छोटे व्यापारी की
10 सबसे बड़ी समस्याएं

90-Day Small Business Action Guide · Top Quality Edition · Hindi + English

Readable

High-contrast typography, clean spacing and bilingual structure.

Actionable

Every chapter ends with targets that can be tracked in 90 days.

Safer

Compliance, loan, GST and scheme notes are routed to official verification.

कानूनी सावधानी: यह guide legal, tax, loan या investment advice नहीं है। GST, MSME, loan, subsidy, labour और data-privacy decisions के लिए official portals और qualified CA/advocate से current verification करें।

Prepared from the supplied corrected eBook, redesigned and rewritten for professional readability. Verified official references checked on 12 June 2026.

कैसे इस्तेमाल करें / How To Use

1. रोज़ 5 मिनट:
Sales, expenses, credit और cash-in-hand लिखें। यही पूरा guide चलाने का dashboard है.

2. हर Sunday 30 मिनट:
Targets check करें, next week का एक priority action तय करें.

3. एक साथ सब नहीं:
पहले money, customers और credit leakage ठीक करें; फिर growth, staff और systems.

4. Official verification:
Scheme, GST, loan और subsidy details apply करने से पहले official portal पर दोबारा देखें.

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CHAPTER 01

पैसा नहीं टिकता

Cash Flow & Funding

असल जड़: समस्या अक्सर कमाई की नहीं, पैसे के बहाव की होती है। दुकान, घर, उधारी और स्टॉक का पैसा एक ही जेब से चलता है, इसलिए महीने के अंत में मुनाफा दिखाई नहीं देता।

Real root: The problem is usually not income; it is unmanaged cash flow. Shop expenses, home expenses, credit sales and stock purchases mix together, so profit disappears.

काम / Action	कैसे करें / How
दुकान और घर का पैसा अलग करें	Open a dedicated business account. Every sale goes there first; take a fixed owner salary for home expenses.
5 मिनट का रोज़ हिसाब	Record sales, expenses, credit given and cash-in-hand before closing the shop.
फ्री Udyam registration	Register only on the official portal. Avoid agents charging fees for a free process.
सही loan, सही जगह	Prepare three months of statements, Udyam certificate and simple P&L before approaching a bank.
Emergency buffer	Move 2-5% of weekly sales into a separate buffer until one month of expenses is saved.

बिल्कुल न करें / Avoid:
Private finance at 3-5% monthly interest, loan-on-loan, or paying agents for guaranteed approvals.

90-Day Targets

1. Business account opened
2. Daily records for 90 days
3. Udyam completed
4. Three monthly P&Ls
5. One-month expense buffer started

CHAPTER 02

ग्राहक नहीं आ रहे

Customer Acquisition

असल जड़: आज ग्राहक खरीदने से पहले फोन पर खोजता है। अगर आपकी दुकान Google, WhatsApp और local network में दिखती नहीं, तो ग्राहक आपके पास आने से पहले ही निकल जाता है।

Real root: Customers now search before they buy. If your shop is invisible on Google, WhatsApp and local referrals, you lose before the customer reaches the market.

काम / Action	कैसे करें / How
Google Business Profile	Add correct name, address, hours, phone, photos and weekly updates. Ask happy buyers for honest reviews.
WhatsApp Business catalog	Add top 20 products/services with photos and prices. Save numbers only with consent.
Local advantage	Compete on instant availability, demo, installation, exchange, after-sales help and relationship.
Referral system	Offer a simple thank-you discount or free service when an old customer brings a real buyer.
2 posts per week	Post useful 30-second reels: new stock, tips, before-after, problem solved, customer FAQ.

बिल्कुल न करें / Avoid:
Fake reviews, spam broadcasts, misleading discounts or daily message blasting.

