

A UGROWTH CONSULTANCY FIELD GUIDE



UGROWTH CONSULTANCY
TOWARDS MAKING MILLIONAIRES

VOLUME ONE · 2026 EDITION

Brilliant People, Average Lives.

A field guide to starting your Indian consulting practice
without losing yourself.

UGROWTH CONSULTANCY · MUMBAI · DELHI ·
BANGALORE

TOWARDS MAKING
MILLIONAIRES

What is inside.

This is a forty-two page field guide, read front to back in about an hour, or in pieces over a weekend. Each chapter is self-contained. You can start where it stings.

One · The Quiet Epidemic. Why brilliant people in India end up in average lives, and how we got here.

Two · Six People, One Feeling. The six archetypes this course is written for. Mark the one that is you.

Three · The Three Truths. What entrepreneurship actually is, stripped of the Instagram glamour.

Four · About the Mentor. Captain Ankur Kulshrestha, Indian Navy retired, and why he teaches now.

Five · Clarity Beats Hustle. The three sentences every first-generation founder must be able to say out loud.

Six · The Founder Freedom Filter. A six-question decision tool. The full framework, free, in print.

Seven · Three Founders Who Chose Focus. Dr Jhoumer of IICTN, Bhavna Srivastava of BH Wellness, Ruchii of The Sales Knob.

Eight · The Ground Truth. GST, TDS, MSME, Razorpay, payment timelines. The unglamorous reality of an Indian practice.

Nine · The Certification Path. Our MEPSC-aligned certification at NSQF Level 5.

Ten · What You Walk Away With. Seven concrete deliverables. Plus four things no job will ever give you.

Eleven · What This Is Not. Four promises we refuse to make. Read before you enrol.

Twelve · Your Next Step. Three moves, in plain language. No pressure, no pitch.

There is a quiet epidemic in India.

Brilliant people, stuck in average lives. You know them. You may be one of them.

They are the engineers in Bangalore who built someone else's product for eleven years and still cannot explain their own. They are the marketing managers in Mumbai who stopped being excited on a Sunday evening some time in 2019 and never told anyone. They are the chartered accountants in Jaipur who dreamed of a practice of their own and now sign off other people's balance sheets after 9 PM.

They are the homemakers in Kochi who ran a family for a decade with more skill than most corporate managers will ever show, and who now sit at the edge of a laptop wondering if the world still has a seat for them. They are the 24-year-olds in Kanpur who can see, from a distance, that the corporate ladder takes ten years to climb two rungs, and who do not have ten years to give.

They scroll LinkedIn at 7 AM and see someone younger doing what they always wanted to do. They open Instagram at lunch and watch a founder they have never met talk about freedom while they answer a Monday morning email from a manager they do not respect. They already know they were built for more.

“Brilliant people stuck in average lives is not a personal failure. It is a pattern. A quiet, respectable, salaried pattern that India has been exporting to itself for thirty years.

— THE UGROWTH THESIS

The word "more" is easy to say and almost impossible to hold. More what, exactly. More money, yes, but not only. More time, certainly, but that too is a shadow of the real thing. What you want, underneath it all, is **to own the calendar you live by**. To choose the work. To choose the client. To choose the hour at which you stop.

Why the epidemic is quiet

Nobody is marching in the streets about this. It is a private grief, carried quietly. You do not complain too loudly because the salary still comes. The EMI still gets paid. The parents are still proud. Your neighbour's son is still doing worse, which is supposed to be a comfort.

But every three or four months, something cracks. A cousin announces she quit. A schoolmate posts a win on LinkedIn. You read a book at the airport and underline a sentence you cannot forget. You walk past a cafe in Indiranagar and see someone your age working on something that looks like theirs. The ache returns. And then, because Monday comes, the ache is filed away.

This brochure is the file being reopened.

What we have noticed in seven years of mentoring

We have sat with over a thousand people across seventeen cities. Software professionals, sales leaders, homemakers returning after a break, second-generation jewellers, tired doctors, self-taught coaches, serious graduates who looked older than their years. The specific stories differ. The pattern does not.

- They have more skill than they give themselves credit for.
- They have less clarity than their skill deserves.
- They have been over-advised and under-mentored.
- They are waiting for a permission that will never arrive.

The work, it turns out, is not to inject more ambition into their life. They have more than enough ambition already. The work is to **shape that ambition into a business that fits their life instead of fighting it**. That is a very different project. That is the project this field guide opens.

You were not built for an average life. You were built for an owned one.

What this field guide will and will not do

This is not a motivational document. It is not a sales brochure dressed up in clever typography. It is a field guide — the thing you would put in your bag if you were going out on unfamiliar ground with a map that you could trust.

In the next forty pages, we will do six things, slowly.

One. We will name the six kinds of people this is for. You will see yourself in one of them, probably two.

Two. We will tell you three truths about entrepreneurship that Instagram does not.

Three. We will introduce the mentor behind this work, without inflation.

Four. We will give away a full framework from our course. Free. In print.

Five. We will walk you through three real Indian founders who chose focus over noise.

Six. We will tell you what a real consulting practice looks like on the ground in India. GST, TDS, Razorpay, the works.

At the end, if you want to go further, there is a certification. If you do not, there is still a page of notes you can keep. Either outcome is a win for us. A brochure that works even when someone does not buy is the only kind of brochure worth printing.

“Clarity does not come from watching more content. Clarity comes from choosing something small and committing to it for long enough that it starts to look like a practice.”

