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HIGHLIGHTS
- Spreads across 7 acres area
- Operating in 3 shifts – 750 employees
- 2 production lines - Current capacity - 3000MT / Month
- 9 products with various cream varieties
- Consistently delivering high class quality products
- Strong management, commitment & disciplined workmen are key factors for success

CSR ACTIVITIES
- Sponsored 1 lac litre capacity drinking water tank in Abban Kuppe village
- Monthly feeding of orphanage children
- Text book & note books distribution for school children

PRODUCTS
- Kwalitry Glucose
- Tiger Glucose
- Bourbon
- Good Day-Cashew
- Good Day-Butter
- Tiger Krunch
- Milk Biskis
- Milk Cream
- Treat Creams

Award and Recognition
- IMC Ramakrishna Bajaj National Quality Award 2011
- Business Profitability Partnership Award, 2012 from BiL
- Rotary BSE SME National award for excellence, 2012
- Good Day Gold League Gold Trophy Award 2013,
- 2nd Place in Everyday Perfect Good Day Contest 2014,
- Best Good Day Cashew manufacturing unit, Perfect Good Day Contest 2015.

Global Recognition by AIB International

Paramount added another feather in its cap when it was adjudged the 1st Britannia CP unit to get AIB Recognition in India scoring 820 out of 1000 in February 2018. AIB is considered as one of the stringent Food Safety norms across the globe.

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Failed Trajectory for Small Businesses

The spread of Covid-19 followed by lockdowns has resulted in a severe blow to the small businesses in India like never before. The national economic growth has been greatly hampered offsetting the government’s push for Making in India.

India's Micro, Small, and Medium Enterprises (MSMEs) sector, the largest in the world after China, engaged in the manufacturing of over 6000 products besides providing a wide range of services failed to hold the fort owing to the lacklustre attitude of the government. The sector, poised for rapid growth and its integration with the global value chains, has been hit on many grounds. According to the recent Annual Report of Department of MSMEs, there are 6.34 crore MSMEs of which about 51 per cent are situated in rural India. Together, they employ a little over 110 million people but 55 per cent of the employment happens in the urban MSMEs.

Instead of rational announcements to handhold the sector, the government chose to redefine the sector changing the criterion for the definition. The package called the PM Garib Kalyan Yojna has failed to make any impact even while hundreds of thousands of stranded migrant workers across the country, become the worst casualty of Covid-19.

In a slew of measures, banks have been advised to offer loans for easy cash flow to the small business enterprises. What was immediately required was to offer whole-heartedly market support to the enterprises by announcing buy-back schemes. If the goods and wares produced by MSMEs are sold easing cash flow, then where would the need for seeking outside finance arise?

Recent surveys have revealed that a large number of MSMEs are responsible for the mounting NPAs desisting banks from offering loans to the MSMEs. “Collateral-free loans under CGTMSE have announced by increasing the amount manifold but why should banks entertain such scheme as all the onus of recovery rests on banks? It is a risky proposition in the face of mounting NPAs”, quipped a senior bank official.

The government has to come out with a working trajectory for the MSMEs sector which is amply defined as the spine of the industrial growth of the country as also the pipelines to the corporate. Let these pipelines do not get blocked and choke the economy.
India has the highest area under bamboo and is the second richest country, after China, in terms of bamboo diversity with around 136 species. Despite this, India is a net importer of bamboo. From a poor man's timber to Green Gold, bamboo is emerging as a sustainable choice for a better tomorrow. We all are Vocal for Local today and bamboo as a socio-economic indicator promoting sustainable consumption and production, indigenous treasure and is environment-friendly. Can the green gold script a new chapter towards Atma-Nirbharta?

Bamboo is a powerful tool to attain climate action goals and other SDG’s and to help restore degraded and abandoned agricultural land. It is a step towards protection and conservation of biodiversity, enhancement of resources and improvement of productivity, promotion of traditional and modern bamboo based industries, enhancing employment, opportunity and livelihood security for the local people and development of effective marketing for bamboo and cane-based products.

It is highlighted that about 2.5 billion people in the world depend economically on bamboo and international trade in bamboo is estimated at about USD 4.5 million per year. India is the 2nd largest producer of bamboo in the world but ironically, the country is 2nd largest importer of bamboo and its products. Does it mean that there are greater opportunities towards value chain ecosystem?

The North Eastern Council (NEC) has allocated Rs 1300 lakh for development of bamboo in Mizoram during the financial year 2020-2021. It is considered an important development resource, a source of earning livelihood for communities and an accelerator of Green economy. In India, by freeing bamboo from considering it as a tree under Forest Rights Act, a life has been renewed to boost its cultivation and generate livelihood options for the communities.

**Bamboo: key pillar of agro economy**

Bamboo is a versatile group of plants which is capable of providing ecological, economic and livelihood security to the people. It promotes ‘FOOD, FEED, FIBRE and FURNITURE’, it is used as for promoting construction material, textile, food and considered good source of nutrition, herbal medicine etc. This is especially important from the potential of bamboo based livelihoods and employment for rejuvenating the rural economy and doubling of farmers’ income. Encouraging farmers to adopt bamboo based agro-forestry systems.
Value-added bamboo products are becoming popular due to their characteristics of durability and strength, which resemble the qualities of tropical wood while providing an equally sustainable alternative. Moreover, European Union’s project “Promote bamboo MSME cluster for sustainable development” in India is designed with SDG mandate of ‘Sustainable consumption & production’ to be implemented in 9 potential states of India. Ministry of MSME is implementing scheme of fund for regeneration of traditional industries (SFURTI) for making traditional industries productive and competitive by organizing the traditional industries and artisans into clusters. Ministry has recently announced that three Bamboo Clusters will be developed in the Jammu region in the vicinity of Katra, Jammu and Samba towns for making of Bamboo baskets, Agarbatti and Bamboo Charcoal which will provide direct employment opportunities to about 25,000 people. Apart from this a Mega Bamboo Industrial Park near Jammu and Bamboo Technology Training Centre is expected to come up in the region.

Describing bamboo as a silver lining in the dark clouds of pandemic, Dr Jitendra Singh, Union Minister of State for Development of North Eastern Region rightly highlight that ‘bamboo shall help in shaping the economy of North East and entire country in Post COVID era’. In India, bamboo has potential to benefit more than 4 million small farmers and 1.5 million micro entrepreneurs in the next five years. With focus on skill development, value-added skills and facilitation of providing direct market linkages by establishment of Bamboo Market, Rural ‘haats’ to the entrepreneurs and artisans, bamboo industry provides an opportunity for MSMEs. In July 2020, KVIC launched Sandalwood and Bamboo plantation, a new initiative to spur monetization of its assets. Under the stewardship and proactive support from government, establishment of bamboo hubs/clusters can be a gateway to unlock job opportunities and livelihood prospects. Start-up options can give an attractive incentive for youth, women to become local entrepreneurs.

Shaping climate resilience

Bamboo is not just food for fauna ecosystem, but a critical tool for restoration. An important carbon sink, it is an important mitigation measure to absorb carbon emissions and its impact can be felt within just a decade. Grown on extremely degraded lands, bamboo has the potential to reduce ambient temperatures while improving drainage, improves soil structure and reducing flooding. Bamboo presents a unique solution to replace plastics, paper and polyester that allows us to continue to grow, develop and yes, consume, in a responsible way. Given that roughly 80 per cent of plastic end up in the sea posing a risk to our marine ecosystem with huge amounts of wastes, Bamboo shows us an alternative. In a bid to Battle Plastic Pollution, state like Sikkim has introduced Bamboo Bottles for Tourists. In this regard, Bharathi Namby, a scientist, says it takes just five bamboo plants a year to make an Indian carbon-neutral, because each of them absorbs about 400 kg of CO2 a year and bamboo is bound to be a savior for India’s climate actions.
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North Eastern Region: Hub of 'New India'

Years back, bamboo was traditionally recognized an aesthetic-traditional source but today, the mandate of government and agencies worldwide has rapidly turned their attention towards eco-friendly option and gained salience as a green choice.

Warm temperate, tropical climates offer optimum conditions for most bamboo species. Bamboo farming, mostly grown in North East due to its climatic conditions is already changing the rural economy and Prime Minister Modi has rightly called bamboo as an indigenous asset of this region. National BAMBOO Mission which is working on various endeavors like enhancing its yield, developing technologies to blend traditional with scientific knowledge, promoting bio-energy, handicrafts and so on. Recently, the DONER ministry has called to set up Bamboo Skill Centres to propel the industry with new Start-ups and also enhance livelihood opportunities. On the occasion of World Bamboo Day many states had announced policies and initiatives to give a life to bamboo. For example, Mizoram government has allocated Rs 131 lakh for bamboo development in the state and Assam already implements a Bamboo and Cane Policy aims at sustainable development and utilization of bamboo and cane resources through scientific management and stakeholders’ participation. The region has potential to tap the richness of bamboo towards becoming a Hub of India.

Green way to Atma-Nirbhar Bharat!

As appropriate to each region, keeping in view their specific agro-climatic and socio-economic conditions, Bamboo-based enterprise should be promoted by the every state, according to climate sustainability. Friends, by pushing the agenda towards ‘GO GREEN’ and raising global awareness on the use of bamboo and their positive impact, we can create long-lasting environmental change and unleash the opportunity of Atma Nirbharta. Let’s CALL the BAMBOO and move towards BUILDING FORWARD and BETTER.

About Dr. Arvind Kumar

Dr. Arvind Kumar, a renowned environmentalist is President and Founder of India Water Foundation (Special Consultative Status with UN-ECOSOC, Observer Status Governing Body of UNEA, Observer Status with UNFCCC, Observer Status with UNCCD, member of World Water Council (WWC) and CTCN membership for Southern Asia), a non-profit organization and think tank established for generating a heightened public awareness at national level in India and sub-regional level in Asia, regarding water and its impact on human health, economic growth and environmental sustainability.

He is also Governor on Board of Governors of the World Water Council and specializes in ecosystem-based adaptation, water-energy-food nexus, with specific emphasis on inter-linkages between water, environment and SDGs. He is the lead author of publication with SAC Dhaka titled “SAARC Outlook on Water-Energy-Food Nexus in SAARC Region” published in December 2015 and has published over 400 plus research articles, Ph.D. Defense Studies. He has authored the book 'Eco-System Based Adaptation' published by Elsevier.

He is member of the 'National Wetlands Committee, MoEF&CC, GOI, member Technical Advisory Committee for India's Third National Communication and Biennial Update Reports to UNFCCC, member of the Meghalaya State Water Resources Council and Meghalaya council for Climate Change and Sustainable Development, Member of the General Body of CAPART, Member Working Group on Water Resources Development, Management and Efficient utilization to seek inputs for development agenda for New India @75, NITI Aayog, GOI. In Sikkim under his leadership IWF is cooperating with government in the field of water resources, Environment, Sustainable Development, recently launched “Sikkim Comprehensive Water Resources Plan” at Gangtok. As a member of World Water Council’s Taskforce on Transversality, he presents key strategies in water related areas for the perusal of water security, mainstream water related agendas and share practices in various policy initiatives/ instruments of WWC.

He is conferred with the Achievers Award for his exemplary contribution and commitment for protecting environment by India Eye IHIRO in collaboration with UNIC for India & Bhutan on the occasion of World Environment Day 2017 in New Delhi. Under his dynamic leadership, India Water Foundation has, consecutively for two years 2017-18 and 2018-19, won the Water Digest Water Award under the Category “BEST WATER NGO - WATER EDUCATION and Best NGO Water and Sanitation.
Role of Human Resources in MSMEs in India

The other side of the spectrum is that even if the MSMEs want to give due importance to the Human Resources, are unable to attract the right talent to manage the function who could lead the organization, on account of lack of BRAND PULL of the organization. The adventurous HR Professionals are also not willing to join these MSMEs as they are not sure of two things - meddling by the owner and level of empowerment to the function.

Challenges of MSMEs

MSMEs nowadays face the double challenge of resource constraints on one hand and the requirement of highly trained employees on the other. External uncertainty, the typical characteristic of MSMEs, adds up to the woes. This cumulates the need for effective HR practices in small firms. Small firms are also considered as less specialised than large and HR practices are still considered to be emergent rather than fully developed because relatively little focus has actually been placed on the HR Practices.

Human Resource Management (HRM) is best considered as range of policies which have strategic significance for any organisation. HRM is typically used to facilitate integration, Employee Engagement, flexibility, and quality of work life as well as meeting broader business goals like changing organisation values, productivity and delivery mechanism. Nowadays, irrespective of small or large organisation, as technology and capital has become commodity in the market, the only thing left really to distinguish firms are skills in managing human resources and that is on which an organisation can gain competitive advantage.

Success Mantra

This competitive advantage gained can be taken benefit of when the business leader/owner accepts the significance of the Human Resources. The business owners in the MSME domain need the help of an expert in the HR Function to prepare the entire organization for a LEAP to the next level. The HR function is the custodian of the various strategic interventions required like the Leadership Alignment, Making the organization structure scalable, building and establishing and implementing a performance driven culture, putting succession plan in place so that the organization is always ready to put the most suitable employees in key roles and thus creating an engaged organization where employees are Contributing and Satisfied at the highest level. HR is not anymore a nice to have function. It is not anymore a function that tries to keep employees somehow happy. It is not anymore payroll and attendance management. It is becoming strategic to get the best people to help company achieve its goal. HR is strategic regardless of sector and segment of MSME. The success mantra for any MSME is to attract the RIGHT Human Resources.

- Dr Rajesh Mohan Rai, HR Strategist, Business Coach & Facilitator.
Digital 'Solopreneurs': The Next Big Thing

In a world where the Internet is now used by more than 4.5 billion individuals or over half the global population, the online medium is undoubtedly bursting with new possibilities. Combine access to good speed Internet with adequate technical knowhow and a knack for business innovation, and you have the recipe for starting a solo digital business. With the ever restless millennial workforce always on the lookout for avenues that break the status quo, Digital Solopreneurs or people running solo businesses online are the next big thing!

The digital revolution sweeping the world has given us unprecedented access to people, ideas as well as marketplace. On one hand, digital medium gives us access to a huge market or consumers, on the other hand it also makes it easier to find work associates and sell your skills. While businesses are using the digital medium to thrive like never before, the online world has also engendered a new breed of digital solopreneurs. Interestingly, while the word Solopreneur is not new, it has gained currency in recent years particularly with respect to the new breed of solo entrepreneurs launching or running their businesses purely through the digital medium.

How Solopreneur businesses work?

An interior designer who works alone, a woman who makes and sells elegant pottery products, a caterer who arranges food for parties or a solo party planner are all examples of Solopreneurs. These business owners offer a unique product or service, tie up with real or digital marketplaces, hire services of freelances and run their businesses efficiently. Solopreneurs are essentially entrepreneurs who work alone. While Solopreneurs do not hire any workforce, they partner with several people or organizations to be able to deliver their service.

Career possibilities as Digital Solopreneurs

Here are a few booming career possibilities for Solopreneurs:

YouTubers: Do you know that the world’s most subscribed individual YouTuber is Swedish comedian and gamer PewDiePie who has more than 100 million subscribers. His YouTube videos primarily comprise of comedy shows and gaming videos and are relished by millions of people across the world.

YouTubers are one of the newest breeds of Solopreneurs. They attract and engage a large audience through their talent or informative videos. Motivational videos, health tips, cookery, and satirical and comic videos are some of the most commonly followed YouTube channels.
Creative Designing

If you have a knack for producing attractive graphical designs with a hang of illustration based software such as Photoshop and Illustrator, graphic designing is a business proposition that is high in demand. Graphic designers are critical in turning any content into a more attractive and captivating one through the use of visual concepts and production designs. They are not just crucial to designing magazines and brochures but also enabling creation of more engaging reports and presentations.

Working in a creative industry allows designers to undertake a wide range of designing jobs including logo or icon designing, photo editing, book illustration or cover designing, infographic designing, brochure designing or CAD designing to name a few. For Solopreneurs working as computer graphic designers, workflow is never ending. However, it is important to create a network of people in the industry who know your ability and can help bring in more opportunities.