90-Day Targets

1. Google profile live
2. 25 genuine reviews
3. 300 consented WhatsApp contacts
4. 24 posts/reels
5. Referral message printed/on bill

CHAPTER 03

उधारी और payment delay

Credit Recovery

असल जड़: उधारी business का silent killer है। दिक्कत ग्राहक की नीयत से पहले सिस्टम की होती है: लिखित terms, due date और follow-up routine नहीं है।

Real root: Credit is a silent killer when there are no written terms, due dates or follow-up routines.

काम / Action	कैसे करें / How
Credit rule लिखें	Set who gets credit, how much, for how many days, and who gets no further credit.
हर उधारी लिखित	Use invoice, notebook or app with amount, item, due date and customer acknowledgement.
Follow-up calendar	Reminder on day 3, 7, 14 and 21 after due date. Keep the tone polite and written.
Small claims first	Stop new credit leakage before chasing very old doubtful amounts.
MSME route for B2B	For eligible micro/small suppliers, check the current delayed-payment route on official portals.

बिल्कुल न करें / Avoid:
Threats, public humiliation, abusive calls, or large credit based only on relationship.

90-Day Targets

1. 100% credit written
2. Due date on every bill
3. Weekly recovery hour
4. Old dues split A/B/C
5. New credit leakage reduced

CHAPTER 04

Growth नहीं हो रही

Growth & Profit

असल जड़: Growth सिर्फ ज्यादा ग्राहक लाने से नहीं आती। Bill value, repeat purchase, margin mix और recurring income बढ़ाना भी उतना ही जरूरी है।

Real root: Growth does not only mean more customers. Average bill value, repeat purchase, margin mix and recurring income matter just as much.

काम / Action	कैसे करें / How
Margin map	Mark each product/service as high, medium or low margin; promote high-margin helpful items.
Bundle बनाएं	Create starter, standard and premium combinations so customers can choose easily.
Upsell question	Ask one useful add-on question on every sale: cover, warranty, service, installation, refill.
Repeat list	Call or message old customers with a relevant reason, not a generic offer.
Recurring offer	Create AMC, refill, monthly service, membership or seasonal checkup where suitable.

बिल्कुल न करें / Avoid:
Permanent discounting that kills margin, confusing offers, or copying online prices without adding service value.

90-Day Targets

1. Top 20 margin list
2. Three bundles
3. Upsell question used daily
4. Old customer list activated
5. One recurring offer launched

CHAPTER 05

Staff नहीं मिल रहा

Hiring & Delegation

असल जड़: अक्सर problem full-time staff की नहीं, owner के दिमाग में बंद कामों की होती है। पहले काम को A/B/C में बांटें, फिर सही व्यक्ति खोजें।

Real root: Often the issue is not full-time staff; it is work locked inside the owner's head. Split the work before hiring.

काम / Action	कैसे करें / How
A/B/C list	A = owner only, B = trainable, C = outsource/part-time. Hire for B and C first.
One-page SOP	Write steps, mistakes to avoid and escalation point for each repeated task.
Phone video training	Record two-minute videos for billing, packing, opening, closing, customer greeting.
Part-time options	Try college students, ITI freshers, family support, freelancers or apprenticeship route where applicable.
Trial task	Before hiring, give a paid trial task and evaluate punctuality, honesty and learning speed.

बिल्कुल न करें / Avoid:
Hiring without role clarity, giving cash access on day one, or expecting a new person to read your mind.

90-Day Targets

1. A/B/C list ready
2. Top 5 SOPs written
3. Two training videos
4. One trial helper tested
5. Cash/security rules defined

CHAPTER 06

GST और compliance का डर

Compliance Control

असल जड़: Compliance का डर जानकारी और कैलेंडर की कमी से बढ़ता है। एक अच्छा CA, due-date calendar और organized documents आधी anxiety खत्म कर देते हैं।

Real root: Compliance anxiety reduces when you have a good CA, a due-date calendar and a clean document folder.

काम / Action	कैसे करें / How
CA से 3 सवाल	Ask: Do I need GST? Is composition suitable? What are my due dates this year?
Compliance calendar	Put GST, ITR, license renewal, rent agreement and insurance dates in phone reminders.
Documents का घर	One physical file plus one Drive folder for Udyam, GST, licenses, bank statements and big bills.
Invoice discipline	Keep sales and purchase documents clean. Avoid fake billing or fake ITC completely.
Monthly review	Spend 30 minutes monthly with records before filing season becomes panic season.