— LESSON ONE · UGROWTH CERTIFICATION

Six people. One quiet feeling.

This certification is written for six kinds of people who share one thing. They were built for more than the life they are currently living.

We have deliberately written each of these as if we are speaking to one person across a small table. Read them slowly. Mark the one that stings.

ARCHETYPE 01

The Stuck Professional

Ages 28 to 42 · 5 to 15 years of experience

You have a respectable salary, an EMI, and a manager you would not choose as a friend. You have been thinking about leaving for the last three years. You haven't. Not because you are not capable, but because no one has handed you a map that trusts you as a professional. This is your exit plan. Not a dramatic one. A disciplined one.

ARCHETYPE 02

The Silent Side-Hustler

Already earning on the side · No brand, no system

You already earn between twenty thousand and one lakh a month from freelancing, reselling, coaching, or content. It is inconsistent. You have no rate card, no brand voice, and no way to say no politely. Razorpay works, WhatsApp works, the client eventually pays. The gap is not talent. The gap is structure. This course turns the hustle into a business.

ARCHETYPE 03

The Returning Homemaker

Three, five, or twelve years off the clock

You took time off. A child, a transfer, a parent, a health chapter. You do not want to go back to a nine-to-six. You want something of your own that is dignified, flexible, and profitable. Something that respects the years you spent in an unpaid executive role at home. This is your re-entry, and it is on your terms, not HR's.

ARCHETYPE 04

The Rising Graduate

Ages 21 to 26 · Impatient, on purpose

You can see the corporate trap from a distance. You do not want to spend ten years paying your dues before being allowed to build. You want to build now. You are not arrogant. You are observant. You have watched enough older cousins burn out in the name of stability to know that stability without agency is just a slow ache. This course compresses the decade.

ARCHETYPE 05

The First-Generation Consultant

Already advising, still calling yourself a freelancer

You advise, design, train, or solve problems for clients. You still charge hourly. You still negotiate awkwardly on a WhatsApp thread. You still call yourself a freelancer because "consultant" sounds too big. It is not too big. You are the first in your family to sell your expertise, not your hours. This course makes you a premium consultant with a waitlist.

ARCHETYPE 06

The Tier-2 or Tier-3 Dreamer

Jaipur, Kanpur, Indore, Coimbatore, Kochi, Bhubaneswar, Lucknow, Patna

You are done believing that big things only happen in Bangalore and Mumbai. Your costs are lower. Your network is tighter. Your clients are more loyal. Your internet, in 2026, is as fast as it is in Powai. The only thing you were missing was a framework written for you, by someone who has served a billion-rupee operation and still knows what a ₹499 rate card feels like to quote for the first time. This course is your proof otherwise.

If one of those six paragraphs made you stop mid-sentence, you are in the right brochure.

One feeling, written six ways

Look again at the six. The surface is different. The undercurrent is identical. It is the quiet suspicion that your talent is bigger than the container it currently sits in. That the container is not your fault. That the container is a career path designed by people who had never met you and had no reason to.

The container did its job for a while. It gave you a rhythm, a pay slip, a LinkedIn title, a sense of belonging. Somewhere along the way, the container stopped growing. You kept growing. That is the gap you feel on Sunday evenings.

This field guide is not here to tell you the container is evil. It is here to tell you that a better container can be built. By you. On a Saturday morning, with a CA on a video call, a registered entity, a brand voice, a rate card, and three clients who would be sad if you stopped. That is the object we are building.

"In a market of ten thousand coaches, the one who knows exactly who she serves is the one who wins."

— TRAINER'S VOICE, MODULE 1

Before you turn the page

Before you read any further, do one small thing. Write down, in one line on your phone, which of the six you are. Write the age you are now. Write the city you are in. You are going to want to look at this page again in six months. The entire arc of this field guide begins with an honest answer to that one question.

If you are more than one of the six, that is normal. Most first-generation founders we have mentored were a Silent Side-Hustler and a Stuck Professional at the same time, and a Returning Homemaker and a Tier-2 Dreamer at the same time. The categories are not boxes. They are mirrors. You are allowed to use more than one mirror.

A single-line punch to keep you honest:

| You are your best investment. Start treating yourself like one.

The next chapter breaks the mirror. We will tell you the three things nobody tells a new founder in India. Not the three things your cousin told you. Not the three things LinkedIn told you. The three things we tell the people who pay us.

Three truths nobody tells you about going on your own.

Stripped of the glamour, stripped of the motivational posts, stripped of the 30-second reels, this is what starting a consulting practice actually is.

If you can say yes to all three of these without flinching, you are looking at the right career. If you flinched at any one, that is useful too. It tells you exactly where you need to build strength before you launch.

1 It is solving a real problem for a real person who will pay.

If no one pays, it is a hobby. That is a hard sentence, but an honest one. A founder's first task is not to build a beautiful website or a clever brand name. It is to find a single human being in India who has a problem specific enough to be solved, and urgent enough to be paid for. Everything else, every tool, every framework, every reel, is downstream of that one act.

We have watched brilliant people spend six months naming their LLP and designing Instagram templates while not once asking a paying customer what their actual problem was. The website is cheap. The customer is not. Start with the customer.

2 It is repeating that solution reliably.

Anyone can solve a problem once. A business is what happens when you solve it a hundred times for a hundred customers without losing quality, without losing your sanity, and without losing money. That is where 80 percent of first-generation founders stumble. The first client was a friend-of-a-friend. The second came from LinkedIn. The third refuses to come.