Blogging

Blogging that was initially considered an amateurish indulgence is today a valuable business proposition. If you want to use your blog as a business idea, you can offer services as a freelance blogger to other businesses or use other elements such as affiliate marketing, influencer blogging or blogging with advertisements to earn revenue for your writing skill.

Content Marketing

Content marketing is today a vital element of digital marketing campaigns. It involves sending informative or promotional content to a large list of subscribers with the intention of generating traffic, improving the brand recall value of the organization and attracting customers.

Voice over Artists

If you have the ability to craft such interesting email campaigns that can hold the attention of readers that offers them something valuable, this can be a lucrative business idea for you as a Solopreneur.

Stock investing

This might not be a traditional form of entrepreneurship but it can help smart people earn big bucks even as they continue their day job. Stock Investing is not a hit and trial business, it requires in-depth understanding and analysis of products, markets, business models and potential of companies before making an investment decision. Moreover, it doesn’t require a huge capital to start investing. You can start with just a few thousands rupees and scale up your investment gradually. Some Solopreneurs ace the art of stock investing and even give up their day job to make this their mainstream business.

Freelance Photography

If you love the camera and have an ability to let your pictures communicate, photography can be a freelance choice for you. Freelance photographers usually work under contracts specific to clients. They can work with news agencies, print publications, magazines, advertising agencies, art galleries etc. However, before entering the field you must polish your knowledge and technical understanding of the camera as well as its equipments.

Social Media Management

Social media exercises immense influence today. No wonder, every organization, celebrity, political or business leader is actively courting and engaging social media audience. Effectively using social media to further your brand’s message and extend its sphere of influence is what social media management is all about. In a world where social media discourses can make or break reputations, there is a growing demand for social media managers. If you have a way with words and understand how social media works, you may pursue a career in this field. A series of online courses in social media management are available to brush up your expertise.
The global economy is highly interconnected, with ecological and financial crises in one country affecting markets all around the world. Today, it is intertwined more than ever before, requiring joint and coordinated action at a level never seen before this pandemic. To pave the new way forward, the global leaders, MSMEs, academics and governments need to put the power of 'ecology back in economy'. Collective action is required: by generating positive outcomes in the immediate term, aligning responses to the economic crisis could serve as the spark that resets global pastures away from rivalry and towards cooperation over the long term.

The United Nations Secretary General Antonio Guterres while delivering the 19th Darbari Seth Memorial Lecture organised by The Energy and Resources Institute (TERI), said “In India, 50 percent of coal will be uncompetitive in 2022, reaching 85 percent by 2025. This is why the world’s largest investors are increasingly abandoning coal. They see the writing on the wall. It spells stranded assets and makes no commercial sense. The coal business is going up in smoke”. His comments advocate the dire need for businesses and the public to accept and adopt measures rooted in environmental sustainability as the core of economic recovery.

Building a Nature-Action Agenda

60% of India’s GDP relies heavily on healthy, functioning ecosystems. The fragile biodiversity hotspot of the Eastern Himalayas of India are facing a huge threat due to climate change. These regions are warming several times faster than the rest of the world, with 95% glaciers expected to be lost within the next two decades causing water instability. The costs to business are immense: $300 billion are already being lost annually through climate crisis driven natural disasters and $44 trillion of the world’s GDP is at stake through its dependence on nature.

The opportunities for action has strong potential for the future. According to the World Economic Forum, transforming food, land and ocean use system towards sustainable use has the potential to create business opportunities worth almost $3.6 trillion and 191 million new jobs over the next 10 years. Globally, leaders are recognizing this and are pushing for a green recovery through a reduction in fossil fuel dependency. For instance, in Germany, 30% of the investment is allocated to renewable and electric vehicles.

For a holistic growth curve, we as a society need to go back to the grassroots striving to build from the rural means establishing sustainable businesses and livelihoods for rural communities. From environment and climate risks to businesses and people – natural capital & natural assets are key components to building resilience. Citizen science combined with technical skills and training for communities as a part of CSR by corporate or MSMEs can make change for a greater good. Policy pivots like maintaining a record of environmental...
accountability, monitoring and usage of new-age technologies like drones can also help in empowerment of small agri-focused businesses. The unprecedented approach of “ecology in economy” can help to:

- Catalyze green growth
- Raise a new wave of employment opportunities
- Tap sustainably into locally available resources
- Unlock the value of nature capital to deliver universal basic assets such as healthcare & education
- Cooperative action between Government officials, women leaders, businesses and indigenous communities

**Ecology in Economy**

A scalable, localised action framework, driven by habitat restoration and management, must be established for natural capital regeneration. It would create sustainable incomes and businesses for forest fringe communities. These communities can achieve socio-economic mobility and accrue enough value through natural capital to become self-sufficient, accessing and delivering universal basic assets and services such as education and healthcare.

Small dents in the policy ecosystem can go a long way. We must realise the need for a nature-centred policy aka Naturenomics™ (Nature + Economics) framework. With the draft EIA notification in the works, the challenge has only grown bigger. At the precipice of the former decade, government bodies took cognizance of nature's impending wrath upon us and carried out initiatives to pacify the situation. However, the impact is harnessed slowly since only niche communities working on environment conversation are robustly deploying those, while corporate giants turn a blind eye. Government intervention is required. When it comes to Environment Impact Assessment, we need to look beyond the traditional checklist – measuring businesses and projects not just by their negative impacts and mitigation, but also weighting their positive environment and social impact. A uniform standard for business responsibility indices, sustainable supply & value chains and green accounting frameworks must be established.

The focus should be on a green recovery plan, which focuses on sustainable growth for all sections of the hierarchical industry pyramid. The ongoing COVID-19 pandemic and nature degradation are interlinked. Many businesses are consciously embracing the notions of a circular economy, establishing zero-waste facilities and deploying a triple bottom line approach. All three when combined can help realize goals of sustainable development for our plant, not only mitigating the climate but also economic crisis by building a future-proof ecosystem of self-sustaining enterprises.

**Triple Bottom Line**

There is a need for concerted cooperation across stakeholders at a national and international level for the localised focus of the ideas of 'rural futures'. With this framework of tools and skills, forest fringe communities will be empowered to manage their own natural capital. Businesses with value chains that are highly exposed to nature must take the lead in implementing sustainable practices that put people and nature first for profit.

responsive approach to the challenges of the future, including the climate crisis, will need to mainstream the role of adaptation & mitigation measures for climate and environment in CSR programmes. The need is to move beyond the mindset of CSR to an ESG perspective, where environmental and social resilience is embedded right through the business value chain. Savvy and conscientious consumers are a growing market and businesses that fail to mainstream responsible social and environmental practices risk losing a growing market segment. Meanwhile, the interconnectedness of environmental and financial crises make sustainable practices and investing in natural capital that support businesses a critical means of biodiversity and climate risk management – dubbed the two biggest risks by the World Economic Forum's Risk Report 2020.

Carbon credits remain undertapped and underleveraged in the Indian market. Investing in the country's rich forests and its forest-fringe communities as its stewards, will enable firms to take control over their emissions through robust offsetting programmes. Investing in restoration and the creation of biodiverse carbon sinks will help India break into the nascent international carbon market.

Business and climate resilience need not be at odds. The opportunity for businesses in mitigation and adaptation in India are immense. We need a 21st century approach, to tap into the potential for environmentally and socially conscious business and to develop the potential of the carbon credit market in a country rich with carbon sinks and natural assets. In doing so, we can build a truly triple bottom line approach to people, planet and profit.
About Balipara Foundation

Assam based Balipara Foundation is building self-sufficient enterprises for the rural ecosystem based on the principle of natureconomics and circular economy.

The Foundation advocates the principle of Naturenomics (nature + economics) to address the key problems existing in our socio-environmental fabric. Today the world is intertwined more than ever and requires collective and coordinated action at all levels amid these unprecedented times of COVID-19. The road to recovery with Eastern Himalayan Naturenomics Forum will open the window for dotting the plans and steps in enhancing the contribution of Ecology in the Economy. The Eastern Himalayan Naturenomics™ Forum under the aegis of Balipara Foundation has been the platform for facilitating that kind of joint action.

Well-managed forests offer a nature-based solution to the immediate needs of humans to address poverty, health and economic recovery. Forests also provide long-term benefits to tackle water scarcity, climate change, building energy and food security. Thus, ecology and forests should be at the heart of green recovery.

The larger agenda is to create a redefined paradigm with Ecology at the center-stage of economic discourse and creating a Nature-Action agenda for the 'Ecology in the Economy' framework. This Nature-Action Agenda is about building established recovery programmes. Balipara is at the helm of making transitions that could lead to a nature -positive economy and forward thinking policies; and generate outcomes by collective actions.

About Ranjit Barthakur

Ranjit Barthakur is a social entrepreneur, committed to pursuing social change through innovative cutting edge concepts, ecological neutrality and impactful action. He has pioneered the concepts of Naturenomics™ and Rural Futures, with a view to inspiring community-based conservation and livelihoods in the Eastern Himalayas. Though his journey began with ITC Mumbai, his heart and soul has always been in Assam. Partnering with Globally Managed Services & the Balipara Foundation, he gives back to the indigenous communities of the Eastern Himalayas via projects focused on strengthening ecological civilizations and building social mobility through natural capital.

Under his mentorship as Trustee and President of the Balipara Foundation, the social enterprise, the Eastern Himalayan Botanic Ark in residence at Wild Mahseer, has become a hub for mindful tourism in Balipara County, Assam and has been instrumental in catalyzing the natural history and cultural heritage of the Brahmaputra valley in Assam. As Chairman of FICCI's North East Advisory Council he has also contributed to the growth and development of the Northeast by facilitating the implementation of Public-Private Partnerships in the health, tourism and connectivity sectors. Through his position as a Senior Advisor-NE programmes with Tata Trusts, he is working to create development impact in areas of health, education & livelihoods. Additionally, he has developed the multi-disciplinary platform, the Eastern Himalayan Naturenomics™ Forum, to foster global collaborations for conservation actions and solutions in the heart of the Eastern Himalayas.

Ranjit is the thought leader behind a series of Naturenomics™ publications dedicated to tackling various pressing ecological and socioeconomic issues with a focus on the Eastern Himalayas. Through the Balipara Foundation, he has also supported the launch of several nature-based publications and a digital application to build a rich repository of knowledge for Rural Futures.
One thing coronavirus pandemic has made amply clear is that the future lies in digital technologies. As much as it is true for humankind, it is equally relatable for businesses which were initially in a total fix upon announcements of lockdown to keep spread of Covid-19 at bay. The only respite for every company in every sector was in digital that provided them enough scope to conduct their businesses effectively.

Over the last decade, digital mediums have witnessed remarkable growth and we saw innumerable and innovative new digital business models emerging in a lot of sectors. However, pharmaceutical by and large remained an exception in digital adoption. The marketing approaches were still confined to traditional ways of doing business. Physician marketing was nowhere close to consumer marketing that grew leaps and bounds after companies in the space switched to digital methods and made them an essential tool to reach out to their target audiences.

Pandemic and Pharma Marketing

COVID-19 gave a much-needed fillip to pharmaceutical marketing as traditional ways to reach out to Physicians got halted. Pharma sales representatives, who form an essential chunk for reaching out to Physicians on behalf of companies they represent, were locked indoors with no choice in sight. And unlike other businesses that already had digital footprint, pharma marketers were caught unawares by the unprecedented scenario that arose out of the pandemic.

In that situation, it became imperative for Pharma companies to find new ways to touch base with Physicians and the sole option that they had was to turn to digital mediums. The challenge, however, remained. While the marketing teams were eager to hop on to the solution of partnering with digital platforms, they were not sure about the outcomes and if the results they were getting were genuine to rely on.

**Transparency: An issue for Pharmaceutical marketers**

Pharma marketers had always been jittery about using digital platforms for brand promotions to Physicians. While regulatory compliance stopped them short from exploring the medium, there was another gigantic issue of transparency which became a huge bottleneck in digital adoption.

Deciphering reports that were shared by partner digital platforms wasn’t an easy task and data points a lot of times did not match with the results portrayed. A lot of times healthcare marketers reached out to individual platforms with no real time information on how the campaigns were performing. Aggregating reports received from different platforms also became a big challenge. For Pharma marketers who were already sceptical about using digital mediums, the situation only compounded further and led to trust issues.

It is the loss of trust that smothered digital adoption among Pharma marketers and crippled the growth of the entire category.

**Doceree: Addressing the transparency issue**

Having identified the core problem that marred adoption of digital by Rx drug companies, Doceree took upon itself to fix the issue. At Doceree, we gauged that Rx drug brands spent a lot while marketing on generic digital platforms. However there was no visibility of progress of digital campaigns, thus defeating the very purpose of using a digital medium. They spent money on the digital medium to reach out to Physicians, but were not very sure about the genuineness of results shared by partner platforms.

At Doceree, we have developed AI-enabled dashboard that ensures our clients – pharma brands and media agencies – get reports and updates about their campaigns in real time. What Doceree is doing around bringing transparency is very important to nurture trust and build the category of Pharma marketing. Doceree provides complete transparency, control and the ability to optimise for better efficiencies.

Another development that we’re currently working on is the attribution models, where marketers will be able to see the script lifts happening in real time. We’ve started with building classification models based on supervised learning to understand and predict prescribing behaviour of physicians. These models will help us in running exploratory analysis on a test control group which will enable us to create attribution studies.

At a time when digital is gaining strong foothold, it becomes important to create an ecosystem that establishes trust among Pharma marketers and help them unlock the true potential of digital medium.

Ensuring transparency as first few steps will definitely go a long way in doing so.

- Dr. Harshit Jain, Founder & CEO, Doceree.
Despite their Significance, the Indian Service Sector Enterprises Face Challenges

As a sector that brings a considerable amount of FDI and employs 31.45% of India’s employed population (as of 2018), the services sector is said to contribute 55.39% to India’s Gross Value Added (GVA) at current price in FY20. However, the recent pandemic and the resultant lockdown have lent a major blow to the SMEs/MSMEs and the start-up businesses, and more so for the service-focused enterprises. While the new 'Atmanirbhar Bharat Abhiyaan', FM Nirmala Sitharaman has announced a lucrative package of INR 20 lakh crore, the initiative has also re-defined the MSMEs segment parameters, and merged the manufacturing and service sectors into terms based on turnover, namely as 'Micro Units' for less than INR 5 Cr. Turnover, 'Small Units' for less than INR 50 Cr. Turnover and 'Medium Units' for less than INR 100 Cr. Turnover.

This merging of enterprises and the re-assignment of businesses based on turnovers, has further made it difficult for service sector enterprises to leverage the benefits of the economic bail-out package, as the specific challenges and needs of the sector continue to go unnoticed, and even may be lost as they try to compete for attention on an unequal playing field. At a time of crisis when the sector was in dire need of special focus and customized solutions by the government, they have been merged with and lost amidst the pool of Medium, Small and Micro Units re-assessment of business, based on turnover. This needs to change, especially because of the following key differentiators of the service sector enterprises:

Perception Driven industry

In contrast to the tangible 'products' that are the center of the business for manufacturing and trade, the service sector enterprises often work on the perception-driven industry. In contrast to the tangible 'products' that are the center of the business for manufacturing and trade, the service sector enterprises often work on the perception-driven industry.
subjective, intangible aspects that drive customer satisfaction. This makes it an extremely perception and image driven business, where effective customer engagement is vital to the survival. The COVID-19 pandemic and the lockdown has completely hindered the customer experience interface, pushing it completely to the digital domain. Now, while the manufacturing and trade sectors can continue to function by relying on excess inventory, the impact on business for service sector enterprises is immediate! More so, with the COVID scare, it is also a sector that might take longer than normal to get back to business, considering a lot of services do not necessarily fall under the essentials list!

