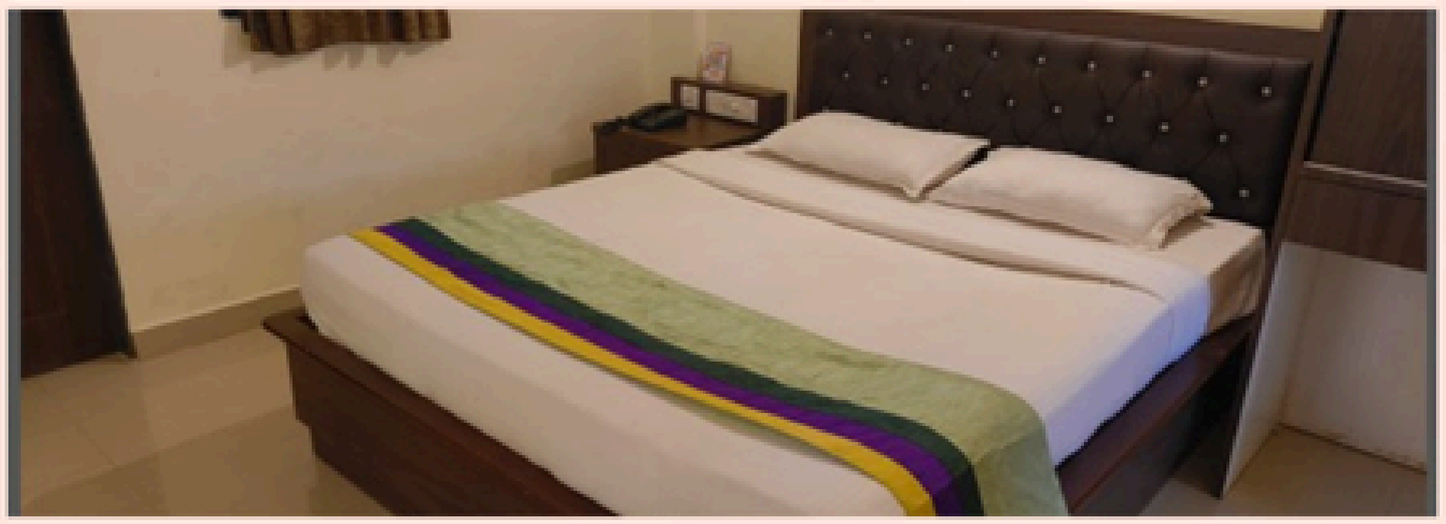

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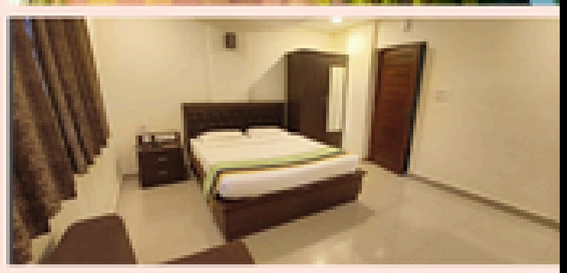

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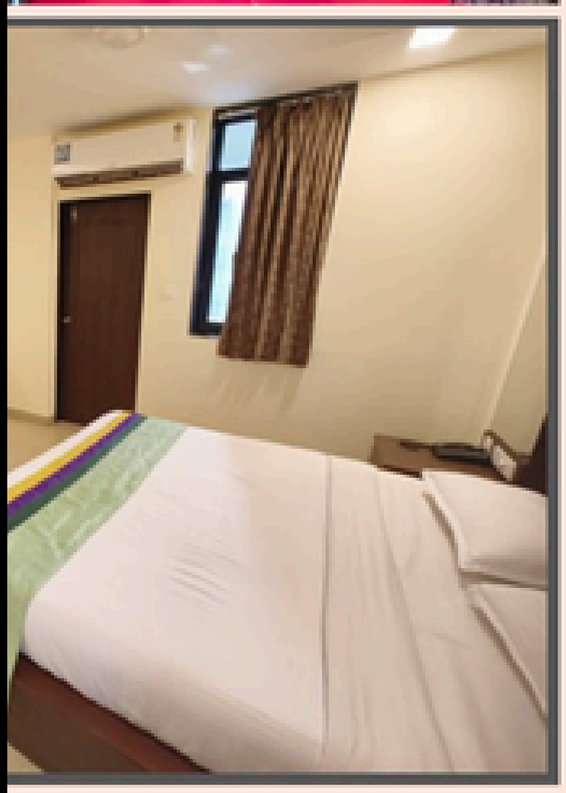

