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CONSULTING

FOR THE FOUNDER CARRYING IT ALONE

The MSME Owner's Challenge Series.

A 30-day field guide for Indian MSME founders.

30 real challenges. One each day.

60 practical fixes. Two per challenge.

Built from 39 years of patterns. Not theory.

The MSME Owner's Challenge Series

To the MSME owner reading this at 11:47 pm:

I see you.

You started this 5, 10, 20 years ago because you saw an opportunity. Or you inherited it from your father. Or you got tired of working for someone else and decided to bet on yourself.

Whatever the origin story, today's reality looks roughly the same:

→ You wear every hat — salesperson, CFO, HR head, operations manager, customer service, IT support. → You haven't taken a proper holiday in years. → Your phone doesn't stop. Not even on Sunday afternoon. → You've made payroll every month — but some months it was tight. → Your spouse asks when "this phase" will end. You don't have a clean answer.

And underneath it all, there's a quiet aspiration you rarely say out loud:

I want this business to mean something. To grow. To outlive me. To prove the bet was right.

Here's what bothers me, after 39 years of watching Indian businesses up close:

The advice you actually get is wrong-sized for you.

When you Google "how to grow a business," you get content built for VC-funded startups in San Francisco. When you hire a big consulting firm, you get McKinsey frameworks designed for ₹500-crore corporations. When you attend a workshop, you get speakers who haven't run a real business in 20 years — telling you to "10x your thinking."

You don't need 10x thinking. You need 10 better Mondays in a row.

You need answers built for a 12-person team, a working capital cycle that pinches, customers who pay in 90 days, a key salesperson who might quit next quarter, and a market that doesn't read your LinkedIn.

That's why Simpleworks exists.

And starting tomorrow, for 30 days, I'm running a series called the MSME Owner's Challenge Series.

Every day — one real challenge I've seen Indian MSME founders wrestle with, across manufacturing, services, retail, distribution, software, and everything in between.

And every day — two practical fixes you can actually try this week.

Not theory. Not jargon. Not "you should think about your North Star metric."

Just: here's the trap. Here's what to do instead. Two ways to start.

If you've felt unseen by the business advice industry — this series is for you.

Day 1 goes out tomorrow. The most expensive mistake I see Indian MSME owners make — and two ways out.

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THE TRAP

"Everyone is my customer."

That's not a customer. That's a wish.

THE FIX — TWO WAYS TO START

1. **Audit your best 5 customers.**
   Find what they share. That's your real customer profile.

2. **Pass the one-sentence test.**
   "We help [role] at [company] solve [pain]."
   Can't fill the blanks? You have a market, not a customer.

The "Everyone is My Customer" Trap

The most expensive mistake I see Indian MSME owners make?

Trying to be everyone's customer.

"We serve anyone who needs our product."

In 39 years of observing businesses — running them, advising friends and family who built them, watching them from the inside out — this is the single most common pattern I've seen. The founder casts the widest possible net, thinking it improves the odds.

It doesn't. It does the opposite.

When everyone is your customer:

→ Your messaging gets vague (it has to speak to everyone) → Your salespeople can't qualify a lead (everyone is a "maybe") → Your marketing spend leaks (you're shouting at the world) → Your best buyers don't feel seen

Two ways to fix this. Try one this week.

1. The Best-5 Audit. List your 5 most profitable customers from the last 12 months. Now ask: what do they have in common? Job title, industry, company size, the problem they were solving. That intersection is your real customer profile. Stop selling to anyone who doesn't fit.

2. The One-Sentence Test. Write this sentence out: "We help [exact role] at [exact type of company] solve [exact problem] so they can [exact outcome]."

If you can't confidently fill all four blanks, you don't have a customer yet. You have a market. And selling to a market is exhausting, expensive, and slow.

Niche isn't a limit. It's a magnet.

The MSMEs I've watched scale fastest didn't serve the biggest markets. They got specific enough that one type of buyer felt like they were the only customer in the room.

That's where strategy begins.

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THE TRAP

“Price is all they care about.”

You taught them that.
You can untrain them.

THE FIX — TWO WAYS TO START

1. **Stop selling the product.**
   Sell speed, service, expertise — the reasons to pay more.

2. **Change the first question.**
   They ask the price. You ask the outcome.
   Whoever asks better controls the deal.

Competing Only on Price

Show me an MSME founder who tells me "price is all they care about" — and I'll show you a founder who taught them that.

Not on purpose. But step by step:

→ Discounted once to close a tough deal → Quoted price before establishing value → Led the proposal with the cost summary → Matched a competitor's number to keep the customer

In 39 years of watching this play out across Indian MSMEs — manufacturing, services, distribution, software, retail — the pattern is identical.

Founders complain their market has become price-sensitive. But markets don't become price-sensitive by themselves. Sellers train them.

Every discount you give without a fight teaches the buyer that your price is negotiable. Every proposal that leads with cost teaches them that cost is the conversation. Every quick "okay, we'll match it" trains them to ask for the match next time.

The customer isn't cheap. The customer has been taught what to value.

Two ways to start untraining them. Try one this week.

1. Stop selling the product.

The product is what they pay for. What they actually value — and pay extra for, when they can see it — is everything around it. Speed of delivery. Reliability. Quality of after-sales. Depth of expertise. Certainty that you won't disappear. Local presence. Customisation.

Most MSME owners deliver three or four of these every day and never mention them. List yours. Put them on the first slide of your pitch. The first line of your proposal. The first 30 seconds of every sales call.

2. Change the first question of every sale.

When a prospect opens with "what's your price?", don't answer first. Reply: "Before I quote — what outcome are you trying to achieve?"

Then listen. Genuinely. For ten minutes if needed.

Whoever asks the better question controls the deal. Let them open with price — you've already lost the value conversation. Open with outcome — you've reset what the conversation is even about.

The cheapest seller wins one deal. The clearest one wins the next ten.

Stop competing on price. Compete on the reason to choose you.

THE TRAP

"Our quality speaks for itself."

No, it doesn't. You do.

THE FIX — TWO WAYS TO START

1. **Write your *only-ones-who* statement.**
   "We're the only ones who..." If quality or service appear in your answer — rewrite it.

2. **Ask your best customer why they chose you.**
   Their answer — not yours — is your real differentiation.

No Clear Differentiation

The most common thing Indian MSME founders say about their competitive advantage?

"Our quality speaks for itself."

It's also the reason most of them end up competing on price.

When you can't articulate why a customer should pick you over the next option, three things happen:

→ Your salespeople fall back on price — it's the only lever they have → Your marketing says nothing memorable — you don't know what to say → Your customers can't refer you confidently — they can't explain you

Quality and service are not differentiators. They are the price of entry. Every competitor claims them. Every website promises them. Every proposal leads with them.

Differentiation is the one reason someone picks you specifically — not just someone in your category.

Two ways to find yours. Try one this week.

1. Write your only-ones-who statement.

Fill in this sentence: "We are the only [type of company] that [specific thing] for [specific customer]."

Test it: does your answer include the words "quality", "service", "reliable", or "experienced"? Those are table stakes — everyone claims them. Rewrite until they're gone.

That difficulty is the point. If you can't complete it, your customer certainly can't. And a customer who can't explain you to a colleague is a customer one competitor pitch away from switching.

2. Ask your three best customers why they chose you.

Not why they stay. Why they chose you originally — over the alternatives.

Their answer in their own words is almost always more specific and more powerful than anything in your brochure. "You were the only ones who could do it in 5 days." "Your team actually understood our process." "We'd tried two others and only you got it right."

That's your differentiation. Use their words, not yours.

If you can't say it, they can't sell it for you.

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THE TRAP

“I’ll just do it. It’s faster.”

Maybe today. Never at scale.

THE FIX — TWO WAYS TO START

1. **Audit last week’s decisions.**
   Write down every call you made. Cross out what someone else could own. That’s your delegation list.

2. **Build a decision filter.**
   Decide. Approve. Delegate. Three categories. Every question fits one. Give it to your team.

Founder is the Bottleneck

Every MSME founder I've met says some version of the same thing:

"I'll just do it myself. It's faster."

They're right. Today it is faster. At scale, it becomes the ceiling.

In 39 years of watching Indian businesses grow — and watching many of them stop growing — the most common ceiling I've seen isn't market size. It isn't competition. It isn't funding.

It's the founder.

Not because founders are bad leaders. Because they're too good at the work. Every decision routes through you because you make it best. Every task you touch gets done right. So the team stops trying to own things — because the founder will jump in anyway.