बिल्कुल न करें / Avoid:
Fake bills, fake ITC, late filing by habit, or ignoring notices.

90-Day Targets

1. CA checklist completed
2. Due dates in calendar
3. Drive folder ready
4. All large bills stored
5. Zero late-filing target

CHAPTER 07

सरकारी काम और red tape

Government Work

असल जड़: सरकारी काम में आपकी ताकत receipt, application number, written follow-up और patience है। रिश्वत शॉर्टकट नहीं, जोखिम है।

Real root: Your strength in government work is receipts, application numbers, written follow-up and patience. Bribery is risk, not a shortcut.

काम / Action	कैसे करें / How
Official portal first	Use online applications wherever available and save acknowledgement numbers.
Every conversation record	Keep copies of applications, receipts, emails and replies in one folder.
Escalation ladder	If delayed, follow written grievance route before informal pressure or middlemen.
DIC/industry office	Visit the District Industries Centre once to understand current schemes for your trade.
Agent filter	If an agent promises guaranteed approval or asks cash without receipt, walk away.

बिल्कुल न करें / Avoid:
Bribes, forged documents, verbal-only applications or handing originals to unknown agents.

90-Day Targets

1. Portal list made
2. Application tracker started
3. DIC visit done
4. All receipts scanned
5. No-cash-without-receipt rule

CHAPTER 08

Owner के बिना business बंद

Systems & Automation

असल जड़: Business owner के बिना तभी चलेगा जब हिसाब, customer follow-up, stock, pricing और daily routines सिस्टम में लिखे हों।

Real root: A business can run without the owner only when accounts, follow-ups, stock, pricing and routines are documented.

काम / Action	कैसे करें / How
Owner brain dump	Write supplier rates, customer notes, credit limits and pricing rules in one protected file.
WhatsApp automation	Set greeting, away message, quick replies for location, price list, UPI and working hours.
Billing to accounts	Daily sales total must flow into the cash sheet before closing.
Stock reorder points	Define minimum quantity for fast-moving items and review weekly.
2-day absence test	Take two half-days away and note exactly where the system breaks.

बिल्कुल न करें / Avoid:
Keeping passwords, rates, credit limits and supplier contacts only in the owner's head.

90-Day Targets

1. Owner brain file
2. Quick replies set
3. Daily closing sheet
4. Reorder list
5. 2-day absence test

CHAPTER 09

Power, internet, transport की दिक्कत

Infrastructure Resilience

असल जड़: Infrastructure problem को पूरी तरह control नहीं कर सकते, लेकिन fallback plan से नुकसान कम कर सकते हैं।

Real root: You cannot fully control infrastructure problems, but a fallback plan reduces losses.

काम / Action	कैसे करें / How
Power backup math	Calculate revenue lost per outage hour before buying inverter, battery or generator.
Solar feasibility	For owned premises, check rooftop solar only after verifying current scheme rules and commercial/residential eligibility.
Double internet	Main broadband plus hotspot SIM from a different operator. Keep offline payment backup.
Critical stock buffer	Keep extra buffer only for fast-moving items with transport delay risk.
Vendor backup	Maintain at least two suppliers for critical items.

बिल्कुल न करें / Avoid:
Buying expensive backup without ROI calculation, or keeping huge slow-moving stock out of fear.

90-Day Targets

1. Outage-loss calculation
2. Backup decision
3. Second internet active
4. Critical stock list
5. Two backup suppliers

CHAPTER 10

Business education नहीं है

Learning System

असल जड़: Business सीखना MBA से शुरू नहीं होता। रोज़ 20 मिनट numbers, customers, suppliers और competitors को समझना ही practical education है।

Real root: Business education begins with 20 minutes a day studying numbers, customers, suppliers and competitors.