Family Suites

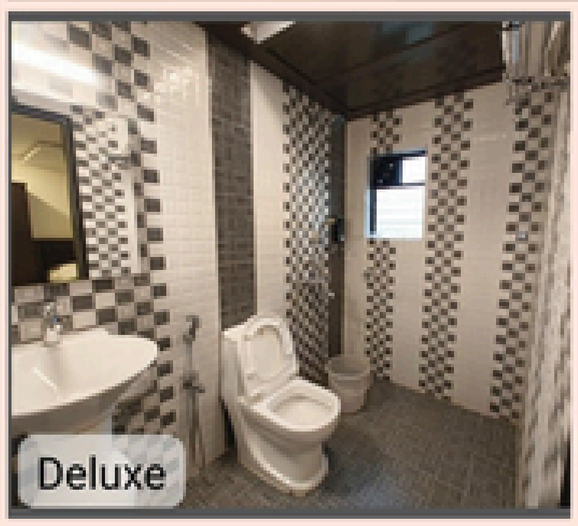


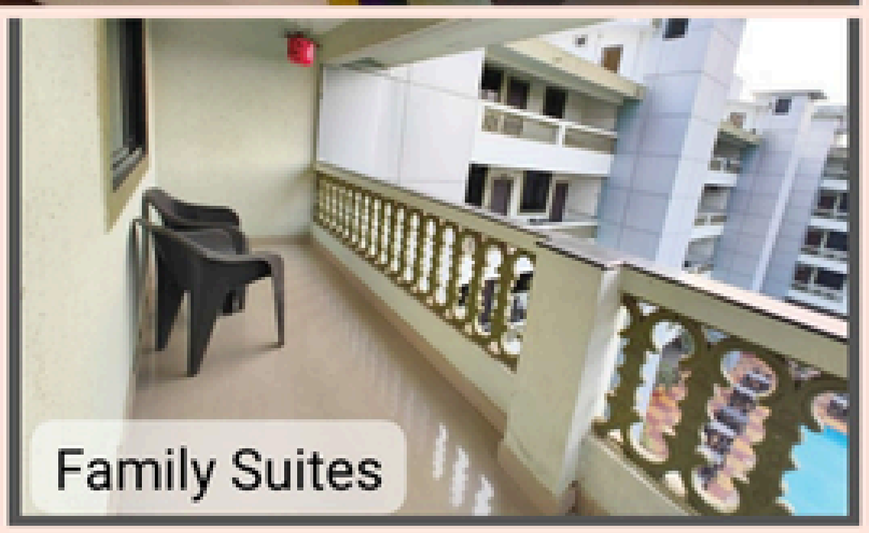


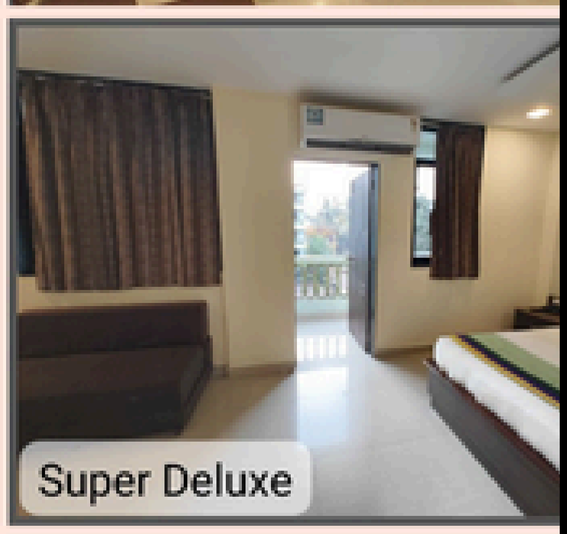







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Family Suites

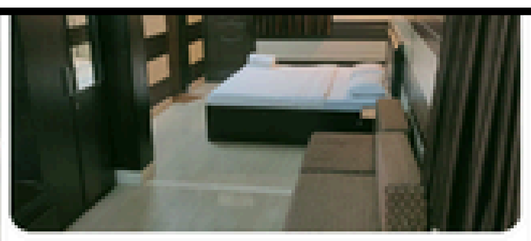

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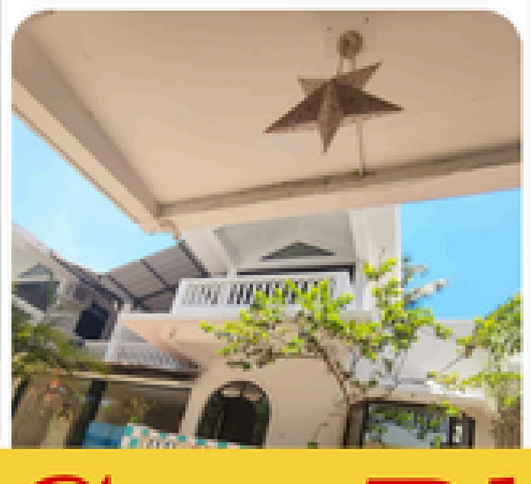
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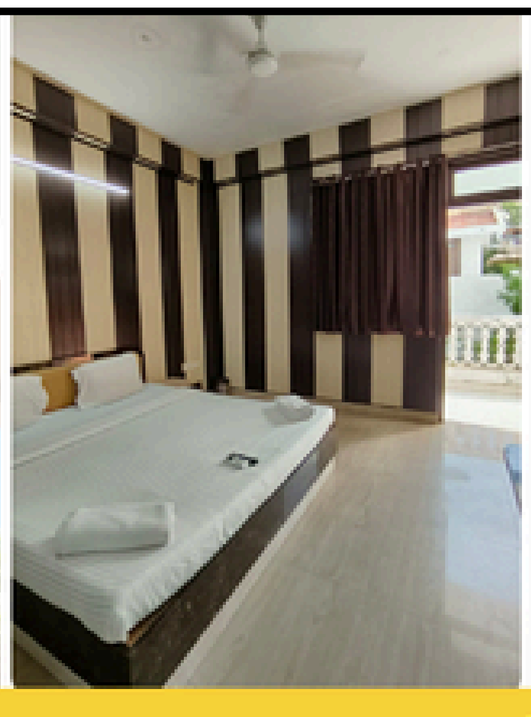
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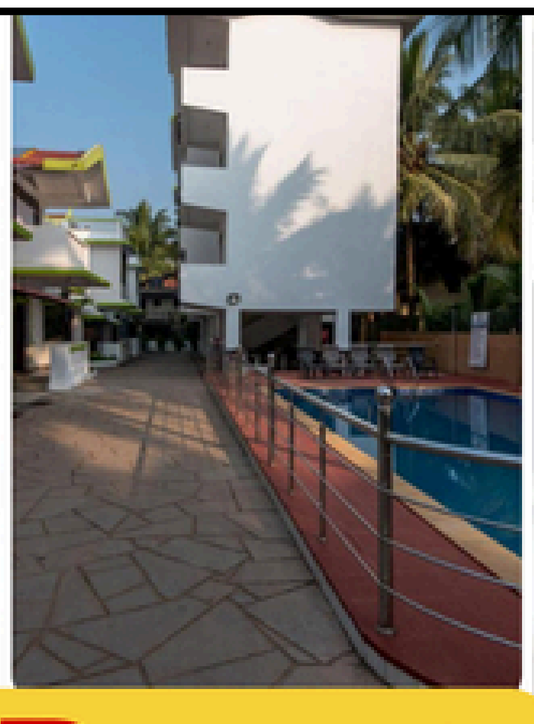
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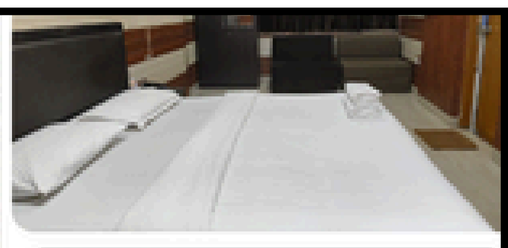