The business doesn't grow beyond the founder's bandwidth. Because it can't. You are both the engine and the ceiling.

Two ways to start raising it. Try one this week.

1. Audit last week's decisions.

Write down every significant decision you made in the last 7 days — every call, approval, instruction, correction, pricing decision, client conversation.

Now ask for each one: could someone on my team have made this — maybe not perfectly, but at 80%?

Cross those out. What remains is your actual job. The crossed-out list is your delegation backlog. Start there.

In my experience, over half of what founders touch in a given week didn't actually need them. That's not a criticism — it's a gap waiting to be closed.

2. Build a three-category decision filter.

Draw three columns: Decide (only you), Approve (you sign off, team executes), Delegate (team owns completely — no check-in needed).

Put every type of recurring decision into one column. Then share it with your team.

Most "check with me first" cultures exist because the team has no framework — so everything defaults to the founder. Give them a clear filter and watch what changes in 30 days.

The business you want is one that can make good decisions without you in every room.

That business starts with this week's audit.

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THE TRAP

“I don’t have time for that.”

Your calendar is full. Your strategy isn’t.

THE FIX — TWO WAYS TO START

1. **Block 2 hours of thinking time.**
   No meetings. No calls. Strategy only.
   Protect it like payroll. It doesn’t move.

2. **Sort your week into three buckets.**
   Urgent. Important. Administrative.
   If urgent fills your day, growth is the casualty.

Confusing Busy with Productive

Ask any Indian MSME founder what they lack most.

The answer is almost always: "I don't have time."

In 39 years, I've never met a founder who had spare hours lying around. Every calendar I've seen is full. Every week ends with a list of things that didn't get done.

But here's what I've also noticed:

The founders whose businesses grow aren't the ones with more time. They're the ones who are deliberate about which time they protect.

Busy is the default. It requires no decision. Your inbox fills itself. Your calendar fills itself. Urgency finds you without any effort on your part.

Progress is a choice. It requires blocking time that will be contested, protecting space that others want to fill, and saying no to urgent things so important things can move.

Most MSME founders spend 80% of their week in urgent work — firefighting, responding, approving. The strategic work that actually changes the trajectory of the business gets pushed to "when things calm down."

Things don't calm down. You have to create the calm.

Two ways to start. Try one this week.

1. Block 2 hours of thinking time — this week.

Not "eventually." Open your calendar right now and block two hours before this week ends. Label it Strategy. No meetings. No calls. No email.

Use it to work on one question that's been sitting unanswered for months. Pricing. A key hire. A customer you've been meaning to call. One decision that would move things meaningfully if you finally made it.

Protect it the way you protect payroll. It doesn't move.

2. Sort your week into three buckets.

At the start of each week, spend 15 minutes tagging every major task as one of three things: Urgent (must be done today or it burns), Important (moves the business forward — no hard deadline), Administrative (keeps things running but builds nothing).

Now look at the ratio. If urgent is eating more than half your week, you're not building a business — you're managing a permanent crisis.

The important work is where your business changes. Start protecting it.

The founders who build something lasting aren't the ones who work the hardest. They're the ones who are hardest to distract.

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“Our business runs on word of mouth.”

That’s not a pipeline. That’s hope.

THE FIX — TWO WAYS TO START

1. **Pick one outbound channel.**
   LinkedIn, cold call, email — pick just one.
   90 days of consistent effort. Then measure.

2. **Map your best customers to a source.**
   Where did they come from? Referral? Event? LinkedIn?
   Your best channel is already working. Name it.

No Real Strategy, Only a Plan

"Our business runs on word of mouth."

I hear this from Indian MSME founders all the time — and they say it with pride. Referrals feel like validation. They feel like trust. They feel like the market is speaking well of you.

All of that is true. And none of it is a pipeline.

Here's what word-of-mouth dependency actually means in practice:

→ You cannot predict next quarter's revenue → You cannot plan hiring because you don't know what's coming → You cannot grow deliberately because growth is waiting on someone else's conversation → When referrals slow — and they always slow at some point — you have no fallback

Referrals are a reward for good work. They are not a growth strategy.

The difference between a business that scales and one that plateaus is often this: the scaling business decided, at some point, to control at least one source of new customers. Not outsource it to goodwill.

Two ways to start building that control. Try one this week.

1. Pick one outbound channel and run it for 90 days.

The mistake most MSMEs make is trying LinkedIn for two weeks, then cold calls for two weeks, then an event, then email — giving each one just enough time to confirm it "doesn't work."

Nothing works in two weeks. Channels need repetition, refinement, and time to compound.

Pick one. LinkedIn outreach, targeted cold calls, email sequences, industry events — whichever fits your customer and your style. Commit to 90 days of consistent, documented effort. Then measure what it actually produced before you decide.

2. Map your last 10 customers to their source.

Before you build something new, understand what's already working. Take your 10 best customers from the last two years and trace each one back to its origin. How did they first hear of you? Who introduced you? What event, post, or conversation started it?

You'll almost always find a pattern — one or two sources that consistently produce your best customers. That's where you double down. Not on the channel you like. On the one that actually works.

Word of mouth is a wonderful thing. Control is better.

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THE TRAP

"They're still considering it."

No date. No deal.

THE FIX — TWO WAYS TO START

1. **End every meeting with a date.**
   Not "I'll follow up." A specific date and time.
   Confirm it in writing within 24 hours.
2. **Set a 14-day rule on every open deal.**
   No movement in 14 days? They've decided.
   Send one note. Force a yes or no. Both beat limbo.

Reacting to the Market Instead of Choosing in It

There are four words that kill more MSME sales deals than any competitor or price objection.

"They're still considering it."

I've sat in hundreds of sales reviews across 39 years. This sentence is the most expensive one in any business. Because it almost never means what it appears to mean.

"They're still considering it" doesn't mean the prospect is actively weighing your proposal at their desk. It means: the salesperson left without a next step, the prospect has moved on to other priorities, and the deal is quietly dying — while everyone politely pretends it isn't.

There's a rule I've seen hold without exception across every industry, every size of business:

No next step with a specific date = no deal.

Not "I'll follow up." Not "We'll be in touch." A date. A time. An agreed agenda for what gets decided next.

Every sales conversation that ends without those three things just became significantly less likely to close.

Two ways to fix this. Apply one this week.

1. End every meeting with a date before you leave the room.

Before the meeting ends, ask: "When can we connect to move this forward?" Don't accept "sometime next week." Agree a specific date and time, and what each side will have ready.

Then send a confirmation note within 24 hours — the date, what was discussed, what was agreed, what each side will prepare.

This one habit, followed consistently, will change your close rates more than any sales training programme ever will.

2. Set a 14-day rule on every open opportunity.

Go through your pipeline right now. Find every deal where there's been no movement for more than 14 days. For each one, send this message:

"I want to respect your time. If this isn't the right moment, just say so and I'll close this off on my side. If it is, can we speak on [specific date]?"

This does two things: it creates gentle urgency, and it forces a real decision. A yes moves things forward. A no gets you out of a dead deal quickly. Both are better than the limbo of "still considering."

The deals you're waiting on aren't being considered. They've already been decided — just not communicated.

Stop waiting. Start closing.

THE TRAP

“Just this once, we’ll match it.”

Once. Then always.

THE FIX — TWO WAYS TO START

1. **Lead with outcome, not price.**
   Ask: “What does this cost you if you don’t fix it?” Value first. Number second. In that order.

2. **Trade. Don’t fold.**
   When they push on price, change the scope first. “I can do that if we adjust X.” Always trade.

Pipeline Runs on Referrals Alone

The most expensive habit I've seen in Indian MSME sales teams isn't bad prospecting. It isn't poor follow-up.

It's the discount.

Specifically, this kind: "Just this once, we'll match their budget."

In 39 years of watching businesses sell, the word "discount" travels in only one direction — down. And it almost never stops at just once.

Here's what actually happens when you discount to close:

→ The customer banks it for next time ("you did it before, why not now?") → Your salesperson loses confidence in the full price — because you validated the doubt → Your margins compress deal by deal, until the business looks healthy on revenue and hollow on profit → Word gets around that you're negotiable — and now every new prospect opens with a lower anchor

You didn't just lose 10% on one deal. You changed what your price means.

Price is a signal. When you cut it without a fight, you tell the buyer it wasn't real to begin with.

