





**PROPOSAL FOR ESTABLISHMENT OF A  
FINANCIAL DISASTER RELIEF  
FUND**

# MOTORSPORT SAFETY:

THE ESSENTIAL FOUNDATION FOR A SUSTAINABLE FUTURE

SPEED WITH RESPONSIBILITY | NO MOTORSPORT WITHOUT SAFETY

## COMPETITORS: THE LIFEBLOOD OF THE SPORT

### A SECURE PLATFORM



UNCOMPROMISING  
TRACK INTEGRITY  
CAR COMPLIANCE  
& STANDARDS



EMERGENCY RESPONSE  
CAPABILITIES



A MORAL OBLIGATION

## MARSHALS & OFFICIALS: OUR UNSUNG HEROES

### PROTECTION & WELFARE



NEVER NEGOTIABLE  
PRIORITIES

SAFETY  
EQUIPMENT

COMPREHENSIVE  
TRAINING

PROPER  
EQUIPMENT

THEIR WELFARE MUST BE PRIORITISED

## SPECTATORS: THE FANS WHO BRING LIFE

### GUARANTEEING THEIR SAFETY



A SOLEMN DUTY



CIRCUIT LAYOUT  
& BARRIERS



CROWD MANAGEMENT  
& EMERGENCY  
PROCEDURES



JOY WITHOUT HARM



## THE TRUE COST OF SAFETY: INVESTMENT, NOT JUST A COST

FINANCIAL IMPLICATIONS EXIST  
(INFRASTRUCTURE, TRAINING, MEDICAL)

BUT

CUTTING CORNERS IS  
A GAMBLE WE CANNOT AFFORD



THE COST OF PREVENTION WILL ALWAYS BE LESS THAN THE COST OF TRAGEDY

WORK TOGETHER: CLUBS, SPONSORS, GOVERNING BODIES, GOVERNMENT

## EMBRACING INNOVATION FOR PROGRESS

DATA TRACKING &  
REAL-TIME COMMUNICATIONS

ENHANCED  
VEHICLE DESIGN

INVESTMENT  
IS PROGRESS

PROTECT THE INTEGRITY OF THE SPORT WE LOVE | EVERYONE GOES HOME SAFELY



**Formula 1** racing, the world's premier annual motorsport championship, is widely regarded as one of the riskiest sports due to its extreme combination of speed, precision, and unpredictability. In its early decades, especially during the 1960s and 1970s, the sport witnessed numerous fatalities. However, through structured interventions, continuous innovation, and a strong commitment to safety, Formula 1 has dramatically reduced risks. Notably, between 1994 and 2014, the sport recorded its longest fatality-free period, showcasing the power of systemic safeguards.

In many ways, business operates under similar conditions, such as high stakes and significant uncertainty. A single miscalculation can lead to severe financial distress or complete collapse. Across India, we have witnessed several such cases where prominent entrepreneurs and businesses, despite contributing significantly to the economy through taxes, employment, and innovation, have faced devastating financial crises. In many unfortunate instances, these crises have led to personal and professional ruin. Examples: **Atlas Jewellery** and its promoter, **Atlas Ramachandran** and **V. G. Siddhartha** of **Café Coffee Day**.

While our society has demonstrated remarkable compassion in various humanitarian situations, there remains a lack of structured, dignified support for businesses and entrepreneurs facing genuine financial distress. Unlike natural disasters, financial disasters affecting businesses do not have an institutional safety mechanism.

**Business enterprises of all sizes and nature are the largest financial contributors to the government exchequers, political parties, media, financial institutions, education institutions, entertainment, sports and religion.**

Some may argue that 'risk-taking' is the beauty of doing business. So 'safety nets' are unnecessary. Agree. Most of the riders, especially those who are in motorsports, don't like helmets like safety gear. How many of us like wearing a seatbelt? Then why does the law make safety gear compulsory? Safety of the rider or driver. Like this, whether the business promoters like it or not, the government must take care of the safety of the business promoters.

A **business disaster** is rarely an isolated event; it behaves more like a shockwave that travels far beyond the promoter. When a company collapses or faces severe distress, the most immediate impact is on employees. Jobs are lost, incomes vanish overnight, and families that depended on that stability are suddenly forced into uncertainty, affecting education, healthcare, and basic living standards. The emotional toll is just as significant, as financial insecurity often brings stress and social strain.

The effects then spread to other businesses connected to the firm. Suppliers may be left unpaid, small vendors can lose their primary source of revenue, and service providers from logistics to maintenance may see their operations disrupted. For smaller enterprises, especially, the failure of one major client can trigger a chain reaction, pushing them into financial trouble as well.