The answer is not more hustle. The answer is a repeatable system. A proposal template that does not require re-writing every Wednesday. A discovery call script that lets you disqualify the wrong client in ten minutes instead of three meetings. A delivery pattern that makes every tenth engagement cheaper to run than the first. We teach this in Module 2. It is the boring stuff that saves you later.

3 It is taking full ownership of the outcome.

When a salaried person has a bad month, the company still pays their salary. When a founder has a bad month, they pay the company. The risk is not shared. It sits on one chair, and that chair is yours. You will stop blaming the manager. You will stop blaming the economy. You will stop waiting for HR to do something.

This third truth is the hardest, and the most liberating. The day you accept that the buck stops at you is the day the business starts moving. Everything before that is rehearsal.

The Freedom Trap

Most people start a business because they want freedom. Freedom from a boss. Freedom from fixed hours. Freedom from a salary ceiling. Here is what they usually get in the first year.

They become their own worst boss. They work from 7 AM to midnight because no one is telling them to stop. They check WhatsApp on a Sunday because a client might message. They take no leave because they feel guilty when the business is not yet profitable. They trade a 9-to-5 job for a 9-to-9 cage they built themselves.

“**Real freedom is not the absence of work. Real freedom is the presence of choice. Choice of what you work on. Choice of who you work with. Choice of when you stop.**

— LESSON ONE · THE FREEDOM TRAP

That freedom does not arrive on day one. It is earned slowly, by building a business that can run without you doing every task. That is the whole point of Module 2. For now, just know this. If you start a business without a plan for your own time, you will end up more tired and less free than when you were employed.

Write this somewhere you can see it every morning:

I am not building a job for myself. I am building a business.

The honest question every founder should sit with

We teach this in Lesson Two, but we will give it to you now, because it is the question that decides the next two years of your life, and because no brochure that skips this question has any business calling itself a field guide.

The question is not "do I have the courage". The question is:

| Do I have the stamina for the slow build?

Stamina is different from courage. Courage is a day. Stamina is a year. Courage gets you to the first client. Stamina gets you to the one-hundredth. Most Indian consulting practices do not fail in month two. They fail in month fourteen, when the novelty is gone, the revenue is unstable, a cousin has just landed a fat corporate offer, and your own brain starts to argue with you in your own voice.

Every framework in the course that follows was designed to replace bursts of courage with a quiet, daily stamina. It is a slow-building tool, by design. We are not interested in dramatic transformations. We are interested in durable ones.

"If your answer goes beyond money, you are already building on the right foundation."

— LESSON 2 · MINDSET AS A FOUNDER

A short pause before we continue.

You have just read three chapters. The archetypes, the three truths, and the freedom trap. Before you turn this page, we ask something small of you.

Put the brochure down for sixty seconds. Look up from the page. If you are reading this in a cafe in Bandra or a hostel in Kanpur or a flight to Bangalore, look at whoever is in front of you, and then at your own hands. Ask yourself one simple question, without performing.

If nothing in my outer life changed for three years, but the way I thought about myself shifted entirely, would I be okay with that?

If the answer is yes, you are already in the room we built this course for. The external changes, the rate card, the entity, the first paying client, the second one, the tenth, will come on their own timeline. They are downstream of the internal shift.

If the answer is no, that is also useful. It tells us, and you, that you are here primarily for the external results. That is not wrong. It simply tells us which weeks of the course you will need the most support in, and we will plan accordingly.

"The business is the external result. You are the internal one."

— LESSON ONE, WHAT YOU WILL NOT HEAR ELSEWHERE

We now introduce the person who has built this work. Turn the page slowly. The next two pages are not a pitch. They are a short, honest account of a life that ran operations at scale, and has chosen to hand the patterns to you.

The person behind **this work.**

Captain Ankur Kulshrestha

**INDIAN NAVY (RETD.) · FOUNDER,
UGROWTH CONSULTANCY**

Ankur sir retired from the Indian Navy on 28 February 2025 after twenty-seven years in uniform. He is not a motivational speaker. He is an operator. The course you hold in your hand is built out of the patterns he learned running things that actually had to work, at a scale where failure was not a coaching opportunity.

He served as Commander of the Maritime Operations Centre at Naval Headquarters Delhi, coordinating Indian Navy operations, exercises and deployments across India and abroad. He was a Commanding Officer of a frontline Indian warship. Before the Navy, he cleared the NDA entrance at seventeen.



CAPTAIN ANKUR KULSHRESTHA

SERVICE

**27 years, Indian Navy
1997 to Feb 2025**

MBA HONOUR

**Silver Medal,
Finance Minister of India**

LAST OPERATING COMMAND

**NavMart Delhi
₹1,000 Cr retail turnover**

REACH OF LAST COMMAND

**65 lakh defence
personnel monthly**

From the quarter-deck to this classroom.



CAPT. ANKUR KULSHRESTHA, IN (RETD.)

A brief context before the course material. Not a pitch. A short, plain record of where your mentor comes from.

The person you will spend the next six months learning from spent twenty-seven years in the Indian Navy. He retired as a Captain on 28 February 2025. It is a rank the Navy gives to a small number of officers, for a quiet and disciplined kind of competence that most industries have stopped recognising.

Before retirement, Captain Kulshrestha was a Commanding Officer of a frontline Indian warship. He ran the Maritime Operations Centre at Naval Headquarters Delhi, coordinating fleet movement, training exercises and deployments across India and abroad. He cleared the NDA entrance examination at the age of seventeen, which is where the twenty-seven-year record begins.