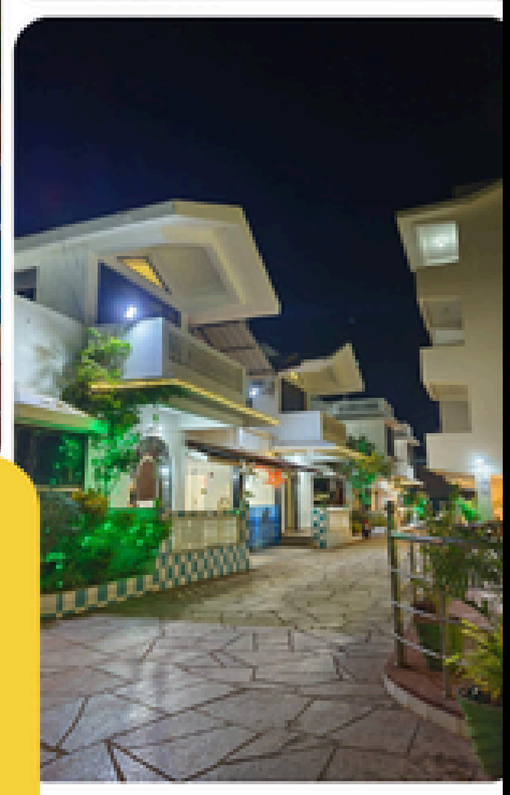


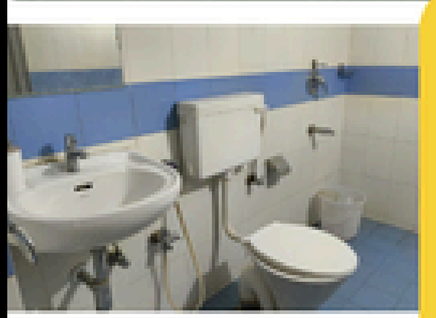








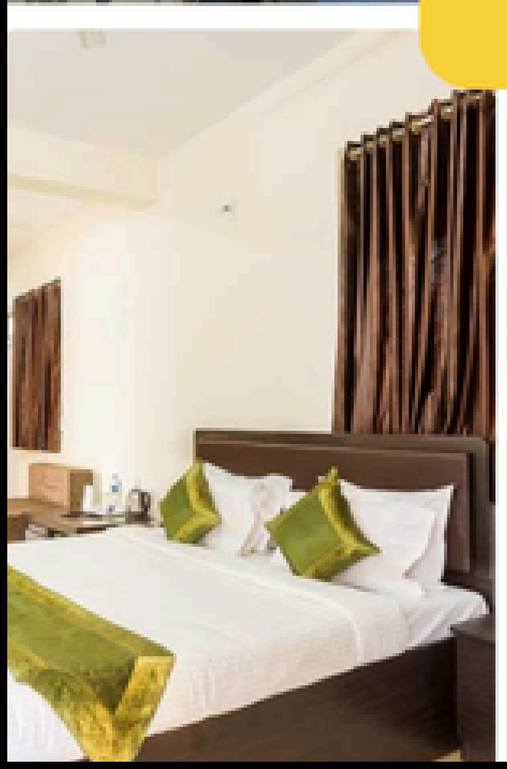


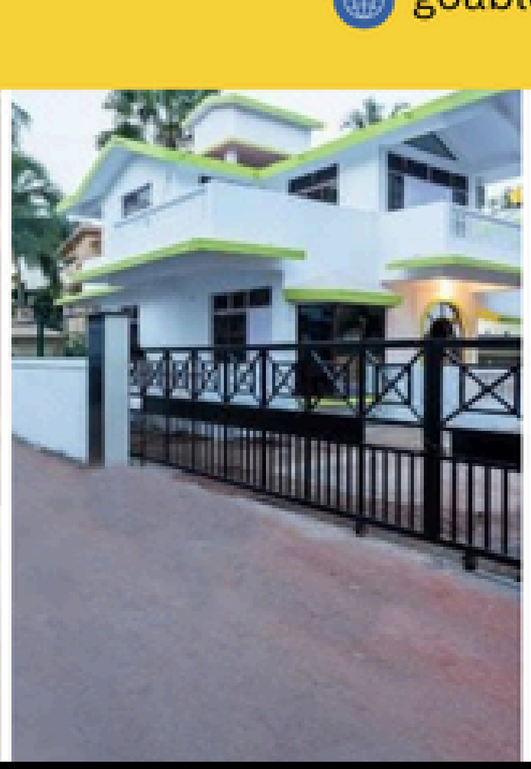


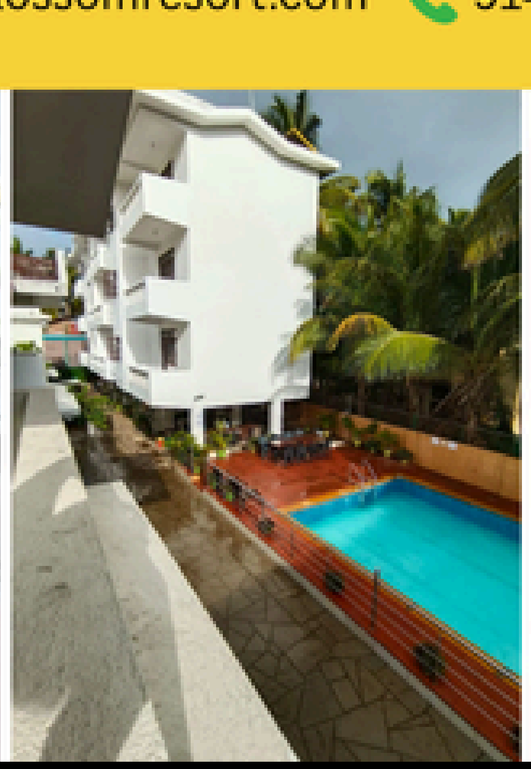
Goa Blossom Resort

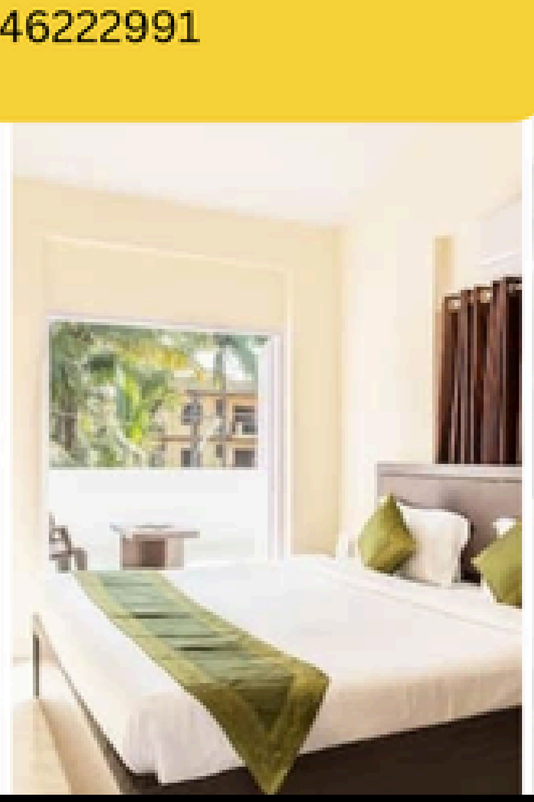
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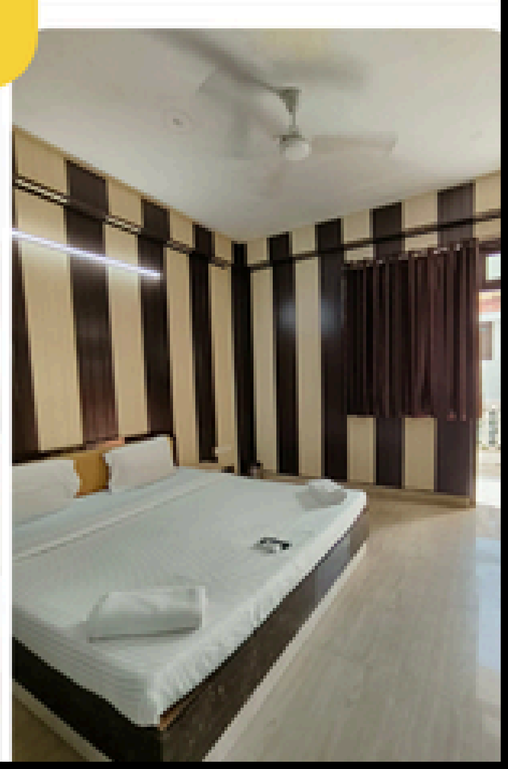
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Business Ideas –

Leadership & Management

Lead People | Build Teams | Create Impact

Why Leadership & Management ?

Every business, big or small, needs strong leadership and effective management. The right guidance, planning, and team coordination can turn ideas into successful ventures. If you have good communication skills, problem-solving ability and a passion for people, you can build a career or business in this field.

Business Ideas

1. **Leadership Training & Development Programs**
   Conduct workshops, seminars or online courses for students, working professionals and business owners to improve leadership, communication and team management skills.

2. **Corporate Training & HR Consulting**
   Help companies with employee training, team building, performance management and HR policies. You can start as a freelancer or with a small consultancy setup.

3. **Coaching & Mentoring**
   Provide one-on-one or group coaching for career growth, business setup, productivity and personal development.

4. **Startup Advisory & Business Consulting**
   Guide new entrepreneurs with business planning, strategy, market research, operations and growth. Start with a specific niche or industry you understand well.

5. **Team Building & Leadership Workshops**
   Organize customized workshops for schools, colleges, NGOs and companies to improve teamwork, motivation and leadership skills.