**People Centric and susceptible to crisis:**

Being a people centric sector, the service enterprises are in a much larger loss, with the lockdown restricting movement of staff. Further the health crisis directly impacts service levels, customer footfalls and thus inflow of finances. This also reflects on the sustainability and long term strength of the business, as this sector, which otherwise sees a stable workforce, tends to lose a lot of good human resource during crisis.

Both of the above factors are unique challenges that put the service sector enterprises at a distinctly different level of survival requirements. A well thought out approach with special attention to financial support and benefits directed specifically to this segment is the need of the hour! These include:

**Faster Access to loans**

It is a misconception that the service sector enterprises are not as investment incentive, like the manufacturing and trade segment. This is an inaccurate assumption, especially in today’s economy where there is a heavy reliance on technology, up skilling of people, regular trainings and up gradation of systems and processes that are required to stay relevant, in times of tough competition. Further, unlike the manufacturing sector that requires heavy investments in property, machinery and set-up, the service sector enterprises lack of tangible assets also hampers the loan credibility of many companies. Creditors, mainly banks and financial institutions, are hesitant on providing loans due to the lack of a clear ROI which a manufacturing or a trading sector can easily provide. Even in recent times, in the schemes and packages announced by the government, service sector has been put aside and has not been given the due diligence. Hence, while the manufacturing and trade sector enterprises tend to benefit from faster and easier loans, the service sector enterprises too needs to have access to platforms and financial organizations that can fast-track the approvals for their loan requirements.

**Tax holidays**

The service sector has traditionally been one of the most tax heavy sectors, with multiple direct and indirect taxes, import duties, luxury taxes etc. This also makes it one of the largest contributors to Indian GDP. However, while the re-alignment of SME/MSMSE businesses based on turnovers, has technically made the service sector a part of the larger pool to enable them to leverage the government relief packages, there is no mention of tax holidays for them. Service sector enterprises currently fall under the highest GST bracket of 18%-20% while the manufacturing sector tends to enjoy GST across the spectrum of 1—15%, while also enjoying tax holidays in specific sectors related to agro-tech or specialized, essential manufacturing. No such considerations have been made available for the service sector, although they remain equally, of not more affected by the crisis, than the manufacturing sector.

Being such a big contributor to the Indian GDP, a major source of FDI and one of the prominent employment generators in the country, the Service Sector Enterprises deserve not only a separate mention and definition but also a separate set of relief package, which can allow them to sustain.

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**About Anindita Gupta**

Anindita Gupta, Co-Founder, Scenic Communication, has 14 years of professional experience in Public Relations & Marketing; Anindita comes with a deep understanding of the dynamic media and communication landscape in India. Through her successful stint with reputed PR agencies like Genesis Burson & Marsteller, Percept Profile and Mileage Communications etc., she has worked closely with clients across verticals, such as, travel, hospitality, F&B, Fashion & Lifestyle, Entertainment, IT and corporate.

Her clients portfolio includes California Tourism Board, Flanders, Hong Kong Tourism Board, New Zealand Tourism Board, Brand USA, G&J Hotel, Venetian Macao, Deltin Corp, Aspi Spirit, Broadcast Asia, Schwarzkopf, Indola, BlackBerry, Giovanni, Dwarkadas Chandumal Jewelers, Zee Entertainment, FLY mobile, Education New Zealand, Essel World & water Kingdom etc.

Her Key skills include strategizing public relations, marketing and advertisement campaign with a methodical and disciplined approach.
People for Animal’s doing yeoman service
India has a Long Way to go to prevent Animal Abuse.

Everyone has an innate desire to support the less fortunate beings and also enrich the society by their deeds. However, only a few dedicate their lives to a worthy cause. Alpna Bhartia is one such person who has devoted her life to the betterment of society and saving flora and fauna. A kind-hearted, Alpna dons many hats and is always keen on supporting others including the voiceless animals. A visionary, she works towards creating a responsible and healthier society. Her actions have been the motivation for the students and youth of today.
Alpana would often feel disturbed on seeing the conditions of the fellow beings suffering silently in social and economic poverty. She was also concerned with the cruelty towards the voiceless animals. Simply watching and feeling the pathetic conditions of fellow humans were not enough, she thought. Her strong resolve to do something led to the conceptualisation of a non-profit organisation - 'People for Animals' to focus on rescue and rehabilitation of flora and fauna. She believes that we have the resources to undo the ill-effects associated with destruction to the ecosystem. The organisation was started in 1996 for rehabilitation for urban wildlife. Today, it has grown into the largest animal welfare organisation in the country. Her commitment to the project has led to the development of a nationwide network for the welfare of animals.

Environment-friendly world

Her aspirations for social innovation instigate her to innovate and implement unique integrated techniques for medical needs of the animals. She has contributed over 100 articles in newspapers on the subject under the pseudonym of Nafisa Joseph. Her communication skills enable her to convey her ideologies and drive a positive change in the community. She believes in cultivating the essentiality of an environment-friendly world in the children. She conducts regular talk sessions and workshop to spread awareness on the subject.

She is an Hon’ animal welfare officer and a constituted member of the institution of Ethics committee in the National Institute of Advanced students. She has been nominated by the Government to be a part of the committee that monitors experiments on animals. She has played an active role in various teaching programmes for Veterinarians across SAARC nations. She advocates the significance of eco-friendly organic farming. She is a certified yoga instructor and reads Vedic texts to stay connected with our heritage.

SME WORLD in an email interaction with Alpana Bhartia, Trustee-founder, People for Animals.

What drove you to launch 'People for Animals'? What are its broad objectives and how far you have achieved these? How PFA was started? What was the moment when you decided to come out with this NGO? Were you always interested in the protection of animals?

We, i.e. Namrata Dugar, Alpana Bhartia, Gauri Maini Hira and Arushi Poddar shared a profound enthusiasm for the conservation of environment, the protection of animals. In the latter half of the 1990s, while in our late 20s, we decided to come together and work for the welfare and protection of animals in and around Bangalore city. In 1996, when we invited Mrs Maneka Gandhi to inaugurate an event we conducted at Bal Bhavan in Cubbon Park, we had little idea about the impact of what we had started. Though the initial purview was to serve all kinds of animals, we soon realized the necessity to look after the much-disregarded category of urban wildlife in the city.

The first centre was a little garage near Shivananda Circle, around central Bangalore. Over time, PfA carved a name for itself in the environmental and wildlife landscape of Bangalore. A lease for a 6-acre, untamed plot of land on the outskirts of the city became the home to what is today the PfA Wildlife Rescue & Conservation Centre.

From conducting awareness drives in schools, colleges, offices and communities, to initiating special programmes, such as replenishing the water sources in fringe forests, PfA has been proactive in the conservation of environment and wildlife in and around Bangalore over the years. Till date, the hospital has rescued over 26,500 urban wild animals, of 201 species.

What kind of challenges did you face in your journey spanning about two and half decades?

While funding is an issue we face at regular intervals, the campaigns we conducted against the exploitation of animals for circuses, ritual hunting in the neighbouring villages of Bangalore, and illegal camel slaughters, caught the eye of the authorities and public alike, and bore fruitful results. These campaigns were arduous, especially the one to stop the practice of ritual hunting. It took almost two years to yield a result, in the face of deep aggression from people. There were also many raids to confiscate protected animals that were being used for commercial exploitation.

There is little awareness about conserving flora and fauna which is our national wealth. How you have been successful in your objectives? Kindly explain.

The number of campaigns we conduct online and offline areinnumerable. Our efforts only
Several countries across the globe have set amazing standards for animal welfare and protection laws. India has a long way to go in amending the obsolete laws and drafting a stricter one to prevent animal abuse.

multiply year on year as we know we still have a long way to go! From young students to corporates to resident welfare associations, we leave no stone unturned in reaching out to people of all age groups. These efforts have proved to fruitful in various ways. We have seen an increase in the number of people calling our rescue helplines and we are also approached by various groups to conduct awareness sessions.

In a country like India where the majority of the people have to struggle to earn their daily bread; awareness about conserving flora and fauna may not be a priority. How do people react to your campaign?

Unfortunately, this is true. In a country like ours, all causes are important irrespective of what they are trying to resolve and so is the cause of urban wildlife. We have come across all sorts of responses to our awareness sessions, some positive, some reluctant. All we expect is for people to treat our cause to be as important as any other issue and to understand that without wildlife, there will be no city left to live in.

How big is your team and how does your organisation operate?

We currently have over 20 members who work with us regularly.

Our core teams include Veterinarians, Rehabilitators, Rescuers, Members in the Outreach team, admin and support staff.

PFA Bangalore has a fully operational 24*7 hospital with three highly trained veterinarians and rescuers who work round the clock for Bangalore’s urban wildlife. The Wildlife Hospital has a 4-step modus operandi - Rescue, Recovery, Rehabilitation & Release.

Upon receiving a call in the hotline number, the staff member records the details such as nature of the incident, type of the animal and location of the caller. A rescuer is then dispatched to the specified location along with a volunteer in one of the seven ambulances which is at disposal. The rescuer then retrieves the animal and analyses whether it requires treatment, if so, it is immediately transported back to our hospital. If treatment is not required, animals are released back into a suitable habitat surrounding the location of retrieval. Once an animal is brought in for treatment it is taken to our ICU where a trained veterinarian is assigned. Upon observation of the injuries, the vet treats the animal and sets it to rest in an enclosed, sanitary space.

As the animal recovers, it is moved to an enclosure closer to its natural habitat so that it may acclimatise to the environment. This process allows the animal to regain the skills it requires to survive in its natural habitat. Through the period of recovery and rehabilitation animals are closely monitored and taken care of by the staff and doctors. Once deemed fit, it is transported back to its natural habitat and released.

Almost every city in India is facing the menace of street or stray dogs and cow. While there have been serious accidents, municipalities concerned lack wherewithal to manage this menace. How this problem be handled?

While we are a wildlife rescue centre and are authorised to solely rescue them, we have extended help in various ways. However, the large population of stray animals makes it difficult to manage irrespective of how many animal welfare organisations come up in the city. It is only a public-private-partnership model that can help resolve the issue to ensure all animals get the help they need.

What is your vision for ‘People for Animals’?

PFA Bangalore’s vision is to be a Centre of Excellence in Wildlife Rescue & Conservation.

When it comes to cruelty towards animals where do you see India compared to other nations?

Several countries across the globe have set amazing standards for animal welfare and protection laws. India has a long way to go in amending the obsolete laws and drafting a stricter one to prevent animal abuse.

Is the rural India more sensitive towards animals than the urban dwellers? What’s your take?

While it might be unfair to agree with either of the above statements completely, to an extent, we do feel the rural population is a lot more aware of the benefits of animals and work to protect them. Snakes are considered a farmer’s friend as these reptiles eat rodents that destroy crops every year. Probably the fact that city dwellers have extensively encroached the homes of urban wildlife and are agitated when they encounter these animals is a prime reason for animal-human conflict.

Recently, during the pandemic we came across several cases of owners disowning their pets for the fear of the spread of infection. Though doctors demolished the rumour, the damage was inflicted. How many such cases you came across?

Unfortunately, through our presence in various animal welfare groups helped us understand that several pets were being abandoned every day. Despite being a wildlife hospital, we went on to serve over 8000 meals to the stray dogs of the city and we also got it touch with various media houses to publish stories on why dogs do not transmit the disease to humans.
Bilennium Divas Private Limited and MeetingsandOffices.com together team up to organize Asia's biggest, unique and first Virtual 3 days virtual summit for startups and entrepreneurs, called “THE IMPACT SUMMIT 2020” (#THIS2020 scheduled for 16th - 18th October, 2020. The theme for this year’s virtual summit is “Realigning Business Growth Strategies”.

The Impact Summit 2020 boasts of an illustrious and star-studded yet dynamic line up of speakers, mentors and investors over 3 full days with movers and shakers of the startup industry. It has invited dignitaries from the government as well as the startups and investors ecosystem with the likes of Capt. Raghu Raman, Ms. Shweta Shalini, ED - MRVSP, Mahavir Pratap Sharma, Sanjay Mehta, Dr. Kersi Chawda, Anirudh Damani, Vikash Mittersain, Ajeet Khurana, Anshul Dave, Dr. Kuiljeit Uppaal, Sumeet Anand, Sharan Aggarwal, Dr. Marcus Ranney, Pradeep Dwivedi, Vijetha Shastry, along with internationally renowned speakers from 13 countries including US, UK, Singapore, Canada, Switzerland, Germany, Australia, etc.

Meenal Sinha, Founder & CEO of MeetingsandOffices.com said “In today’s turbulent times, we need to work towards changing the status quo, identifying and using purpose-driven business models as a means of tackling global challenges. Returning to some semblance of normalcy post the lockdown will pose severe challenges and require agility as well as innovation in their businesses and scaling gloally”.

Co-founder & Chief Strategy Officer of MeetingsandOffices.com, Amitabh Sinha cited a very pertinent point of how “work-life balance and expectation to focus on results while working from home is challenging in todays time. The good news is that the work has already begun on so many different fronts. Some of the solutioning on display is breathtaking in simplicity & elegance, while some seems simply inspired. In these uncertain times, celebrating and supporting each other is more important than ever it has been.”

“The Impact Summit 2020 (#THIS2020) will bring together Startups, Entrepreneurs, MSME’s, CXO’s, Mentors, Investors, Incubators, accelerators, government bodies and ecosystem players from all walks of life to share their enriching journey at this unique online platform” said Minal Kothari, Co-Founder & Director of Bilennium Divas Private Limited. “It is a culmination of the Startup ecosystem virtually over 3 days under one platform”, she added.

Bhavesh Kothari, Co-Founder & Director of Bilennium Divas Private Limited highlighted the key unique features of the e-summit that aims to take participants through an impactful journey on several key aspects of personal and business growth such as Self-Development, looking within and rediscovering one’s self, building resilient leadership, non-disruptive remote work strategies, work-life balance, the art of delegation and empowerment and innovative digital strategies for business growth.

One of very important highlights of this virtual summit is the opportunity for 10 Startups to get 10 minutes presentation slots over 3 days. Day 3 of the summit also consists of a dedicated one-on-one mentoring session called “MentorEngage” with the top industry mentors followed by an opportunity for 10 selected startups for a 10 minutes virtual pitch in front of investors and raise capital at “PitchPower”. The summit is duly supported by some wonderful associations, communities, media houses, government bodies, incubators and accelerators, angel investment platforms and VC's corporate organizations and the startup ecosystem in their quest to add value and build a more conducive entrepreneurial ecosystem to thrive and grow together.

For more information and to register visit www.impactsummit.online or reach out to +91 9820436076 / +91 9819849012.
According to a joint study conducted by researchers at the All India Institute of Medical Sciences (AIIMS), the Indian Statistical Institute, Prime Minister's Economic Advisory Council, and Harvard University, it states that out of 2,377,028 outpatients who visited the AIIMS medical facility from January to December 2016, only 37% of women got access to health care, as compared to 67% of men.

Moreover, the mental conditioning of Indian society has always asked women to have patience, silence and bear the physical or mental pain. Health of a woman has never been a priority in our country. Hardly anybody wants to invest in women's health or talk about it. But, somehow it is also the fault of women, who never raised their voice against it and chose to keep silent about their health issues. Conservative upbringing or their low self-esteem came in the way of demanding access to a doctor.

COVID-19 pandemic has cut access to sexual and reproductive healthcare

According to a survey by the International Planned Parenthood Federation (IPPF), 5,633 static and mobile clinics and community-based care outlets have already closed because of the outbreak, across 64 countries. No doubt coronavirus has led to many innovations in medical science but one cannot take away the fact that it's a health crisis across every setting, including sexual and reproductive healthcare. Though in urban set up the scenario is not that gloomy, but in rural set-up the scenario is dismal. Hardly primary clinics are providing any tele or video consultation services to the patients, who also don't have smartphones to access that. These figures show that millions of women and girls across the world now face an even greater challenge in trying to take care of their own health and bodies. They have needs that cannot wait, but they are facing a lack of time, lack of choice and lack of access to essential sexual and reproductive health services. If these losses can't be course-corrected the consequences for women and girls
Government should make realistic and sensible changes to policies and legal frameworks making it easier for women so that they can access quality care and also get medication virtually. Access to digihealth facilities like telemedicine and the ability to take medicines in their own homes, such as medical abortion medication, already have a strong evidence base and should become standard.