Two ways to change this. Try one this week.

1. Lead with outcome, not price.

The buyer who understands the full value of what you deliver rarely leads with "too expensive." The buyer who doesn't understand it almost always does.

Before any number is mentioned, establish the cost of the problem. Ask directly: "What does this issue cost your business right now — in time, in errors, in customers lost?"

Let them answer. Let the number sit. Then when your price comes up, it's positioned against a figure they've already said out loud. That's a fundamentally different conversation from walking in and quoting cold.

2. Trade. Don't fold.

When a prospect pushes on price, most salespeople do one thing: they reduce the number. That single reflex destroys more margin than any market pressure.

The alternative is the trade: "I can work with that price — but we'd need to adjust the scope to X" or "if you pay upfront" or "if the contract runs for 18 months."

Every time you give something, get something back. Even a small trade preserves the signal that your price is real. A "yes" with a trade is worth far more than a "yes" with a cut.

Once you start folding on price, customers stop asking — they just expect.

The price you defend today is the margin you keep tomorrow.

THE TRAP

“It’s hard to say in one line.”

If it takes minutes, they’re already gone.

THE FIX — TWO WAYS TO START

1. **Master the 15-word pitch.**
   “We help [who] do [what] so they can [outcome].”
   15 words. 10 seconds. Practise until it’s reflex.

2. **Test it on a stranger.**
   If they can’t play back what you do — rewrite it.
   Clarity isn’t what you intend. It’s what they receive.

Sales Cycles That Drag Forever

Ask an Indian MSME founder to describe their business at a networking event.

Most will say some version of this:

"It's hard to say in one line — let me explain properly."

Then comes the three-minute monologue.

By minute two, the listener is nodding politely while scanning the room.

In 39 years of watching businesses grow — and watching founders pitch — the ones who struggled most to grow weren't the ones with a weak product. They were the ones whose value was locked inside their own heads, impossible for anyone else to transmit.

Here's what that costs you:

→ Your salespeople can't pitch confidently — because they've never heard it said simply → Your happy customers can't refer you — because they can't explain what you do → Your LinkedIn profile says nothing memorable — because even you haven't nailed the line → Every new conversation starts from zero — because there's no shorthand for what you offer

Complexity isn't the problem. Undistilled complexity is.

The most sophisticated businesses in the world can describe their core value in one sentence. The inability to do so isn't a sign that your work is deep — it's a sign the positioning isn't done yet.

Two ways to build the line. Try one this week.

1. Master the 15-word pitch.

Fill in this structure: "We help [specific who] do [specific what] so they can [specific outcome]."

Test it: is it under 15 words? Can you say it in under 10 seconds? Can a stranger repeat it back after hearing it once?

If any of those answers is no — it isn't ready. Rewrite it. Most founders need 5 to 7 attempts before the sentence actually clicks. That difficulty is normal. Push through it.

When it's right, you'll feel it — because it will sound almost too simple. That's exactly what you want.

2. Test it on someone who doesn't know your business.

Find a friend, neighbour, or family member who has no idea what you do. Give them your one-liner. Then ask: "Can you tell me back what I do?"

If they can't — the pitch isn't ready, regardless of how clear it sounds to you.

This test is ruthless because it should be. Clarity isn't what you intend. It's what the other person actually receives. Their version of your explanation is the real measure — and often, their simpler version is more powerful than yours.

Your pitch is not for you. It's for them.

Fix the line. Then everything downstream — sales, referrals, hiring, marketing — gets easier.

THE TRAP

"I don't want to bother them."

Silence isn't respect. It's invisibility.

THE FIX — TWO WAYS TO START

1. **Follow up within 48 hours. Always.**
   Summary of what was discussed. One clear next step.
   Never just "following up" — give them something useful.

2. **Build a 3-touch sequence, not one email.**
   Day 2: summary. Day 7: something useful. Day 21: check-in.
   One email unanswered isn't a no. Keep going.

The Discounting Habit

There is a deal-killer more common than bad pricing, poor pitching, or weak positioning.

It's silence after a good meeting.

The founder or salesperson walks out thinking: "They seemed interested — I don't want to bother them. I'll wait for them to reach out."

And waits.

And waits.

In 39 years of watching deals close — and watching deals die — I've seen more business lost to follow-up silence than to any competitor. Because here's what actually happens while you're waiting to "not bother" them:

→ They walk back into 40 other priorities → Your proposal slides down to page 3 of their inbox → A competitor who did follow up gets the next meeting → Three weeks later, they can barely place your name

You are not being respectful by staying silent. You are making yourself invisible.

Every deal that dies without a follow-up is a follow-up problem — not a quality problem, not a pricing problem, not a market problem.

Two ways to fix this. Start this week.

1. Follow up within 48 hours. Always.

Not "when things quiet down." Not a generic "great to connect!" Within 48 hours of every meeting or call — without exception.

The follow-up that works has three things:

A brief summary of what was discussed and agreed

One clear next step — what happens next, by when, owned by whom

Something genuinely useful if you have it — a relevant resource, a data point, a connection they'd value

Never just "following up on my email." Give them a reason to open it.

This one habit, applied consistently, will do more for your close rate than any sales methodology.

2. Build a 3-touch sequence, not a single email.

Most people follow up once. They hear nothing, assume the prospect has moved on, and stop. That's the mistake.

A professional 3-touch sequence looks like this:

Day 2: Meeting summary + what's next Day 7: Something genuinely useful — an insight, a question that moves the conversation, a relevant case Day 21: A clean, direct check-in: "Just wanted to see where things stand. Happy to help if the timing is right."

Three touches. Professional, not desperate. This sequence will recover more deals than you expect — because most "silent" prospects aren't uninterested. They're just overwhelmed.

One unanswered email is not a no. It's a gap in your process.

Fill the gap.

THE TRAP

“Let me explain what all we have.”

Features are yours. Outcomes are theirs.

THE FIX — TWO WAYS TO START

1. **Ask “So what?” after every feature.**
   After every spec: “What does this mean for them?”
   Stop when you reach something they actually feel.

2. **Rewrite your pitch from “we” to “you.”**
   Replace every “we offer” with “you get.”
   One edit. Instant shift from features to outcomes.

Can't Articulate Value in One Line

Every MSME founder I've met knows their product inside out.

They can tell you the specifications, the process, the raw materials, the certifications, the technology. In a sales meeting, they'll walk the prospect through all of it — with genuine pride.

And the prospect will nod politely. And ask what it costs. And go quiet.

Because nobody buys a product. They buy what the product does for them.

In 39 years of watching sales conversations, the gap between a founder who closes and a founder who confuses is almost always this: one talks about their product. The other talks about the customer's problem.

Features are yours. Outcomes are theirs.

Your ISO certification means nothing to a prospect who hasn't yet realised it eliminates the rework they're doing every month. Your machine's speed means nothing until they've worked out it halves their production cycle. Your 15 years of experience means nothing until they can see it reduces their risk.

Every feature is a doorway. The outcome is the room. Too many MSME sellers stand in the doorway explaining the door.

Two ways to change this. Try one this week.

1. Ask "So what?" after every feature.

After every spec or capability you mention in a sales conversation, stop and ask yourself: "So what does this mean for the customer?"

Try it on your own pitch right now:

"We use grade A materials." → So what? → "Your product won't fail in front of your customer." "Our turnaround is 48 hours." → So what? → "You can take last-minute orders without stress." "We have an in-house QC team." → So what? → "Every piece that reaches you meets spec. No surprises."

That last sentence — in each case — is what you should have led with. Keep drilling until you reach something the customer actually feels. Stop there. Lead there.

2. Rewrite your pitch from "we" to "you."

Take your current sales pitch or proposal introduction. Find every sentence that starts with "we" — "We offer," "We have," "We provide." Now rewrite each one starting with "you" or "your."

"We offer real-time tracking" → "You'll know exactly where your shipment is at every hour." "We have 200+ SKUs in stock" → "You'll always find what you need, regardless of order size." "We've been in business 18 years" → "You're working with a team that's seen every problem — and solved it."

This single edit forces you to speak in outcomes without even trying. Do it once and you won't go back.

The customer doesn't care what you have. They care what changes for them.

Sell the change.

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THE TRAP

“My clients want to deal with me.”

That’s not loyalty. That’s a risk.

THE FIX — TWO WAYS TO START

1. **Write down your 5-step sales process.**
   Every step you take to close a deal — on paper.
   If you can’t write it, no one else can learn it.

