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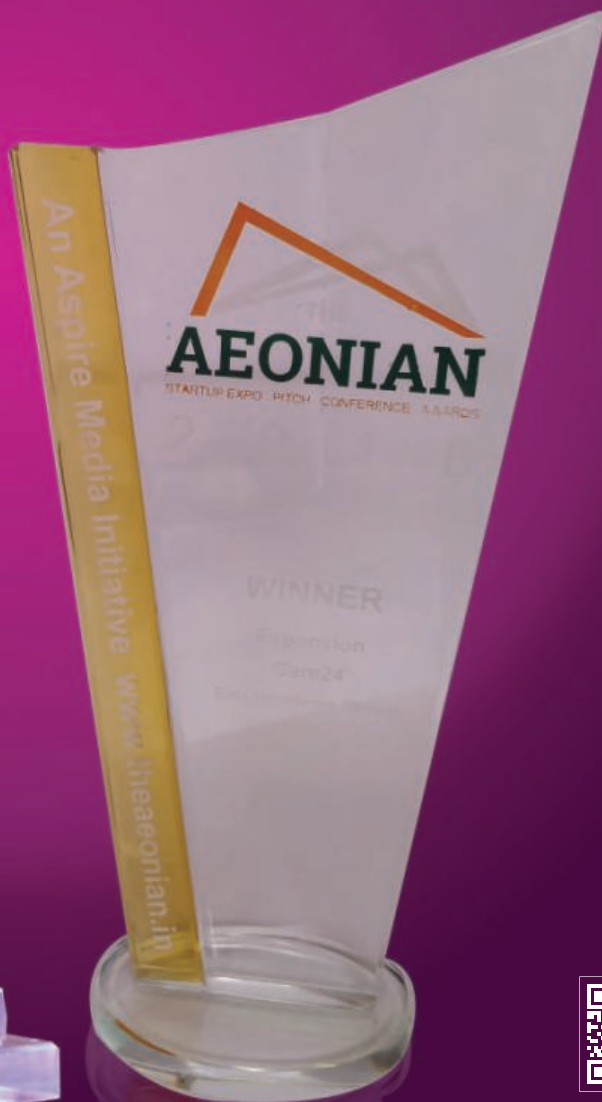
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Announces

THE THIRTEENTH BIENNIAL CONFERENCE on ENTREPRENEURSHIP (FEBRUARY 20-22, 2019)

CALL FOR PAPERS

The **Thirteenth Biennial Conference on Entrepreneurship** testifies to the institute's pursuit of excellence and clear contribution to entrepreneurship education, training, research and institution building within India and internationally. Entrepreneurship Development Institute of India (EDI) derives much satisfaction in assisting and building entrepreneurship development institutes in countries namely, Cambodia, Lao PDR, Myanmar and Vietnam. Based on the successful establishment of these institutes, EDI has been further assigned by Ministry of External Affairs, Government of India to help build and mentor entrepreneurship development institutes in several countries of the African Region and Uzbekistan.

As India's preeminent institute of entrepreneurship education and research, **EDI** invites researchers, educators and practitioners in the field of entrepreneurship to participate in and contribute to the **Thirteenth Biennial Conference on Entrepreneurship** to be held during **February 20-22, 2019** at EDI, Ahmedabad.

In keeping with twelve biennial conferences over the past 24 years, the **Thirteenth Biennial Conference on Entrepreneurship** continues to be an established forum for researchers, educators and practitioners to share their ideas and research results with other researchers and thinkers in the field, exchange feedback and hone their own research pursuits. Whereas researchers are invited to contribute papers and reports that bear upon and unfold the field of entrepreneurship theory and practice, some indicative themes are:

- Entrepreneurship: Perspectives & Practices
- Entrepreneurship Policy and Governance
- Entrepreneurial Intention, Motivation and Behaviour
- Entrepreneurship Education and Pedagogy
- Innovation, Leadership and Entrepreneurship
- Entrepreneurship in the SME Sector
- Corporate Entrepreneurship and Intrapreneurship
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 - Agripreneurship
 - Edupreneurship
 - Technopreneurship
 - Digital Entrepreneurship
 - Green Entrepreneurship
 - Tourism Entrepreneurship, etc.

