

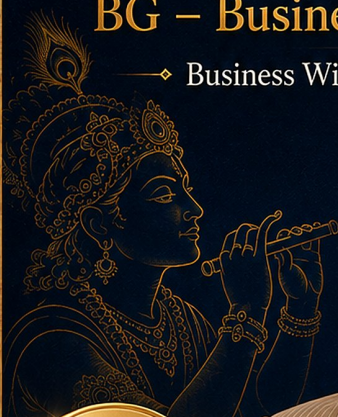


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BG SUTRAS

BG – Business Growth & Bhagya Guide

◆ Business Wisdom for Every Indian Entrepreneur ◆



MENTOR TO
4,000+
INDIAN
BUSINESSES



BASEESH U GALA

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मैं मानता हूँ — This Is What I Believe

Business is not a money game. It is a way to create value — and a way to discover yourself. **Grow 100x, and find out who you really are.**

Work for value creation. **Paise value ke peeche apne aap aate hain.**

Business is simple: solve your customer's pain. And everyone who walks with you — team, vendors, mentors, investors — **give them respect, help them grow.**

Earn profit. Build cash flow. Build valuation. **But with blessings. Money earned without dua comes, but never stays.**

A real business is one **that runs without you.**

Wealth comes in five forms — money, health, peace of mind, relationships, and inner joy. **If you have only the first one, you are not rich.**

That is why I say — Raise others. Rise higher. | सहयोग से समृद्धि

WHO IS RAMU KAKA?

Thirty years behind the same counter. First to open the shutter, last to close it. Not one rupee ever short in the galla. The whole market trusts him.

And yet — every year, the same shelf, the same stool, the same life.

Ramu Kaka is not one man. He is every owner whose business cannot run one day without him.

Mehnat poori thi. Bas rasta kisi ne nahi dikhaya.

This book carries his whole journey — from Ramu Kaka to Automode Crorepati, in six steps.

START WITH YOUR OWN QUESTION

The full book has a Problem Index. Pick your problem — go straight to the sutra that answers it.

“Mera business mere bina nahi chalta.”

“Profit dikhta hai, par bank khaali hai.”

“Udhaari vasool nahi hoti.”

“Beta / beti business mein nahi aana chahte.”

“Achhe log chhod ke chale jaate hain.”

“Naya seekhne ka time nahi milta.”

“Competition bahut badh gayi hai.”

“Family mein business ko lekar tanav hai.”

... and nine more. Each one points to 3–5 sutras.



आपका धंधा market की वजह से छोटा नहीं है

— आपके फ़ैसलों की वजह से छोटा है।

Market सबके लिए एक है; इसी market में किसी ने empire बनाया।

बहाना बाहर मत ढूँढो — जवाब अंदर है।

Aapka dhandha market ki wajah se chhota nahi hai

— aapke faislon ki wajah se chhota hai.

Market sabke liye ek hai; isi market mein kisi ne empire banaya.

Bahana bahar mat dhoondo — jawab andar hai.



Every market carries an empire and a thousand excuses at the same time — same GST, same customers, same competition. The difference is never out there. Blame is comfortable because it needs no decision; ownership is expensive because it demands one today. (Aur haan — asli MBA ka matlab: 'Mujhe Bahut Aata hai.' Woh degree market khud deti hai.)

SACH · INSPIRING EXAMPLES

In the same Indian market where lakhs of shopkeepers said *kharch zyada hai, margin kam hai, customer nahi aata* — Radhakishan Damani opened DMart. Same GST, same landlords, same price-sensitive customer, same competition. He made different decisions: own the property, keep the range tight, pay suppliers early, take lower margins on faster movement. By FY26 DMart ran 500 stores and reported consolidated total revenue of about ₹68,821 crore — one of India's most valuable retailers. The market was never the variable. The decisions were.

AAPKE AAS-PAAS · MSME JOURNEY

MANJEET: He came to BG with a list of nine reasons his business was stuck — GST, quick commerce, credit terms, staff, market. BG asked him to write one decision he could take next to each. Seven had one. Two did not. 'Market meri list se chhota nikla,' he admitted. The list still hangs in his office, folded, with seven ticks — and the two he could not answer circled, because those are honest.

AAJ KYA KARNA HAI · ACTION TODAY

List your top 3 'market problems.' Beside each, write the decision YOU could take despite it.



