

— INFORMATION BOOKLET · 2026

Growth *Accelerator* Program *for SMEs.*

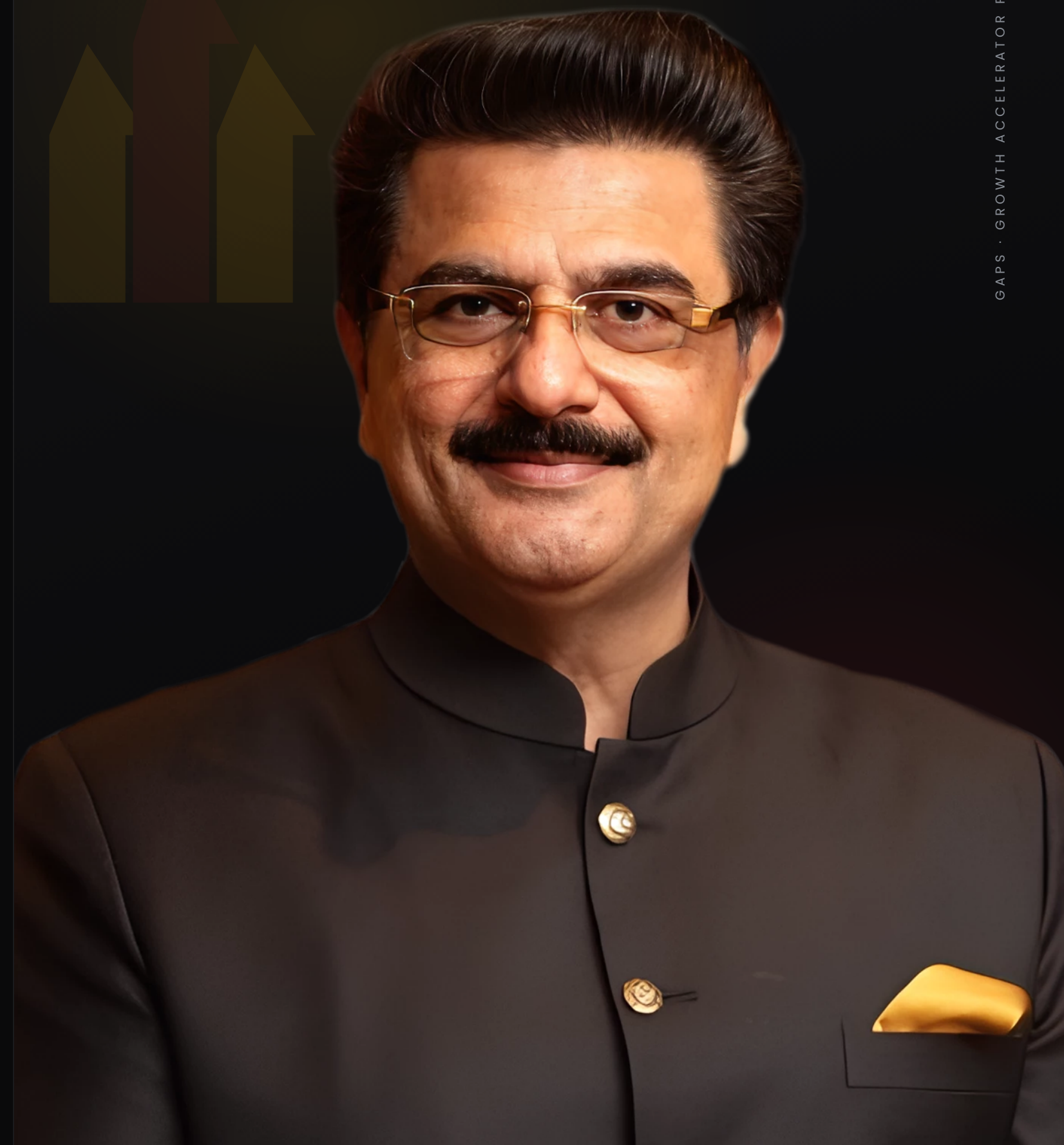
A full year of structured support for India's MSME owners, built and led by Rajiv K Chawla.