**Way forward**

**Pragmatic changes in policies**

Government should make realistic and sensible changes to policies and legal frameworks making it easier for women so that they can access quality care and also get medication virtually. Access to digihealth facilities like telemedicine and the ability to take medicines in their own homes, such as medical abortion medication, already have a strong evidence base and should become standard.

**Knowledge of contraceptives**

Lack of knowledge and access to contraceptives lead to unplanned pregnancies and abortion. Many women across the globe have a misconception that some of the birth control pills cause abortions, which is not the case. Therefore it's pivotal to increase access and make contraception widely and freely available. Access to health care provides a holistic approach in one's overall physical, social, and mental health status and quality of life.

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**About Leo Shastri**

Leo Shastri, Director, Operations & Strategy, Usha Exim Private Limited was born in a family of fair traders from Delhi and it was not a tough call for Leo to follow the family's rich legacy as he always feels strongly for injustice, prejudice and poverty. After studying filmmaking and working on various small projects in different industries like education and entertainment, Shastri finally decided to go back to his roots and dedicate his near future to the Usha Exim Private Limited. With the aim of reaching new heights and creating work opportunities for the economically disadvantaged section of the society, he joined the certified fair trade multi-product export organization as Director of Operations & Strategy.

His role is to ensure that everyone is doing their job well, right from accounts & logistics to quality control of production. Besides that, he also manages all aspects related to the growth of the organization and its expansion as well as implementation plans. The inheritance of his grandfather, Late Prof. Shyam S. Sharma who was called 'The Father of Fair Trade in Asia'-- always inspires him to do something extra-ordinary for the society because he has grown up hearing about the beautiful concept of 'World Family'. He still remembers how his grandfather used to tell him that the whole world is our family, challenged with injustice, prejudice and poverty and our target would be to remove miseries from our world.

An avid fair trader, his goal as an entrepreneur is to eradicate poverty and unfair practices in society through alternative trade methods. He would like to believe in the motto 'Entrepreneur for a cause'. In his free time, he travels from village to village to explore the human diversities across India and understand the rural mindset. His initiatives made him and his company win many laurels which include India 500 Quality Leader Award 2020 for Quality Excellence and India 5000 Best MSME Award 2020 for Quality Excellence.

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**NotOnMap and Help Tourism introduces 'Project TraVival' to Boost Rural Tourism**

At a time where the entire world is struggling to keep up with the pandemic, NotOnMap and Help Tourism in association with ICRT India (The International Centre for Responsible Tourism) has come up with an ingenious project to aid rural areas of India to manage the crisis efficiently.

They are coming up with a series of 150+ training videos in over 18 regional languages divided in 12 modules for Homestay owners, Village Panchayats, Teachers/Youth and Women of villages and travelers across India thus covering all stakeholders of 'Rural Tourism' in India. The entire training will be kept as open source, free of any expenses and it aims to touch around 1 lac villages in India in next 1 year. The project is an outcome of 3 months of continuous efforts after conducting more than 30 webinars involving over 2000 community members and around 50 organizations from across 17 states in India.

NotOnMap is a sustainable and Socially-driven initiative with an aim to empower local, rural communities by helping them capitalize on their untapped culture and heritage value realized the need for this in these times for rural pockets and created pool of expert think tanks from industry who came together to conceptualize, design and execute “Project TraVival- Training for Travel Revival” exclusively for Rural communities. Today in these times, when rural pockets of India are dried up economically and socially due to no business, Travival plans to help in such rural parts categorically with the training for travel revival, and follow the extensive SOP for the COVID-19 prevention while enabling the business to sustain and grow.
The concept of Corporate Bond Market may sound too technical and financially driven for non-finance people, but let me tell you that I come from a Science background and my experience of exploring, learning and developing a bridge between Blockchain and Corporate Bond Market has been amazing. I have tried to put my thoughts and understanding of both these concepts in simplest way possible. This article attempts to proposes an alternative to the traditional applications currently used to support the issuance of securities (e.g. bonds) in the capital markets industry.

What are Corporate Bonds?

Corporate bonds are debt securities issued by private and public corporations to raise funds for meeting business objectives like supporting ongoing operations, business expansions, merger & acquisitions etc. without diluting the current shareholders' equity. With bonds, corporations can often borrow at a lower interest rate than the rate available in banks. At the same time, it helps in raising long term debt, generates liquiditiy and also reduced burden on regular banks.

When one buys a corporate bond, one lends money to the "issuer," the company that issues the bond. In exchange, the company promises to return the money, also known as "principal," on a specified maturity date. Until that date, the company usually pays you a stated rate of interest, generally semiannually.

Current Bond Issuance Process: This involves multiple mutually-untrusting stakeholders playing specialized roles. These entities, which include the Issuer (Company), Merchant Bankers, Legal Counsel, Rating Agencies, Trustees, Collection Bankers, Registrars form a Consortium or a 'Working Group'. This group works on several documents including engagement letters, consent letters, disclosure documents, due diligence certificates, issuer undertakings, escrow agreements, regulatory submissions etc. The working group members discuss, exchange emails, negotiate, create these documents, review them, approve them by wet-ink signing & sealing and finally submit them to the regulators for permission to issue. Once regulator approves the issue, it is open for subscription and then the investors subscribe.

During allotment, there are several intermediaries who are involved in record keeping and reconciliation.

Challenges: To understand where the next phase of development will happen, one must look at the current challenges of this market.

Why Blockchain?

Blockchain, a distributed database that is practically immutable, maintained by decentralized peer-to-peer network using a consensus mechanism, cryptography and back referencing blocks to order and validate the data transactions. It offers some remarkable features like trust among users, data immutability, security, transparency & accuracy, interoperability, smart contract execution, trusted record keeping, access control, auditability etc.

Proposed Solution

This gives a picture of how the “to be model” on a blockchain is structured to function with reference to various participants in the blockchain.

1. New Securities are issued into the Asset Ledger by the Issuer. Origination of the asset is represented digitally by a new “Tokenized Asset’ by the issuer.

2. The issuer approaches the Investment Bank for help with the securities issuance process and the Investment Banker initiates a digital term sheet and obtains sign off from the issuer.

3. Here Lead Manager and Syndicate Members have a single view of the Master Book on a blockchain platform. This Master Book contains orders or bids from prospective investors with details as to the quantity of shares and their price.

4. The Fund Manager uses tokens to manage the investor’s holdings recorded on a fund ledger. The tokens represent cash or security based on the investor transaction. These tokens are used to determine investor portfolio value and to represent investor’s holding on the blockchain platform. These tokens will be used in case of trade settlement happening within or outside the platform.
5. **Cash transfers** are also represented via tokens with buy and sell facility. Tokens can also be used for representing credit and debits in corresponding Cash/Suspense accounts on the platform. These tokens are assigned to a stable price and could represent one unit of a particular currency.

6. **Custodians or Banks**: These participants come into play when settlement happens outside the blockchain platform. They act as keepers of tokens represented on a blockchain platform and transfer security/money to the beneficiary accounts corresponding to the tokens represented on the platform.

7. **Digital Securities** are credited to investor's account (replacing the paper notes/certificates).

8. **Mandatory Corporate Events** and Disbursements are executed by triggering Smart Contracts. These events are initiated by the corporation and affects all shareholders. Dividend payments, coupon payment, interest, stock splits, mergers, return of capital, bonus issue, etc. comes under mandatory corporate events and disbursements. These corporate events can be converted into smart contract which would auto-execute updating all shareholders of the asset and cash account based on the corporate event.

9. **Regulatory reporting** related to issuance process becomes easier as the data is now publicly accessible with complete electronic audit trail providing full transparency. Regulators could audit live data directly on the public ledger and verify the transaction history and details on the platform, we will be discussing this in coming slides

**Governance and Administration**

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A glimpse of Stakeholders, their roles, permissions and Income and expenses e.g The **Regulator(s)**, oversee the consensus formation and are part of all the blockchains. The regulator can retrieve information from any network or participant in the ecosystem. Participants can submit grievances to the regulator in case of permissioned members misbehaving or cartelizing. The regulator may punish the intermediaries by revoking licenses, monetary penalties and / or intermediary rating downgrades. The regulator maybe authorized to reverse transactions by putting in a transaction that is counter to an illegal transaction. If the regulator opposes a block formation, even if the blockchain has a majority consensus, it would be considered there is no consensus.

**How Blockchain Can Transform Bond Market:**

It can be used to simplify various events and documentation process occurring during different stages of bond issuance like:

- Pre-Trade: Transparency and verification of holdings, Real-time transaction matching, Reduced credit exposure, Reduced credit exposure, Universal sources of static data, Lower KYC, Ease of access to historical pricing data, Track transaction history, Reduces AML risks, Reduces geographical limitations.
- Trade: Auto-execution of Smart Contracts, No central clearing for real-time cash transactions, Reduced margin / collateral requirements, Faster novation, Forgible use of assets in collateral.
- Post-Trade: De-duplication of infrastructure / re-layering the custody model (remove need for local custodians), Standardize and automatically process corporate actions, Richer datasets and common reference data, Fund subscriptions / redemptions processed automatically, Simplification of fund servicing, accounting, admin.

**Challenges Vs Benefits:**

- **CHALLENGES**: speed and scalability, open source framework, Strategic architecture and unclear legal framework
- **BENEFITS**: Truly real time transaction, truly distributed ledger and execution, improved regulatory effectiveness, smarter and cheaper financial services for participants, huge potential for integration with other emerging technologies such as Artificial Intelligence and Internet of Things

We are in an early stage of blockchain application-systems development and adoption as industry is still developing proof of concepts (PoCs) at individual level or in consortium to test and develop industry standards for blockchain. Future looks promising as more and more countries have started testing blockchain based solution for their capital markets. For near future, I would quote a popular line from the series-Games of Thrones “As rulers of the North, they must always be ready for anything that could happen—and eventually, something will, WINTER IS COMING.”

**About Akshay Anand Dongre**

Akshay Anand Dongre is a Business Management professional with a blend of Operational and Corporate Marketing functional experience. A Management graduate from Sydenham Institute of Management with over 16 years of experience, Akshay's expertise is in Brand Management, Digital Marketing, Domestic & International Markets, Corporate Social Responsibility and Media Management. With a stronghold and deep understanding of on-ground implementations of services, Akshay remains a passionate learner of new technologies. He intends to start his eventful journey in the stream of Blockchain.
Impact of COVID-19 on Sports Industry

To safeguard the health of all stakeholders, most of the major sport events at regional, national and international levels have been cancelled or postponed – from marathons to football tournaments, athletics championships to basketball games and so on.

The sports industry is not only the one that has been affected but the industries associated with the sport events are also affected such as travel, tourism, infrastructure, transportation, catering and media broadcasting, among others.

The global value of the sports industry is estimated at US$756 billion annually. Hence, it has impacted a huge number of losses for the people associated with the industry. Talking about the job risk, not only for sports professionals but others as well are associated with the sport events are also affected like organisers, advertising agencies, infrastructure and sports equipment sellers.

Physical Activities at Standstill

Apart from the monetary losses, it has also affected the wellbeing of an individual in a big way. While India was moving towards physical fitness, the lockdown and the work from home culture has put a full stop on the physical activities. The global outbreak of COVID-19 has resulted in closure of gyms, stadiums, pools, dance and fitness studios, physiotherapy centres, parks and playgrounds. Many individuals are therefore not able to actively participate in their regular or group sport activities outside their homes also. Under such conditions, many tend to be less physically active or lethargic and have longer screen time, irregular sleep patterns, worse diets which result in weight gain.

Moreover, sports and other physical activities have always been considered as a valuable tool for fostering communication and building bridges between communities and generations. The closure of education institutions around the world due to COVID-19 has also impacted the sports education sector, which comprises a broad range of stakeholders, including private education institutions, sports organizations and athletes, coaches and first and foremost, the – mostly young – learners.

There are concerns therefore that, in the context of the pandemic, lack of access to regular sporting or exercise routines may result in challenges to the immune system, physical health, and sedentary lifestyle. Lack of access to exercise and physical activity can also have mental health impacts, which can compound stress or anxiety that will lead to depression.
Staying Active in Hard Times

Exercising at home without any equipment and limited space can still be possible for many but for those whose home life can involve long periods of sitting, there may be options to be more active during the day, for example by stretching, doing housework, climbing stairs or dancing. In addition, particularly for those who have internet access, there are many free resources on how to stay active during the pandemic.

As the world begins to recover there will be significant issues to be addressed to ensure the safety of sporting events and the wellbeing of sport organizations. In the short term, these will include the adaptation of events to ensure the safety of athletes, fans and vendors, among others. In the medium term, in the face of an anticipated global recession, there may also be a need to take measures to support participation in sporting organizations and particularly for youth sports.

The COVID-19 pandemic has had and will continue to have very considerable effects on the sporting world as well as on the physical and mental well-being of people around the world. The following recommendations seek to both support the safe re-opening of sporting events and tournaments following the pandemic, as well as to maximize the benefits that sport and physical activity can bring in the age of COVID-19 and beyond.

To maintain the physical fitness of athletes/players, IPL franchisee is organising IPL in UAE with all the safety measures because it is necessary that sports must not stop otherwise fitness of the players may get rust.

About Karan Bhalla

Karan Bhalla is Co-founder of Sports Maidan, a one of its kind first sports complex in Gurugram. The state-of-the-art floodlit 15-acre sports complex comprises two cricket fields, tennis court, soccer field, basketball court, indoor badminton stadium, to name a few and offers professional coaching in over 20+ sports.

Crowdera and HubSpot to co-organize pro-bono Startup Acceleration Bootcamp for Indian Start-ups and SMEs

Crowdera, a SaaS technology company and fee-free global online fundraising platform for nonprofits and social innovators is coming together with HubSpot to organize a free "Startup Acceleration Bootcamp" designed to benefit the start-ups and SMEs. The 3-day bootcamp will help the participating businesses in establishing a strong and efficient tech stack right in their early days which is crucial for long term success.

Crowdera together with HubSpot, a global leader in developing and marketing of software products for inbound marketing and sales, will share a combination of knowledge and technology in this bootcamp which will be held on September 24th, 29th & October 1st 2020 from 1:00PM - 2:30PM IST.

Chet Jainn, Founder & CEO, Crowdera said, “The Startup Acceleration Bootcamp will be beneficial for emerging businesses generating revenue ~2000$ and upwards per month. Founders and decision-makers who are ready to take action and implement changes to their sales and marketing processes will gain immensely from these sessions. Entrepreneurs will learn how to consolidate their growth efforts using the most dynamic tech stack for sales, marketing, and customer success for growth acceleration and superb customer experiences. Crowdera’s premium fundraising platform tools for pre-sales crowdfunding, syndicate crowdfunding will be offered pro-bono for one year to all selected participant start-ups. They will also have access to exclusive master classes and workshops in sales, marketing and customer service.”

The participants of the workshop will get assured access to 14-days trial of the HubSpot Growth Platform where they can experiment and design their sales and marketing strategy. They will also be able to use the Slack mentorship channel for 30 days post workshop. In addition, they can get their queries answered live from the HubSpot start-up experts.
Despite Covid-19, We have Built World-Class Tech Team: OakNorth

It's been five years since OakNorth launched, the business has since experienced not one, but two unprecedented events – the Brexit vote in the UK (where OakNorth is headquartered), and COVID-19. It's fair to say it's been a uniquely challenging half-decade to have started and scaled a new software business, but despite this, OakNorth has continued to grow its global team and its operations every year since inception.

OakNorth's Gurugram office opened in 2015 with just four employees – of which I was one. Today, the team is made up of more than 350 people. Meanwhile, the Bengaluru office, which opened in 2018 with just three employees, is today made up of more than 150 people. With over 500 team members out of a global workforce of circa 950, India is by far OakNorth's largest market in terms of headcount.