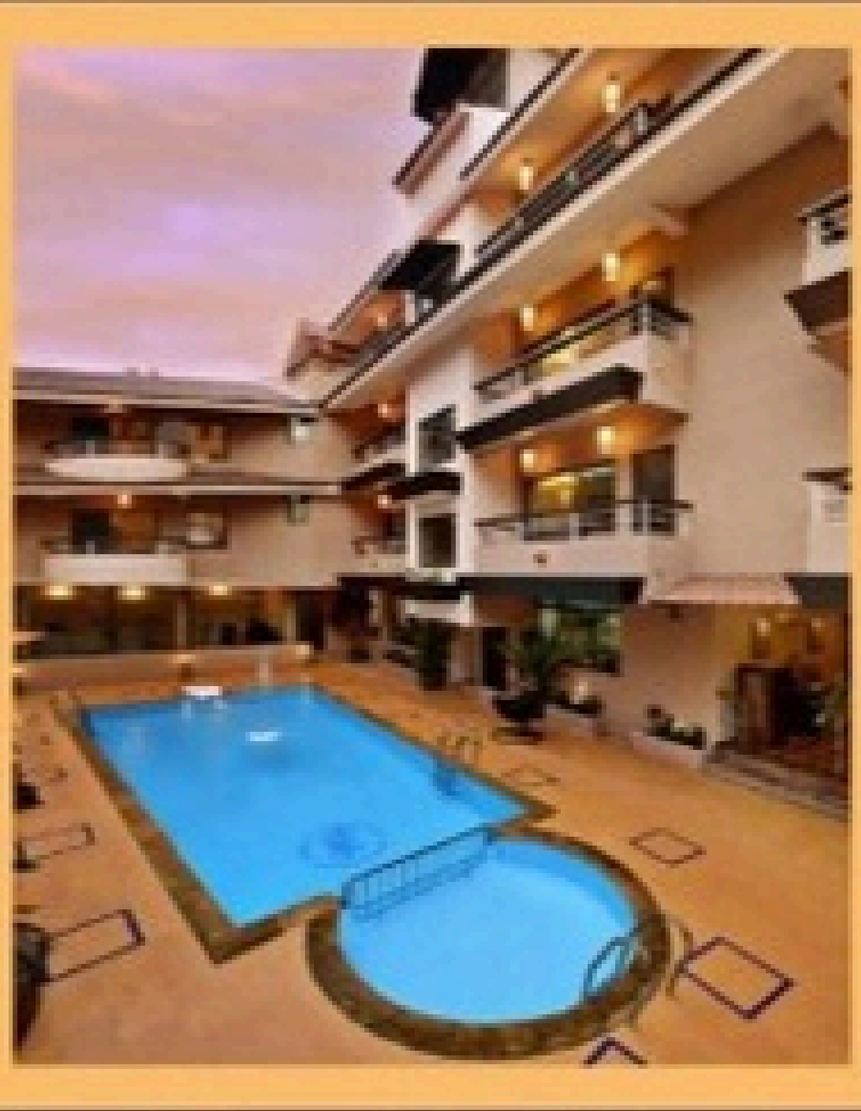
6. **Online Courses / E-learning**
   Create and sell online courses on leadership, management, soft skills or business development through platforms like Udemy, YouTube or your own website.

WSI HOTELS

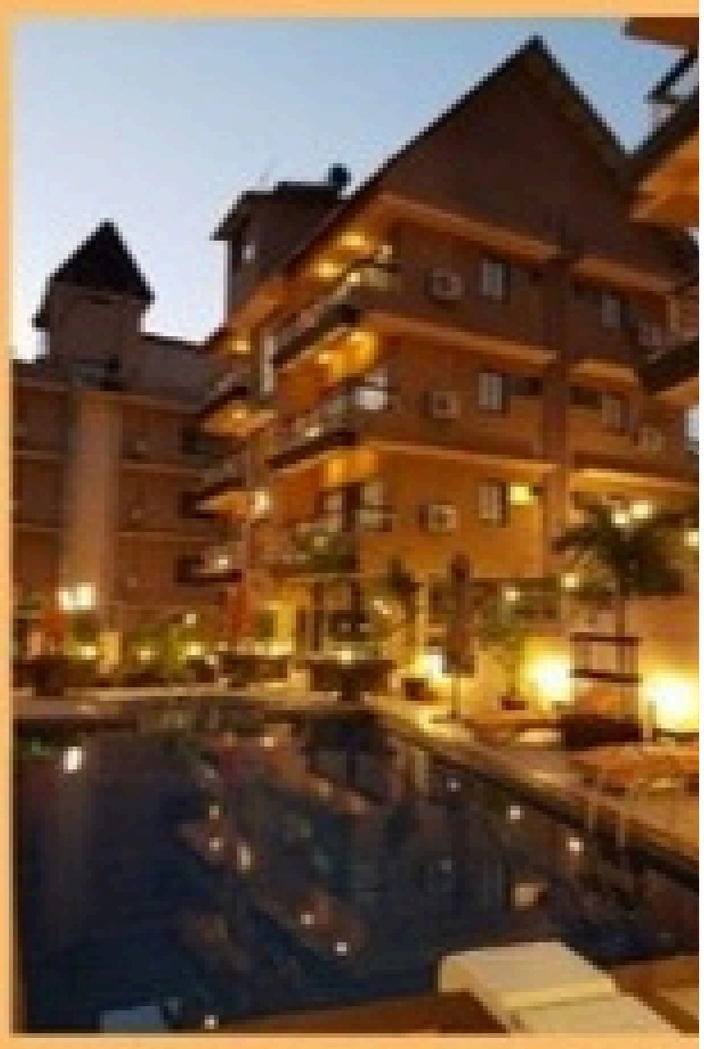
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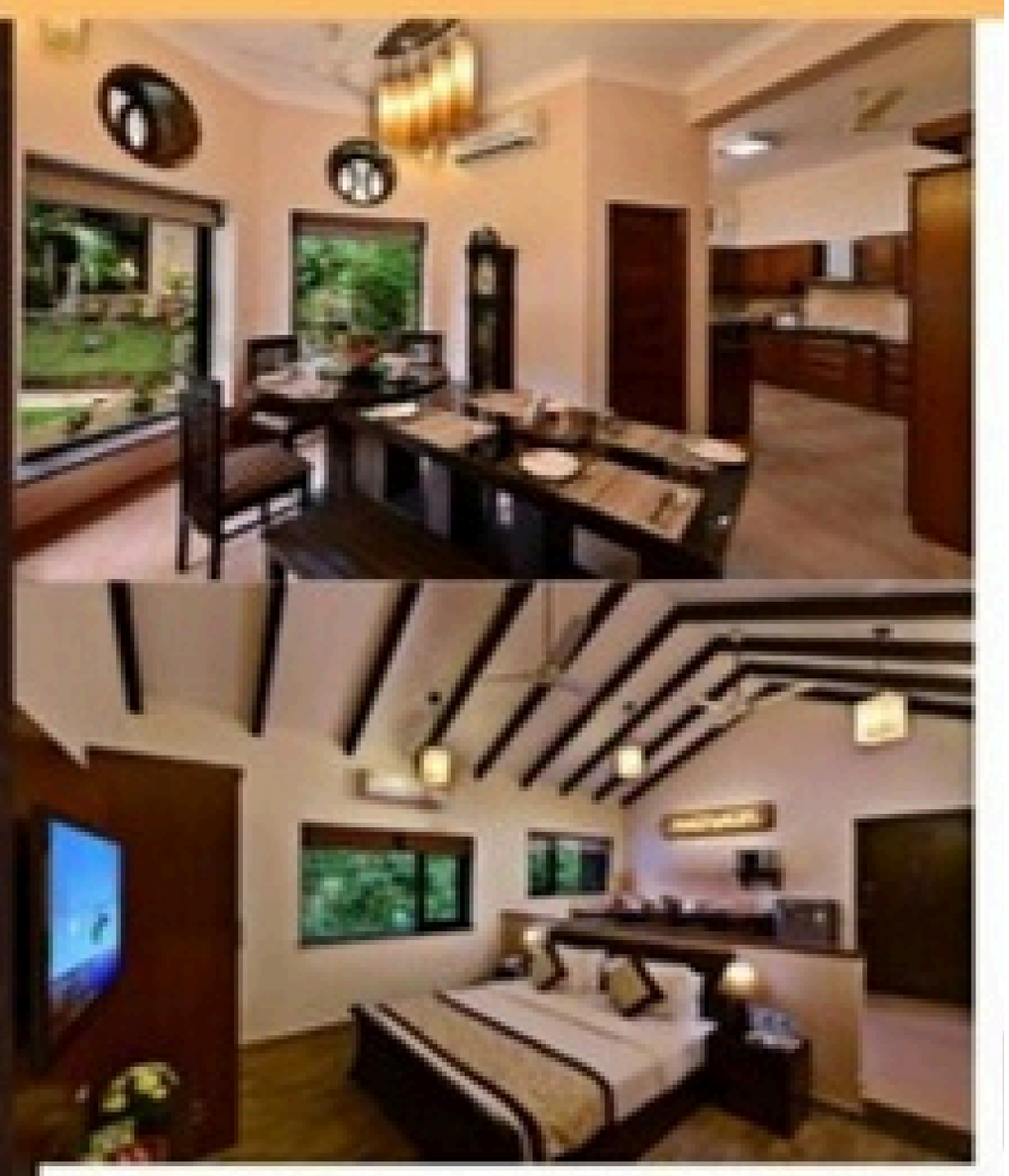


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Key Skills for Success

Communication
Express ideas clearly and listen actively

Team Building
Motivate and bring out the best in people.