FOUNDER & LEAD MENTOR

Rajiv K Chawla

ENROLMENT

By application only



— WHY THIS EXISTS

You run the business well. *The other half* is where owners run blind.

Six gaps trip up almost every MSME owner. From today, you do not close them alone.

Schemes

Subsidies you may qualify for and never claimed.
We help you discover and file them.

Structure

A large company still run like a proprietorship.
Holding entities and governance in place.

Succession

The next generation, equity splits and written rules,
set before you need them.

Capital

Finance beyond the CC limit. Debt, equity and
working capital as tools, not threats.

Legal

Contracts, IP and disputes. The small clauses that
decide the size of the cheque.

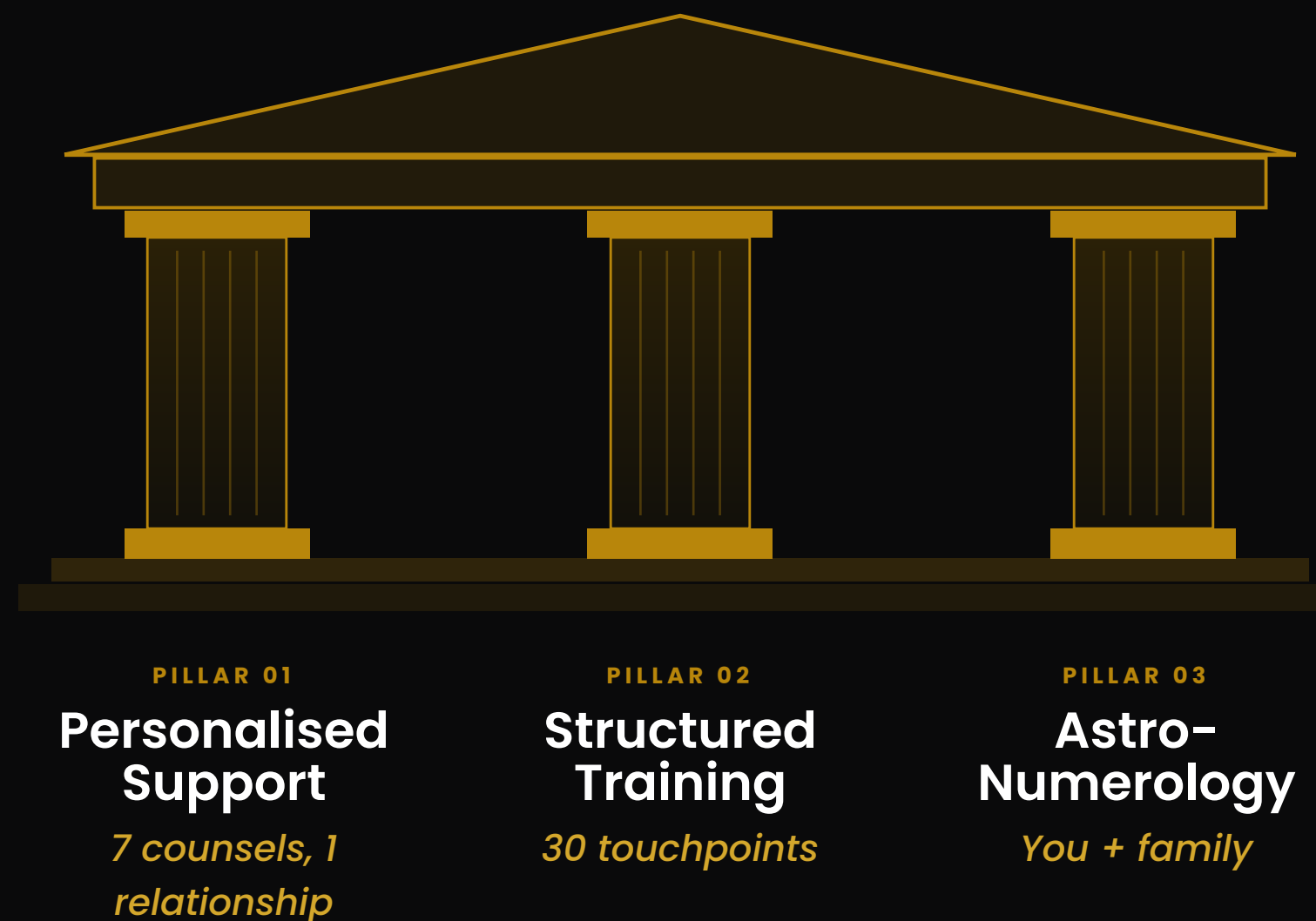
Peers

Other owners at your scale, comparing notes no
consultant on retainer can give.

— WHAT GAPS IS

Not a course. A full year, *on three pillars.*

A team that has solved this before, now on your side. The whole programme rests on these three.



— PILLAR 01 · THE CORE

One relationship. *The whole panel* behind it.

Every domain your business touches, handled by people who have done it before.

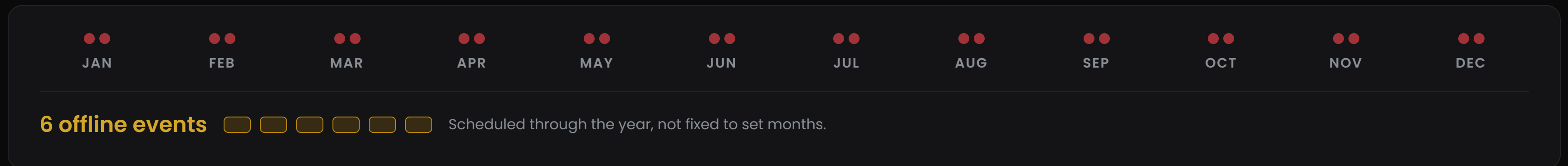


When a decision comes up, you do not face it alone. You bring it to people who have solved it before.

— PILLAR 02 · THE RHYTHM OF THE YEAR

A steady rhythm, *all year long.*

Two online sessions every month, run by domain experts. Plus six in-person events through the year.



$$24_{\text{online}} + 6_{\text{offline}} = 30_{\text{touchpoints a year}}$$

GeM portal ITR GST Labour laws Hiring

In-person gatherings where members come together from across India.

— A BENEFIT BEYOND THE YEAR

Nominations to a fully sponsored *21-day training in Germany.*

Selected members are put forward for an immersion in the home of world-class manufacturing. Travel and stay sponsored.



21 days

Immersion on the ground in Germany

Fully sponsored

Travel and stay covered for those selected

Manufacturing

Factories, engineering and best practice

By nomination

Members put forward through the year

A door most owners never get to open, opened for you. You go as part of a group, never on your own.

— PILLAR 03 · A CONSIDERED INPUT

Astro-numerology, applied to *business* *decisions.*

A dimension most programmes ignore,
offered here with intent. One more
considered input alongside the numbers,
never a replacement for them.

Personal consultation

One to one with Rajiv sir.