2. **Let someone shadow you on 3 sales calls.**
   Brief them before. Debrief them after.
   In 3 calls, a sharp person can start going solo.

No Follow-Up Discipline

Every MSME founder I know takes pride in saying this:

"My clients want to deal with me directly. They trust me."

And they're right. The clients do want them. The clients do trust them.

That's the problem.

In 39 years of watching Indian businesses grow — and watching them plateau — the pattern holds without exception: when the founder is the only person who can sell, the business cannot scale beyond the founder's bandwidth.

Not because the clients are wrong to prefer them. Because a business where all the selling depends on one person isn't a sales function. It's a dependency. And dependencies are fragile.

Ask yourself honestly:

→ What happens when you're travelling and a key prospect needs a meeting? → What happens when you're unwell for two weeks? → What happens when your team gets a warm lead and has no idea how to work it? → What happens when you want to actually take a holiday?

Every one of those scenarios is a deal your business should close — and doesn't.

Two ways to start building a sales capability that doesn't depend entirely on you. Try one this week.

1. Write down your 5-step sales process.

If only you can sell, it means you haven't yet written down what you actually do in a sales conversation. The sequence lives in your head — and heads aren't transferable.

Map it out. Five steps. For each step: what's the objective, what questions do you ask, what objections come up, how do you handle them, what moves it forward?

Make it boring. Make it repeatable. Make it teachable.

If a capable new person could read it and run 70% of a sales call — you've done it right. Until it exists on paper, it cannot live in someone else's hands.

2. Let someone shadow you on your next 3 sales calls.

Don't just bring them in to observe. Make it a structured transfer:

Before the call: Brief them. "This is who we're meeting, this is what we want to achieve, watch for how I handle X."

After the call: Debrief them. "What did you notice? What would you have done differently? Here's what I was thinking at each stage."

Three calls. That's enough for a sharp person to start taking their own — with you available to review, not to lead.

The goal isn't to be replaced. The goal is to be freed.

A business where only the founder can sell isn't a sales team. It's a job the founder can never quit.

THE TRAP

"He seemed like a good fit."

You hired a feeling. Not a fit.

THE FIX — TWO WAYS TO START

1. **Define the outcome before writing the JD.**
   What must be true in 6 months if this hire succeeds?
   Write that. Hire against it — not the résumé.

2. **Add a work-sample task to every hire.**
   One real task. 48 hours. Related to the actual job.
   What they deliver tells you more than what they said.

Selling Features Instead of Outcomes

The most expensive decision in any growing MSME isn't the wrong product or the wrong market.

It's the wrong hire.

And in 39 years, the wrong hire almost always traces back to the same moment: "He seemed like a good fit. I had a good feeling in the interview."

The candidate was confident. Articulate. Enthusiastic. The founder liked them. Something felt right.

Three months later, results aren't there. Team dynamics are off. The founder starts quietly wondering. Six months in, they know they made a mistake — and now they're paying for it twice: once in salary, once in the cost of replacing them.

The problem is rarely the candidate. The problem is what the founder was measuring.

"Seemed right" and "is right for this role" are completely different things. Most MSME founders confuse them — because the hiring process never defined what "right for this role" actually means.

You cannot hire against a standard you haven't set.

Two ways to change this. Apply to your next hire.

1. Define the role's outcome before you write the JD.

Before you post the job — before you write a single line of the description — answer one question:

"Six months from now, if this person is genuinely succeeding, what specific thing will be true that isn't true today?"

Write that in one sentence. That's the role's success definition — not a list of responsibilities, not a set of qualifications. The outcome.

Now hire against it. In the interview, ask: "Tell me about a time you achieved something like this." In your evaluation, ask: "Does this person's track record suggest they can produce this specific outcome?"

A résumé tells you what they've done. The outcome definition tells you whether what they've done is what you actually need.

2. Add a work-sample task to your shortlist.

After the interview, before the final decision, give your top candidates one small real task — something directly related to the actual job, with a 48-hour turnaround.

Not a puzzle. Not a trick. A representative piece of work.

What it reveals: how they think, how they structure a problem, how they communicate under a deadline, and whether their output quality matches their interview confidence.

In my experience, this single step separates genuine fits from impressive interviewees more reliably than any interview question ever will.

How someone performs in an interview tells you how they interview. How they perform on a work sample tells you how they work.

Hire the worker. Not the interviewer.

The series is now at the halfway mark of Week 3. Day 13 on hiring completes the people-entry point — getting the right people in. Day 14 tomorrow flips to keeping them — "Team Doesn't Know What Winning Looks Like." When people are hired well but pointed nowhere, the waste is just as expensive. See you then.

THE TRAP

"My team always gives 100%."

100% of effort. 0% of direction.

THE FIX — TWO WAYS TO START

1. **Put one number on the wall this week.**
   The number that answers: "Are we winning this quarter?"
   Update it every Monday. Everyone sees it.

2. **Run a 15-minute Monday number check-in.**
   One number. Where are we? What's blocking us?
   What's the one thing we do this week to move it?

Founder is the Only Salesperson

Every MSME founder I've sat with says some version of this when I ask about their team:

"My team always gives 100%. They work very hard."

I believe them. Completely.

The question I ask next is the one that creates silence:

"What does winning look like for your team this quarter? If I walked up to your three best people on a Friday afternoon and asked — what number would they give me?"

In 39 years of working with Indian businesses — manufacturing, retail, services, distribution, software — I have sat with hundreds of capable, hard-working teams who had no shared answer to that question.

They were busy. They were giving 100%. They had no idea if they were winning.

That is not a people problem. That is a leadership problem.

When there's no number — no shared, specific, visible, updated measure of success — here's what fills the vacuum:

→ Each person defines winning by their own standards → The team can't rally because they don't know what they're rallying towards → Good people get quietly frustrated because there's no way to feel the satisfaction of real progress → The founder ends up in every decision because nothing else is anchoring direction

You cannot play a game where nobody knows the score.

Two ways to fix this. Start this week.

1. Put one number on the wall.

This week — before Friday — decide the single number that answers: "Are we winning this quarter?"

Not five numbers. Not a dashboard. One.

It might be: revenue vs. target. Units shipped. New deals closed. Active customers. Leads converted. Whatever most directly measures whether the business is moving in the right direction right now.

Write it somewhere everyone can see. Put the target next to it. Update it every Monday.

That one number — visible and updated — does something most founders underestimate: it creates a shared game. A team that can see the score plays very differently from one that can't.

2. Run a 15-minute Monday number check-in.

Not a status meeting. Not a long review. Fifteen minutes. Same structure every week:

→ Here's the number. Here's where we are vs. where we said we'd be → What moved it last week? → What's blocking it right now? → What's the one thing we do this week to move it forward?

That's it. Every Monday. Same time. Every person in the room knows the score — and knows their role in changing it.

A team that knows what winning looks like will often find ways to get there that the founder never imagined.

First, give them the target.

THE TRAP

“Take care of this, will you?”

That’s not delegating. That’s disappearing.

THE FIX — TWO WAYS TO START

1. **Use the four-part handoff.**
   Task. Resources. Clear outcome. Check-in date.
   Miss any one — you’ve abdicated, not delegated.

2. **Set the check-in before you hand off.**
   Not after it goes wrong. Before you walk away.
   Weekly for new tasks. Fortnightly for steady ones.

The Inability to Let Go

There's a word Indian MSME founders use as a verb.

Delegated.

As in: "That's already been delegated." "I've delegated that to him." "She's been given that responsibility."

In 39 years, I've learned that when a founder says "I've delegated it," it almost always means something very specific: they walked up to someone, said "Take care of this, will you?" — and walked away.

That isn't delegation. That's a task thrown over a wall.

Three weeks later: "Why hasn't this been done?"

The team member says they weren't sure what "done" looked like. Or they didn't have what they needed. Or they didn't know when it was needed by. Or they didn't know who to go to if they got stuck.

The founder is frustrated. The team member is confused. The work — still isn't done.

This cycle costs MSME businesses enormous time, goodwill, and momentum. And it is entirely preventable.

Two ways to delegate properly. Apply to your next handoff.

1. Use the four-part handoff.

Proper delegation is not an instruction. It's a transfer — of the task, but also of everything the person needs to complete it without coming back to you.

Before you walk away, confirm all four:

Task — What exactly needs to be done? Not "handle the marketing." Be specific: "Draft three posts on X for LinkedIn by Friday."