Emotional Intelligence
Understand and manage emotions (yours and others').

Problem Solving
Find practical solutions to challenges.

Adaptability
Be flexible in changing situationS.

Time Management
Use time and resources efficiently.

Strategic Thinking
Plan for long-term growth and success.

Decision Making
Make informed and timely choices.

Leadership
Inspire, guide and create a positive impact.

Tips to Start Your Business

- Identify your strengths and interests.
- Understand the target market and customer needs.
- Start small — test your idea before scaling.
- Build a strong network and seek mentorship.
- Use digital tools for marketing and operations.
- Keep learning and improving your skills.

Benefits of Starting in This Field

1. Growing demand across industries.
2. Opportunities to work independently or with organizations.
3. High earning potential with experience and expertise.
4. Personal growth and confidence.
5. Ability to make a positive impact on individuals and businesses.

> **Great leaders are not born, they are made.**
> **Start with a small step, develop your skills and build the future you want.**

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LOCAL BUSINESS FEATURE – KARNATAKA 2026

GROWTH | OPPORTUNITY | PROSPERITY

1. Karnataka Budget 2026–27 – Focus on Growth and Jobs

The Karnataka government's 2026–27 budget is focused on socio-economic growth, job creation and infrastructure development. The aim is to strengthen key sectors, improve connectivity and support balanced growth across all regions of the state.

2. Capital Projects Allocation

A total of Rs 84,567 crore has been provided for capital projects in the 2026–27 budget. This investment will support infrastructure, urban development, transport, industry and other key areas that create long-term value and employment opportunities.

3. New Industrial Policy 2025–30

The state government has announced a new Industrial Policy for 2025–30. It aims to promote industrial development in Tier-2 and Tier-3 cities, encourage investment, support MSMEs and create more jobs across Karnataka.

4. Strong IT and Innovation Ecosystem

- Karnataka's IT sector accounts for 43% of India's IT exports.
- The state has 18,000 startups, making it one of the leading startup hubs in the country.
- 550 Global Capability Centres (GCCs) are operating in Karnataka, and the state aims to attract 500 new GCCs by 2029.
- Mysuru is being developed as a second IT city to strengthen the state's digital and innovation ecosystem.

5. Bengaluru and Beyond Bengaluru

Bengaluru remains the key technology and innovation hub. The Beyond Bengaluru approach aims to spread investment, industries and opportunities to other parts of the state, promoting inclusive and balanced development.

Key Sectors for Local Businesses

6. MSMEs – The Backbone of Karnataka's Economy

MSMEs play a vital role in employment generation, exports and local economic growth. The state continues to provide support through easy credit, skill development, market access and simplified regulations.

7. Micro Enterprises

Micro enterprises are encouraged through schemes, training programs and access to digital platforms. These small units help in rural development and strengthen local supply chains.

8. Manufacturing and Industrial Growth

The state is promoting manufacturing across sectors such as auto components, textiles, food processing, chemicals and more. The focus is on value addition, export growth and self-reliance.

9. Electronics, Aerospace and Biotechnology

Karnataka is a growing hub for electronics, aerospace and biotechnology. The state supports R&D, innovation and investment in these high-potential sectors.

10. Tourism

Karnataka's rich heritage, natural beauty and cultural diversity make tourism a key growth area.

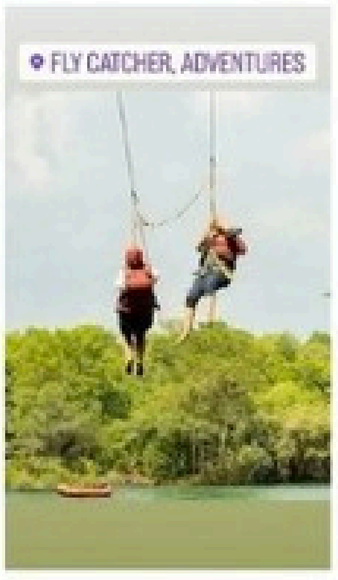
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Nature's Nest



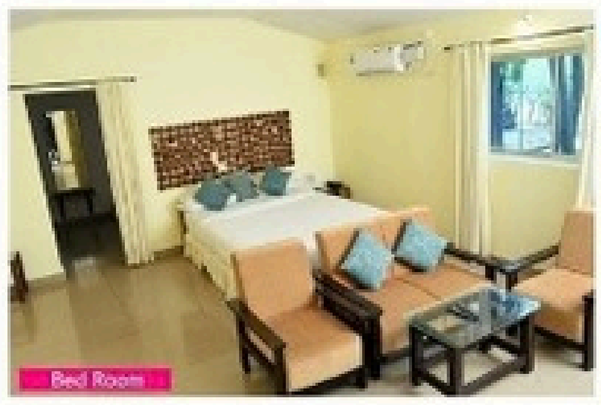


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Century Resort Dandeli

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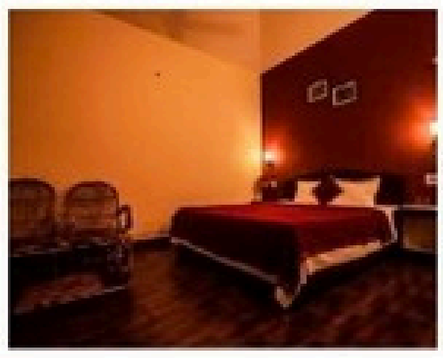


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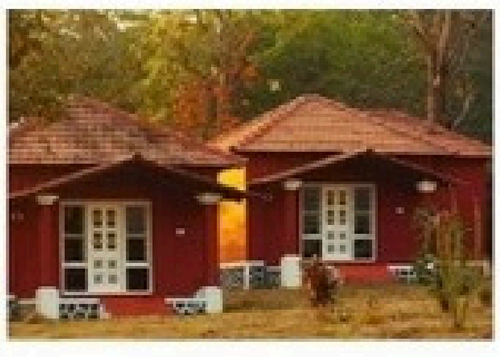
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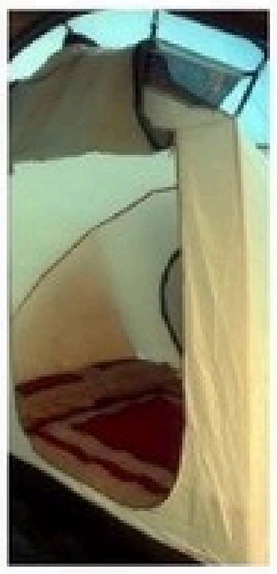
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The state is working on better connectivity, improved facilities and promotion of lesser-known destinations to attract more visitors and support local businesses.

11. Agriculture and Food Processing

The government is supporting farmers and food processing units through modern technology, better market access and value addition. This helps increase income, reduce post-harvest losses and create rural employment.

12. Handicrafts and Traditional Industries

Karnataka's handicrafts, handlooms and traditional industries form an important part of the state's economy. Support is provided for design development, marketing and access to global markets.

13. Local Services and Livelihoods

Local services such as retail, hospitality, logistics, healthcare, education and professional services continue to grow. These sectors create wide opportunities for small and medium businesses across urban and rural areas.

14. Digital Commerce and UPI

Digital commerce and UPI continue to transform the way businesses operate. The state encourages digital payments, online platforms and e-commerce to help local businesses reach more customers and grow faster.

15. Women and Youth Entrepreneurship

The government is focused on empowering women and youth through training, financial support and mentorship programs. These initiatives help new entrepreneurs build sustainable and innovative businesses.

