

# ICAI MSME Clinic

## 1. Objective

To operationalize the ICAI MSME Clinic Programs are to be conducted across all the ICAI branches and regional offices, enabling weekly pro-bono advisory sessions for MSMEs while ensuring financial sustainability, operational uniformity, and measurable impact.

## 2. Clinic Operating Framework

Each MSME Clinic shall feature two desks for holistic business support:

Desk	Led By	Purpose
Business Advisory Desk	Chartered Accountants	Finance, Accounting, Compliance, and Business Strategy
Institutional Support Desk	Bankers, Govt. Officials (SIDBI, NSIC, NABARD, GeM)	Credit Access, Schemes, Subsidies, Grievances

## 3. Focus Areas of Advisory:

### Focus Area of Advisory includes:

- Financial Planning & Cashflow
- Digital Accounting Tools
- Tax Readiness & Compliance
- Funding & Credit Linkages
- HR & Payroll Optimization
- Export Opportunities & GeM
- Technology for MSME Scale-Up
- ESG & Sustainability
- Digital Marketing & Branding
- Government Schemes
- Internal Controls & Audit

- Year-End Review & Success Stories

**Suggested Frequency & Timing:** Every Friday, 04:00 PM – 06:00 PM.

#### 4. Long term Vision

Through consistent, pro-bono engagement and sustainable operations, each branch becomes a local hub and incubation centre of MSME transformation, bridging professional excellence with grassroots economic development. ICAI aims to empower MSMEs annually, driving financial literacy, compliance discipline, and business growth under the banner: “Empowering Bharat, One Enterprise at a Time.”

ICAI Branches are also expected to support in dissemination of important relevant knowledge updates in the form of MSME resource handbook and state specific policies in easy-to-understand language.