Track Record
As a business, we've been profitable for several years and have secured over $1bn in funding from leading investors, including: Clermont Group, Coltrane, EDBI of Singapore, GIC, NIBC, Toscafund, and SoftBank. This profitable track record, coupled with being extremely well-capitalised for our business plan, are key reasons why we've been able to continue hiring throughout this period at a time when many other fintech unicorns have sadly had to close offices in India and elsewhere in the world.

We currently have a number of machine learning and data engineering vacancies in Bengaluru and Gurugram, as well as four open positions for technical leads. We're also delighted to announce the recent appointment of Raj Cherabuddi as VP of Engineering who will be based in San Francisco but who has a career spanning 25 years, including several years at Teradata Labs in India.

After graduating with a Master's in Computer Science from Arizona State, Raj joined Intel where he spent more than three years before joining Sun Microsystems, where he architected and led the performance modelling of the UltraSPARCIII processor. In 2000 just after the dot-com bubble burst, he took the courageous decision to start his own business, founding Sanera Systems, a Bay Area start-up that focused on mission-critical, high-performance SAN switches. It was a move that paid off, as the business raised over $70m in venture capital from top tier firms including: Greylock, Goldman, E-Trade, Storm Ventures, and Enterprise Partners, before being acquired by McDATA Corporation in 2003 for over $100m. At McDATA, Cherabuddi served as the CTO, where he advised on strategy and was responsible for the development of future technologies.

In 2006, Raj co-founded Kickfire, a Silicon Valley based start-up that specialized in building an In-Memory Analytics Platform. The business raised over $30m from Accel, Greylock, and Mayfield to build the industry's first out-of-the-box, high performance MySQL appliance for analytics and reporting. In 2010, the business was acquired by Teradata (NYSE: TDC), where Raj remained for eight years. During his tenure at Teradata, Raj led an advanced R&D team to build future generation products utilizing Kickfire's dataflow computing paradigm.

At OakNorth, Raj is providing operational and strategic leadership to the global engineering team, helping to drive a strong engineering culture and continuing to build out the credit analysis and monitoring capabilities of the platform.
Emotional intelligence has been essential throughout this period

The saying goes 'Great teams make Great workplaces' and over the last several months of working from home, this has been truer than ever. We have seen our teams transition into new and creative ways of collaboration and working from home, but it has of course been incredibly challenging for many. Working from home can lead to burnout, loneliness, and a host of other mental health and wellbeing challenges. We have therefore tried to ensure we're being empathetic to the situation and ensure that teams are caring for one another, cheering their peers and finding ways to connect socially.

One of the ways we've done this which we've found to be very inclusive is our virtual book club. Research shows that reading reduces stress levels by 68% - while your brain is engaged in reading, your heart rate slows down, and muscles relax. Team members from our Gurugram and Bengaluru offices have been coming together for 15 minutes a day to read, share book reviews and lists of other books to read.

In addition to this, we've hosted virtual quizzes, lunches and in markets where in-person meetings can now take place with a limited number of people, picnics. Creating opportunities for teams to connect socially is not only essential for productivity and culture, but also for teams' mental health and wellbeing.

Praveen Agrawal, Co-Head, India at OakNorth

The success of any business is directly proportional to the level of engagement with the consumers. Thanks to the era of technological advancement that we live in, these engagements and interactions are mostly through online mode rather than offline or F2F. A very significant tool for the purpose is a chatbot, which according to many is the next wave of communication between businesses and consumers. With the breakthrough in the domain of artificial intelligence (AI), the interest in conversational interfaces such as chatbots has skyrocketed.

But it's not feasible for all businesses to set up their own chatbots and this is where no-code and low-code chatbot platforms come into play. Without the hassles of getting into the technical nuances and coding, the enterprises get their own customized chatbots through such platforms. If you are on lookout for a similar solution, here's our pick for the best chatbot providers.

1. Appy Pie: Appy Pie is one of the largest no coding platforms in the world, and with the recent acquisition of AppMaker, it has almost routed any near competition. The platform offers to build a chatbot within minutes. It has a simple three-step mechanism for the purpose – Entering the bot name and selecting the type of bot required for a specific business, customizing the chatbot, and then simply adding the chatbot to a website or mobile application. The platform allows you to build a no-coding chatbot in multiple languages, including English, Portuguese, Arabic, Spanish etc. Another USP of Appy Pie is that it lets you create multiple chatbots for different purposes such as inquiry, appointment or live chat. It further helps businesses consolidate their contacts, track Emails and keep an eye on user behavior with Chatbot Analytics.

2. ManyChat: This platform enables businesses get equipped with Facebook Messenger bots to aid marketing, sales and customer support. The company claims to have powered more than 4 lakh Facebook pages in several countries across the world. It offers a free as well as a pro version. The USP of this platform is a visual flow builder that eases structuring and conversation building. According to the company's website, “ManyChat combines Facebook Messenger, SMS and Email to automate personalized communication for every customer”. It has an intuitive drag & drop system and further offers comprehensive online training.

3. Botsify: The platform gives the option to create multiple types of chatbots that can be used for varied purposes, thereby letting businesses handle multiple tasks at once. Botsify claims to provide completely automotive live chat sales aimed at generating new leads. If offers to build chatbots for websites, Facebook pages as well as messaging apps. Also, through its live chat feature, you can pitch in at any given point in time during an ongoing bot interaction with the consumer. The platform offers chatbots that can converse in more than 190 languages.
The global economy is being torn to shreds and industries like travel and tourism are on the verge of collapse. India is no different. Because of the disastrous impact of Covid-19 on the market, Indian GDP shrank by a whopping 23.9% in the April-June quarter (Q1 of 2020-21).

The 3 main indicators of economic wellness – consumer spending, investments, and exports – have shown a massive contraction and according to leading economists, it might result in a first full-year contraction in four decades. The effects of Covid-19 though, aren’t just felt in India. The United States, which is the world’s largest economy, also shrank massively by 32.9%, whereas the UK registered shrinkage of 20.4%. It should also be noted that more than 12 crore Indian workers have lost their jobs and their livelihood.

Many have even shut down permanently for the same reason.

Therefore, it is essential that you’re looking forward to weathering the storm, you avoid falling victim to the liquidity crisis. Create a cash war room to save as much liquid capital as you can. Take each expense under the microscope and spend money only on those operations that are vital. Everything else needs to be put on the backburner for the time being.

By being thrifty and saving little capital here and there, you’ll be able to utilize your limited resources in a much better fashion, which will give you more stability. If there’s a hole in your ship, you cannot sail into the storm. The first thing you have to do at such a moment is to fix those holes.

Maintain transparency with the customers

The importance of communicating with your customers cannot be over-emphasized. Create a social media platform for your business in case you don’t already have one, and interact with your customers there. Answer their queries and reassure them that you are keeping their safety and well-being in mind while delivering your products and services. The most important thing in a business is building trust with your customers, and one-to-one interactions help. Not to mention that it will also help you retain your customers, which is often more important than finding new customers.
The most useful quality that you can develop right now is adaptability. A cloud of uncertainty is looming over us and there is a whole fleet of new problems demanding solutions. Those who stick to their old ways would probably get obliterated by this change, but those who adapt to the changing scenario and think on their feet would emerge as victors.

Interact with your employees

You should keep the channel of communication open between yourself and your employees. By keeping them updated on what the company is going through, you can prepare them for what's about to come. It would ensure that in case anything unfortunate happens, your employees don't feel like the land has been dragged from under their feet. By being transparent with your team, you would also be able to keep that grapevine pruned. Rumors often start when there is a lack of information, and people get the leeway to make up stories on their own. Also, effective communication with employees might spark an exchange of ideas that might help save the business.

Keep your stakeholders informed

A crisis of this magnitude is rare and it might have affected your company's pocket negatively. If such is the case, you shouldn't delay conveying that information to your stakeholders. For instance, if you inform your vendors that you're suffering from liquidity issues and you might have trouble making the payment on time, they would most likely understand. But if you keep them in the dark and it results in their loss, you might ruin that relationship forever. The same goes for all other stakeholders.

Be adaptive to change

The most useful quality that you can develop right now is adaptability. A cloud of uncertainty is looming over us and there is a whole fleet of new problems demanding solutions. Those who stick to their old ways would probably get obliterated by this change, but those who adapt to the changing scenario and think on their feet would emerge as victors. To be a stakeholder of tomorrow, you need to be adaptive and innovative. It is much better to embrace the change than to fight it. It's the only way.

About Shubham Chemicals and Solvents Limited

Shubham Chemicals and Solvents Limited (SCSL) is an ISO 9001:2015 certified industrial chemicals import and distribution company in India having its registered office in Delhi with branch offices in Haryana and Gujarat. The organisation provides techno-commercial services in the field of marketing and distribution of industrial chemicals. The Company with its geographical advantage is able to cater various industries at same time. The value of commitment and business ethics makes it a leading Company in the chemical trading industry.

SCSL represents and market the products of some of the renowned flagship brands of chemical manufacturers both domestic and international. SCSL is active and aggressive in sourcing products from all over the world to fulfil the needs of its customers.

SCSL is customer oriented company and believes in delivering best quality industrial chemicals, hassle free order placement, seamless logistics services, timely deliveries and quick customer support. Honesty, integrity and robust business processes are hallmark of the company and have become the unique and special preposition over past years. The senior management of the company consists of highly dedicated professionals having both passion and experience.

Honesty, integrity and best in business style have become the Company's unique and special preposition in the world of trading with its relentless focus on its customers and team work.

About Ajay Kapur

Ajay Kapur, Founder & Managing Director of SCSL, is the Chairman of the Shubham Group comprising five companies, viz., Shubham Chemicals & Solvents Ltd., Divine Autotech Pvt. Ltd., Ansh Impex Pvt. Ltd., Sai Kripa Buildtech Pvt. Ltd., and Sainoor Automobiles Pvt. Ltd. Under the able leadership of Kapur, SCSL provides techno-commercial services to industries such as plywood and laminate, synthetic resins, footwear, FMCG, textile, packaging, pharmaceutical and many more.

Kapur believes, “Destiny changes one future, but determination may change one's destiny, too.” SCSL, in its journey of about three decades, went through many challenges, but Kapur's undaunted efforts helped the company to surpass every obstacle. Today, the organisation is growing by leaps and bounds. His go-getter attitude and trust in the team enabled SCSL as one of the best customer-centric organisation in the country; an organisation whose core philosophy lies on ethical business practices and transparency of operations.

In the year 2006, Ajay Kapur joined as Chairman & Managing Director of Modern Public School founded by his mother (Late) Mrs. Malka Kapur in 1971. He is an alumnus of Delhi School of Economics and contributes a lot to educational institutions in Delhi-NCR. He believes that there is nothing more rewarding than giving back to society and making a difference in the lives of people. Due to his vision and commitment, the School has been listed in the Forbes magazine as one of the “Great Indian Schools of 2018”. Kapur wants to see positive changes in society and he always helps young businesses and entrepreneurs. He is one of the directors and chief mentors at Risers Accelerator, a Delhi-based accelerator group to leverage start-ups. Being the pilot steward and key mentor, he is taking charge to educate and empower young entrepreneurs and their promising startups.

Ajay Kapur is the recipient of the prestigious “Innovative Business Leader of Asia” award for Excellence in Business Development at the 16th South Asian Excellence Awards – 2018. Also, under his leadership, Shubham Group has won many awards for outstanding performance in different segments, including “Excellence Award for Achieving Highest Sales” in an award ceremony held at Kuala Lumpur.
Drones powering last-mile delivery is a predictable part of the future. Some of the most exciting potential applications come from the use of drones in the delivery of essential, healthcare and medical deliveries at customers’ doorsteps; The hospitals in remote areas in the country which are deprived of medical amenities will get quick and timely assistance through drones.

Experts have indicated that there are two verticals that would be the showstopper of drone industry - Delivery and Advanced Air Mobility. The modern healthcare system represents some of the greatest achievements of the human intellect to improve the quality of people’s lives. Yet, in this modern age, many people in rural and underdeveloped quarters of the world still lack access to basic healthcare. Closing these gaps has gained a new urgency during the current pandemic, which has made clear how interconnected all of our health outcomes are.

In the current scenario, governments and large private companies like Dunzo, Skye Air and others are exploring opportunities drones offer in terms of medical, package and food deliveries. There are many hospitals who urgently need blood for patients and cannot get it timely from the blood banks. The irony of the situation is that a pizza reaches in 30 mins but medical supplies take hours and days.

Emergency Medical Supplies

However, with an advent of technologies, drones are making it possible to deliver emergency
medical supplies (blood packets, vaccines, long tail medics) to remote healthcare centers. With the use of drones, within an area of 100-150 kms, the deliveries are now possible. Frontline workers can easily place orders by text message or call and promptly receive their deliveries in 30 minutes or less. These specialized drones could fly into remote areas with supplies that are tailored for such situations. Deliveries can be made in multiple ways, however the most common way being followed includes land and delivery through string mechanism.

Drones could also be used for the speedy delivery of donated organs, thereby avoiding the expense of hiring air transport and dodging the traffic thereby potentially saving more lives. Therefore, it's high time we think of a future where packages would reach in minutes instead of days.

Creating Jobs

Drones for healthcare logistics have recently seen a range of landmark moments. Drones have already been used with great success in places like Haiti, where they delivered needed aid packages after the 2010 earthquake. In the event of a serious disaster, drones could take to the skies with the supplies that are essential to keeping individuals alive and healthy, even for extended periods of time. From medications to water and emergency rations, drones get the supplies to the affected areas quickly without the agonizingly long wait that can occur when roads are cut off and airports are shut down.

With healthcare drone deliveries being permitted in the future, this will create a lot of job opportunities and the drone industry would emerge as one of the sunrise industries creating millions of employment.

Another high potential segment is AAM (Advanced Air Mobility) which can help people save time that they end up wasting on the road. With AAM, the intra-city and inter-city travel would go a new dimension and will become easy. One can travel from Vashi to the Mumbai Airport in just 10 minutes. Similarly, Hilly Areas like Uttarakhand, Ladakh and NE India would prefer AAM in emergency situations rather than a car or ambulance.

Considering the optimistic environment, the right set of people, favourable government regulations and aerial technological advancements, Drone Delivery and Advanced Air Mobility will be a game changer very soon.

Besides there are immense business opportunities not just in the space of delivery but also in rescue and search missions, home security, decreasing workload and production cost infrastructure, surveying & mapping, inspection activities in mining, oil & gas, transmission lines, telecom towers etc.
Mind is a very contradictory system. It works in polar opposites. But our thinking, our logical way of thinking, always chooses one part over the other. Hence logic proceeds in a non-contradictory way, and mind works in a contradictory way. Life works in opposites and logic works in a linear way – not in opposites.

Reflect: we possess both possibilities in our mind- to be angry to the extreme and to be silent, to the extreme. If you are angry, it doesn’t mean that you can’t be non-anxious to the other extreme also.

But in logic, in thinking, if someone is capable of loving, we tend to believe that he is in capable of hate. And we transport this on ourselves- I love myself hence I am incapable of being hated. And in this fallacy, hate gets accumulated in us and one day it erupts like a volcano, destroying and shattering every story that we have deftly created.

Let’s get real – there is no one thing better or substituting the other. We need both the rational and irrational mind- in fact we need a total mind- belonging to no region, culture, sect or history.

And this is extremely challenging as most of us are attuned to one part of the mind. You can live neatly, cleanly, mathematically, but if you want to live in both parts of the mind, then you have to live a very inconsistent life. Inconsistent superficially, but on a deeper layer you have consistency, a spiritual harmony. Thus the mind must have the ability to move in liquidity-not fixated anywhere, on anything.

Its awareness, sensitivity. Being authentic in the now.

A deep movement- freedom from fixations

Hence need to choose an entirely different quality of mind- where one is at ease with oneself, without

For example a tree grows; we can choose; we can cut down all the branches and allow the tree to grow in only one direction with one branch growing. It will be a poor tree, very poor and very ugly, and ultimately the tree is bound to experience great difficulty-as its branches cannot grow. It can grow only in a deep relationship with other branches- family of branches.