Contributors may e-mail their submissions and inquiries to
conference@ediindia.org

Submission Deadlines:

- An Abstract (about 200 words) should be submitted through email by **October 26, 2018**.
- An electronic version (MS Word) of the full paper should be submitted by **November 30, 2018**. Full papers (less than 4000 words, typed double space) must adhere to formatting and referencing guidelines of academic/professional journals.
- Acceptance decisions on papers will be made by **December 21, 2018**.

Registration:

- A fee of ₹ 5,000/- (US\$ 100 for international delegates) is payable by authors and delegates. The fee includes conference kit, conference proceedings and on-campus room & board for three days. Fee is to be paid before **January 18, 2019** through EDI payment gateway.
- Registration fee may be waived for **Ph.D./FPM** scholars, not in employment, and not supported by their institutes/universities.

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EDITOR'S NOTE



Dear Readers,

Starting a business and putting on the entrepreneur hat will be an exciting as well as challenging task. Creating the right business model, committing to one business, building a team, analyzing the industry and handling failures will need more than an entrepreneurial spirit. In this issue of Small Enterprise magazine, we share with you certain important insights required to build a startup business. These startup essentials are vital if you're taking on the journey for the very first time.

Moving on, I'm very delighted to share with you that the annual startup summit "The AEONIAN 2018" and the 2nd annual SME summit "Small Enterprise India Business Awards 2018" (SEBA), was concluded successfully. The event was organized by Aspire Media from 15th to 17th May 2018 at the World Trade Center, Cuffe Parade, Mumbai. The event provided a platform for both MSMEs as well as startups.

We thank our Support Partner "**Startup India**" and over 80 Ecosystem Partners, Sponsors – **GoAir, PayPal, Airtel Bank, Tata Tele, NSE Emerge, The Art of Living, DBS Business Center, SBI General Insurance, EDII Ahmedabad** and our Jury Members. We also thank **KPMG** our Knowledge Partner for the Small Enterprise Business Awards 2018 and **Deloitte** our Knowledge Partner for The AEONIAN 2018.

Our special thanks to **NASSCOM CoE-IoT** for co-organising The AEONIAN 2018.

Enjoy the post event coverage and the Awards winners list published in this issue.

Yours sincerely,

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TATA MOTORS PICKS UP 26% STAKE IN TRUCKEASY

~INVESTMENT WILL HELP GAIN INSIGHTS INTO THE LOGISTICS SPACE~



Tata Motors Finance Holdings, a wholly owned subsidiary of Tata Motors Limited, today picked up a 26% stake in TruckEasy, a tech based freight aggregator owned by Loginomics Technologies Solutions Limited, a Bangalore based logistics company. This is part of Tata Motors' continued endeavor of bringing smart solutions to enable the Trucking Community to have better lives and improve their livelihood.

TruckEasy was formed in 2015 in Bengaluru by 3 passionate young entrepreneurs' – Nikhil Thomas, Vikram Kodgi and Avinash Achar. The company provides timely and reliable service for the transporting needs of businesses within Bangalore. TruckEasy will use this investment to expand its footprint to additional cities.

This strategic investment in TruckEasy will provide Tata

Motors an insight into the rapidly growing technology-driven transformation in the freight logistics space and also get an understanding of the market dynamics in the intra-city freight movement. This will also enable Tata Motors to stay closer to the final customer, the load consigner thus enabling to provide better products and solutions. The data analytics provided by TruckEasy will be further used for research and development thereby allowing for better customization of product specifications in line with market requirements.