Resources — What do they have to work with? Budget, access, tools, time, support.

Clear outcome — What does "done" look like? What's the quality standard? What's the deadline?

Check-in cadence — When will you review progress? Not to rescue. To course-correct early.

Miss any one of these four and you haven't delegated. You've created an invisible expectation that will surface as frustration later.

2. Set the check-in before you hand off.

The most common delegation failure isn't in the task. It's in the absence of a rhythm.

The founder hands something off and disappears. They resurface when something has already gone wrong. By then, the cost of fixing it is far higher than the cost of a 10-minute check-in three days earlier.

Before you hand anything off, agree the cadence upfront:

Weekly for anything new or unfamiliar

Fortnightly for tasks the person has handled before

Monthly for steady, well-understood responsibilities

Set it before you walk away — not in reaction to a problem.

The goal isn't to hover. The goal is a moment of review before things drift, not after.

Delegation is not an event. It is a process.

SIMPLEWORKS
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THE TRAP

“Nobody else knows how this works.”

That’s not expertise. That’s a hostage.

THE FIX — TWO WAYS TO START

1. **Identify the 60% backup for each key role.**
   Not perfect. Enough to keep things running.
   Cross-training isn’t optional. It’s insurance.

2. **Document what only one person knows.**
   Pick 3 critical processes this week. Write them down.
   One process documented. One less point of failure.

Hiring on Gut, Regretting Later

Ask any MSME founder about their best people and they'll say it with pride:

"Nobody else knows how this works. He's been here 12 years. He knows the whole system."

In 39 years, I've heard some version of this in almost every business I've advised. And every time, I ask the same follow-up question:

"What happens if he leaves next month?"

Silence. Then: "We'd be in real trouble."

That's not loyalty. That's not expertise. That's a business that has accidentally made itself hostage to one person's continued presence.

Key person dependency is one of the most common — and most ignored — risks in Indian MSMEs. It doesn't feel like a risk when things are going well. It feels like stability. It only reveals itself as a crisis when the person resigns, falls ill, or simply stops performing.

By then, fixing it is expensive.

Two ways to start de-risking this. Do one this week.

1. Identify the 60% backup for every critical role.

For every role where one person's absence would damage a function, identify someone — internal or in development — who could perform 60% of that role from day one.

Not perfect. Not a full replacement. Just enough to keep the function running while a proper solution is found.

Then invest in cross-training. One hour a week. Structured. Documented. Over three months, that person goes from 60% to 80%. And the business goes from fragile to resilient.

Cross-training isn't a nice-to-have. It's business insurance — and it costs far less than the crisis it prevents.

2. Document what only one person knows.

This week, sit with your most critical key person — with their full cooperation — and document their three most important processes.

Not everything. Just the three things that would cause the most damage if undocumented. How they handle a key customer relationship. How they run the month-end close. How they manage the production schedule.

One process per week. In a month, you've transferred critical knowledge from one head to a shared document — and the business is measurably less fragile.

The goal isn't to make anyone feel replaceable. The goal is to make the business sustainable.

Knowledge in one person's head is an asset. Knowledge on paper is infrastructure.

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THE TRAP

"He's family. It's different."

The role comes first. Not the surname.

THE FIX — TWO WAYS TO START

1. **Write it down the same as any other role.**
   Responsibilities. KPIs. Reporting line. Decisions owned.
   When it's written, it's a role. Roles can be managed.

2. **Agree when the work hat is on.**
   Work hours: the role governs. Family time: family governs.
   One clear agreement prevents a hundred awkward moments.

Key Person Dependency

Of all the challenges Indian MSME founders face, this one is the most personal — and the least discussed.

Family in the business.

A spouse who handles accounts. A brother who runs operations. A son who's been brought in to "learn the business." A trusted uncle who's been there since the beginning.

And the same sentence that makes every performance conversation impossible:

"He's family. It's different."

In 39 years, I've worked with dozens of family businesses. The best-run ones have one thing in common: the family relationship and the work relationship are treated as two separate things — each with its own rules, its own accountability, and its own space.

The ones that struggle have confused the two. And when you confuse them, everything becomes awkward: feedback feels like criticism. Accountability feels like rejection. A disagreement about a work decision becomes a family tension that lasts for days.

The business suffers. The relationship suffers. And the founder — caught between both — suffers most.

Two ways to draw the line clearly. Try one this week.

1. Write the role down — the same as any other hire.

If a family member works in the business, their role should exist on paper exactly as any other role does: clear responsibilities, measurable KPIs, a defined reporting line, and a clear list of decisions they own vs. decisions they escalate.

When the role is written, it becomes a role — not a relationship. And roles can be managed, reviewed, and improved without it feeling personal.

The absence of written clarity isn't kindness. It's the source of most family-business friction.

2. Agree when the work hat is on.

Have one explicit conversation — once, clearly — about when professional standards apply and when family relationship applies.

"When we're in the office, in a work meeting, or making a business decision — we're colleagues. The role governs. When we're at home, at dinner, at a family function — we're family. The relationship governs."

This isn't about choosing business over family. It's about honouring both — by giving each one its proper space.

One conversation, had clearly once, prevents a hundred moments of confusion, resentment, and silence later.

The family and the business can both thrive. But only if they know where one ends and the other begins.

THE TRAP

“They always pay. Just a bit late.”

Profitable on paper. Dry in the bank.

THE FIX — TWO WAYS TO START

1. **Track your debtor days every Monday.**
   Average days from invoice to payment. One number.
   If it’s rising, collections aren’t keeping pace.

2. **Put collections in the weekly rhythm.**
   One person. One hour. Every week. Overdue list only.
   What was promised? By when? Follow up without exception.

Family-in-Business Friction

Show me an MSME founder who says "They always pay — just a bit late" and I'll show you a founder who is unknowingly financing their customers' business.

The invoice goes out on the 1st. Payment was due on the 30th. It arrives on the 90th. The founder shrugs: "That's how this business works."

Meanwhile: → Payroll still goes out on time → Supplier payments still go out on time → Loan EMIs still go out on time → The bank balance runs thin every month

The business is profitable on paper. The founder is stressed about cash every single week. These two things are not contradictions — they're the direct consequence of letting debtor days run without discipline.

Late payment isn't a relationship issue. It's a working capital drain you're choosing to tolerate.

Two ways to address it. Start this week.

1. Track your debtor days every Monday.

Debtor days = (Outstanding receivables ÷ Annual revenue) × 365.

One number. Tracked every week. Below 30 — you're managing well. Between 60 and 90 — you're financing your customers. Above 90 — you have a structural cash problem that will eventually bite.

The act of tracking it and putting it in front of your team every Monday changes behaviour. Collections urgency follows visibility. What gets tracked gets managed.

2. Put collections in the weekly rhythm.

Every week — fixed slot, fixed process — one person works through the overdue list. Not "whenever they have time." Not month-end scramble. A rhythm.

For each overdue invoice: how many days overdue, what was the last contact, what was promised, what's the next step? Track it. Follow up on every promise without exception.

The customer who always pays late pays on time to the vendor who follows up consistently.

Be that vendor.

THE TRAP

“Our bestseller has great margins.”

Revenue is the headline. Margin is the truth.

THE FIX — TWO WAYS TO START

1. **Run a true cost audit on your top 5.**
   Include delivery, returns, support, wastage — everything.
   The product you think is most profitable often isn’t.

2. **Sort your products into three buckets.**
   High margin. Medium margin. Low margin.
   Then decide: grow it, fix it, or exit it.

Team Doesn't Know What Winning Looks Like

Every MSME founder I know tracks revenue.

Very few track margin. And almost none track true margin — the one that accounts for every rupee it actually costs to deliver that product.

This is how businesses that look healthy from the outside quietly bleed on the inside.

In 39 years, this pattern is remarkably consistent: the founder knows the top line. They know direct costs roughly. They assume what's left is profit.

What they've missed: → Delivery costs not allocated to the product → Returns and rework that erode margin silently → Customer support time consumed by one particular SKU → Discounts given at point of sale, never factored in → Warehousing cost for slow-moving stock that carries their "bestseller"

When you add all of that in, the bestseller often isn't. Sometimes it's the product with the highest returns, the most rework, and the largest number of complaints.

You're working hardest on the thing that's costing you the most.

Two ways to find your real margin. Try one this month.

