### MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED

### A PERFECT IDEA CAN CHANGE EVERYTHING IN YOUR BUSINESS

MANAGEMENT

### INTRODUCTION

India has a diversified financial sector undergoing rapid expansion, both in terms of strong growth of existing financial services firms and new entities entering the market. The sector comprises commercial banks, insurance companies, non-banking financial companies, co-operatives, pension funds, mutual funds, and other smaller financial entities. The banking regulator has allowed new entities such as payment banks to be created recently, thereby adding to the type of entities operating in the sector. However, the financial sector in India is predominantly a banking sector with commercial banks accounting for more than 64% of the total assets held by the financial system.

The Government of India has introduced several reforms to liberalize, regulate and enhance this industry. The Government and Reserve Bank of India (RBI) have taken various measures to facilitate easy access to finance for Micro, Small, and Medium Enterprises (MSMEs). These measures include launching Credit Guarantee Fund Scheme for MSMEs, issuing guidelines to banks regarding collateral requirements, and setting up a Micro Units Development and Refinance Agency (MUDRA). With a combined push by Government and private sector, India is undoubtedly one of the world's most vibrant capital markets.

Today's financial services organisations are concentrating on digital transformation, convergence, and disruption from a variety of nontraditional rivals while also satisfying increased demands for trust and transparency amid broad regulatory reform.

Our international team of business strategists, technologists, and thought leaders brings fresh perspectives and sector expertise across banking and capital markets, insurance, and wealth and asset management to handle this delicate balance of concerns. The outcomes include seamless cooperation, creative problem-solving, ground-breaking performance improvements, and long-term wealth development.

# About Our Company

#### A Brief Story About The Company

MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED is a Private incorporated on 09 November 2021. It is classified as Non-govt company and is registered at Registrar of Companies, Mumbai. Its authorized share capital is Rs. 100,000 and its paid up capital is Rs. 30,000. It is inolved in Activities auxiliary to financial intermediation, except insurance and pension funding.[This Group includes activities involved in or closely related to financial inter-mediation other than insurance and pension funding but not themselves involving financial intermediation].

They carry on the business of providing consultancy or advisory services. To establish and maintain agencies or appoint representatives, agents, canvassers, selling and purchase, exchange, hire, distribution or for any one or more of the objects of the Company and to regulate and discontinue the same.



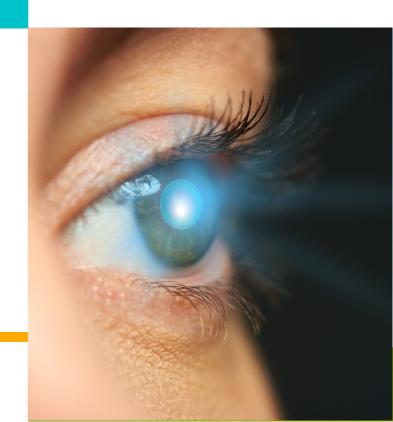
## Mission 3

Our mission is to simplify lifestvle by offerina exceptional and seamless service supported by the most cutting-edge technical infrastructure available. Within the next five years, we want to take 8% of the Indian financial loan market, with the potential to grow much more based on historical trends in loan growth.

## Vision



By offering high-quality yet reasonably priced sales and service experiences, we hope to earn the loyalty of our clients. We carry out our work with integrity, zeal, and honesty. We think that bv continuously innovating and generating value for all stakeholders. businesses may be established at breakneck speed.



### THE PROBLEM

The following issues arise with the Project and Personal loan:

#### 1. Feeling uncertain about the market with the COVID-19 situation

Today's uncertain times have many people feeling confused. This is why people have hired Carnegie as your investment advisor, to shepherd your assets through difficult times. People concern themselves with the economic impact, so people don't have to. By utilizing their combined experience, people strive to make sure every client has the correct balance through this uncertain period. Reach out to a financial advisor to discuss the concerns or particular circumstances at this time.