Speaking on the investment, **Mr. Girish Wagh, President –Commercial Vehicles Business Unit (CVBU), Tata Motors** said "Tata Motors has always been at the forefront of providing a differentiated service experience to the trucking community by not only providing them with the means

of income but also creating business opportunities. TruckEasy is promoting entrepreneurship amongst transporters and providing them with a stable income. The young start-up has grown manifold due to its partner-based module and its outstanding service to its customers. Through this investment from Tata Motors, TruckEasy will be able to access our wide network to grow the supply side and also to expand to multiple locations country wide."

Commenting on this strategic investment by Tata Motors, **Mr. Nikhil Thomas, CEO –TruckEasy** said, "TruckEasy has been on a disciplined growth since its inception, having coverage all over Bangalore serving both the planned and unplanned business segments. Our plan is to expand to other cities and replicate the success we have in Bangalore. With the entry of Tata Motors as an investor, a box of limitless opportunities has opened up. Tata Motors having a majority market share in the SCV segment, the alliance will certainly give us access to lot of vehicles & businesses through their network. This would help us scale at a much faster pace. We in turn can give deeper insights into the SCV usage pattern with our vehicle data analytics. The driver community will be more confident on the aggregation business with Tata's entry. Truly exciting times ahead!"



COALESCENCE, BITS PILANI GOA

Everyone can tell you the risk, but only an entrepreneur can see the reward"

It is this zeal, to see achieve something greater than oneself that propels people to pave their own path and become entrepreneurs.

Coalescence is BITS Goa's flagship entrepreneurial event conducted by the Centre for Entrepreneurial Leadership (CEL). Coalescence is one of the major confluence's of India. It attracts students from all over the country and inspires their very own journey and dream of

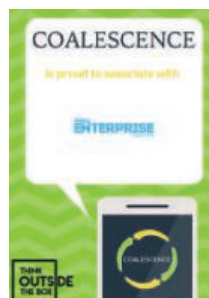
founding a start up. Coalescence is very lucky to have a supportive and robust start-up ecosystem, here in BITS Goa. We boast of hosting several prominent and prolific trend setters such as Rajat Sharma, Taapsee Pannu, Radhakrishnan Pillai to name a few.

This year we are lucky to have Sharad Sagar, Vikram Gupta, Ajay Chaturvedi and Shivankit Singh Parihar to kickstart the event. BITS alumni, who are each entrepreneurs in their own right, will host a panel discussion followed by an interactive session which aims at educating students

about both the pitfalls as well as the rewards of being an entrepreneur. It is a once in a lifetime opportunity for budding entrepreneurs and will give them the fuel to achieve their vision and create their own destiny.

For more information about coalescence and its bookings, follow the facebook page: <https://www.facebook.com/CoalescenceIN/>

And remember - Always think outside the box!



The details of the event are as follows:

Time: 9th September evening and 10th September full day (11am - 6 pm)

Venue: BITS Pilani, K.K. Birla Goa Campus

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Marketing Manager at Coalescence '18
BITS Pilani, K.K. Birla Goa Campus

HOMTOM

ALL SET TO DEBUT IN INDIA

PLANS TO LAUNCH FIVE NEW SMARTPHONE MODELS STARTING AT INR 8,000



With an aim to place the brand in the booming global Smartphone market with a substantial market share, a renowned handset maker, **HOMTOM**, is all set to enter into Indian Smartphone market with its latest series of smartphones in the mid-range segment.

The company is a part of SHENZHEN ZHOUJI HENG TONG TECHNOLOGY CO.LTD. from Shenzhen, China, and aims to capture considerable market share in the first year of its operations in India. The compa-

ny is going to manufacture in India to endorse make in India and ensure superior quality products are delivered to Indian customers by understanding local needs and usage pattern.

Incepted in the year 2013, HOMTOM, a renowned smartphone brand with a global presence in more than 200 countries in varied regions and selling through various channels. HOMTOM also offers ODM services to various Smartphone companies across the globe. HOMTOM has a huge focus on R&D and holds more than 100 patents.