After uniform, he chose to teach. He could have joined a board. He could have become a consultant to defence suppliers. He chose to stand in a classroom for first-generation founders who do not have a father in business or a rich uncle with a spare office.

A man who has stood watch on a warship does not teach shortcuts. He teaches the things that hold under pressure.

— WHY UGROWTH EXISTS

From a ₹1,000 Cr command to a first-generation consultant's blueprint

From May 2019 to February 2025, Captain Kulshrestha was the Director of Operations for NavMart Delhi, the Indian Naval Canteen Services' flagship multi-brand retail complex. Four levels, sixty thousand square feet, a maiden ecommerce arm, an annual turnover of over one thousand crore rupees, and a monthly customer base of sixty-five lakh defence personnel.

He set up the first 24×7 digitally-enhanced store for defence personnel, built the SOPs, wrote the IT playbook, recruited and trained the teams, and closed vendor negotiations that still run today. The work was unglamorous. It ran. It still runs.

“A man who has run a thousand-crore operation for sixty-five lakh customers will not teach you shortcuts. He will teach you the boring, durable things that compound into a practice you can still be proud of in ten years.

— WHY UGROWTH EXISTS

Why he teaches now

After retirement, Captain Kulshrestha could have joined any corporate board, and several offered. He chose instead to mentor India's first-generation consultants, full time, at UGrowth Consultancy. The decision was not economic. It was philosophical.

In his own words, there is a quiet epidemic in India. Brilliant people stuck in average lives. He believes the tools he was given, by the Navy, by the National Institute of Financial Management, by three decades of leading teams, should not sit in retirement. They should be handed to the next generation of founders who do not have a father in business and do not have a rich uncle with a spare office.

That is the origin story of this field guide, this course, and every framework inside them. It is not a programme. It is a handover.

On why I teach now.

"I spent twenty-seven years learning how to run operations that could not afford to fail. A naval warship at sea. A war room in Delhi during a live deployment. A retail complex serving sixty-five lakh defence personnel a month. None of that teaching was theoretical. Every lesson came with a consequence. When I retired, I looked at the India outside the gate and saw a generation of brilliant, educated, hungry young people who had the skill to build something of their own, and no one who had ever operated at scale was willing to sit across a table from them and answer their actual questions. That is the gap I decided to fill. This course is my second career, not a retirement hobby. I treat every learner the way I treated every sailor who ever served under me. With respect, with patience, and with the assumption that they are capable of more than they currently believe."

— CAPT ANKUR KULSHRESTHA, FOUNDER, UGROWTH CONSULTANCY

If that tone is a tone you can sit with for six months, this is the course for you. If it is not, both of us have been spared a mistake.

You do not need another guru. You need an operator who has done the work.

Clarity beats hustle. Every time.

There is a common belief among new founders that success comes from working harder than everyone else. That is partly true. It misses the bigger point.

The founders who win are almost never the ones who work the hardest. They are the ones who work on the **right thing**. A person who spends four focused hours on the correct problem will beat a person who spends fourteen chaotic hours on ten wrong problems. Every week. For the whole of her life.

Clarity, in this course, is not an abstract word. It is a three-part discipline. You know three things at any given moment. When you lose one of them, you stop. You do not keep going. You stop, you fix it, you resume.

| Clarity beat competition. Clarity beat capital. Clarity won.

We will walk through the three in the next two pages, in plain language. They are the skeleton of Module 1. If you leave this field guide with nothing else, leave with these three sentences pinned to the wall above the place where you take client calls.

One. You know who you are.

Your skills. Your strengths. What you actually enjoy doing on a Tuesday afternoon without being paid for it. Where your edge is. Not a LinkedIn headline. The thing a close friend would say about you if a stranger asked. The first sentence of clarity is self-knowledge, written in your own hand, before you write anything else.

Two. You know who you serve.

One specific kind of customer whose problem you understand better than most. Not "business owners". Not "working women". Not "anyone who needs marketing". That is fog. Fog sounds inclusive. Fog does not pay. A real niche sounds like: "I help D2C brands doing ₹5 to ₹25 lakh a month on Amazon and Flipkart fix their account health and triple marketplace revenue in 90 days." That is a sentence. That is a business.

Three. You know what result you deliver.

A before-and-after your customer can feel in their life or business. Not a deliverable. Not a set of slides. A result. "Their Amazon account, which was flagged for six weeks, is reinstated in ten days, and monthly GMV is back above ₹5 lakh." That is a result. That is what someone will write a testimonial about.

“**If these three answers are vague in your head, no amount of hustle will fix that. You will run fast in the wrong direction.**”

— LESSON ONE · UGROWTH CERTIFICATION

Design around your life. Do not fight it.

Every person reading this field guide has a real life. A family. A health condition. A city. A financial responsibility. A language preference. Maybe a parent to look after. Maybe a toddler at home. Most founders try to ignore their real life when they build a business. They copy what a 23-year-old Silicon Valley founder does because that is what the videos show. Then they break, because their life does not fit that template.

The better path is to design your business **around** your life, not inside a template written by a stranger.

- If you have a full-time job, your first business should be part-time, evenings and weekends, until it replaces your salary.
- If you have a child, your meeting hours should sit inside school hours, not at 10 PM.
- If you are 55 and retired, your business should play to what you already know deeply, not to what 25-year-olds are learning.
- If you live in a Tier-2 or Tier-3 city, your costs are lower. Use that as an advantage instead of apologising for your location.

| Your life is not a limitation. It is the shape of your business.