'पैसा नहीं है' — यह बहाना अब बंद।
आज बहुत से धंधे zero cost पे शुरू होते हैं।
एक smartphone, थोड़ा हुनर और भूख — बस यही capital है।

'Paisa nahi hai' — yeh bahana ab band.
Aaj bahut se dhandhe zero cost pe shuru hote hain.
Ek smartphone, thoda hunar, aur bhookh — bas yahi capital hai.



For the first time in history, distribution is free — the phone in your pocket reaches more people than a crore of advertising did twenty years ago. What's scarce now isn't capital; it's consistency and skill. 'Paisa nahi' has quietly become the most expensive excuse in India — it costs entire futures.

SACH · INSPIRING EXAMPLES

Meesho (revenue ₹9,389 crore and 199 million annual transacting users, FY25; listed December 2025) used capital and technology to build a platform that ran on other people's phones. Lakhs of homemakers — many with no shop, no godown, no investment beyond a smartphone and a WhatsApp group — began reselling and earning. Some now run businesses larger than their husbands' salaries. Their starting capital was zero. What they actually needed was hunger, and a screen they already owned.

AAPKE AAS-PAAS · MSME JOURNEY

MANJEET: His daughter built a WhatsApp catalogue for the distribution business one Sunday afternoon. Cost: zero. The first online order felt, in his words, 'jaadu jaisa.' The jaadu was a teenager who did not know it was supposed to be difficult, and a phone he had been carrying in his pocket for six years.

Meesho: over 1 crore reseller-entrepreneurs registered — most starting with ₹0 capital.

AAJ KYA KARNA HAI · ACTION TODAY

Open your phone now. One product photo, one honest caption, posted to your status/group today. Your zero-cost business practice starts in 10 minutes.



'Main Hi Sab Kuch' एक बीमारी है
— इलाज तारीफ़ नहीं, training है।
जो मालिक सब खुद करता है, सब छोटा करता है: छोटा धंधा, छोटी
team, छोटा future।
बाँटना सीखो — काम भी, भरोसा भी।

'Main Hi Sab Kuch' ek bimari hai
— ilaaj taareef nahi, training hai.
Jo malik sab khud karta hai, sab chhota karta hai: chhota dhandha,
chhoti team, chhota future.
Baanatna seekho — kaam bhi, bharosa bhi.



Dependency on the owner is a prison with a flattering name. Every task you keep is a skill your team never builds — the owner's competence quietly manufactures the team's incompetence. Praise for 'doing everything' is the disease's favourite food; training others is the only medicine that works.

SACH · INSPIRING EXAMPLES

Naresh Goyal ran Jet Airways through himself for decades. Professional CEOs arrived with plans and left without executing them; senior decisions waited for one man's nod, sometimes for weeks. It worked while he was strong. When his grip finally slipped in 2019, there was nothing underneath — no bench, no system, no second layer. India's biggest full-service airline stopped flying. 'Main hi sab kuch' was the business model — and, analysts say, the cause of the death that followed.

AAPKE AAS-PAAS · MSME JOURNEY

ROHAN (Nagpur): He was answering every support call himself, at any hour, and calling it dedication. Then he recorded ten training videos and handed support to two part-timers. His users noticed nothing. That stung his ego for exactly one day — and then he got his product time and his sleep back.

AAJ KYA KARNA HAI · ACTION TODAY

List everything only YOU can do. Now mark honestly: which ones could someone do at 80% quality with training? Start training the first one this week.



Rent मत देखो — revenue per square foot देखो।
सस्ती जगह जहाँ धंधा न हो, महँगी पड़ती है।
हर foot से पूछो: तू कितना कमा रहा है?
जो foot जवाब न दे, उसे बदल दो।

Rent mat dekho — revenue per square foot dekho.
Sasti jagah jahan dhandha na ho, mehngi padti hai.
Har foot se poochho: tu kitna kama raha hai?



Rent is a price; revenue-per-foot is a report card — and owners habitually judge the price while ignoring the report card. A ₹2-lakh corner earning ₹20 lakh is cheap; a ₹30,000 lane earning ₹90,000 is a slow leak with a signboard. Interrogate the floor: every foot is an employee, and some have stopped working.

SACH · INSPIRING EXAMPLES

Starbucks pays premium rents on the world's most expensive corners and stays profitable, because it never judges a site by the rent cheque. It judges by revenue per square foot, footfall pattern, and how long people sit. Over forty thousand stores worldwide — and in India, 500+ cafes (FY25) making it the country's largest organised coffee chain — the rule holds: the costly corner that earns is a bargain, and the cheap lane nobody walks past is the most expensive lease you will ever sign.