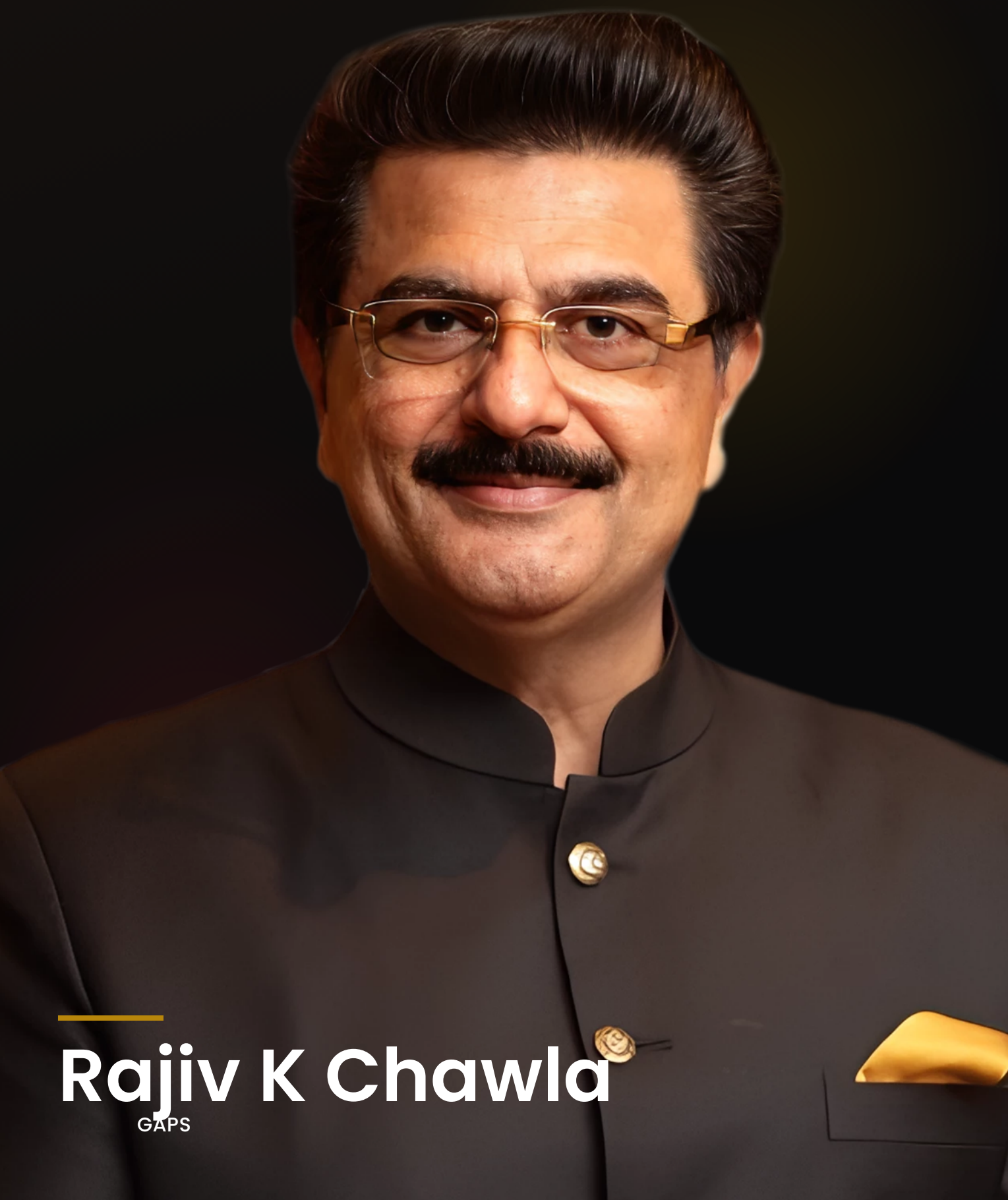
Detailed report

In writing, for you and family.

*Your decisions at the centre, with timing, names, launches and
family each in considered orbit around them.*



A CONSIDERED INPUT, FROM RAJIV SIR



Rajiv K Chawla
GAPS

— NOT A RANDOM COACH

Someone the Indian SME *establishment already trusts.*

"I have run businesses, lost them, rebuilt them, and watched the same gaps trip up almost every owner I have met. GAPS is the programme I wish someone had built for me at thirty-five."

- **Founder & Chairman, Jairaj Group.** Auto and engineering components manufacturing.
- **Board of NSIC** (6 years).
- **SIDBI subsidiary companies** (4 years).
- Government committees, including **SIPEC** and **RAMP**.
- **Founder & Chairman, I AM SME OF INDIA.**
- **China Trust Commercial Bank** (4 years).
- **MSE Facilitation Council** (12 years).
- **800+ owners mentored**, author and columnist.

— YOUR EXTENDED TEAM

Nine experts, *always with you.*

Governance, tax, GST and wealth. The veterans who keep your foundations sound.