The name HOMTOM is derived from "**Heng Tong**", which conveys rich brand wisdom. In Chinese, "**heng**" means eternal, "**tong**" means mastery. HOMTOM (Heng Tong) implicates the continuously changing and innovative ways to explore the eternal truth. On these lines, the company started expanding its business and offerings after capturing an initial part of the booming Smartphone market.

Commenting on the India entry, **Gary Zhang - CEO, HOMTOM** said, "Since inception, we have expanded our business in more than 200 countries and regions and made our presence felt across varied geographies like South Asia, Middle East, Africa, Europe, Latin America and North America. HOMTOM is all determined to be a pioneer in the industry with its innovative design and cutting-edge technology."

"India being the second largest Smartphone market after China, we intend to penetrate into India market with a vision of Smarter-phone for Smarter India. With the India foray, we will be launching five new models in the mid-range segment." added Zhang.

INDIAN ENTERPRISES

ILL-EQUIPPED TO DEAL THE THIRD PARTY RISK

No company can function as an island and as our eco system broadens it typically deals with many entities like customers, partners, affiliates and others. When organized together these entities form what we term as the “extended enterprise” which is closer to the core of business than ever before. Organizations that step up to the challenge of developing programs to better manage this risk can elevate their position in the market by unleashing with confidence the reach, expertise and relationships that third parties can bring.

Third party risk management has to become a top-of-mind priority for organizations. In this respect, our recent (third) annual EERM (Extended Enterprise Risk Management) survey, based on 975 responses from a variety of organizations across 15 countries of Asia Pacific, Americas, Europe, Middle East and Africa region, has highlighted some interesting findings. 70% of organizations in India recognize an increase in risk but remain ill-equipped to deal with it because of inadequate or absolutely no knowledge of sub-contractors engaged by their third parties. In fact, 14% of the respondents in the survey stated that third party-outsourced relationships are not identified, monitored or reviewed at all.

Companies today have to rely on relationships that are multiple

and third party in nature, and typically outsourced. These are like outliers on the risk periphery – even for organizations that place strong focus on risk. Our survey report highlights the below key areas where organizations could benefit from further effort:

• **Controlling heightened risk:** Dependence on third parties continues to grow, with over 70 percent of Indian respondents stating that their dependence on extended enterprise has grown owing to business and macro-economic conditions. Impact of external events (42 percent) and increasing threat of their party related incidents and disruptions were the two most dominant factors contributing to the perception of heightened risk in the extended enterprise.

• **Enhanced board engagement:** Board oversight and engagement with EERM programs continues to lag. At a global level, 78 percent of organizations suggest that the Chief Executive Officer (CEO), CFO, Chief Procurement Officer (CPO), CRO, or a member of the Board is ultimately accountable for this topic. In India, this decision rests with the Chief procurement or the Risk Officer. Boards in India are making relatively slow progress on this matter whereby 57 percent of the respondents suggested that their boards merely have a moderate level of understanding and engagement

on this subject.

• **Technology platforms:** In keeping with the trend of increased centralized oversight of EERM activities, technology decisions are now being taken more centrally and standard tiered technology architecture is emerging. Less than ten percent of our global respondents in our survey are currently using bespoke systems for EERM, a sharp drop from just over 20 percent last year.

• **Sub-contractor risk:** Organizations lack appropriate visibility of sub-contractors engaged by their third-parties as well as the discipline and rigor to frequently monitor such fourth/fifth parties. 57 percent of survey respondents feel they do not have adequate knowledge and appropriate visibility of sub-contractors engaged by their third-parties and a further 21 percent are unsure of their oversight practices.

Over 70% of Indian Organizations Do Not Have Adequate Knowledge or Appropriate Visibility into Third-Party Outsourced Relationships

- Sachin Paranjape, Partner,
Deloitte India



EVERYDAY GOURMET KITCHEN PVT. LTD.