Business Challenges in 2026

16. Key Challenges

- Rising input and operational costs
- Access to affordable credit
- Skilled workforce availability
- Competition from larger and organised players
- Keeping up with technology and digital transformation

Opportunities for Local Businesses in 2026

17. Practical Growth Opportunities

- Explore government schemes and incentives
- Adopt digital tools and online platforms
- Focus on quality, branding and customer service
- Build partnerships and supply chain networks
- Invest in skill development and innovation
- Expand to new markets within and outside Karnataka
- Local businesses can benefit from growing opportunities in technology, manufacturing, electronics, aerospace, biotechnology, tourism, food processing and digital services.
- Adoption of digital payments, e-commerce, online marketing and technology-based business tools can help small businesses reach wider markets.
- Entrepreneurs can explore Startup Karnataka, MSME support programmes, incubation networks and other eligible government initiatives.

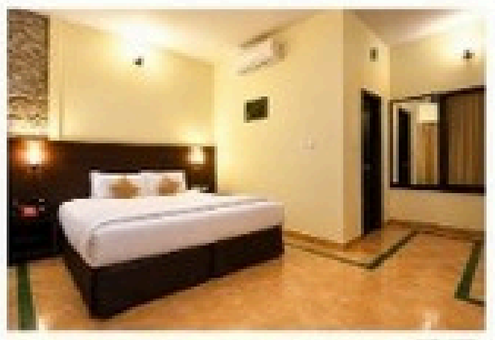
Karnataka's strong policy support, diverse economy and focus on innovation create a positive environment for local businesses in 2026. With the right strategy, skill and adaptability, businesses can grow, compete and contribute to a stronger and more prosperous Karnataka.



The Olive Garden

Olive Garden Resort
Karwar



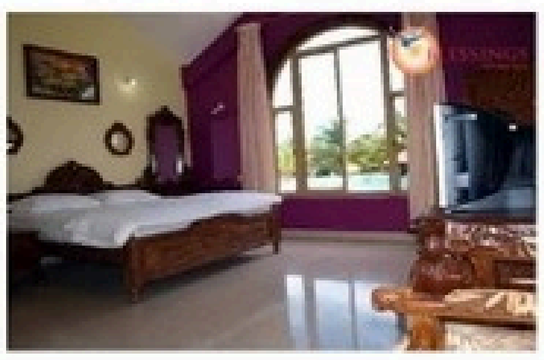




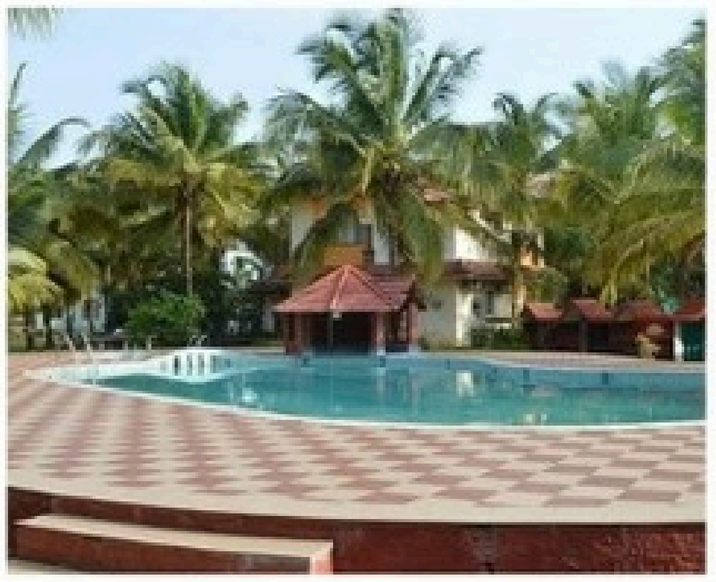
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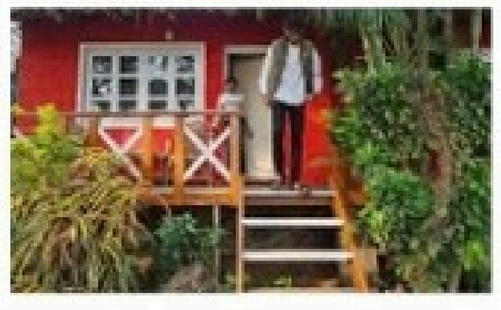
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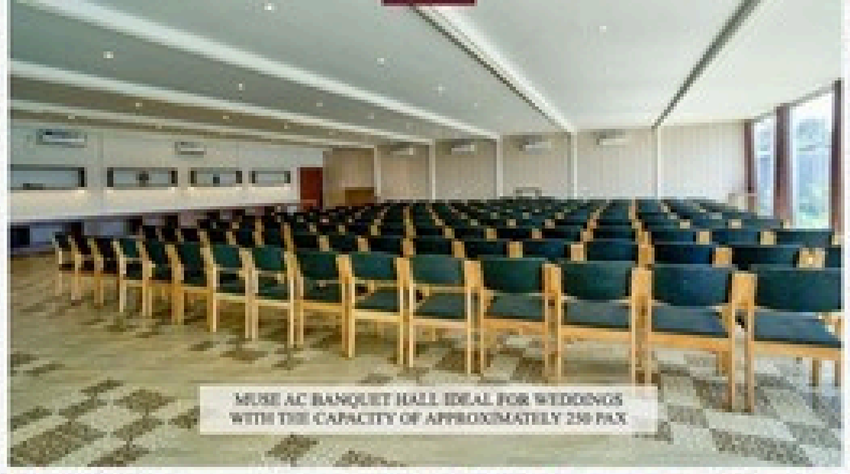
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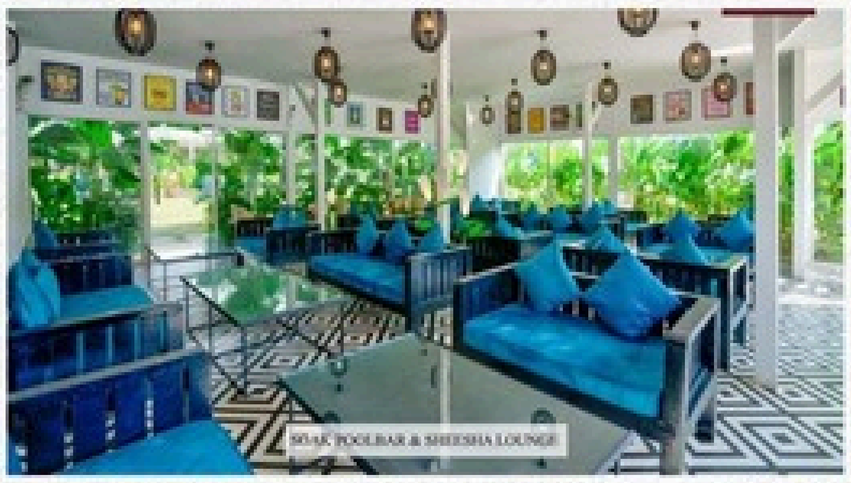
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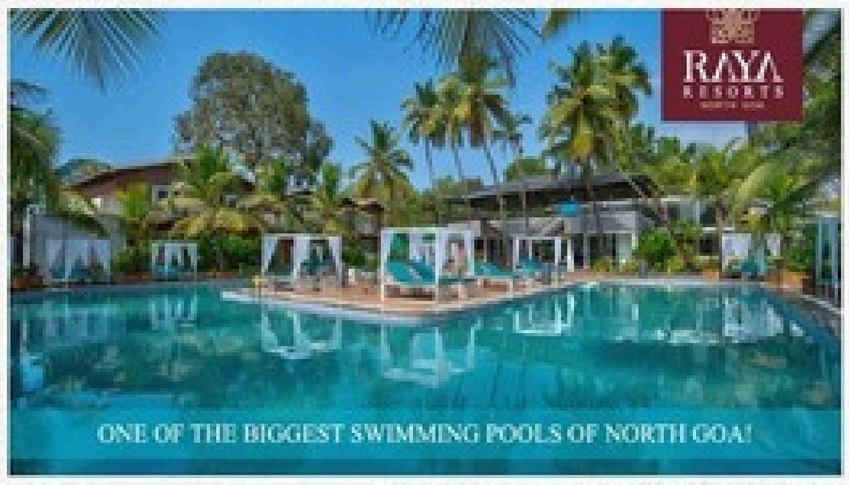
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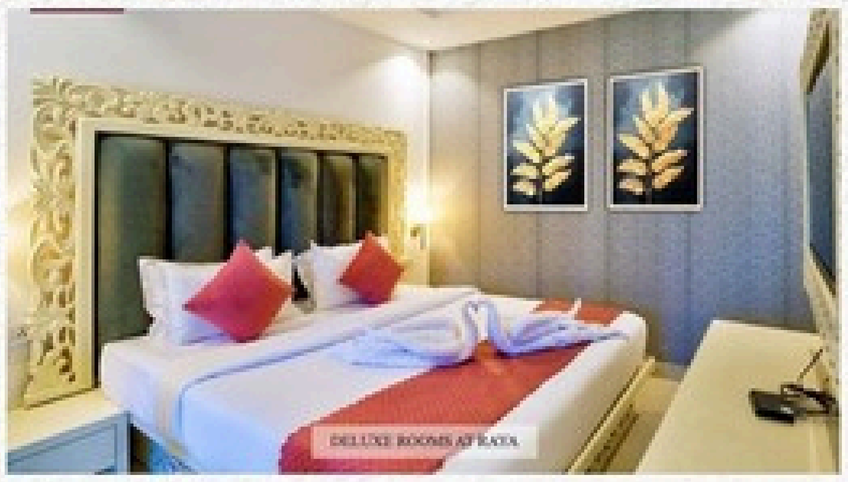