CS Dr. Ajay Garg
CORPORATE GOVERNANCE

Company Secretary and doctorate, 35+ years in governance, board structuring and compliance.



CA Sangeet K Gupta
DIRECT TAX & FINANCIAL HEALTH

Chartered Accountant, 30+ years in direct tax strategy and audit readiness for owner-run books.



CA Rajesh K Khandelwal
GST & INDIRECT TAX

Fellow CA, CS, LLB and CPA (Ireland). GST faculty for NACIN, 500+ tax lectures.



Nirmal Bansal
WEALTH MANAGEMENT

UCLA-trained wealth counsel, helping owners grow personal wealth kept separate from the business.



Lekhraj Sharma
CHIEF NODAL OFFICER

30 years inside administrative systems. Coordinates meetings and looks after your overall member experience.

— YOUR EXTENDED TEAM

Subsidy, growth *and law.*

The hands-on operators, for schemes you can claim, the next launch and the courtroom.



Parminder Singh

CHIEF SUBSIDY OFFICER

30+ years in central and state schemes, supporting SMEs to claim grants and incentives.



Shubham Verma

GROWTH, GTM & DIGITAL

Serial founder and Shark Tank India finalist. Advises on AI adoption, digital and new-market entry.



Adv. Rahul Gautam

LEGAL, SUPREME COURT

Supreme Court advocate, 10+ years in commercial law, contracts and dispute resolution.



Sudiep Kumar

PLACEMENT & RECRUITMENT

Built leadership teams for growing companies. Helps you hire the people who can actually run the business.

9 experts

Every domain covered

800+ owners guided

1 relationship, all year

— THE HONEST MATHS

What a year of GAPS is *actually worth.*

Personalised access to the 7-counsel panel and Rajiv, all year	₹5,00,000
24 expert-led online sessions (GeM, ITR, GST, labour, hiring)	₹1,20,000
6 in-person events across the year	₹1,20,000
Nomination for a fully sponsored 21-day Germany training	₹10,00,000
Subsidy and scheme discovery plus filing support	₹1,50,000
Company structuring, governance and succession	₹1,50,000
Legal and tax resolution, plus astro report (you and family)	₹1,00,000

Priced separately, the access alone runs past twenty lakh. Then the subsidies.

PRICED SEPARATELY, A YEAR OF THIS IS WORTH, ON AVERAGE

~~₹21,00,000+~~

GAPS OFFERS ALL OF IT FOR

₹2,40,000



SUBSIDIES YOU BECOME ELIGIBLE TO CLAIM THROUGH THE YEAR

₹10L to ₹2Cr

Based on your sector, size and eligibility. This is the real argument.

— HOW TO ENGAGE

One programme. *One year.*

GAPS Premium is the full year. All three pillars, under one enrolment. No tiers, no add-ons.

01 Personalised Support

02 Structured Training

03 Astro-Numerology

Price exclusive of GST. Seats are limited and confirmed after the fit call.

Worth ₹21,00,000+ in advisory access

THE PROGRAMME · FULL YEAR

GAPS Premium

₹2.4L

+ GST

A full year. All three pillars.

- ✓ Full 7-counsel panel as your extended team, all year
- ✓ Direct access to Rajiv sir
- ✓ 24 expert-led online sessions
- ✓ 6 in-person events across the year
- ✓ Nomination for the 21-day Germany training
- ✓ Subsidy discovery and filing support
- ✓ Legal, tax, structuring and succession
- ✓ Astro consultation and report for your family

— APPLY TO THE NEXT COHORT

Bring the business. *We will bring the team.*

Cohorts are small and by application only.
Reach out. There is no commitment to begin with.



FOUNDING MEMBER & COORDINATOR

Shubham Verma

Founding Member, GAPS

CALL OR WHATSAPP

+91 959 111 1111

01

Tell us about your business
in a **15-minute call**.

02

Mutual fit check on **sector,**
stage and intent.

03

Enrol and **meet your team.**