#### 2. Moving to assisted living or a retirement home

After people are retired for a few years, they may feel like they have their finances down pat. They may know their monthly expenses and maybe even have paid off their house. When they move to an assisted living facility, emotions and costs tend to change dramatically. Skilled care can be very expensive. So a financial advisor can help you determine ways to preserve your nest egg for as long as possible during a transition such as this

#### 3. Starting retirement

Many people spend years saving for retirement. When retirement finally comes, it is a more significant transition than many people realize. People may be moving from the accumulation to the decumulation phase. Also, the safety net of a paycheck is gone. Talking with an advisor at this time can help you navigate the challenges of spending too much or insecure feelings of not having enough.

### THE SOLUTION

MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED acts as a consultancy service and acts as an advisor for Project Finance, Personal Finance, and Loan Syndication. They also act as Marketing Agents for Banks.

They do business as marketing representatives for banks, financial institutions, and financial service providers. They provide consulting or advisory services connected to project finance and personal finance.

The firm assists individuals and small businesses to handle and increasing their wealth and assets. They perform several tasks for their clients ranging from giving financial information and assisting in investing their money by looking at their long and short-term goals.



### MARKET POTENTIAL

The strategy consulting market share should rise by USD 57.76 billion from 2022 to 2026 at a CAGR of 17.40%

The global management consulting services market is expected to grow from \$891.88 billion in 2021 to \$973.67 billion in 2022 at a compound annual growth rate (CAGR) of 9.2%. The growth is mainly due to the companies rearranging their operations and recovering from the COVID-19 impact, which had earlier led to restrictive containment measures involving social distancing, remote working, and the closure of commercial activities that resulted in operational challenges. The market is expected to reach **\$1320.94 billion** in 2026 at a CAGR of 7.9%.

The management consulting (MCS) market consists of the sales of MCS and related goods by entities (organizations, sole traders, and partnerships) that provide a range of services providing advice and assistance on organizational planning, financial budgeting, marketing strategies, human resource practices, administration policies and production and logistics scheduling. Such services include solutions for administrative management issues, strategic and organizational planning, business process improvement, human resource, and personnel developing marketing planning policies, and strategy, productivity improvement, quality assurance, and quality control.



### OUR SERVICES

In addition to serving as an adviser for project finance, personal finance, and loan syndication, MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED also provides consulting services. They also serve as bank marketing representatives.

They work for banks, financial institutions, and financial service providers as marketing agents. They offer advising or consultancy services related to personal finance and project finance.

The company helps people and small companies manage and grow their wealth and assets. They carry out a variety of services for their clients, from providing financial advice to aiding with money management by considering both long- and short-term objectives.

MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED acts as an advisor and mediator on the following topics:

- 1. Project Finance.
- 2. Personal Finance.
- 3. Loan Syndication.
- 4. Marketing Agents Of Banks.
- 5. Financial Institution.
- 6. Financial Service Providers.

### **KEY COMPETITORS**



EXL Service, also known as EXL Services (NASDAQ: EXLS), is a company that provides business process outsourcing services to global corporations. The company provides outsourcing services in the following areas: finance and accounting, legal processes, transactions, bill collections and customer services.



#### Tata Consultancy Services

TCS offers a consulting-led, cognitive-powered, integrated portfolio of business, technology, and engineering services and solutions. This is delivered through its unique Location Independent Agile<sup>™</sup> delivery model, recognized as a benchmark of excellence in software development.



#### <u>Infosys.</u>

Infosys is a global leader in next-generation digital services and consulting. We enable clients in more than 50 countries to navigate their digital transformation

### **REVENUE MODEL**

Commissions from financial or insurance products you purchase through them are paid to financial advisors. They get a commission for the product sold when the clients invest money in a policy through a planner. Usually, as financial advisors handle the money of clients, they charge 1% of the assets per annum



### **Target Audience**

Who is this product for?

#### **<u>1. Companies or Employees in Specific Industries</u>**

At the start, you could offer free counseling to people retiring in the next few years and then book appointments.