When you stop fighting the shape, the business starts fitting you. That is not a small line. That is the whole posture of this course. Everything else is how.

The Founder Freedom Filter.

Before you say yes to any new client, any new project, any new commitment, or any new shiny idea, run it through these questions. Forty-five seconds. That is all it takes.

This is not a mood board. This is the single most-used worksheet in our course, the one-page tool learners pin above their desks and save as their phone wallpaper for the first three weeks. We are giving you the full framework in print, not a watered-down sample.

How to use this. Read each filter slowly. When a decision lands in front of you next week, run it through all six. If you get four clear YES answers, go ahead. If you get two or fewer, sleep on it one more night. If you get zero, say no, politely, firmly, without a long explanation. "No, thank you, this is not the right fit for me right now" is a complete sentence.

The filter below is adapted from the Lesson 1 cheatsheet in the MEPSC-certified UGrowth course. We have added two questions specifically for this field guide.

1

Am I building a business, or a job?

A business keeps working when you take a week off. A job stops the moment you stop. If what you are about to say yes to requires you personally for the next six months with no way to hand it off, you are not building a business. You are being hired. Decide if that is what you want.

SOUNDS LIKE A BUSINESS

"I can train one associate to run this engagement by month three."

SOUNDS LIKE A JOB

"Only I can do this, forever, and they want to pay monthly."

2

Will this decision add choice, or remove it?

Real freedom is not the absence of work. It is the presence of choice. After I do this, will I have more options six months from now, or fewer. More time, or less. More energy. More money I control. If every answer is less, the decision is quietly closing doors. Good decisions open doors.

3

Is this clarity, or is this hustle?

Clarity says: I know who this is for, why I am doing it, and what happens if it works. Hustle says: I am not sure, but I will work harder and hope. Four focused hours on the right problem will beat fourteen chaotic hours on ten wrong ones. If you cannot explain the decision in one sentence, it is not clarity. It is hustle wearing a nice shirt.

4

Does this fit my life, or does it fight my life?

If a decision requires you to become someone you are not, wake at 5 AM when you are a night person, live in Mumbai when your parents are in Kanpur, speak English when Hindi is your strength, it is fighting your life. It will break you before it rewards you. A good decision fits the life you already have, or improves it. It does not fight it.

5

Can I quote this number without flinching?

This is the pricing filter. Before you send the proposal, read it aloud in a quiet room. If the number makes you drop your voice at the end of the sentence, the number is wrong, or the offer is wrong, or your belief in your own work is wrong. A price quoted with a small voice will be paid with a small voice. Fix the belief first. Then the number.

GOOD SIGN

"₹1,25,000 for the 90-day engagement, payable 50 percent advance, 50 percent on handover."

RED FLAG

"So, umm, maybe around ₹40 to 80k, or whatever works for you actually."

6

Will a version of me in two years be proud of this yes?

This is the longest-horizon filter and the one most first-generation founders skip. Look past the cash in front of you. Imagine the same decision seen from a clearer, calmer, two-year-old version of yourself. Is she proud. Is he indifferent. Are they embarrassed. Trust that imagined version more than you trust the version of you currently checking WhatsApp under the table.

The 45-Second Rule

When in doubt, give yourself exactly forty-five seconds. Look at the six questions. Answer them in your head, honestly, without a performance. Your first instinct is usually correct. The second-guessing is the ego.

- **Four or more clear YES answers.** Go ahead. Quote. Send the contract. Begin.
- **Two or three YES answers.** Sleep on it one more night. Reopen it tomorrow morning with a clean head.
- **One or zero YES answers.** Decline. Politely, firmly, in one sentence. Move on.

Use the filter when. A client asks for scope creep with no extra payment. A friend offers a partnership that feels one-sided. A shiny new idea distracts you from your current one. A discount request lands in your inbox. Someone asks you to "just do this one thing" on a Sunday. Your gut says no but your ego says yes. You are about to say yes out of guilt, fear, or FOMO.

This is one of eleven frameworks in the MEPSC-certified UGrowth course. The other ten are for the other ten lessons. We believe the first one works best in your hand, free, in print, today.

Three Indian founders. One decision each.

We chose three Indian founders for this section. A doctor, a coach, and an agency owner. None of them are famous the way Shark Tank is famous. All three are exceptionally good at the one thing they decided to be good at.

CASE STUDY ONE

Dr Jhoumer, Founder-CMD, IICTN

Indian Institute of Cosmetology and Trichology · Since 2005 · Eight centres across India

In 2005, a year when most of India thought beauty education was a private affair conducted in a neighbourhood parlour, Dr Jhoumer made a decision that the country's big education companies would not have touched. She decided that Indian cosmetology and trichology, as professions, deserved the dignity of a government-aligned, standardised, multi-city institute. Not a chain of parlours. An institute.

Twenty years later, IICTN runs eight centres across Mumbai, Pune, Nasik, Bhopal, Delhi, Ahmedabad, Hyderabad and Bangalore. It is government-recognised, NSQF-aligned, and partnered with MEPSC, the very Sector Skill Council under which UGrowth's own certification is accredited.

SOURCE · IICTN.ORG

THE LESSON EXTRACT

One clarity bet, twenty years of compounding credibility.

The big players in Indian education did not want cosmetology. It felt too niche. Too gendered. Too vocational. Dr Jhoumer read exactly the same signal and reached exactly the opposite conclusion. The fact that the big players did not want it was the fact that made it worth doing. Nobody was going to build the category. So she did.