A tree to be really rich and growing must grow in all directions, opposite directions. Only then will the tree be rich, strong, multidimensional.

Likewise human spirit must evolve, grow like a tree and the old conception of being incapable of growing in opposite directions. We all can grow; really we can only grow when we grow in opposite directions.

Amusingly up till now, we have tried only the specialization route – growing in one specific direction. And one day something ugly happens. One grows in a specific direction, but then he lacks everything. He simply becomes one branch, not a tree, not a tree. And this branch is bound to be poor, bound to be poor.

**And in reality. Is**

To grow in opposite polarities – one needs to change the whole past into a new future. The whole past has been a fragmentary choice of human possibilities. We have never accepted the whole being.

Somewhere sex isn't accepted, and then we deny something. Somewhere, the world is not accepted, and then we deny something. Somewhere, emotion is not accepted, and then we deny something. And most of the times we deny our own acceptance, consequently we deny our meaningful existence.

This denial has been the problem and we have never been so strong that we can accept everything that is human with no condemnation, and allow the human being to grow, in every direction. And the more you grow in opposite directions, greater would be the growth, the richness, and the inner affluence.

**And abundance is bound to result.**

The challenge is colossal, arduous, because this fragmentation, has now been my second skin – in fact my DNA. Consequently I cannot accept my anger, my physical urges, my body.

Reality is that I do not even accept my own self – I am either angry, or have too many questions, confusions on my very being. I am simply at arm’s length to my own self. A stranger to oneself.

Hence my mind is programmed to a denial mode – somewhere, something must be denied- something has to be bad, evil, unwarranted – something has to be sin. Consequently I go on cutting branches and ultimately I am not a tree, not an alive thing, just dead, because the fear of growing into branches which I have denied – they can again come up – much to my discomfort, disdain.

Thus I become fearful, everywhere suppressed. Then, a disease sets in; a sadness, a death.

So we go on to live partial lives which are more near to death than to life.

This acceptability of the total human potentiality and bringing everything in it to a peak without feeling inconsistency, any contradiction – really, if I cannot be authentically angry, I cannot be loving. But this has not been the attitude up to now.

We have been thinking that a person is more loving if he is incapable of anger.

**And there lies the conflict.**

Lastly: these are the walls created by me- not imposed by any other and only I can get rid of them, in the now.

Let's grow up – get real – start accepting and rejoicing the polarities, the dualities, the confusions. And when we do so, we get over them, cause reflection comes only when one works with a solution centric approach rather than a problem solving one.

Your call now folks

-K S Ahluwalia, Executive Coach and Mentor-Excalibre, E-mail: ks.ahluwalia@yahoo.com
When the Integrated Health and Wellbeing (IHW) Council was founded in 2014, the idea was to create awareness and advocacy for better healthcare facilities and environment. The objective was clear – we need a society where healthcare and the enabling factors come as a right, and not as largesse. In the pursuit of health and happiness, the IHW Council has launched a series of initiatives where healthcare leaders, policy makers and experts, community leaders and common citizens can come together for successful engagements. Affordable healthcare, better utilization of CSR funds in healthcare and the need to promote preventive healthcare are some of the focus areas of IHW Council that can make a long-term social impact.

Making Health for Social Impact a Norm

Though the term 'social impact' is very popular, the impact it makes is deeper than what meets the eye. Most importantly, it is a long-term, positive change in the lives of a sizable number of people. Hence, the first step of social impact initiatives requires an eye to identify the right issues that are affecting people. The IHW Council has, in the past 6 years, chosen a host of areas to act on that affect a broad spectrum of the population, including the young and the aged, men and women, alike. It has diligently worked to spread awareness about health problems and pressing social matters, and how organisations and individuals are working on-the-ground to make life easier for many. In 2019, the IHW Council became a social impact start-up recognised by the Government of India.

Making a difference in the pandemic

The IHW Council was one of the earliest evaluators of the government's flagship Ayushman Bharat health initiative. At a time when New Delhi winters were choking people due to smog and pollution, the Council was the first to bring together students of multiple schools in the national capital to pledge for cleaner air. Liver diseases caused by viral hepatitis, that has a mortality rate in India as high as 80 per cent, was addressed by the state-funded Institute of Liver and Biliary Sciences (ILBS), in which the IHW Council was a partner. The campaign EMPATHY, which stands for 'Empowering People Against Hepatitis', rallied people, practitioners, and policymakers alike for spreading awareness and its multi-pronged approach and providing psycho-social support to patients set it apart from all such efforts in the past.

Ever since the pandemic broke out, the IHW Council has steadily leveraged the web-based platforms and social media to continue working for the people. The annual events, such as CSR Health Impact Awards, went online. In addition to the previous years' categories, a special COVID-19 category was introduced this year along with a special Jury Awards, the winner for which was chosen by some of the finest minds in the public arena today. Other initiatives launched in the past 6 months consisting of series of talk
The IHW Council was one of the earliest evaluators of the government's flagship Ayushman Bharat health initiative. At a time when New Delhi winters were choking people due to smog and pollution, the Council was the first to bring together students of multiple schools in the national capital to pledge for cleaner air.

shows with eminent doctors and specialists to discuss common problems heightened due to lockdown as well as how mental health is being affected due to the pandemic and the lockdown. On World Environment Day, we hosted an online virtual summit where children activists demanded better, breathable air, a demand supported by Retd. Justice Swatanter Kumar, former Chairperson of National Green Tribunal and Judge of Supreme Court of India, and a well-known champion for green causes. This was an extension of the Council's Good Air Summit in 2019 where about 2000 children took pledge to do everything possible for cleaner air. The Council envisions to build India's largest movement #MakingIndiaBreathe by initiating discussions between the affected and the impact-makers and spanning from Kashmir to Kanyakumari and Ahmedabad to Aizawl by 2025 and has impacted a total of 5 million people till date.

Building roadmap for a better India

What do we need for a better future? Technology? Facilities? Better products? The answer is NOTA (none of the above). What we need is the right behaviour that will result in the right use of our future innovations. The Council launched a few path-breaking initiatives during the past 6 months, including a series of talks on the topic 'Care amid Coronavirus' that discussed management of various diseases in absence of hospital care and a focussed 'cancer care' series. A special series on 'Women's Health Care During COVID-19' was conceived to address the health concerns of women struggling to get the right information on complex issues like infertility from the qualified practitioners. The biggest was the 60-hour-long 'Gratitude Week – A Tribute to Health Guardians' to honour and show the deepest appreciation to people, healthcare and allied services professionals, who are serving us without fearing for their life. Spread over 30 sessions over 7 days, the programme brought together school children and music bands as well. Another initiative launched during the pandemic was 'World of Wellbeing' aimed to develop social and emotional skills in children. It follows the eight-dimensional model of wellbeing and happiness involving emotional, physical, spiritual, environmental, social, intellectual, occupational, and financial wellness in children.

The recently-concluded 'Bharat Nutrition Week' deserves a special mention. Apart from the deliberations with the best minds in the health and nutrition spectrum, it became the vehicle for the Council to partner with renowned foot soldiers of healthcare and launch ‘SHAPATH’, a multi-stakeholder collective that will work to reinforce the government's initiative to reduce anaemia substantially by 2022. Apart from the fact that anaemia continues to affect 50 per cent of women, adolescent girls, and boys in India despite the National Nutritional Anaemia Prophylaxis Programme (NNAPP) beginning in 1970, it is a leading cause of malnutrition in children and maternal mortality. The Council was enthusiastically supported by the Federation of Obstetric and Gynaecological Societies of India (FOGSI), the oldest professional organization representing practitioners of obstetrics and gynaecology in India as well as 5 other members of the collective – Vedanta Nand Ghar, WWW Foundation, Asian Research and Training Institute for Skill Transfer (ARTIST), WISH Foundation, WASH alliance and Emcure Pharmaceuticals.

The journey has only begun.

About the author

Kamal Narayan Omer is the CEO of Integrated Health and Wellbeing (IHW) Council, a New Delhi-based think tank, and Co-Founder & Director, Teamwork Communication Group. He brings together about two decades of professional experience of working as a journalist and a health communicator. Kamal began his career as a journalist with the English newspapers Hindustan Times and Financial Chronicle and went on to work with premium wire agencies United News of India (UNI) and Press Trust of India (PTI), reporting the dismal reach of healthcare among Indians.

His time in journalism kindled in him a deep interest in the large and rapidly-evolving field of communication, which leads to his entrepreneurial venture Teamwork Communications Group in 2009. In 2014, he founded IHW Council, a social impact business initiative that advocates people’s right to healthy life and environment to enable them lead a life worth living for and matches the health enthusiast in him with an ace communicator.

Under his leadership IHW Council has emerged as premier forum for health and wellbeing advocacy with a widespread global community of health fraternity which engages with the council through regular conferences, seminars, summits and awards initiatives. IHW Council health initiatives have carved a niche by working aggressively towards finding sustainable, affordable and effective solutions through both dialogue and on-ground work. IHW Council is now recognized by the Government of India as a start up for social impact.
A restructuring of the entire supply chain would take place as well and global trade and commerce would be impacted heavily. Many businesses will begin to rely on local vendors and manufacturers instead of foreign exporters to fulfill their need for raw materials.

It appears that in the new normal, we will be faced with novel challenges and the innovators would have to come up with novel solutions. This could also be the much needed silver lining for the startup industry amid these dark clouds. Since startups by their very definition are focused on providing solutions through innovations, the new normal could turn out to be a greenhouse for nurturing tech startups. Let us look at some of the sectors where the tech startups can make a breakthrough post-Covid.

Healthcare Industry

Currently, there are over 32 million cases of Coronavirus infection all over the world. To find a solution to this problem, many health tech startups are leveraging technologies like AI (Artificial Intelligence), biomedical engineering, 3D printing, nanotechnology, and robotics, to find a solution to the crisis. AI technology, for example, is being used worldwide for drug repositioning.

The Covid-19 pandemic has made people more conscious about their health than they ever were. People are realizing the importance of a healthy immune system, and thus, we might see the emergence of plenty of startups in the future that cater to the demand for products that help boost immunity.

Another major segment in healthcare that is gaining ground pretty quickly is preventive health. With the knowledge of genetics and the help of AI, we can predict to a certain degree of accuracy, what diseases are most likely to affect a certain individual – and then preventive measures can be taken to nip the ailment in bud, even before its onset. This technology hasn't evolved to its full potential yet but there's plenty of scope in this field – especially now that the investors have become interested in health tech.
Education

The nationwide lockdown caused every industry, sector, and segment to shut down, including education. Consequently, to continue the flow of education and prevent students from falling behind, the schools resorted to the online platform. The digitization of education had already begun in schools with the advent of smart classes, but the Covid-19 pandemic has acted as a catalyst in the process. India has the second-largest EdTech sector in the world, valued at over $2 billion. Given the current scenario, the EdTech startups can flourish, as there is a dire need for an interactive and efficient online education model. EdTech would be even more valuable after the pandemic subsides as the New Education Policy (NEP 2020) seeks to establish India as a hub of digital education. EdTech would be even more valuable after the pandemic subsides as the New Education Policy (NEP 2020) seeks to establish India as a hub of digital education. EdTech would be even more valuable after the pandemic subsides as the New Education Policy (NEP 2020) seeks to establish India as a hub of digital education. EdTech would be even more valuable after the pandemic subsides as the New Education Policy (NEP 2020) seeks to establish India as a hub of digital education.

E-commerce

The fear of contacting Covid-19 is governing people's behaviors these days. To avoid visiting bustling markets where they would be exposed to other people who might be the potential carriers of the dreaded Coronavirus, people prefer to shop online. Even those people who were averse to shopping online have gone through a renaissance. This has given a push to the e-commerce industry, and because of the evolving customer behavior, new windows of opportunities are opening up for startups. Take, for example, fashion retail. Earlier, people used to try on the clothes before buying them. But now, since people don't even want to touch a cloth that someone else has touched, let alone worn, it has become quite problematic for fashion shoppers to find clothes that would look good on them. This is where AR technology comes in. With the help of this technology, the customers can see what they would look like in a certain dress without actually having to try it on. How soon will this technology be available and what its impact will be on the sale of fashion wear is something that can only be answered in the future. One thing is certain though – there are plenty of opportunities for tech startups in the e-commerce segment.

Work-from-home model

Before the Covid-19 pandemic hit the shores, work-from-home was frowned upon and seen as an inefficient working model by the business executives; however, since the pandemic left us no option but to work-from-home, many misconceptions have been cleared. Many business organizations have already declared that they would continue with this model even after the pandemic subsides. Since the model is still in the stage of infancy, it needs several upgrades. This means that there is a treasure trove of opportunities for tech startups. Many entrepreneurs have already started coming up with solutions to the problems that are ailing the work-from-home model. Video conferencing and cybersecurity are just two among a myriad of areas that are inviting innovation.

The future is going to be technology-driven and there are going to be ample opportunities for tech startups. All the future entrepreneurs have to do is identify them at the earliest, so that they have an edge over their competition.

- Rachit Chawla is Director, Technology and Finance, Risers Accelerator.
As we are still reeling from the first wave of the pandemic, people are in the process of re-evaluating the damage. A global pandemic is about not only the health threat to the community but its more than that. Though the initial focus is on the medical front, there are more significant issues that should be tackled. The real impact of the situation could not be analysed at the moment. The governments are in the process of preparing their citizens to make them accustomed to the problem. The only ideal solution currently would be to make a particular lifestyle and social modifications. These measures would curb the spread of the virus, even if it does not eliminate it.

The human race has always adapted into a more robust species despite adverse threats. There is no doubt that the community will bounce back and resume their normal lives (or at least the new normal). But the path to attain this state would be bumpy and rugged. People are bracing themselves for the full impact of the pandemic. With no vaccine or cure in sight, most small businesses and even larger corporations have begun to consider the possibility that things are bound to change.

Significant Challenges
The irregularities in transportation facilities and the virus scare have reduced the number of footfalls across all segments. The insecurities in the job market and the reformed package schemes curb the adventurous spirit of the consumers. The hospitality segment is facing significant challenges from all avenues. The primary aspect of the difficulties arises from the operational segment. Managing a hotel is a strenuous and complicated task. It is the comprehensive effort taken by multiple people. These special teams work towards to provide a distinctive front. Though the unique brand image of the company could be different, there are certain expectations from these properties. It is highly improbable to manage these needs without adequate resources. In general, every hotel or homestay will require systemised human and material resources to maintain this image. However, since the companies have been functioning at half or lesser capacity, they have not been able to afford the complete team. This has been a tough situation as they are intertwined with service and customer experience. The next major problem faced by companies is the lack of proper supplies. The transportation and production problems reflect on the supply chain. Hotels will have to manage the extended wait period and even bear coupled with the salary for the employees add strain to these businesses.
the additional costs to source the necessary materials. The curfews in national level transport options have the transfer of materials within states. Companies are forced to settle for alternative options that might not be up to par. The third and most essential challenge is the lack of consumers. The social distancing norms prevent the public from considering the luxury of a hotel or homestay option.

Despite challenging situations, the hospitality segment has embraced reality. This has led them to consider new concepts and innovations to upgrade the sector. All industries have the liability for implementing hygienic practices in their system. They should have a sense of responsibility to the consumers and the community. Hotels and homestays are in the process of identifying various measures that would minimise human contact. The sector intends to utilise the digital and technological advancements for this purpose. We are prioritising and handling multiple challenges. Most leading hotels have developed a stringent protocol to screen all guests prior to entering the property. Every avenue of the hotel is cleansed and sanitised periodically. The vendor network is thoroughly vetted to prevent accidental transmission. We check and verify the health condition of the staffs at regular intervals. Caution is taken to avoid any accidents. The primary vision is to protect the wellness of all individuals inclusive of guests and employees under all duration.