When you speak with potential customers, ask about their wants and needs. By taking an interest in them, you will be able to figure out how to better market to these individuals.

Of course, you should use this information to market to those in the field and follow through by providing useful and knowledgeable solutions. When you do so, you will find that your clients will tell others about the services specialized for employees in their field that you provide.

#### 2. Couples With Double Income

Couples without children usually have significantly fewer expenses than families. That means they have more money to indulge in their hobbies. However, many couples realize that they are overspending and look for solutions.

Often, the best time for couples to save is before they have children, health problems with age, or other unexpected responsibilities.

Couples who want to have children should primarily focus on saving since it will be more challenging to save money later on. As a financial advisor, you can help these couples create savings for their children or retirement while still having the circumstances.

Likely, these couples will continue to use your services even after their circumstances change. Since most of these couples are young, that can mean recurring clients for years to come.

### **Target Audience**

Who is this product for?

#### 3. Families With Kids

Once couples have children, they quickly realize that they have less money to save. Ironically, it is probably one of the most crucial times for couples to start saving if they haven't already. Raising a child can be expensive, with the current estimate being about \$233,610, not including college tuition.

With good reason, new parents start thinking about childcare and health care costs, life insurance, emergency savings, and college tuition. It can be overwhelming for them to do this alone, so your job is to make this process easier so your clients can focus on their growing family.

It's also a significant target market because your satisfied clients are bound to recommend you to family members, friends, or any other parents they meet

#### 4. Money in Motion

There are times when clients receive money in a windfall, such as selling a business or receiving an inheritance. Since they usually don't have this amount of money to manage, they feel overwhelmed and unsure what to do with it.

Many times, individuals who come into a large sum of money react impulsively and spend it elaborately. As a financial advisor, it is your job to advise people on intelligently using this money. You can help them weigh their options, which may include buying a home, opening a business, or paying off loans.

Once you help these clients make smart decisions, they will likely keep coming back to you for advice and rely on your intelligence. That makes it an excellent market for obtaining a steady flow of long-term clients.

## Value Proposition



In addition to serving as an adviser for project finance, personal finance, and loan syndication, MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED also provides consulting services. They also serve as bank marketing representatives.

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## **Distinctive Notch**

Through its sustainable Delivery Model, MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED is renowned for providing quality to its clients. MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED has a solid price to value offering and is able to integrate technology with business goals as client demands for value and return on investment in IT grow.

The firm provides extensive end-to-end business services in IT services, software-based services, business consulting, and business process management, among other consulting services. This makes it possible for MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED to draw in businesses from different sectors.



## **Business Model**

#### • KEY PARTNERS

We maintain positive relationship with Third Party Merchants, Payment Providers, and traditional financial instotutions.



Our primary objective is to act as a mediator between Third party Merchants, Payment Providers, and Financial Institutions and the client who want to avail loan from them. We also act as the financial advisor or a portfolio manager for people.



Clients can avail our service through our website. Our positive relationship with the Third Party Merchants, Payment Providers, and traditional financial institutions helps us in client acquisitions.



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## **Business Model**



We have strong working contacts with Third-Party Merchants, Payment Providers, and traditional financial, which aids us in acquiring new clients. We also keep in touch with each other via social media channels.



Our products are sold through our website.



Our target audience are Companies or Employees in Specific Industries, Couples With Double Income, Families With Kids, and people who get a huge amount of money by selling some big asset.



Our cost includes the cost for Business Operations and the cost given to our partners.



We earn revenue by online sales of our services through our website.

### AIM TO SCALE UP

### FUND UTILISATION

MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED

### FUND UTILISATION

MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED





KIRTI DIGAMBAR BHARAMBE Director



NILESH MURLIDHAR TONDALEKAR Director



JOHNY UMRAOSINGH PAWAR Director

#### **GET IN TOUCH**

#### MH BUSINESS CAPITAL FINANCIAL SERVICES PRIVATE LIMITED

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#### **PROJECT REPORT 2022**