Her first decision was not to open eight centres. It was to open the first one and make it good enough that a parent in Nasik would send her daughter there without being sold to. Every subsequent centre was a consequence of the first one working.

Her second decision was about legitimacy. She did not position IICTN as a parlour-academy hybrid. She positioned it as a government-aligned institute, which meant doing the unglamorous work of NSQF alignment, government recognition, and MEPSC partnership, in a decade when most beauty academies in India had not heard of those letters. It was boring, procedural, paperwork-heavy. It was also the thing that separated her institute from every competitor who was "faster".

Her third decision was time. She gave herself twenty years before she judged the idea. Most first-generation founders give themselves eighteen months. The founders who build category-defining institutions are the ones who quietly keep compounding after the twenty-fourth month, when the rest have quit.

One narrow bet, made twenty years ago, honoured every quarter since.

Niching is not a restriction. It is permission to charge more, and the patience to wait for it.

CASE STUDY TWO

Bhavna Srivastava, Founder, BH Wellness Group

Transformational wellness coaching · 50,000+ lives touched · International speaker and author

Bhavna Srivastava did not build a wellness company. She built a wellness practice with her own name and face at the centre of it, and then wrapped a company around the practice. The distinction matters, and it is the single most important thing a first-generation consultant, coach or advisor needs to learn.

BH Wellness Group today runs four formats that stack into one offer ladder. One-on-one coaching at the top. Group masterclasses below it. Retreats above the masterclasses for the committed. Books and the international speaking circuit as the open-top of the funnel that brings every new person in. By her own count, the practice has reached over fifty thousand lives.

None of the four formats is accidental. Each one is designed to serve a different depth of the same audience. The books bring curiosity. The masterclasses bring commitment. The retreats bring transformation. The one-on-ones bring the deep change that only twelve months with one human can bring.

SOURCE · BHWELLNESSGROUP.COM

THE LESSON EXTRACT

Built a personal brand as the product. Stacked offers into one ladder.

Most first-generation coaches in India start by trying to build a company. They pick a neutral name. They buy a company logo. They hide behind it because, somewhere inside, they are not sure they themselves are the product. Bhavna did the opposite. She put her name and her face and her voice in the front. The company exists to protect and scale the practice, not the other way around.

That choice has a cost. The face-forward founder cannot hide. If a retreat goes badly, it is not "the company's" fault. It is hers. That exposure is also the engine. Clients in the wellness and coaching space do not pay for a company. They pay for a human being who has walked the path and is willing to walk it with them. The personal brand is the product. The company is the packaging.

The second thing she got right was the offer ladder. Consulting and coaching businesses fail in year two for one common reason. They have exactly one offer. One price point. One kind of client. When that client dries up, the business dries up. Bhavna's practice has four price points that serve the same audience at different depths. If one format slows, another one carries. The practice stays stable.

A first-generation consultant needs at least three price points, all aimed at the same audience.

CASE STUDY THREE

Ruchii, Founder, The Sales Knob

D2C and eCommerce scaling agency · Google Partner certified · Amazon, Flipkart and quick commerce specialist

Ruchii's agency is a masterclass in narrowness. She did not start a general digital marketing firm. She did not add SEO, landing pages, website design, brand books and PR to the menu. She picked one thing, which every D2C brand in India struggles with, and built deep expertise in it. Marketplace growth for D2C.

The Sales Knob is the kind of agency founder-led D2C brands in India quietly WhatsApp each other about. One client went from zero to ₹2,00,000 per month on Amazon and Flipkart inside three months. Another client, whose Amazon account had been suspended, recovered ₹5,00,000 of monthly sales within ten days of account reinstatement. That is the specific, gritty, high-stakes work the big generalist agencies do not want to touch.

The agency is Google Partner certified and specialises in Amazon, Flipkart, quick commerce platforms, and performance advertising. Every line on their website is about one audience, the D2C brand founder, and one problem, getting their marketplace revenue out of the ditch.

SOURCE · [THESALESKNOB.COM](https://thesalesknob.com)

THE LESSON EXTRACT

Picked one narrow, high-pain problem. Built deep expertise in it.

The modern Indian agency market is crowded at the top. Any brand founder in Mumbai, Delhi or Bangalore has ten agency decks in her inbox at any time. The generalist agencies all look the same. They promise growth, leads, performance, creative, content, SEO and brand. Everything. For everyone. In every sector. The moment a brand founder reads a deck like that, she files it under "maybe later."

Ruchii's positioning does the opposite. She is not for every brand. She is for the D2C founder with an Amazon, Flipkart or quick commerce problem. Everything about her website, her case studies, her testimonials, and her discovery calls reinforces that one positioning. When an Amazon account gets flagged at 11 PM on a Sunday and a D2C founder starts panicking, she is the person they WhatsApp. Not the generalist.

The second thing to notice is the outcome-first language. She does not say "we run campaigns". She says "we took this brand from zero to ₹2L/month on Amazon and Flipkart in three months". She does not say "we handle account health". She says "we recovered ₹5L of monthly sales in ten days". The language of the agency is the language of the client's ledger, not the agency's dashboard.

Deep in one narrow lane beats shallow across five. Always. In India especially.

Three founders. Three different sectors. One identical decision. Narrow.

What a real consulting practice **actually** looks like in India.

No field guide on starting a consulting practice in India is honest unless it names the boring, local, paperwork-heavy realities the Instagram founders never show you.

These are the realities of operating a first-generation consulting practice on the ground in India, in 2026. None of them should scare you. All of them should be known.