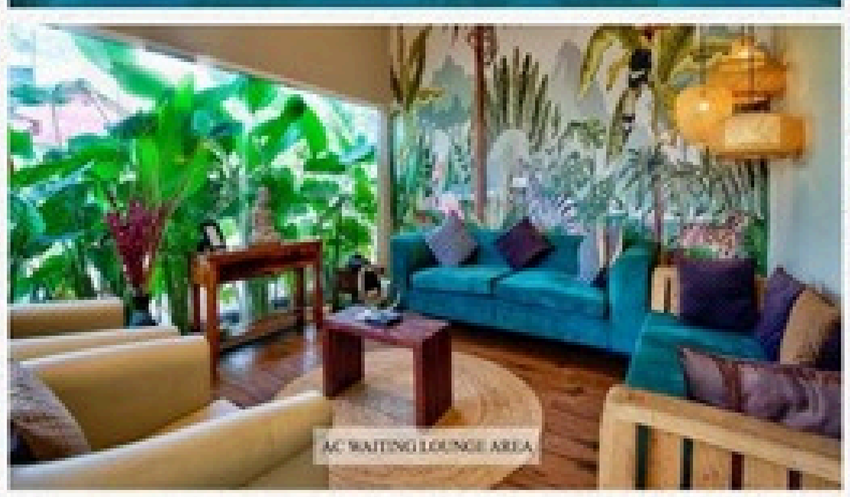














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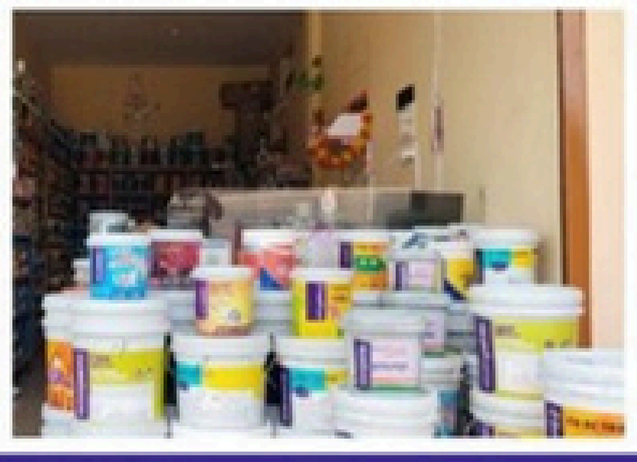
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Franchise & Business Opportunities



BUSINESS & INVESTMENT

Franchising has become one of the most popular and practical ways to start a business in India. It allows individuals to work with established brands, use proven business models and benefit from existing support systems. In 2026, franchise opportunities are expanding across many sectors, supported by changing consumer behaviour, digital technology and growing demand in smaller towns and cities.

1. What is a Franchise?

A franchise is a business model where an established brand (Franchisor) gives the right to an individual or company (Franchisee) to operate a business using its brand name, products, processes and support system. The franchisee pays a fee and follows the agreed terms to run the business in a specified area.

2. Types of Franchise / Business Opportunity Models

- **Product Franchise** – Focuses on selling a specific product under the brand's name.
- **Business Format Franchise** – Includes the complete business model, operations, brand and support.
- **Master Franchise** – Gives the right to develop multiple outlets in a region or state.
- **Area Development Franchise** – Allows the franchisee to open several units in a defined area.
- **Conversion Franchise** – Helps existing businesses switch to a proven brand.

3. Key Sectors Offering Opportunities in 2026

Franchises are growing across a wide range of sectors. Some of the key areas include food and beverage, education and skill development, healthcare and diagnostics, beauty and wellness, fitness, retail and D2C, logistics and courier, automotive and EV, and professional or business services. Each sector has different requirements and offers unique growth potential.

4. Why Franchise Business is Gaining Momentum

Consumers are increasingly comfortable with trusted brands. Franchises offer reduced risk compared to starting a new business from scratch. The support from the franchisor, brand recognition and proven systems help in building a stable and structured business. The rise of Tier-2 and Tier-3 cities is also creating new opportunities, as demand spreads beyond metro areas.

5. Technology and Innovation

Digital tools are making franchises more efficient and scalable. Digital ordering and payment systems, CRM for customer management, centralized operations, data-led location analysis and online training platforms help in better decision-making and smoother operations.

6. Investment Planning

Before starting, it is important to understand the total investment required. This includes the franchise fee, setup cost, working capital and recurring costs such as rent, salaries, raw

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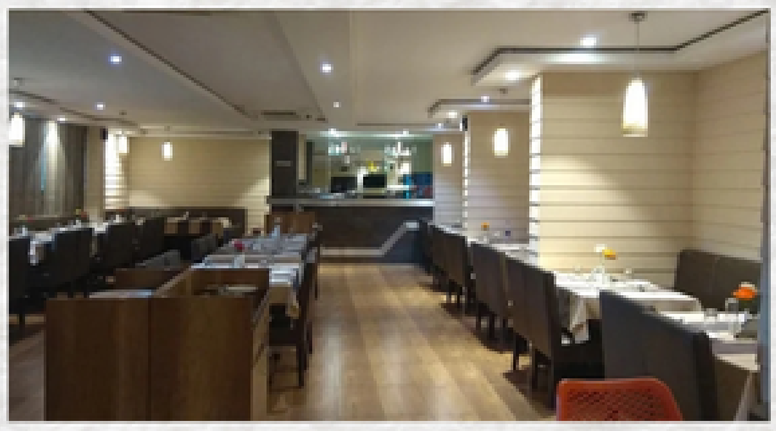
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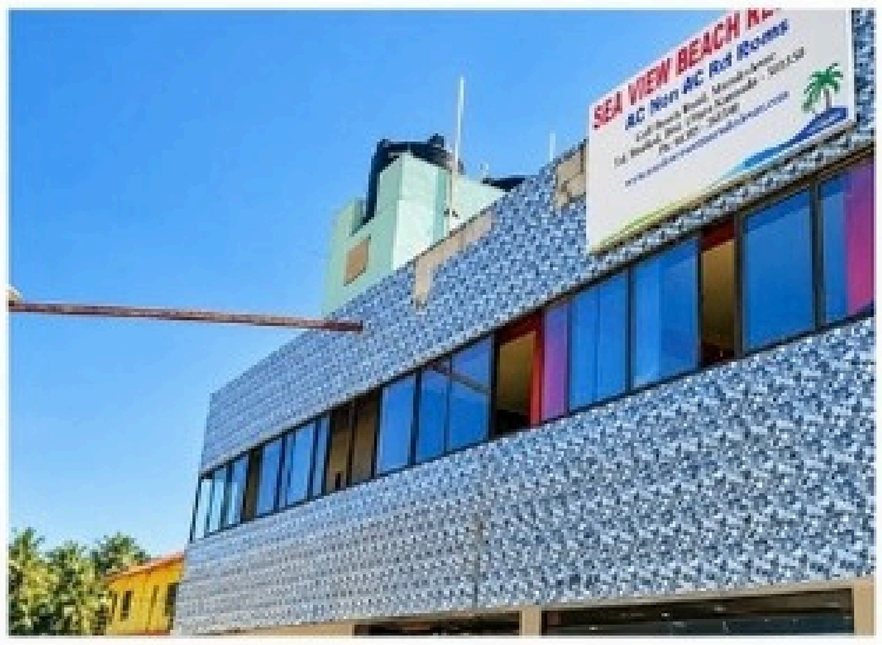