1. Run a true cost audit on your top 5 products.

Take your top 5 by revenue. For each, build a full cost stack: direct material or labour + delivery + returns + rework + customer support + packaging + discounts given. Everything attributable to that product.

Gross margin = (Revenue − Full cost) ÷ Revenue. Do this for all five. Rank by actual margin — not revenue.

In 39 years, I've rarely seen this produce the result the founder expected. The product they thought was most profitable usually isn't. The one they considered dropping is often the one holding the margin up.

2. Sort your products into three margin buckets.

Once you have true margins, categorise every product into three: High margin (protect, prioritise, grow), Medium margin (improve costs or improve pricing), Low margin (set a deadline — fix within 6 months or exit).

Not all products deserve equal shelf space, equal salesforce effort, or equal investment. The margin bucket tells you how much attention each deserves.

Revenue tells you what came in. Margin tells you what you kept. True margin tells you what's worth keeping.

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THE TRAP

"I check the bank balance every day."

That's not cash management. That's scorekeeping.

THE FIX — TWO WAYS TO START

1. **Build a 13-week cash forecast.**
   Week by week: what comes in, what goes out.
   Update every Friday. It will change how you think.

2. **Identify your cash danger zones early.**
   Which weeks will cash dip lowest? Mark them now.
   8 weeks' warning is solvable. 8 days' is a crisis.

Delegation That's Actually Abdication

Every MSME founder I know checks their bank balance.

Most check it every morning. Some check it multiple times a day.

And almost none can tell me with confidence what that balance will be in 8 weeks.

In 39 years, this is the most common cash management pattern in Indian MSMEs: highly attentive to today's number, completely blind to next month's reality.

That's not cash management. That's scorekeeping.

The score tells you where you are. It doesn't tell you where you're going. And in cash, where you're going is the only thing that matters — because by the time a problem appears in the balance, it's almost always too late to fix it cheaply.

The founders who manage cash well don't just know the balance. They know the forecast. They know which weeks will be tight three months from now — and they're already doing something about it.

Two ways to build that visibility. Start this week.

1. Build a 13-week cash forecast.

It doesn't need to be complex. A spreadsheet will do.

For each of the next 13 weeks, two columns: Cash in — invoices due, confirmed orders, advance payments expected. Cash out — payroll, rent, supplier payments, loan EMIs, tax obligations.

Opening balance + Cash in − Cash out = Closing balance for the week. That's your forecast.

Update it every Friday. In four weeks, you'll wonder how you made decisions without it.

2. Identify your cash danger zones early.

Once you have a 13-week forecast, look for weeks where the closing balance dips to uncomfortable levels. Those are your danger zones — visible weeks in advance.

Now act on them 6 to 8 weeks ahead:

Which collection can you accelerate?

Which payment can be pushed with the supplier's agreement?

Should you draw on your working capital line now, while you have breathing room?

Is there a sale you can bring forward?

Eight weeks' warning is a solvable problem. Eight days' warning is a crisis.

The forecast is what converts one into the other.

SIMPLEWORKS CONSULTING

THE TRAP

“It depends on who’s handling it.”

That’s not a quality problem. That’s a process problem.

THE FIX — TWO WAYS TO START

1. **Document your top 3 customer touchpoints.**
   How is each handled? Write it down. Make it the standard.
   If it varies by person, you don’t have a process yet.

2. **Add quality to your weekly team check-in.**
   One question: where did we fall short this week?
   Problems named weekly get fixed. Ignored ones compound.

Culture by Default, Not Design

Walk into most Indian MSME businesses and ask: "How do you handle a customer complaint?"

You'll get a different answer from every person you ask.

That's not a quality problem. That's a process problem.

In 39 years, I've watched businesses with genuinely good people deliver wildly inconsistent customer experiences — not because the team doesn't care, but because there's no shared standard for how things should be done.

Customer A gets the founder on the phone, fast resolution, treated like royalty. Customer B gets whoever was available that day, a slower response, a different answer. Same product. Same team. Different experience.

When your customer's experience depends on who handles it, the business is running on luck, not on process.

Two ways to start building consistency. Try one this week.

1. Document your top 3 customer touchpoints.

Pick the three moments that matter most to your customer: the first call, the delivery, the complaint. For each one, write down exactly how it should be handled. What's said. What's done. What the customer receives. What the standard is.

That's your process. Not a thick manual — three documented touchpoints. Share them with the team. Review whether they're being followed monthly.

If the experience varies by person, you don't have a process yet. You have a habit — and habits vary.

2. Add quality to your weekly team check-in.

Every week, one question: "Where did we fall short for a customer this week?"

Not to blame. To learn. To fix. To prevent the same thing next week.

Problems named in a weekly meeting get addressed. Problems that go unnamed compound — until a customer stops calling and you don't know why.

Quality isn't a department. It's a conversation. Have it every week.

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THE TRAP

"I keep it all in my head."

Heads aren't transferable. Paper is.

THE FIX — TWO WAYS TO START

1. **Write one process down this week.**
   Not the whole manual. Just one. The most-repeated task.
   One per month. In a year, you have a business that runs.

2. **Film yourself doing it once.**
   A 5-minute video is a usable SOP.
   Takes 20 minutes to make. Hours of context to replace.

Debtor Days Are Killing You

If you were hit by a bus tomorrow — which parts of your business would stop working?

Morbid question. Important answer.

In 39 years, this is one of the most common fragilities I see in Indian MSMEs: the entire operating knowledge of the business lives inside the founder's head — and nowhere else.

No written processes. No documented procedures. No playbooks for the team. Just: "I know how to do this. I'll handle it."

And so they do. Until they can't.

A team member leaves and takes undocumented knowledge with them. The founder falls ill for a week and three things stall. A new hire joins and the only training is "watch what I do." The business can't grow faster than the founder's ability to personally transmit knowledge.

The solution isn't a 200-page manual. It's one page. Then another. Then another.

Two ways to start. Do one this week.

1. Write one process down this week.

Not everything. Just one. The thing you do most often, the thing that's hardest to explain to someone new, the thing that goes wrong when you're not watching.

Write it as if you're explaining it to a capable new hire who starts tomorrow. Steps. Decisions. What to do when X happens. What "done" looks like.

One process this week. One per month. In twelve months, you have twelve documented processes — and a business that can operate without you explaining everything personally.

2. Film yourself doing it once.

Not every process needs to be written. Some are better shown.

Set your phone on a stand, hit record, and walk through the process once — narrating as you go. Five minutes. Upload it somewhere the team can access.

That video is a usable SOP from day one. It takes 20 minutes to make. It would take hours of your time to replace every time someone new needed to learn it.

The goal isn't documentation for its own sake. The goal is a business that doesn't grind to a halt when you're not in the room.

THE TRAP

“We’ll fix it when it comes up.”

By the time they complain, they’ve already decided.

THE FIX — TWO WAYS TO START

1. **Call your top 10 customers this month.**
   No agenda. No pitch. Just: “How are we doing?”
   Problems found early cost a fraction to fix.

2. **Create a monthly customer pulse check.**
   One question: “What’s one thing we could do better?”
   The answers will surprise you. Asking costs nothing.

No Idea of True Product Margins

Most Indian MSME founders hear from their customers twice.

When they want to buy something. And when something goes wrong.

In 39 years, that pattern has cost businesses far more than they realise — because by the time a customer calls to complain, they've usually already decided what to do next.

Here's what happens in the silence between purchases: small frustrations build up unreported. A delivery that was a day late. A product that was slightly off-spec. A call that wasn't returned promptly. Each one, individually, feels too small to raise. Together, they become the reason the next order goes elsewhere.

You didn't lose that customer in one dramatic moment. You lost them in a hundred small, unreported ones.

Reactive customer service doesn't just lose customers. It loses them invisibly — without warning, without a chance to fix things.

Two ways to shift from reactive to proactive. Try one this month.

1. Call your top 10 customers this month.

No agenda. No cross-sell. No pitch. Just: "I wanted to check in personally — how are we doing for you?" Then listen. Don't defend. Don't explain. Just listen.

You will hear things in these calls that no survey or feedback form would surface. Small problems. Unmet expectations. Things they assumed were "just the way it is" — that you could fix in a week if you knew about them.

Problems found early cost a fraction of what they cost to fix after a customer has left.

2. Create a monthly customer pulse check.

Once a month, reach out to a rotating group of 5 customers with one question: "What's the one thing we could do better for you?"

Email, WhatsApp, a 5-minute call — whatever suits your relationship. One question. Genuine curiosity. No defensiveness.