GST registration

Mandatory the moment you cross ₹20 lakh annual turnover. Many consultants register voluntarily from day one so they can invoice corporate clients cleanly. The cost is a CA fee of ₹5,000 to ₹10,000 to set up and a quarterly filing discipline.

TDS

Corporate clients in India will deduct 10 percent TDS on your professional fee under Section 194J and give you a Form 16A. Factor this into your cash flow. Your Form 26AS will reflect the deducted tax, which you claim back when you file your return.

MSME / Udyam

Free registration. Thirty minutes online. Unlocks delayed-payment protection, priority-sector loans, and discounts on several government fees. Almost no downside. Surprisingly few first-generation consultants register.

Professional tax

Varies by state. Maharashtra, Karnataka, West Bengal and a few others charge it. Kerala, Delhi and UP do not. Ask your CA what applies in your state. Budget ₹2,500 a year if it does.

The paperwork that actually matters

In the first ninety days of your practice, four pieces of paperwork carry eighty percent of the professional weight. Do them. Do them early. Do them with a CA who has handled at least twenty solo-consultant clients before you.

ITEM	WHAT IT IS	TYPICAL COST
Sole Proprietorship or LLP	Your legal structure. Most solo consultants start as proprietorships, upgrade to LLP at ₹30L revenue.	₹2,000 to ₹15,000
PAN and Current Account	Current account in your business name. Separate from your personal account. Non-negotiable.	Free to open
GST registration	Voluntary if under ₹20L, mandatory above. Required by most corporate clients anyway.	₹5,000 to ₹10,000
Udyam / MSME certificate	Free online registration. Unlocks benefits you will use within 18 months.	Free
Razorpay or Cashfree	Payment gateway for domestic clients. 2 percent fee. Onboarding in 48 hours.	No setup fee
Razorpay International or Stripe India	If you serve global clients. Needed for USD or GBP inflows and FIRC documentation.	Per-transaction fee

If any of that feels like a foreign language, that is the correct reaction. It should. Module 2 of the UGrowth course walks you through every line above, with an Indian CA in the room. Here, we only want to name it so you know it exists.

The unglamorous truth about Indian B2B payment timelines

Indian corporate clients do not pay in 15 days. Not on average. A B2B invoice in India is typically paid between forty-five and ninety days after delivery. For large enterprise clients, and some PSU clients, ninety to one hundred and twenty days is routine. For the unlucky consultant, one hundred and fifty days has happened.

This means two things. First, you need a cash reserve of at least three months of personal expenses before you quit your salary. Second, you need an advance-payment discipline baked into your contract. Fifty percent on start, fifty percent on handover is the Indian standard for consulting. Do not negotiate it away. It protects the next consultant who comes after you.

What a professional invoice looks like

Your invoice must carry: your GSTIN, the client's GSTIN, HSN/SAC code (998311 is common for consulting), the breakdown of fee and GST, TDS applicability, and your bank account with IFSC and, for foreign clients, SWIFT. A messy invoice slows your payment by four to six weeks. A professional invoice, sent on the same day, is paid faster. Every time.

Freedom without structure becomes chaos. Every founder we have watched fail treated compliance as optional. It is not optional. It is the runway that lets the rest of the business take off.

The certification path.

If the last fifteen pages felt useful and you want to keep going, here is the course built around every framework you just read.

MEPSC QUALIFICATION PACK · QP MEP/MCR-0008

Certification in Business Entrepreneurship and Professional Consultancy

ALIGNMENT

MEPSC
Sector Skill
Council

NSQF

Level 5
Government
recognised

STRUCTURE

5 modules
11 lessons

CAPSTONE

10-page
blueprint
20-min viva

This is not a cohort programme that rushes you through twelve weekends. It is a slow, mentor-led certification designed for adults with jobs, families, responsibilities, and real lives. You move through the five modules at a humane pace. You submit assignments. You defend a capstone. You earn a certificate that is recognised under the National Skills Qualification Framework.

The certificate is the artefact. The real outcome is the way you will think after six months of doing this work.

The five modules

1

Business Specialisation and Niche Selection

Know yourself before you sell yourself

You leave with a defined niche, a described ideal customer, and a positioning statement you can say out loud without flinching. Three lessons, including the foundational Truth About Being an Entrepreneur and the niching masterclass with Sugar Cosmetics as the Indian caselet.

2

Business Systems and Setup

The boring stuff that saves you later

You leave with a registered structure, a compliance calendar, a tool stack for under ₹2,000 a month, and the operational backbone of a real business. Two lessons, covering proprietorship vs LLP vs Pvt Ltd, GST, TDS, CA onboarding, and the four systems every founder needs.

3

Branding and Digital Marketing

Your story builds your sales

You leave with a brand narrative, a unified digital identity across LinkedIn, Instagram and website, a content rhythm, and at least one published piece of visible proof. Two lessons, including the Nykaa case on selling confidence instead of cosmetics.

4

Pricing and Profit Strategy

Confidence is currency

You leave with a rate card, a tiered offer structure, and the confidence to name your number without flinching. Two lessons, including the psychology of anchoring and the three pricing models that work for Indian consulting practices.

5

Customer Acquisition and Growth Management

Retention is the new marketing

You leave with a retention playbook, a referral system, and a growth philosophy rooted in your own values. Two lessons, including the Zomato case on personality-driven retention.

The Capstone. Your business, on paper, in ten pages.