AAPKE AAS-PAAS · MSME JOURNEY

MAHESH BHAI: He measured what each part of the shop earned per square foot for one month. The decorative display near the entrance — his favourite corner, arranged personally — turned out to be the lowest earner in the shop. It moved. It hurt. Sales rose. Billing counter pe usne impulse items rakhe — aur ek TV lagakar brands se advertising ke paise aur margin dono liye. Har foot ab do baar kamata hai.

AAJ KYA KARNA HAI · ACTION TODAY

This week, estimate sales per area for your 3-4 zones (or per service line). Promote the best performer to prime position; demote or drop the worst.



6 महीने mobile बंद कर दो — धंधा चलना चाहिए।
जो company आपके रुकते ही रुक जाए, वह company नहीं
— आपके नाम का पिंजरा है।

6 mahine mobile band kar do – dhandha chalna chahiye.
Jo company aapke rukte hi ruk jaye, woh company nahi
– aapke naam ka pinjra hai.

Sutra 19 made the claim. This page is its examination hall. The phone is the modern owner's chain — every call answered personally is a system that was never built. Six months is the standard; even six DAYS of silence will X-ray your business: what runs, what stalls, who decides. The pinjra is comfortable; that's what makes it a pinjra.

SACH · INSPIRING EXAMPLES

Bill Gates — who ran Microsoft to global dominance and gives through a foundation whose endowment stood at over \$75 billion as on 2025 — took 'Think Weeks' — twice a year, alone in a forest cabin, no visitors, no calls, only books and employee idea-papers. Microsoft ran without him for those weeks by design, not by accident. Some of the company's biggest strategic turns were decided in that silence. Years later he stepped out of the CEO chair entirely and the company grew larger still. The richest test of any system is the owner's planned absence.

AAPKE AAS-PAAS · MSME JOURNEY

SURESH ANNA: He took the fifteen-day test — a real holiday, phone with his manager. Three problems arose; all three were solved using the manual he had written the year before. 'Wapas aake sabse achhi khabar yeh thi,' he says, 'ki koi khabar nahi thi.'

AAJ KYA KARNA HAI · ACTION TODAY

Book the test: 3 full days off-phone next month, announced. Every call that still finds you = one system to build. Repeat quarterly, extend duration each time.



आप self-made कुछ नहीं हो

— पीछे लोगों का आशीर्वाद और sacrifice खड़ा है, सबका ऋण चुकाना है।

रामायण में 'तेरा-तेरा' किया तो तर गए; महाभारत में 'मेरा-मेरा' किया तो मर गए।

'मैंने अकेले किया' बोला — गिरावट शुरू।

Aap self-made kuch nahi ho

— peeche logon ka aashirwad aur sacrifice khada hai, sabka rin chukana hai.

Ramayan mein 'tera-tera' kiya toh tar gaye; Mahabharat mein 'mera-mera' kiya toh mar gaye.

'Maine akele kiya' bola — girawat shuru.

'Self-made' is a story with the cast list deleted — the parent who sacrificed, the teacher who pushed, the first customer who trusted, the spouse who absorbed the stress. Gratitude isn't politeness; it is accurate accounting. And the moment 'maine akela kiya' enters the heart, learning exits, people exit, and grace exits — in that order.

SACH · INSPIRING EXAMPLES

Neeraj Chopra won Olympic gold in 2021 with one throwing arm — and names a hundred hands every time he speaks. His first coach, the men who pooled money for his first javelin, the army that paid him while he trained, the physios, the rivals who pushed his distance. He has publicly credited a German coach, a Czech legend, and villagers who fed him. India's most self-made champion keeps the longest thank-you list in Indian sport, and it has never made him smaller.

AAPKE AAS-PAAS · MSME JOURNEY

AARAV (Morbi, arc): At the export council award, he thanked his father first — 'jiski factory ne mujhe zid karna sikhaya' — in front of two hundred people, including the chacha who had not spoken to the family in six years. The chacha came. He sat in the second row and left before dinner. But he came, and the wall now has a door in it.

AAJ KYA KARNA HAI · ACTION TODAY

Tonight, write your 'rin list' — 5 people whose sacrifice sits inside your success. This month, repay one: a call, a gift, a public thank-you, a cheque.

6 moti aapke haath mein.
102 abhi baaki hain.

The full mala — 108 sutras, in six sections.

Har sutra do tarah se: हिंदी mein, aur English letters mein.



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