RAISES PRE-SEED FUNDING OF \$US 300K

E GK Foods, a Startup India Registered food processing organisation that deals primarily with onions and its by-products is an attractive bet for investors as simple onion processing has a huge market globally and has a huge growth potential. Everyday Gourmet Kitchen Pvt. Ltd. (EGK) has successfully raised pre-seed funding of \$US 300k from PradyumnaKokil, belonging to a family of CAs from Nasik, to take the company to its next level of expansion.

Satyajit Roy, fondly known in food circles as 'OnionKnight' and currently the CEO of EGK Foods conceptualised this out of a home kitchen, where he thought 'There's got to be a better way' when he saw his mother chopping onions to make Biryani on a Sunday morning for more than 3 hours. On doing some research he found India to be the second largest producer of onions in the world and that 25% of the yield is wasted due to improper storage conditions as well as insufficient logistical support. There emerged the idea of saving onions and EGK Foods was born. He decided to address this issue and make a positive dent in the yield wastage figures by applying up-to-date food processing practices and implementing the newest available technologies. Jagdish-Gothi, a 2nd generation entrepreneur became EGK's 1st investor way back in 2015, who saw huge potential in the business. It was with Mr. Gothis and Satyajit's vision that the company grew from a 150 sq. ft., 3-employee to a 1500 sq. ft. and 30 people organisation in just 12 months at a growth rate of processing 500 kgs a day to 2500

kgs a day. Soon, Ashok Kacker, a very renowned retired IRS officer, saw value and invested in the company which has produced even better results.

OnionKnight Satyajit Roy, Founder & CEO, EGK Foods said, "I have always believed that we should work on problems worth solving and in my mind the onion crisis reported every year and the state of the farmers, many of whom I have met over the years, is deplorable. We were lucky enough to get investors involved who believed in the product and the company much before we had built it. In time we hope to attract FDI as per guidance by the Ministry of Food Processing of India (MoFPI) who we hope to work with in the near term as India positions itself to be the Food Bowl of the world. On the backend EGK Foods is setting up a bigger factory and backward integrating with farmers so that we can assure them guaranteed buyback of goods produced at a fair price irrespective of market fluctuations."

EGK is also going through various market channels including wholesale, a small retail presence, e-commerce, modern retail. With funding, the distribution network will be accelerated. EGK Foods Pvt. Ltd. does not hold any patents although the process with which they fry and package the onions is proprietary. The company is looking to build out the infrastructure to supply the immense demand that exists for the product. There is immense growth potential in this market and being the first movers, EGK Foods has an advantage to capture the entire

market. With upgraded infrastructure, wider distribution network and more retail/ wholesale presence, the company will be able to improve the margins.

PradyumnaKokil, current investor in EGK Foods, "I am from Nasik and every year we are in the news for reasons relating to the plight of the farmers. I thought instead of complaining I should become a part of the solution. And once we heard Satyajit speak about the business we knew that we could really become big and solve the crisis that the farmers face. Hence we invested in this venture."

EGK aims to create a positive impact in the society through onion processing by linking the farmers to the end users and helping in avoiding the 25% annual onion wastage (approximately 5 tons). Mainly catering to HORECA (currently USD 419.68 Billion) and the food & retail segment (currently USD 39.71 Billion) poised to grow at 16.1% and 11% CAGR respectively. There exists a huge opportunity with abundance of raw material and easy procurement. The company has good margins and wholesale presence with expansion into all other segments of the market.

MYTHS ABOUT SME FINANCING



The growth of SMEs has taken a centre stage because of the significant role it plays in a country's economy. However, there goes a lot of fear in the minds of an entrepreneur while starting a business after all. Do I meet the demands of the customer? Does the market need my start-up? Can I be different from my competitors? Will I be able to pay off my funds? Business owners need not be burdened with wrong information available on SME financing. The misconceptions can ruin a dream or demotivate an idea which might have bloomed to see a new horizon. Here are a few common myths about SME financing that we would like to throw light on.