Every learner submits a ten-page Business and Consulting Blueprint at the end of the programme. It covers your niche statement, your ideal customer profile, your business structure and compliance plan, your brand story and digital identity, your offer architecture and pricing, your first 90-day customer acquisition plan, your retention and referral system, and your twelve-month growth philosophy.

The mentor reviews the blueprint. You defend it in a twenty-minute viva, in person or on video. Pass the defence, earn the certificate.

Why a viva. Most online courses end with a multiple-choice quiz. Ours ends with a human conversation. You sit across from your mentor and answer real questions about your own business. That conversation is the single most useful ninety minutes of the course. You cannot fake it. You also cannot forget it.

“**You do not leave as a student who completed a course.
You leave as a founder who runs a business.**”

— THE UGROWTH PROMISE

The certificate itself is issued by the Management and Entrepreneurship and Professional Skills Council under the National Skills Qualification Framework, at Level 5. It sits on your LinkedIn. It sits in your hallway. It is the paper trail for the years after.

What you walk away with.

This is the list we put on the very first page of the syllabus. It is the contract between the mentor and the learner. These are the concrete, visible artefacts you will hold in your hand six months from enrolment.

- ✓ **A niche you can describe in one sentence to a stranger in a lift.** No fog, no generic "helping businesses grow". A clean, Indian, specific sentence in the I help [who] achieve [what] without [pain] format.
- ✓ **A registered business structure with the legal, tax, and banking basics in place.** Proprietorship or LLP registered. Current account opened. GST done or deferred with reason. Udyam certificate downloaded.
- ✓ **A brand voice and digital identity that sound like you.** A consistent voice across LinkedIn, Instagram and your website. A bio, a tagline, and a pinned post that do most of the selling before a call even begins.
- ✓ **A pricing model you can quote without apology.** A rate card with three price points. A discovery-call script. A proposal template you can send in twelve minutes, not three hours.

- ✓ **A client system that turns first-time buyers into referrals.** An onboarding flow, a mid-engagement check-in, a handover ritual, and a follow-up pattern. The system makes every tenth engagement cheaper to deliver than the first one.
- ✓ **An MEPSC-recognised certificate at NSQF Level 5.** Government-aligned. Verifiable on the MEPSC registry. A paper trail that travels with you when your client is a CFO who needs to explain the expense internally.
- ✓ **The quiet confidence of someone who stopped waiting for permission.** This is the real deliverable. Everything else on the list is its paperwork.

"You are your best investment."

— THE FINAL NOTE, UGROWTH SYLLABUS

And four things no job will ever give you

- **The mindset of a founder.** You stop waiting to be told what to do next.
- **The systems of a professional.** Structure lets you grow without breaking.
- **The voice of a storyteller.** People buy from humans, not companies.
- **The discipline of a lifelong learner.** The business grows only as fast as you do.

What this course is not.

Let us be honest about what this course is not. A good programme is defined as much by the promises it refuses to make as by the ones it keeps.

✘ **It is not a get-rich-quick programme.**

Anyone promising you a lakh in thirty days is selling a different thing, to a different person, in a different universe. Walk away from those offers. Walk towards slow, durable, compounding ones.

✘ **It is not a pitch-deck workshop for investors.**

This is about building a business, not raising money. Ninety-five percent of Indian consulting practices never need an investor. The five percent that do will raise better after they have a practice, not before.

✘ **It is not a generic digital marketing course.**

It is founder-first and full-stack. Marketing is one module out of five. Pricing, systems, client retention, and the mindset of ownership carry the other four.

✘ **It is not for passive learners.**

Every lesson has an assignment. If you skip them, the course stops working. We do not grade attendance. We grade output.

If that list lands cleanly, you are probably the right fit. If it rubbed you the wrong way, we have saved us both some time.

Your next step, in three moves.

You do not have to decide everything today. You have to decide one thing. The first move. Here is the ladder we offer, in plain, un-decorated language.

1

Book a free 20-minute discovery call with Ankur sir.

No pitch, no upsell, no pressure. A real twenty-minute conversation where you tell him what you want to build, and he tells you, honestly, whether this course is the right fit for that ambition. If it is not, he will say so. If it is, you will know within ten minutes.

CALL +91 92117 63337

2

Sit in on a live lesson.

Before you enrol, come and watch. Pick any lesson on the running calendar and sit in, unseen, on a live session. Hear the voice. Feel the pace. Watch how learners ask questions and how the mentor answers them. A course is like a room. You should see the room before you buy the chair.

REQUEST AN INVITE

3

Enrol in the full certification.

When you are ready, enrol. You will receive the full course material, a dedicated mentor, access to the cohort group, and a calendar for the five modules, eleven lessons, and the capstone viva. Payment plans are available in two and three instalments for Indian learners who need the runway.

[EMAIL CEO@UGROWTHCONSULTANCY.COM](mailto:CEO@UGROWTHCONSULTANCY.COM)

Reach us directly

Phone. +91 92117 63337

Email. ceo@ugrowthconsultancy.com

Web. ugrowthconsultancy.com

Working hours. 10 AM to 7 PM IST, Monday to Saturday. Sunday, we rest. You should too.

You are not building a job for yourself. You are building a business. The first step is the call. The second step is the room. The third step is the seat. All three are yours whenever you are ready.



UGROWTH CONSULTANCY

TOWARDS MAKING MILLIONAIRES

+91 92117 63337

ceo@ugrowthconsultancy.com

ugrowthconsultancy.com

*A field guide, a mentor, a course, and a certificate.
For the brilliant people who are done with average lives.*

VOLUME ONE · 2026 EDITION · PRINTED IN INDIA