Beyond this network, the wider community also feels the impact. Reduced spending power among affected employees lowers demand in local markets, hurting shops, restaurants, and small traders. In some cases, entire local economies, particularly those dependent on a single large employer, can slow down or decline. Social consequences may follow, including increased debt, migration in search of work, and pressure on public welfare systems.

In this way, **a business disaster is not just a private failure; it becomes a shared economic and social challenge.** That is why its consequences demand attention beyond the individual entrepreneur, as the true cost is ultimately borne by a much larger circle of people.

In this context, we propose the **establishment of a “Financial Disaster Relief Fund” (FDRF)**, a structured and dignified support system designed to assist businesses in genuine financial crises, excluding cases involving fraud or wilful default.

## **KEY FEATURES OF THE PROPOSED FUND:**

1. **Eligibility Criteria:**
  - Businesses facing verified financial distress.
  - Exclusion of entities involved in fraud, mismanagement, or wilful default.
2. **Financial Support Mechanism:**
  - Interest-free loans up to 25% of the total direct taxes paid by the business.
  - An additional 25% as low-interest loans with a repayment period of 5–8 years.
3. **Disbursement Structure:**
  - Loans to be routed through banks.
  - Service charges to be covered by the Financial Disaster Relief Fund.
4. **Funding Sources:**
  - Integration with the existing Prime Minister’s or Chief Minister’s Disaster Relief Funds.
  - Alternatively, the establishment of a dedicated fund under the Ministry of Corporate Affairs.
  - Allocation of up to 30% of existing Corporate Social Responsibility (CSR) funds, without introducing new taxes.

## **RATIONALE AND BENEFITS:**

- Prevents economic collapse of viable businesses.

- Protects the employment and livelihoods of thousands of workers.
- Preserves tax revenue streams and GDP contributions.
- Upholds the dignity and resilience of entrepreneurs.
- Strengthens long-term economic stability.

Every business that collapse represents not just a financial failure, but a broader economic and social loss. By institutionalising a Financial Disaster Relief Fund, we can transform these potential failures into opportunities for recovery and renewal.

This proposal is not a call for charity, but for a strategic economic safeguard—one that recognises the invaluable role of businesses in nation-building and ensures they are supported during times of genuine crisis.

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# RISK DRIVES BUSINESS. SAFETY SUSTAINS NATIONS.



From the high-speed tracks of Formula 1 to the high-stakes world of business, risk is inevitable. But while helmets and seatbelts protect lives on the track, who protects entrepreneurs when financial disasters strike?

Business failures are not isolated. They create shockwaves—affecting employees, families, suppliers, communities, and even the nation's economy.

This book presents a powerful case for a **Financial Disaster Relief Fund (FDRF)**—a structured, dignified support system for businesses in genuine financial distress (excluding fraud or wilful default).



**WHEN VIABLE BUSINESSES RISE AGAIN,  
EMPLOYEES GET JOBS, COMMUNITIES PROSPER,  
AND THE NATION MOVES FORWARD.**

*Helmets save lives.  
Safety nets save enterprises.*

*Seatbelts are not  
for comfort, but for survival.*

## A PROPOSED SOLUTION: FINANCIAL DISASTER RELIEF FUND (FDRF)



### ELIGIBILITY

Support for businesses in verified financial distress.  
Excludes fraud, mismanagement, and wilful default.



### FINANCIAL SUPPORT

Interest-free loans up to 25% of total direct taxes paid.  
Additional 25% as low-interest loans, repayable in 5–8 years.



### DISBURSEMENT

Loans routed through banks.  
Service charges covered by the FDRF.



### FUNDING SOURCES

Integrated with existing PM/CM Disaster Relief Funds  
or a dedicated fund under the Ministry of Corporate Affairs.  
Up to 30% of CSR funds can be allocated—without new taxes.



*Stronger businesses.  
Stronger communities.  
Stronger India.*



Prevents economic  
collapse of viable  
businesses



Protects employment  
and livelihoods of  
thousands



Preserves tax revenue  
streams and GDP  
contributions



Upholds the dignity  
and resilience of  
entrepreneurs



Strengthens long-term  
economic stability  
of the nation

This book is not just a proposal—it is a blueprint for resilience.

**Because when businesses survive financial storms, the entire nation thrives.**

“ The goal is not to remove risk from business,  
but to ensure that failure does not destroy  
lives beyond the risk-taker. ”



**A VISION FOR A RESILIENT INDIA.**  
Support today. Strengthen tomorrow.



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