Digital Progression

The segment is banking on the advancements of artificial intelligence and digital progression. The check-in and check-out activities are digitally streamlined to avoid unnecessary connectivity. The staffs are provided with the necessary gear to protect themselves and their clients. Datstop, the innovative homestay in New Delhi provided specialised services to stranded foreigners during the pandemic. They offered a safe abode for them and helped them to reach their destination safely. The company accepted the challenges of the time and formulated the best feasible solutions with minimal resources. Their approach could be a lesson for the general hospitality community. The assistance from volunteers and guests helped them to manage their property without any hiccups. The hotel has a multi-cuisine restaurant that provided hygienic food options throughout the entire period.

The company is a trendsetter to all other hotels in the hospitality segment. It is an undeniable fact that all businesses are facing multiple challenges. There is a shortage of resources and revenue. However, it does not intend that they can close down their doors. The initiatives by Datstop are a callout to the entire community. This is a live example that they can manage their hotels even with minimal strength. It also iterates the need for innovation and drives even when the scenario becomes dire. These ideologies and concepts will propel the growth of the segment. It will be instrumental in helping them attain new heights.

About Datstop Hospitality
Datstop Hospitality Private Limited provides premium and secure stay options for millennial, professionals, backpackers and tourists. Conceptualised by Dhruvin Shah, the homestay caters to the housing needs of tourists from across the globe. As an advent traveller himself, Shah realised the full potential of travel at a young age. His experience and passion boosted his journey in the hospitality segment. We have conducted extensive research in the sector to understand the primary needs of the guests. Datstop is not a typical hostel; it is an urban social space that provides safe housing options for professionals and backpackers.

Datstop Hospitality plays a critical role in offering secure housing during the CoVid lockdown. It opened its doors to various tourists stranded across the city. They pooled the available resources and the support from a few good-hearted patrons to provide them with secure abode and plans to keep the hostel running despite the multiple challenges during this period.

About Dhruvin Shah
Dhruvin Shah, CEO, Datstop Hospitality is a wanderer by passion and an entrepreneur by profession. Shah has gained tremendous popularity through his innovative venture. His unique hospitality concept Datstop has attracted the natives and the tourists. His experience in travelling and expertise in business development empowers him to identify and deliver the quintessential boarding options. He believes that people can grow together by sharing their experiences and journey. His initiative, The Pink lane, crafted for Women safety and privacy has been welcomed and appreciated by people across the globe.

He has worked in the Russian and Cairo branch of AIESEC and was the fundraising and marketing manager for YUVA Unstoppable. His experience in the business challenge program by major corporations helped him to develop an intricate sense of the segment. His stint as Business Development Manager in GetMyUni aided him to understand the expectation of the current millennial and future professionals. In his role as the Founder & CEO of Datstop Hospitality, he oversees the conceptualisation, management and operations aspects. He is also keen on improvisation and ideates unique programs to enhance the guest experience.
Information Security is Important for Growth of MSMEs Sector

In the present business ecosystem, information security is of utmost importance. Adoption of technology and digitalization of the business process had started rapidly in Small and Medium Businesses (SMB) after a huge push by Government through Digital India Movement. Due to demonetization and government initiatives, digital transactions and payment got popularize among the businesses in the country. Not only Digitalization and technology adoption have given a push to economic growth but have also given rise to new challenges in the form of cybersecurity threats.

While large companies or corporations can afford cost to implement possible cybersecurity solution and framework, the micro, small and medium enterprises (MSMEs) may continue to face risks for understandable reasons. The reason for this is simple and straight — formulation of Information Security Management practices, cybersecurity strategies, policies and technologies, which are primarily followed in bigger enterprises, have not been traditionally included in SMEs and MSMEs.

As per the Confederation of Indian Industry (CII), India has 6 crores SMBs and contributes 30% in national GDP and due to the adoption of technology and the Government of India 'Atamanirbhar Bharat' Initiatives, their contribution is likely to grow. Technology can enhance efficiency, reduce costs, and expand market reach, at the domestic and international level For Indian SMB. It is expected that Indian SMBs to consume digital services worth $80 billion in the next 5 years.

SMEs in India have a very casual approach and lack of awareness about cybersecurity and its impact on their businesses often they feel that they are not at risk. Unlike large organizations many SMBs do not invest capital and manpower to deal with the evolving threat landscape. But it is a fact that Cyber-attacks on SMBs have been on the rise.

MSMEs the targets

According to a study by a technology consulting firm in 2019, 43% of worldwide cyberattacks are targeted to SMBs. SMBs using payment gateways and operating in banking, financial services, and insurance sector are lucrative targets as they potentially allow cyber-crooks to make monetary gain and chance to get sensitive data for further benefits at the same time.

We at Panacea InfoSec help MSMEs and SMEs to know their challenges of information security in the fast exploding internet network. And it is said that knowing the problem is half the job done. But, Panacea InfoSec believes in 100 per cent delivery and hence, we not only find out the challenges that a small sized company is facing in regard to the
information security, we also give a proper solution that helps them come out of this problem.

Panacea InfoSec provides effective solutions for SMEs through five types of services in cyber security audit, consultancy and compliances.

**On-site consulting:** On-site consulting refers to the customized assistance in the assessment of business risks, key business requirements for security and the development of security policies and processes for SMEs. It may include comprehensive security architecture assessments and security products implementation assessment.

**Managed security monitoring:** We involve into the day-to-day monitoring and review of important system events throughout the network including unauthorized behaviour/activities, malicious intrusion attempts, denial of service (DoS), protocol anomalies, and cyber threat trend analysis. It is also known to be the first step in an incident response process.

**Penetration testing and vulnerability assessments:** Panacea InfoSec provides periodic application level and network level scans on non-intrusive hacking attempts in order to find vulnerabilities in an organisations network infrastructure.

**Compliance monitoring:** Panacea InfoSec provides continual compliance monitoring services to SMEs to ensure entity is adhering to all applicable compliances to run smooth and secure business.

**Cyber Security Training:**
Cybersecurity strategies, controls and technologies are of no use if employees lack cybersecurity awareness. Panacea InfoSec provides Cyber security trainings to ensure employees possess cyber security knowledge suited for their role to handle cyber threats.

Apart from this, SMEs especially startups need to protect their Intellectual Property (IP) and customer data. If a startup exposes through cyberattacks it can lose its unique business idea and credibility. If an organization suffers a customer data breach, the organization loses credibility, in addition to heavy penalties it may have to pay. Panacea InfoSec suggests best customised and affordable security solutions and best practices that can provide sufficient measures and controls to manage cyber threats.

The cyber-criminals are looking to exploit the security loopholes within the vulnerable networks. Today the cybersecurity challenges are becoming more complex. It became a burning need for Small and Medium Businesses to adapt to the new scenario to safeguard their digital assets and business as a whole. So, its high time for the SMEs and MSMEs to realize that these information security challenges are contributing to weaken security posture. And Panacea InfoSec is doing the same by educating small business organisations to know the importance of information security management and achieve economic progress.

**About Panacea InfoSec**
Incorporated in 2012, Panacea InfoSec is a specialist Information Security company. Accredited by the PCI (Payment Card Industry) Security Standards Council as a PCI QSA, it is the only PCI QSA Company based out of Northern India which is also SWIFT CSP auditor. Grown solely through proven domain knowledge and experience with quality-oriented methodologies, it is also a CERT-In empanelled qualified IT Security Auditor. CERT-In is an office within the Ministry of Electronics and Information Technology. Panacea InfoSec brings a vast repertoire of security programs developed for more than 300 clients over the years. Our team comprises of accomplished technical experts in Information Security. Although our services include regulatory compliance, penetration testing, risk assessment, we aim to ensure that the company progresses in a maturity model towards maintaining security at all levels. Panacea InfoSec has join PCI SSC GEAR for year 2020-2022 also.

**About Ajay Kaushik**
Ajay Kaushik, Founder and CEO of Panacea InfoSec, is a first-generation entrepreneur, business leader, strategist, visionary and mentor, Panacea InfoSec is amongst India’s first Information Security Audit firm with twin accreditation by Payment Card Industry (PCI) Security Standards Council as a PCI Data Security Standard (DSS) Qualified Security Assessor (QSA) and SWIFT-certified firm. Panacea InfoSec is also empanelled on the Computer Emergency Response Team (CERT) under the Government of India.

Leading Panacea InfoSec to stand out in Information Security Auditing sector in India, through his innovative working style and long-term industry vision Ajay is responsible for setting the strategic direction of the company and leading the entire team across all operational aspects of planning and execution. He is an Information Security Management professional with CISSP, CISM, PCI QSA, PCI 3DS & PCI ASV certifications. In a highly successful career of nearly two decades, he has brought revolutionary practices in Information & Data Security sector which includes bringing transparency and international yardsticks in the form of best practices and methodical procedures. With his expertise in IT security research, consulting and audit, and leadership skills, he has been emphasizing on foolproof Information & Data Security for protection to all stakeholders in the fast-evolving digitalized processes across Industries.

Ajay has played a key role in setting up the Indian operation, driving expansion in South East Asia, Middle East and Africa and engaging partners worldwide. Over the past 12 years, he has completed more than 300 formal PCI DSS assessments, readiness assessments and PCI PIN security assessments for multiple level-1 Banks, Card Personalization Bureaus, Payment Gateways, BPOs/KPOs in more than 30 countries.
Over the last two years, Chinese companies such as Club Factory and Shein, had made deep inroads into India's fast-growing digital content-guzzling populace, often outpacing local counterparts in the process. The belief that the global apps would be used by Indian users, in the past, dried up resources for building these products locally.

The main reason behind popularity of Shein and Club Factory was steep discounting, extremely convenient to use and ever-changing and futuristic trends. India has never been in a better place to be recognized as one of the most attractive markets to invest in, given its size, growth in digitisation and democratic structures. This presents a unique opportunity to reevaluate the lexicon of fashion and to evolve Indian marketplaces.

Mitigating risk

Presently customers are shifting from the “survival mode” to adjusting to the new reality of the post-Covid-19 world. Customers are avoiding stepping out unless it’s very critical. Mitigating the risks that small businesses are facing because there is a reduced footfall in the local offline traffic.

The broader ecosystem of connectivity that has led to the emergence of the must have Internet economy also has other components ranging from the tremendous smartphone penetration to social media engagement even in Tier-2 and Tier-3 cities as now people are more than active on social media. Also, it is strongly believed that with the introduction of 5G, the fifth generation of mobile network technology the global eCommerce would increase to $4.8 billion.

Hence, the latest development has become the best opportunity to create a fashion marketplace, apart from tier-1 they should go deeper into tier-2 and tier-3 towns and cities, monetise their offerings and establish themselves as leaders in a market dominated by mobile users hungry for curated and value for money fashion.

At a time when people are refraining to buy from brick-and-mortar stores, it is important to look at online retail as an extension of regular commerce. The market potential for online retail is now too big to be ignored.

Challenging times

Roti, Kapda, Maakan will always be a part of basic and essential need of a human being. Food can be made at home, property transactions dipping to near-zero and the sector is looking at challenging times ahead. However, clothes are vital to our most basic need of warmth and protection and people won't start stitching clothes at home.

This ban gives a unique opportunity to Indian technology entrepreneurs to build and own some of the most highly used Indian Fashion Platforms. The fashion category is expected to overtake electronics. But strangely India lacks a good fashion marketplace which can compete in the market.

There is, therefore, a huge opportunity to remake the first generation of Internet marketplaces.
Shein catering to the need of the second most populous nation in the world which is a textile hub, has distinction of being the most diverse in terms of different cultures, religions, languages and more and also producing fashion for global consumers and surprisingly not focusing on our own local consumers which poses create an opportunity for the domestic players in the market.

One has to strategize how to expand reach, seasons, conducting Product Market Fit and Cohort Analysis.

Cohort analysis

Product-market fit is that you’ve found a product and a market that wants it. When your product is being ripped out of your hands by eager customers and you cannot keep up with their demand for more, you have achieved the nirvana known as “product-market fit.” Most brands fail because they burn through cash without first carefully considering or planning for the moment when customers actually want what they are selling.

Cohort analysis helps brand to understand consumer behavior and can be useful in analyzing customers' sentiments and feedbacks. In short, cohort analysis can indicate whether customers love or dislike your product.

People often believe that collaborating with popular brands will help their marketplace earn whopping profits. But, the reality is that selling big brands does not guarantee the success of your E-commerce store. You have to keep up with the marketing trends and ensure that your audience connects with it. Because big brands won’t give big margins and the consumer's needs are not international brands rather they are looking for futuristic articles.

It is important to understand user behavior because information like their purchasing history data, previous orders and browsing behavior can help a lot in building a connection with the users. Personal recommendations and promotions are the real sales drive in today’s world.

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When running an online business, it is important to analyze how it works. Need to review the performance of the E-commerce marketplace so that one can make wise decisions in the future. The numbers (visitor statistics, sales, etc.) helps understand the customer and minimizes the marketing cost.

Indian marketplaces somehow manages to show negligible to deliver products globally, however, on the other hand Shein is catering its products internationally. Indian platforms are selling garments but not selling fashion. Also, the Indian garment manufacturing industry has not taken its forte of producing fashion and only has focused on catering to the needs of the international consumers.

**New Ecosystem**

Shein catering to the need of the second most populous nation in the world which is a textile hub, has distinction of being the most diverse in terms of different cultures, religions, languages and more and also producing fashion for global consumers and surprisingly not focusing on our own local consumers which poses create an opportunity for the domestic players in the market.

Minimalism has never been about deprivation. Rather, minimalism is about getting rid of life's excess in favor of the essential. India needs a platform that will transition from a revolving fast fashion to a minimalist fashion in a meaningful way to create a very fashion focused marketplace which will cater the need of the consumers globally.

Adding to that, there are few companies that have meticulous business model with skillful and enigmatic passionate team which are creating state of the art fashion brands that can, not only take shelf space along with the international brands but also dominate them.

This is the time when the Indian players have to really pull up their socks and create best-in-class and curated and fashion focused platform.

This is going to change the trajectory and create a whole new revolution for home-grown apps, going to be possibly one of the most exciting nights in the Indian startup ecosystem. Hope Indian VCs have enough firepower ready to enable entrepreneurs to quickly fill all the big white spaces made open today.

*Mithun Bhardwaj is Director, Zashed Fashiontech.*

www.smeworld.asia
With much of the country being on lockdown in the past few months due to the ongoing pandemic, by now you must be aware of the importance of Internet and Wi-Fi devices. Many of us didn't realize the significance of having a strong Wi-Fi device in our home up till now, but today in the world we live in, it is clear that Internet and Internet devices play a significant role in our day to day life and have become somewhat of necessity during these times.

Before the pandemic, the country was focused and was talking about the emergence of the next big thing i.e. the 5G technology, many organization, and businesses started rolling out devices that were 5G enabled or supported the technology to make India ready for 5G but a more powerful communication started has also started gaining its name i.e. Wi-Fi 6.

Most of you would be also aware of the term Wi-Fi 6 by now, Wi-Fi 6 or 802.11ax is the latest version of the 802.11 communication standard. The latest version of this Wi-Fi standard empowers with faster Wi-Fi speeds with reliable connections, so one can enjoy buffer-free streaming, faster downloads, and add more smart home devices without slowing down the Internet experience. It also provides better coverage and, more importantly, has the power and capacity to handle dozens of devices in the typical congested smart home.

Gearing up for NextGen

The latest communication standard has started gaining an edge in the Wi-Fi market as many companies have started rolling out devices/hardware that are Wi-Fi 6 enabled including Cisco, Asus, NETGEAR, TP-Link, etc. Besides this, many Smartphone companies have also started taking lead in the race by bringing out devices that support Wi-Fi 6. Apple, launched iPhone 11 series that support the latest Wi-Fi standard i.e. Wi-Fi 6, besides this Samsung has also introduced a few of its mobile phones in the market that also supports the latest Wi-Fi standard. Even for Gaming – the new Play Station is supposedly enabled with wifi 6 too.