The answers will consistently surprise you. And the act of asking — done regularly — tells your customer something important: that you're paying attention before they have to shout.

The best customer service isn't fixing problems. It's finding them first.

THE TRAP

“Our sales are up. Margins look fine.”

Revenue grew. Margin didn’t.

THE FIX — TWO WAYS TO START

1. **Add a discount column to your sales report.**
   List price vs actual price — every deal, every month.
   The total gap is your discount tax. See it. Then decide.

2. **Set a discount approval threshold.**
   Above 5%: your sign-off. Above 10%: a documented reason.
   What gets tracked gets smaller.

Cash Flow Blindness

Every month, hundreds of Indian MSME sales reports show the same number at the top: revenue. And below it, somewhere, margin.

But almost none of them show the gap between what was billed at list price and what was actually collected. That gap — the sum of every discount given across every deal in the month — is what I call the discount tax.

And in 39 years, I've rarely seen a founder who knew exactly what it was.

Here's what happens without that visibility: the salesperson gives 8% to close a deal. The founder approves it once, to be helpful.

Then again. Then again. The team learns that the price is negotiable — and starts offering the discount before the customer even asks.

Revenue climbs. Margin quietly erodes. The business works harder, closes more deals, and somehow ends up with less at the bottom.

Two ways to make the discount tax visible. Start this month.

1. Add a discount column to your monthly sales report.

For every deal closed: what was the list price, and what was the actual price collected? The difference is the discount. Add it up at the bottom.

That total is your discount tax for the month. See it as a number — not as individual "one-off" decisions, but as a cumulative cost. It will look different when it's one number at the bottom of a column than when it's a series of isolated approvals.

See it. Then decide whether it's a number you're comfortable with.

2. Set a discount approval threshold.

Discounts below a threshold (say, 5%) can be given at the salesperson's discretion. Above 5% — your sign-off is required. Above 10% — a documented reason is required alongside the approval.

This structure does two things: it forces conscious decision-making on discounts, and it signals to the team that price is not a casual lever. What gets approved with a process gets tracked. What gets tracked gets smaller.

Revenue is what you sold. Margin is what you kept. Know both.

THE TRAP

“We keep hitting the same ceiling.”

That’s not a ceiling. That’s a signal.

THE FIX — TWO WAYS TO START

1. **Audit your three core strategy choices.**
   Who you serve. What you sell. How you reach them.
   One of the three needs to change. Which one?
2. **Ask what a 30% bigger business looks like.**
   Not just more clients. What would be structurally different?
   That gap is your strategy question.

Quality Inconsistency

There's a particular kind of frustration that sets in around year 4 or 5 of an Indian MSME.

The founder is working harder than ever. The team is busy. There's activity everywhere.

And the revenue number is almost exactly what it was two years ago.

"We keep hitting the same ceiling."

In 39 years, I've sat with dozens of founders in this exact place. And the one thing I've learned is that a revenue plateau is almost never a sales problem. It's almost always a strategy problem.

You can't sell your way out of a structural constraint. More calls, more salespeople, more discounts — they produce marginal movement around the same number. The ceiling doesn't move because the model hasn't changed.

The strategy that got you to this level was designed for this level. It will not take you to the next one.

Two ways to diagnose the plateau. Start this week.

1. Audit your three core strategy choices.

Every business is built on three foundational choices: who you serve, what you sell them, and how you reach and win them.

Write yours down. Then ask honestly: have these three choices changed meaningfully in the last three years? If not — and the revenue hasn't moved — that's your answer.

One of the three needs to change. It might be the customer profile (you've maxed out this segment — there's a bigger one adjacent). It might be the offer (you can add something that dramatically increases the value per customer). It might be the channel (the way you reach people is no longer working efficiently).

Which one? That's the strategy question worth sitting with this week.

2. Ask what a 30% bigger business looks like — structurally.

Not just "more clients" or "more revenue." Ask: if the business were 30% bigger, what would be fundamentally different about how it operates, who it serves, or what it sells?

If your honest answer is "nothing — it would just be more of the same" — that tells you the ceiling is built into the model.

The gap between today's reality and that picture is your strategy question. Start there.

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THE TRAP

“We’re growing. I’m just very busy.”

Growth and scale are not the same thing.

THE FIX — TWO WAYS TO START

1. **Apply the 30% test to your business model.**
   Can revenue grow 30% without your hours growing 30%?
   If not — you’re adding volume, not building scale.

2. **Find one lever that doesn’t cost you more.**
   A packaged service. A process that doesn’t need you.
   One thing that compounds. That’s where scale starts.

Everything in the Founder's Head

There's a version of growing that looks like success from the outside.

More clients. More revenue. More team members. More activity.

And a founder who is working 14-hour days, hasn't taken a holiday in two years, and feels like they're running faster just to stay in place.

"We're growing. I'm just very busy."

In 39 years, this is one of the most important distinctions I try to help founders make: growth and scale are not the same thing.

Growth means more. More revenue, more clients, more cost, more of your time.

Scale means more output from the same inputs — or better, the same output from fewer inputs. Revenue grows faster than cost. Clients increase without proportional headcount. The business gets more efficient as it gets bigger, not less.

If every 10% increase in revenue requires a 10% increase in your personal time — you're not scaling. You're adding weight to a treadmill.

Two ways to test and fix this. Try one this quarter.

1. Apply the 30% test to your business model.

Ask yourself honestly: if your revenue grew by 30% next year, what would have to grow with it?

If the honest answer includes "my personal hours" — the model isn't scalable yet. If it requires hiring proportionally — you're growing, not scaling. If costs grow in lock-step with revenue — your margins won't improve with size.

This test doesn't mean growth is wrong. It means knowing which kind of growth you're building — and choosing deliberately.

2. Find one lever that compounds without adding cost.

Every scalable business has at least one thing that doesn't cost more to deliver to more people: a packaged service where the delivery cost is fixed. A product that can be sold again without being rebuilt. A process so well documented that it runs without the founder.

Find yours. It might be small today — one product, one process, one channel. But the compounding effect of one scalable element, built consistently, is what separates a business that gets easier as it grows from one that gets harder.

Check the balance every morning if you like. But build for scale every quarter.

THE TRAP

“We don’t really have a strategy.”

That’s not humility. That’s a plan to drift.

THE FIX — TWO WAYS TO START

1. **Write your strategy in three sentences.**
   Who we serve. What we offer that’s unique. How we win.
   A strategy nobody has read isn’t a strategy. It’s a thought.

2. **Decide three things you will not do.**
   Strategy is as much about refusal as about choice.
   What you won’t do creates space for what you will.

Reactive Customer Service

There's a word Indian MSME founders use when asked about direction.

"We don't really have a strategy. We just go with the flow."

And then they say it with something between humility and pride — as if not having a strategy means being close to the market, practical, grounded.

In 39 years of watching Indian businesses, I've seen this produce two very different outcomes.

For the first five years, running on instinct often works. The founder is close to everything. They sense the market. They move fast. Strategy feels like overhead.

After year five, the same instinct that built the business starts to limit it.

Because here's what happens without a written strategy:

→ The team doesn't know what to say yes to — so they say yes to everything → You pursue every opportunity, which means you're fully committed to none → Growth becomes random — sometimes up, sometimes sideways → The founder becomes the strategy — which works until the founder is exhausted

A strategy isn't a thick document. It's three choices, made clearly, that tell everyone what to do — and what to ignore.

Two ways to fix this. Try one this week.

1. Write your strategy in three sentences.

Three questions. One sentence each.

Who do we serve? (Specific. Not "anyone who needs our product.") What do we offer that nobody else does? (Specific. Not "quality and service.") How do we reach and win them? (Specific. Not "word of mouth.")

Write it. Then share it with your three most senior people and ask: "Does this match what you think we do?"

The gap between your answers and theirs is your alignment problem.

A strategy nobody has read isn't a strategy. It's a thought.

2. List three things you will not do this year.

Strategy is as much about refusal as it is about choice. Most MSME founders are better at deciding what to do than deciding what to stop.

Write down three opportunities, directions, or customer types that keep coming up — but that you are going to say no to in the next 12 months. A new product line you keep flirting with. A segment that isn't really yours. A geography that sounds exciting but drains focus.

Write them down. Call it "Not This Year." Review it every time something shiny comes along.

What you refuse to do defines your strategy as much as what you commit to.

THE TRAP

“Someone should be handling this.”