1. It is not possible to get a small loan amount

This is a myth which isn't true. Numerous schemes have mushroomed for the smallest tick-et-sized loans. The idea is what matters, not the size of the fund—small or big. The government has taken several steps to increase entrepreneurship and small businesses ideas. Many banks also have incentives with reduced guarantee fees for small size loans.

2. It requires regular visits to the bank

A clear business plan and completed application can solve every funding issue even in a single visit. It can take a maximum of ten working days if the

loan applications are duly completed. Keep the required documents ready and be thoroughly confident of your business plan and it can be a matter of days when your funds are ready to be disbursed. There are also various lending options currently in the market. Do a thorough research and choose your lender wisely.

3. A perfect credit score is must for availing a business loan

Credit score does affect your chances at getting funds, but this is only half the truth. Keeping other things aside, why would that stop you from getting a fund? It might increase the interest rate for your loan



however, it doesn't stop you from taking a loan. There are also lenders, both commercial banks and NBFCs who do not have credit score as one of their eligibility criteria.

4. Big banks are the best source of business loans

A thinking of this kind can largely hamper your funding dreams. Plenty of examples are in front of us such as that of Uber, Amazon and Facebook who took the help of venture capital and other sources of financing to fuel their ideas. Various small banks, NBFCs, crowdfunding agencies, FinTech organisations are available with lower rates as well to finance your needs. See the best option available for the kind of industry you belong to and take the step ahead in applying for funds.

5. Personal loan is better than a business loan

Though personal loan might be easy to process, it might not meet your business needs. It may also have higher interest rates

than a business loan can give. It also possesses a greater risk factor as it's availed in your individual name and not the company's name which might affect your creditworthiness. Therefore, it is always a better idea to go for a business loan.

6. Interest Rate is the most important factor to look for in a business loan

Interest is one of the most important factors but, a loan cannot be decided only with this factor. Several factors such as processing time, processing fees, taxes, tenure, lender reputation and other factors must be collectively studied before taking a business loan. Looking into only one factor might lead you into a compromising situation.

SMEs in India especially have been experiencing various highs and lows in the recent years. But government's and various lending organizations' helping hand has got them going and growing. Economic Times reports Indian economy to be one of the

leading economies in the world by 2025 with an estimated market size of 5 trillion. To achieve this, it is important to strengthen the major backbone of our economy- the SME sector. Various schemes by the government and numerous lending organisations coming in the forefront has given a platform to many bright ideas. Empowering them through a robust lending sector is fostering entrepreneurship and will be further contributing to the growth in GDP. Not being aware of these is the major issue in getting over various financing myths. Hoping the rightkind of knowledge and awareness helps millions of entrepreneurs wanting to pursue their dreams.

- B. Sai Shrita

A GLIMPSE AT THE TOP PERFORMING MUTUAL FUND SCHEMES



Mutual fund investors often take their first step on investment based on online searches of the "Top Ten Mutual Fund Schemes to Invest". While most online search results come up with a list based on a short performance period, a detailed research over a long period success would be a wiser step. Based on multi-cap, value, large and mid-cap, tax saving schemes and aggressive hybrid schemes, Economic Times has studied the performance of top mutual fund schemes over a long period of time. Here we provide you with a list of top ten mutual funds from the above mentioned diverse categories:

1. Motilal Oswal Multicap 35 Fund: The scheme is ranked 1 (quarter ending March 2018) from rank 3 in the last quarter in Diversified Equity category by

CRISIL. Other details about the scheme are: the funding house is Motilal Oswal Mutual Fund, the launch date is Apr 28, 2014, the benchmark is NIFTY 500 and the turnover has been 16 %.

2. SBI Bluechip Fund: This scheme seeks to provide investors with a wide choice of stocks for a longer term. Ranked 1 in large-cap category by CRISIL in the quarter ended March 2018, the fund house of this scheme is SBI Mutual Fund that launched it on Feb 14, 2018. The benchmark of this scheme is S&P BSE 100 TRI and the turnover has been a whopping 96 % since its launch.

