

**White Paper – Gainwaves Consultant Pvt. Ltd.**  
**Empowering Investment. Empowering Lives.**

**1. Executive Summary**

India's growing investor base is hindered by misinformation, emotional investing, and lack of access to credible, localized financial advice—especially in Tier 2/3 cities.

**Gainwaves** addresses this through a socially driven, SEBI-aligned, AI-backed model that combines human empathy with technology for ethical, inclusive investing.

**2. About Gainwaves**

Gainwaves Consultant Pvt. Ltd. is a fintech startup based in Bangalore, founded in **Feb 2025** by **Mr.P. Prasanth** and co-led by **Ms. Sivaranjani Shanmugavel**.

We offer:

- Ethical, tech-driven investment advisory
- Inclusive employment for underprivileged & differently abled
- AI-powered tools aligned with SEBI norms

**3. Market Strategy & Industry Context**

India's digital-first investment landscape has seen rapid growth, yet real profitability remains elusive for most retail investors.

**Retail Trading Outcomes (FY 2022–24)**

Year	% Profitable	% Loss-Making	Insights
2021–22	~11 %	~89%	Surge in Demat accounts; inexperienced traders
2022–23	~9%	~91%	High volatility, poor strategies
2023–24	~10.5%	~89.5%	Tools improved, but herd mentality persists

**Source: SEBI Reports, NSE/BSE data**

**4. Problem Statement:**

Retail investors in India face systemic and behavioral challenges that hinder long-term wealth creation:

- **Lack of Financial Literacy:** Many first-time and small-ticket investors lack a foundational understanding of market structures, investment strategies, and risk management – leading to impulsive and misinformed decisions.
- **Emotional Biases:** Fear, greed, impatience, and overconfidence often drive irrational market actions, contributing to avoidable losses and eroding investor trust.
- **Absence of Trusted Advisory:** The proliferation of unregulated “tips,” misinformation on social media, and opaque brokerage practices leaves investors vulnerable to fraud and poor decisions.
- **Confidence Breakdown:** Consistent losses – especially among retail traders in Tier 2/3 cities – result in a loss of confidence, disengagement from markets, and growing financial insecurity.
- **Language & Tech Barriers:** Many digital platforms fail to cater to vernacular-speaking or tech-inexperienced users, further alienating a large investor base.

5. Our Solution: The L.E.E.E. Framework

Gainwaves tackles these challenges through a structured, empathetic, and compliance-driven approach called the **L.E.E.E. Framework** – a journey from awareness to empowerment:

**Learn → Evaluate → Execute → Empower**

Stage	Investor Challenge	Gainwaves’ Approach
<b>Learn</b> ( <i>Financial Literacy &amp; Training</i> )	Lack of financial awareness and emotional discipline	Foundational education modules, behavioral finance coaching, and continuous learning tools
<b>Evaluate</b> ( <i>Market Understanding</i> )	Exposure to misinformation and poor decision-making	SEBI-compliant research, expert insights, and decision-support tools for risk evaluation
<b>Execute</b> ( <i>Actionable Strategy</i> )	Confusion in strategy, fear of losses	Step-by-step execution guidance, strategy templates, and live market simulations
<b>Empower</b> ( <i>Earnings &amp; Confidence</i> )	Inaccessible, unreliable financial guidance	

6. Core Offerings

Service	Description
Investment Advisory	AI + human hybrid financial planning
Brokerage	Commodity & equity support via trusted partners
Research Reports	AI-enhanced, hyper-local market intelligence
White-Label SaaS	B2B tools for regional brokers

## 7. Business Model

- **Revenue Streams**
- Brokerage commissions
- Paid subscriptions to advisory & learning tools
- SaaS platform licensing for partners.

## 8. Social Commitment

- Visual Suggestion: Pie Chart.
- 30% Employment for Differently Abled.
- 70% Profits Reinvested in Social Welfare & Charities

## 9. Technology Stack

- **AI/ML:** Portfolio suggestions, risk alerts, investor nudges
- **Cloud Infra:** Secure API layer for B2B partners
- **Chatbots:** Instant investor support (multilingual)
- **Mobile-First:** Android priority, offline functionality.

## 10. Differentiators

Industry Gap	Gainwaves Advantage
Transparency	SEBI-aligned, audit-friendly processes

Industry Gap	Gainwaves Advantage
Accessibility	Vernacular-first digital platforms
Inclusivity	Physically challenged & rural hiring
Investor Education	Daily financial learning nudges

### 11. Leadership Team

#### Mr. P. Prasanth – Founder & Director

Visionary entrepreneur focused on ethical investing and inclusive growth. Strategic oversight + financial consulting expertise.

#### Ms. Sivaranjani Shanmugavel – Director

PGP Research Analysis at NISM, CFA (in progress), and NISM-qualified researcher. Leads compliance, research, and education initiatives.

### 12. Roadmap & Milestones

Year	Milestone
2025	Launch in Bangalore, 20% inclusive hiring
2026	Reach 5,000+ users, achieve breakeven
2027	Expand across Karnataka, roll out Tech V2
2028	National reach, SEBI licensing maturity

### 13. Fundraising Ask

- Seeking ₹3 Crores for:
- Mobile App & Tech Platform Enhancement
- SEBI Licensing & Compliance Team

Inclusive Hiring & Training Centre's (Tier 2/3 cities)

### 14. Future Vision

- **Strategic Goals:**
- South Indian dominance by 2027
- IPO or acquisition readiness by 2030
- India's **#1 Impact-Centric Advisory Brand**

### 15. Contact Details:

**Gainwaves Consultant Pvt. Ltd.**

#681, 15th Main Road, JP Nagar 2nd Phase,

Bangalore – 560078

**Phone:** 8754065801

**Email:** gainwaves@gmail.com

**Website:** *(Coming Soon – integrate soon with investor portal preview)*