काम / Action	कैसे करें / How
Weekly owner hour	Every Sunday review sales, expenses, stock, dues, posts and next week's priority.
One skill per 90 days	Choose one: sales script, bookkeeping, WhatsApp marketing, negotiation, hiring or GST basics.
Trader group	Create a small serious group of non-competing owners to exchange what is working.
Scheme check twice a year	Scan official MSME/state portals or ask CA/DIC what is current for your trade.
Customer learning	Ask five customers monthly why they bought, why they delayed, and what else they need.

बिल्कुल न करें / Avoid:
Learning only from random videos, ignoring numbers, or changing strategy every week.

90-Day Targets

1. 12 weekly reviews
2. One skill chosen
3. Trader group formed
4. Five customer interviews/month
5. Scheme check done

90-Day Master Roadmap

Week	Focus
Week 1	Separate money, start daily sheet, write credit rules, create Google Business Profile.
Week 2	Complete Udyam, build WhatsApp catalog, create compliance calendar, start due-date reminders.
Week 3	List old dues A/B/C, collect 10 reviews, create top-20 margin map, organize documents.
Week 4	First monthly P&L, referral message on bill, first 5 SOPs drafted, portal/application tracker ready.
Week 5	Launch two weekly posts, build first bundle, WhatsApp quick replies, weekly recovery hour.
Week 6	Launch recurring offer to trusted customers, use upsell question daily, prepare bank file if needed.
Week 7	Training videos, stock reorder list, supplier payment-term negotiation, second internet backup.
Week 8	Review compliance, customer interviews, DIC/scheme check, test one part-time helper.
Week 9	Emergency buffer review, paid trial task, improve high-margin display, update Google photos.
Week 10	Two-day absence test, revise SOPs, supplier backup list, transport-delay buffer for critical stock.
Week 11	Second P&L review, cut two waste expenses, old customer reactivation campaign.
Week 12	Scorecard, next 90-day skill, decide what to systemize or hire next.

Final Scorecard

#	Area	Minimum win after 90 days	Done
1	Cash Flow & Funding	Business account opened	
2	Customer Acquisition	Google profile live	
3	Credit Recovery	100% credit written	
4	Growth & Profit	Top 20 margin list	
5	Hiring & Delegation	A/B/C list ready	
6	Compliance Control	CA checklist completed	
7	Government Work	Portal list made	
8	Systems & Automation	Owner brain file	
9	Infrastructure Resilience	Outage-loss calculation	
10	Learning System	12 weekly reviews	

Score meaning: 8-10 = strong reset, 5-7 = progress with gaps, 0-4 = start again with cash-flow and credit discipline.

Verified Official References

1. **Udyam Registration**
   https://udyamregistration.gov.in/
   Official MSME registration portal; registration is free, paperless, and self-declaration based. Verify current MSME thresholds and requirements.

2. **MSME Samadhaan / ODR**
   https://samadhaan.msme.gov.in/
   Delayed-payment information and official route for eligible micro and small enterprises; check current ODR filing guidance.

3. **GST Portal & Composition Guide**
   https://www.gst.gov.in/ and
   https://tutorial.gst.gov.in/userguide/registration/Composition_Scheme.htm
   GST registration, filing and composition guidance. Confirm eligibility with a CA before acting.

4. **PM Mudra**
   https://www.mudra.org.in/
   Official information for MUDRA loans. Approval depends on lender appraisal and records.

5. **CGTMSE**
   https://www.cgtmse.in/
   Credit guarantee information. CGTMSE does not give loans directly; it works through member lending institutions.

6. **Apprenticeship India**
   https://www.apprenticeshipindia.gov.in/
   Official apprenticeship portal. Check current eligibility, stipend support and process.

7. **PM Surya Ghar**
   https://pmsuryaghar.gov.in/
   Official rooftop solar portal. Verify current subsidy, eligibility and DISCOM process before spending.

Rules, eligibility and portal processes can change. Treat this page as a checking list, not as final advice.