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material and marketing. The amount varies widely depending on the brand, location and business model. A clear financial plan helps in managing the business better and reduces the risk of unexpected challenges.

7. Location and Market Research

The success of a franchise depends greatly on the location. It is important to study the local market, understand the target customers, check competition and analyse the demand for the product or service. A well-researched location increases visibility and helps in better sales and customer reach.

8. Due Diligence

Before signing any agreement, it is important to verify the brand's reputation, financial health, past performance and legal standing. Checking existing franchisees and speaking with them can provide real insights into the brand's support and business operations.

9. Franchise Agreement and Territory

The franchise agreement outlines the rights, responsibilities, fees, duration and exit terms. It also defines the territory, which is the area where the franchisee can operate. Understanding these terms clearly helps in avoiding future issues.

10. Training and SOPs

Proper training and standard operating procedures (SOPs) ensure that the business runs smoothly and maintains the brand's quality. Training is usually provided before launch and continues through refresher sessions and online modules.

11. Supply Chain and Inventory

A strong supply chain ensures the availability of quality products and controls costs. Many franchisors have established supply networks, which help in maintaining consistency and reducing operational challenges.

12. Marketing and Brand Support

Franchisors usually provide marketing support, including advertising, promotional campaigns and digital presence. Local marketing efforts also play an important role in attracting customers and building the brand in the area.

13. Staffing and Human Resources

The right team is essential for smooth operations and customer satisfaction. Hiring, training and retaining skilled staff is important. Many brands provide guidance in recruitment and HR processes.

14. Risk Factors and Challenges

Like any business, franchise operations come with risks. These can include market competition, changing consumer preferences, location challenges, higher-than-expected costs or issues with the franchisor. Being aware of these risks and planning for them helps in long-term stability.

15. Common Mistakes to Avoid

Some common mistakes include choosing a brand without proper research, underestimating the total cost, selecting the wrong location, ignoring the agreement terms and not understanding the support provided by the franchisor.

16. Practical Evaluation Checklist

Before investing, it is useful to review the brand's track record, financials, franchise agreement, training, support system, location potential, total cost, and exit options. This helps in making a well-informed decision.

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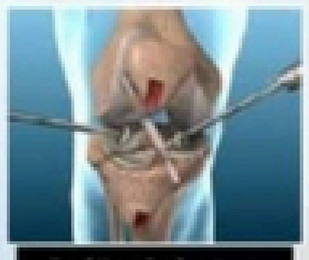
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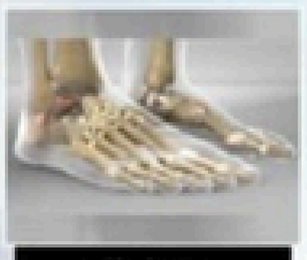
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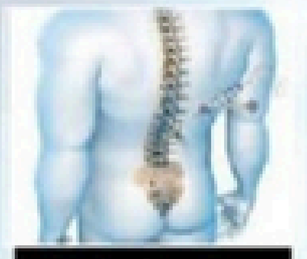
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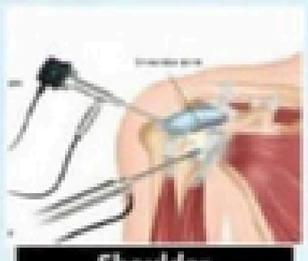
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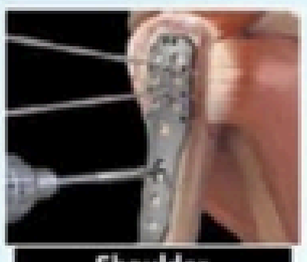

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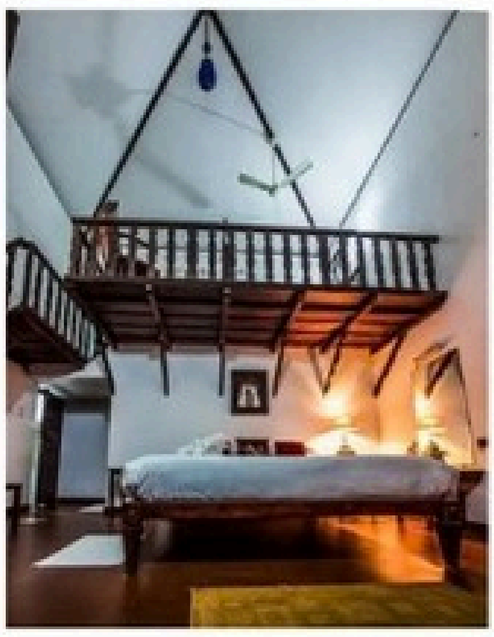


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- GST registration applicability depends on factors such as annual turnover, type of supply, state or inter-state transactions and other legal conditions.
- Registration is applied through the GST portal.
- Registered taxpayers must maintain proper invoices and file applicable returns on time.

2. E-Invoicing

- The GST e-invoicing mandate applies to taxpayers crossing the applicable aggregate annual turnover threshold.
- As per the official IRP information, the mandate was expanded to taxpayers with AATO above ₹5 crore from 1 August 2023.
- In 2026, IRP updates include reporting-time changes for specified large taxpayers, so businesses should check the current portal rules for the latest details.

3. Company / LLP Registration

- Businesses can choose an appropriate structure such as proprietorship, partnership, LLP or company.
- Company incorporation is handled through MCA's electronic incorporation process.
- It requires accurate identity, address, constitutional and director/partner documents.

4. Contracts

- Written agreements should clearly state the parties, scope of work, price and payment terms, delivery or service timelines, responsibilities, confidentiality, intellectual property, termination, dispute resolution, governing law and signatures.

5. Invoices and Records

- Keep invoices, purchase and sales records, agreements, tax records, licences and payment proofs systematically.
- Maintain both physical and digital copies for easy reference and compliance.

6. Licences and Registrations

- Check sector-specific and local registrations such as Shops and Establishments, trade licences, FSSAI, professional tax, labour-related registrations or other approvals where applicable.

7. Employment Basics

- Use clear offer letters or employment agreements for every employee.
- Maintain required payroll, leave, wage and statutory records such as PF, ESI and professional tax where applicable.

8. Legal Risk Prevention

- Verify vendors and business partners before collaboration.
- Document all transactions, agreements and payments.
- Issue notices in writing when necessary.
- Seek professional legal or tax advice for complex matters.

9. Online and Data Compliance

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