“Someone” isn’t a person. It’s a gap.

THE FIX — TWO WAYS TO START

1. **For every key result — name one owner.**
   Not a team. One person. Accountable by name.
   Shared accountability is no accountability.

2. **Run a monthly accountability review.**
   What was committed? What happened? No blame — facts.
   The habit of asking creates the habit of delivering.

Discount-Adjusted Margins Hidden in Plain Sight

There's a sentence that appears in almost every struggling MSME I've sat with.

"Someone should be handling this."

Not a name. Not a date. Not a commitment. Someone.

In 39 years of watching Indian businesses, I've come to understand this sentence as one of the most expensive in any organisation. Because "someone" isn't a person. It's a gap — and gaps don't close themselves.

Here's what "someone should handle it" actually produces:

→ The task doesn't get done — because nobody was named → When it blows up, three people thought the other was handling it → The founder steps in and fixes it — adding to the list of things only they can do → The team quietly learns that accountability is optional

Good people in poorly structured accountability will underperform every time. Not because they don't care. Because there's no clarity about what they own.

Two ways to fix this. Try one this week.

1. For every key result — name one owner.

Take the three most important things that need to happen in your business over the next 90 days. For each one, name a single person — not a team, not a function, one person — who is accountable for the outcome.

Write it down. Share it with that person. Confirm they understand and accept it.

The moment two people own something, nobody owns it. Every key result needs one name next to it — and that name needs to know the result is theirs.

2. Run a monthly accountability review.

Once a month — 30 minutes, no more — go through every key commitment made in the previous month. For each one: what was committed, what happened, and what's the next step?

No blame. No judgment. Just facts.

This rhythm does something most MSME founders underestimate: it makes people take commitments seriously because they know there will be a conversation about it.

The habit of asking creates the habit of delivering.

What gets reviewed gets done.

THE TRAP

“I can’t leave even for a week.”

That’s not commitment. That’s a trap.

THE FIX — TWO WAYS TO START

1. **Take five days off — fully.**
   No calls. No WhatsApp. No approvals.
   What breaks tells you exactly what to fix next.

2. **Build the 3 things that let you step away.**
   A decision filter. A weekly rhythm. One capable deputy.
   Not a 5-year project. Three months of deliberate work.

The Revenue Plateau

Here's a test I give every MSME founder I work with.

"If you had to be unreachable for five days — no calls, no WhatsApp, no approvals — what would break?"

Most founders can't answer easily. Not because nothing would break. Because too many things would.

In 39 years, I've met very few founders who have taken a proper holiday without guilt — without the phone going quiet for a day and then quietly starting again. Most carry the business everywhere. Not as a choice, but as a necessity.

And they say it like it's a badge: "I can't leave even for a week."

It isn't a badge. It's a diagnosis.

A business that needs its founder present to function isn't a business yet. It's a very complicated job — one the founder can never quit, never step away from, and never sell for what it's worth.

Two ways to fix this. Pick one this month.

1. Take five days off — fully.

Block five consecutive working days. Tell your team. Then actually go.

No calls. No WhatsApp check-ins. No "just one quick question." Delegate every pending decision before you leave, with full clarity on what the person should do if X happens.

Then observe what happens.

Things that run smoothly — those are done. Things that break — those are your to-fix list. The five-day break isn't a holiday. It's a diagnostic. It will tell you exactly where the business is still dependent on you, and in which order to fix it.

2. Build the three things that let you step away.

Most founder-dependency isn't accidental. It's structural. Three things, built deliberately, change it:

A decision filter — what can be decided without you, and what needs you? Write it. Share it. (Day 4 of this series.)

A weekly team rhythm — a Monday check-in where the team reviews the key number, owns their commitments, and flags blockers — without the founder running it.

One capable deputy — someone with enough context and authority to hold the fort for a week. Not a clone of you. Just enough.

These three things won't build themselves. But they can be built in 90 days — one at a time.

The business you want is one that grows while you sleep. Start by building one that runs while you rest.

THE FINAL CHALLENGE

“This has always worked for us.”

What got you here won’t get you there.

TWO WAYS TO CLOSE THE GAP

1. **Pick the one challenge from this series.**
   Not all 30 at once. The one that said “that’s us.”
   One fix done beats thirty intentions sitting idle.

2. **Write the business you are building toward.**
   Three sentences. What’s different from today?
   That gap is the work. That work is the strategy.

Scale That's Actually a Treadmill

Thirty challenges. Thirty fixes.

And underneath every one of them, the same thread:

"This has always worked for us."

That sentence — said with sincerity, said with pride — is the most expensive one in a growing Indian MSME. Not because the past is wrong. But because what works at ₹2 crore rarely works at ₹10 crore. What works with 8 people rarely works with 25. What the founder could hold in their head at year 3 can't be held at year 8.

In 39 years, the pattern is consistent:

→ The mindset that built the business becomes the ceiling → The strengths that got you here become the blind spots that hold you there → The things you stopped questioning — pricing, hiring, collections, differentiation — become the things quietly eroding your margin, your team, and your growth

This series wasn't about 30 separate problems. It was about one:

The gap between the business you're running and the business you're building.

Most MSME founders are running a business. They're executing, solving, reacting, firefighting. They are very good at it.

Very few are simultaneously building one — making the structural choices, the system investments, the deliberate decisions that will mean the business works better next year than it does today.

Two ways to close that gap. Start this week.

1. Pick the one challenge from this series that matters most to you.

Not all 30. Just one.

Go back through the list — strategy, sales, people, cash, operations, growth. Find the one that made you think "that's us." The one you kept coming back to. The one you forwarded to someone.

That's your starting point. Not a five-year plan. One focused 90-day effort on one specific challenge, with two specific actions, applied consistently.

One fix done — really done — beats thirty intentions sitting in a saved post.

2. Write down the business you're building toward.

Not a vision statement. Not a revenue target.

Three sentences: What will this business look like in three years? Who will it serve? What will be different about how it works?

That picture is your compass. Every decision — who to hire, what to invest in, what to stop — should move you toward that picture or away from it. Know which is which.

The founders who build something real aren't the ones with the biggest ambitions. They're the ones who got specific about what they were building — and then made choices in service of that.

If any part of this 30-day series landed for you — a challenge that resonated, a fix you're actually trying, a post you shared with someone — I'd love to hear from you.

This is exactly the work Simpleworks was built for: helping Indian MSME founders close the gap between the business they're running and the business they're building.

Simply, Better.

Final post

Thirty days ago, I made a promise to the Indian MSME owner nobody was building content for.

Not the VC-funded startup. Not the ₹500-crore corporation.

The 10 to 50-person business. The founder who hasn't taken a real holiday in years. The one who makes payroll every month — but some months it's close.

Today, that promise is complete.

30 challenges. 60 fixes.

Every single one drawn from 39 years of watching Indian businesses up close — manufacturing, distribution, services, retail, software. Not theory. Not frameworks borrowed from business schools. Patterns I've seen play out, again and again, in businesses exactly like yours.

Here's what the series covered:

→ Strategy & Positioning — who you serve, how you win, why anyone should choose you → Sales & GTM — pipeline, pricing, pitching, follow-up, closing → People & Leadership — hiring, delegation, accountability, family business → Cash, Finance & Operations — debtor days, margins, cash flow, SOPs, quality → Growth & Scale — plateaus, the founder trap, building what lasts

If even one post in this series made you stop and think "that's us" — then it did what it was supposed to do.

The series ends here. The work doesn't.

If you're sitting on a challenge you haven't been able to name, or a fix you haven't been able to find — that's exactly why Simpleworks exists.

Thirty days of content. One conversation to make it real for your business.

Reach out. Let's talk.

SIMPLEWORKS CONSULTING

MSME CHALLENGE
SERIES COMPLETE

FOR EVERY MSME FOUNDER WHO SHOWED UP

30 challenges.
60 fixes.

Strategy. Sales. People. Cash. Operations. Growth.

Every challenge on this list was real. Every fix was built for businesses like yours.

39 years of patterns. Not theory. Not jargon.

The next move is yours.

SERIES COMPLETE

30 Challenges. 60 Fixes.

Thirty challenges. Thirty fixes. Strategy, sales, people, cash, operations, growth.

Every challenge in this series was real — patterns seen across 39 years of working with Indian MSME founders. Every fix was built to be tried this week, not studied someday.

You don't need to solve all thirty. Pick the one that made you pause. Start there.

The next move is yours.