In short, companies have started gearing up for the next generation of Wi-Fi standard and have started rolling out Wi-Fi 6 enabled devices or devices that support Wi-Fi 6. The latest Wi-Fi standard is set to change...
the course of the overall Internet experience; it is faster and much more efficient, capable of powering a growing number of devices simultaneously.

The ongoing pandemic has started the new era of working from home culture and as the pandemic prevails much of the employees and organization will continue to allow their employees to work from home. Evidently, the current Wi-Fi devices available in the market are not able to support multiple devices at once leading to network congestion, slowdown of network in the devices in respective homes, ultimately leading to a hampered productivity of the employees. Wi-Fi 6 has the ability to handle multiple devices as it uses MU-MIMO technology, Multiple User Multiple In/Multiple Out. This means it uses multiple antennas to talk to multiple channels at once, allowing the router to not only talk to multiple devices at once but also allows those devices to respond at the same time.

Need for fast Internet connection

Wireless and home Internet providers have started providing more speed in the last few months due to the increased demand as a number of increased users are working from home, but only increasing the Internet speed won’t solve the problem, the common issue one faces is the Wi-Fi connectivity not being at optimum levels in certain parts of their home, hence, the users need a decent Wi-Fi to overcome these networking challenges and the Wi-Fi 6 devices ensure that connectivity is transmitted to various parts of the house which has low connectivity or are just basically dead zones.

And in order to reap the benefits of the investment of Wi-Fi 6, one has to have a fast Internet connection corresponding with the speed at which the standard operates, as well as the wireless devices that are compliant with the new standard.

The world of Internet is changing day by day, many technologies are introduced or upgraded every day, Wi-Fi 6 is one of the newest technologies that were introduced to meet the demands of faster connections and reduce the anxiety that comes with trying to connect to the Internet while we are all cooped up at working from home. Since the organizations have embraced the idea of working from home and many organizations have introduced work from home policies. It is safe to say that the work from home culture is here to stay for long; hence, people should invest in the latest Wi-Fi technologies to boost their productivity in the long run.

About NETGEAR

NETGEAR is a global networking company that delivers innovative products to consumers, businesses and service providers. The Company’s products are built on a variety of proven technologies such as wireless (Wi-Fi and LTE), Ethernet and powerline, with a focus on reliability and ease-of-use. The product line consists of wired and wireless devices that enable networking, broadband access and network connectivity. These products are available in multiple configurations to address the needs of the end-users in each geographic region in which the Company’s products are sold. NETGEAR products are sold in approximately 30,000 retail locations around the globe, and through approximately 25,000 value-added resellers, as well as multiple major cable companies, mobile and wireline service providers around the world. The company’s headquarters are in San Jose, Calif., with additional offices in approximately 25 countries. Connect with NETGEAR on Twitter, Facebook and our blog.
A brief look at the statistics released by the government on the MSME sector reveals the importance of this segment in the Indian economic context. According to National Statistical Office, the share of MSME sector in the country's total GOP during 2018-19 has been 30.3%. Directorate General of Commercial Intelligence and Statistics (DGCIS), has reported the share of MSME related products in total exports during 2018-19 at 48%. This makes it clear as to why MSMEs are called the backbone of the Indian economy.

The small and medium enterprises (SMEs) have been the largest job creator in India, but they are currently facing multiple challenges that are hindering their growth. And one of them is digitisation. Fintech has acted as a strong catalyst to the growth of this SME sector as fintech companies bring with them the knowledge and depth of harnessing the technological know-how by using with a strong support of Artificial Intelligence and Machine Learning. If you look at the current market size for AI and other newer forms of technologies, one can see that the The global spending on cognitive and AI systems will reach $57.6 billion in 2021, according to market research firm. IDC forecasts 75% of commercial enterprise apps will use AI by 2021. ML now reaches to 55% to 85%.

**Technology and SMEs**

SMEs for their size of operations have been slightly averse to adopting technology. Technology is meant for those who have acquired a particular size and scale is a common myth among SMEs. Those who have seen through the advantages of adopting technology across functions from Communication to Production and beyond have not only acquired scale but also Visibility of further Scalability.

**Role of FinTech**

Finance and Financial Management is the lifeblood of any organisation. None can afford to be negligent in this, as it eventually defines the future. The advantages of empowering the financial function with technology are immense. Fintech companies that provide technology in finance are servicing SMEs with a whole range of offerings right from helping them in securing working capital to enabling efficient foreign exchange management which eventually leads to better cash flows. So adopting FinTech has streamlined some of the most complex financial functions for SMEs.

In fact, a study by E&Y says, SMEs that have used services provided by a FinTech in all four categories in the last six months including Banking and Payments, Financial Management, Financing, and Insurance are the ones who can be called as adopters of FinTech in operations. Globally, only 25% of the SMEs have been proven to be adopters in that sense, says the report.
Zaggle uses DeepTech and Artificial Intelligence (AI) to provide solutions for expense management and employee reimbursements to corporates. Its award-winning platform has been helping companies across the board irrespective of size and scale in digitizing spends to unlock value and drive business growth.

Supporting the Banking System

At the very base of adopting technology in operations lies the Banking system which for a long time has been struggling to provide services to the SMEs. Among the many reasons for this was the limited flow of data from the SME sector to the Banking sector. Now with dedicated Technological Platforms to take care of the Financial Function which can also be deployed in pieces, has come to help the overall performance of SMEs without creating a strain on their Balance Sheets.

An Open Banking Platform which enables the SMEs to serve their customers in a bespoke manner has brought many advantages their way for those who have been early adopters of it. The use of open APIs has been instrumental in letting FinTech's provide a range of services to the SMEs. Not just from overdraft protection to accounting but right through from Expense Management to supply Chain Management FinTech's have changed the way SMEs are operational today.

Zaggle – helping SMEs

As mentioned earlier, FinTech’s have been providing crucial support to SMEs in various financial functions thereby increasing their operational efficiency. Zaggle for instance, being a leading FinTech player in the digital payments space, offers Pre-paid Cards, Products and Solutions for their Enterprise customers for Expense Management and Employee Reimbursements as well as for Rewards & Recognition. The company has quickly set up the virtual card’s platform for its end users immediately after the lockdown was announced. This readiness of FinTechs is what gives SMEs a good advantage of not losing out to disruptions from black swan events like Covid-19.

Zaggle has seen a massive jump to almost of 600% with 7,00,000+ people using its virtual cards amidst the pandemic. It has offered customers the option to use the virtual cards or the physical card, whichever they want to use, but there has been a paradigm shift in terms of using virtual pre-paid cards from physical cards earlier in order to maintain social distancing.

Zaggle uses DeepTech and Artificial Intelligence (AI) to provide solutions for expense management and employee reimbursements to corporates. Its award-winning platform has been helping companies across the board irrespective of size and scale in digitizing spends to unlock value and drive business growth. It has successfully provided innovative and disruptive FinTech solutions to over 4000+ brands across the world.

Technology Adoption

SMEs today are not only looking at technologically effective but also cost-effective ways of managing their operations. This is exactly where companies like Zaggle come in. Zaggle's platform has very effectively helped companies especially the SMEs in effective management financial processes for all stakeholders including employees and distributors of products and services.

Early adopters of technology have been reaping the benefits of a more organised and systematic operations management in the SME space. FinTechs have been instrumental in revolutionising the way SMEs have been doing business in India. With forces such as the ongoing pandemic will force more and more SMEs to adopt technology which will in a contactless world make digital the new normal.

About Raj N.

Raj N is founder of Zaggle, a Payments and Data company which has offices across 10 Cities with around 200 Employees and is geared towards building Network Agnostic Payment System and Customer Experience. Recently Raj launched a book “Made in Hyderabad”, a book on the Entrepreneurial Journey of 25 Entrepreneurs from Hyderabad.

An Economics graduate and MBA from Delhi University, he went on pursue another MBA from NYU and was picked up PwC US as a Consultant in the MCS Practice and worked with Prominent Clients on Strategy and BPR.

Raj funded 'LoyaltyRewardz' when it was an idea on paper with a 750k USD investment and that returned 33X back to its investors in 6 years. He is a serial entrepreneur having built and sold businesses in Financial Services, Prepaid Internet Retail, Loyalty, Merchandising, Reward and Recognition, Open Banking, Expense Management. With over 22 years of work experience working in India and US, he is seen to be a go to guy by his Peers and Friends for all Business Ideation, Design and Execution needs. He is an active Angel Investor and Mentor and has Invested in over 25 companies.

Raj is also the Founder of ZAGG Protocol, India's First Privacy-Preserving Protocol on Account based Public Blockchain. The Protocol supports Public, Semi-Private (Coalition) and Fully Private (P2P) transactions on a single public ledger on which Smart Contracts and permission-less programmability are supported.

Raj is very actively involved in the Startup Ecosystem and he has initiated and chaired multiple programs for Startups. Raj has won Multiple Awards like CNBC Young Turks in 2006, Entrepreneur of the Year in 2008, Marketer of the Year in 2015.
Improved broiler feed efficiency is linked to improved profitability. The way to improve the productivity index is by balancing the ratio between energy needed and amino acids, and by improving the feed digestibility by different means. However, there are ways to improve the efficiency even after it is delivered to the farm. Let us take a look at some ways in which you can make the most out of your broiler feed:

Avoid silo hot spots
Mold consume valuable nutrients and also produce mycotoxins. If the broiler feed is moldy, it is unpalatable at best and toxic at worst. In a lot of cases, feed is dumped into dirty silos. In warm and humid climates, mold grows easily, and it is not uncommon to find patches of moldy feed stuck to the silo surface. Adding a mold inhibitor and mycotoxin binder to the feed is not enough. You must inspect and clean the silos periodically. The dosage rates that are usually recommended for mycotoxins do not take this into account, and it is an issue that can be quite serious if left unchecked.

Use feeders properly
Feeder management is essential to minimizing feed wastage. In the case of both straight and round feeders, feed wastage can be prevented by using the feeder with a lip and ensuring that the feeder is not more than half filled. Make sure you hang the feeder at the level of the birds’ backs, and it is at least 7 cms deep. Clean them regularly and make sure that the bird capacity is just right. This will ensure that feed consumption is neither a fight to eat nor a chance to beat boredom. One way to maximize feed efficiency is to make sure that the drinkers are placed close to the feeders so that there is no spoilage.

Use the right lighting
Keeping the lights on is not good for feed digestibility. If the lighting is constant, the birds overconsume feed, which in turn increases the feed passage rate. Since birds are usually fed at their maximum genetic potential, the extra feed they end up consuming does not interact with the digestive enzymes and this reduces the feed digestibility. In contrast, an alternate lighting system, where the birds are exposed to one hour of light followed by three hours of darkness gave them a chance to digest the feed during the resting period, also improving the feed efficiency by curtailing their movement. The only catch in this system is you need enough feeding spaces for all the birds to eat at the same time, which requires careful pre-placement of feeders.

Make sure the body weight is market friendly
If you want your birds to attain a certain market weight or market age, you should follow your contracting partners’ guidelines. If you are going to sell your birds on the open market, then you need to keep in mind that the efficiency of the feed gets worse as they age. This is on account of the fact that they have to maintain a greater body mass every day, and this requires both amino acids and energy. So finding the minimum acceptable weight will also minimize the feed efficiency. Although the market rates keep fluctuating, it falls anywhere between 1100 and 1200 grams. It goes without saying that this does not ensure maximum profitability and other parameters, such as cost per kg of weight gained, and weight gain per floor surface, should also be consulted.

Keep your birds healthy
Although this is also obvious, it is worth mentioning. Sick birds are usually kept in isolation, but what most poultry farmers forget to pay attention to is cases of subclinical diseases. They usually go unnoticed and steal the performance by causing malabsorption and diverting energy to the immune response instead of growth. On top of that, they might even break down the muscle proteins, which reduces the body weight and brings down the feed efficiency. Subclinical coccidiosis is one of the most common causes of performance loss in broilers. Poultry producers must monitor the coccidiosis status of their flocks throughout the growth cycle and collect sequential fecal samples, which should be tested for oocyst counts per gram of faeces. Successful programmes to maximize broiler productivity must include a coccidiosis control strategy that should be formulated after discussion with a poultry veterinarian.

Not all of the aforementioned pointers are applicable to every poultry farm, but by taking at least one into consideration, breeders can improve their feed efficiency and this translates to increased profitability, which is something breeders across the country need to recover from the sales loss due to the pandemic.

-Dr Kiran Kumar is Korla, Regional Sales Manager, Proteon Pharmaceuticals Pvt Ltd.
With digitalization efforts ramping up over the course of the last decade, most companies nowadays collect and use data on a daily basis. Ranging from sensitive information of employees and customers such as Personally Identifiable Information (PII) to confidential files and intellectual property, they are all now stored digitally. And while businesses have invested heavily in data protection due to compliance constraints and the rise of external threats, these strategies often fail because of a lack of understanding of where data is stored and how it is being used.

Sensitive data should be kept in protected servers, document management systems, and databases, but often winds up in email attachments or stored on employees computers. This happens because employees need to use sensitive data to complete their tasks, but frequently forget to dispose of it once they no longer need it. This means that sensitive data accumulates unknowingly on endpoints and can easily be copied or stolen by anyone with access to the computer. Even worse, in the case of remote work, when devices leave the security of company networks, that data becomes exposed to the risk of external attacks both via unprotected internet connections and physical theft of computers.

When data is stored in unprotected locations, organizations are creating opportunities for malicious outsiders to steal sensitive information and for neglectful insiders to cause a data breach. To mitigate the risk of such occurrences, it is paramount for companies to be able to discover exactly where all their sensitive information is located and how employees are using it.

How DLP Content Discovery Works
Data Loss Prevention (DLP) solutions have become an essential part of all data protection strategies and one of the reasons for it is their content discovery capabilities. Using policies that allow companies to define sensitive information in the context of their own business, DLP tools scan for, identify, monitor, and control sensitive data at rest and in motion. DLP Solutions take it a step further and, through tools such as its PII Scanner, offer organizations the possibility to search over a hundred file types for known PII such as credit card numbers, social security numbers, passport, and national ID numbers and more.

However, DLP content discovery does not only refer to PIIs but can also help companies protect intellectual property such as patents and source code and other sector-specific sensitive data such as financial or health records. Customizable policies mean that organizations can define and finetune the details of the data they need to protect.

The Advantages of DLP Content Discovery
Discovering where sensitive data is located is the first step towards more effective data protection strategies. Companies can identify patterns in employee behavior that lead to the storage of sensitive data on computers and then build best practices and targeted training to educate them.

DLP solutions are not only discovery tools, but also offer organizations the possibility to control sensitive data where it is found. This means that administrators can take remediation actions and delete or encrypt sensitive data when it is found in unprotected locations. This can be done automatically from the DLP dashboard across the entire company network.

DLP content discovery can also be useful in case of compliance auditing. To cut down auditing costs, organizations can perform content discovery scans and generate reports that prove they are securing sensitive data and then submit them to auditors, reducing the time needed for the auditing process.

Mitigating Risks
DLP content discovery addresses a blind spot in data protection strategies: the information employees work with and save on their computers. While this data may be protected when transferred over the internet, when it is simply stored on an endpoint, it is vulnerable to both outsider and insider threats. DLP content discovery helps companies to mitigate the risks of data at rest through powerful scanning tools and to save money by supporting compliance efforts and reducing the costs of training and auditing by improving their efficiency.

About Filip Cotfas
Filip Cotfas, Channel Manager, CoSoSys has an impressive background in sales and project management. As a Channel Manager at CoSoSys, he is utilizing his extensive skills for the daily operating efficiency with a focus on the South Asia, Middle East and Northern Europe markets. Filip’s main responsibility is handling the existing Customer portfolio, as well as acquiring additional revenue streams, mainly by coordinating with the existing partners or enabling new partnerships, in order to help more customers benefit from our award-winning Data Loss Prevention solution. In the past years, he has been developing the sales strategies for his markets and built a successful relationship with channel partners.

Filip’s objective is helping businesses overcoming their security challenges and protecting their sensitive information. He is goal-oriented with a genuine passion for sales and business development. The Advantages of DLP Content Discovery
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