3. SBI Magnum MultiCap Fund: This scheme invests in equities and equity related instruments of companies ranging in the entire market capitalization group. This invests up to 10 % in small-cap stocks, 10-40 % in mid-cap

stocks and 50-90 % in large-caps. It is ranked 2 in the category of Diversified Equity by CRISIL and is continuing to show good performance.

4. Mirae Asset Emerging Bluechip Fund: Showing a rank of 2 in Small & Mid Cap category by CRISIL in the current quarter, it is maintaining its rank from the past quarter. Launched on July 9th, 2018, this fund has shown a turnover of 73 %. The scheme has been benchmarked in NIFTY Large Midcap 250 Index and has a record of low risk.

5. L&T Tax Advantage Fund: The objective of this scheme is to generate long-term capital mainly through equity and equity-related schemes. Coming from the category of Tax Saving, it is funded by L&T Mutual Fund and was launched on Feb 27th, 2006. The benchmark of this scheme is S&P BSE 200 TRI and it has shown around 15 % return since its launch.

6. DSP BlackRock Equity Opportunities Fund: A part of DSP BlackRock Mutual Fund, launched on May 16th, 2000, this scheme has given a return of around 19 % since its launch. It has been ranked 2 in the current quarter by CRISIL and can be considered a safe scheme to invest your funds. The scheme has given a turnover of 88 % and is under the benchmark of NIFTY 500 TRI-listed with an average risk grade.

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7. Aditya Birla Sun Life Tax Relief 96:

This scheme approximately invests about 80 % in equity and the rest in debt and other monetary instruments. Funded by Aditya Birla Sun Life Mutual Fund and launched on March 29th, 1996 with a return of 25 % since its launch, this scheme has shown almost consistent growth ever since. The Risk Grade is termed as Low for it and CRISIL ranks it 2 again in this quarter in ELSS category.

8. ICICI Prudential Bluechip Fund:

A scheme of ICICI Prudential Mutual Fund, launched on May 23rd, 2008, this scheme has

shown a turnover of 97 %. Benchmarked under NIFTY 100, it has been ranked 2 again in this quarter by CRISIL under large-cap funds. Safe to invest considering various criteria, do keep in check its performance while you plan to invest.

9. ICICI Prudential Equity & Debt Fund:

Aiming to generate current income and long-term capital appreciation, it allocates about 60-80 % in equity and the rest in debt. Ranked 2 by CRISIL in the Balanced category in the quarter ending March 2018, it has maintained its rank since last quarter. It has a Risk Grade

maintained at Average as per valueresearchonline.com and has given a turnover of 205 %.

10. L&T India Value Fund:

Starting Jan 8th, 2010, this scheme has given a turnover of 40 % and is an open-ended scheme. Its return since launch has been about 17 % as per valueresearchonline.com. The benchmark for this scheme is S&P BSE 200 TRI and it's recorded to have a Risk Grade of Below Average and a Return Grade of Above Average.

- B. Sai Shrita

Refer the table below for detailed analysis of the top mutual fund schemes*:

Scheme Name	NAV	AUM (in Rs Cr)	Expense Ratio	Returns	
				3 months	1 year
L&T India Value Fund-Growth	36.363	8073.48	1.99	0.34	5.74
L&T Tax Advantage Fund-Growth	55.531	3284.57	1.84	2.35	10.00
DSP BlackRock Equity Opportunities Fund-Growth	215.256	5559.95	2.32	1.89	7.49
Mirae Asset Emerging Bluechip Fund Regular-Growth	49.023	5447.63	2.49	2.15	6.35
SBI Magnum MultiCap Fund-Growth	47.168	5165.61	2.01	3.43	9.89
ICICI Prudential Bluechip Fund-Growth	40.350	17141.91	2.12	4.59	11.89
ICICI Prudential Equity & Debt Fund -Growth	126.300	28806.55	2.11	0.85	7.01
SBI Bluechip Fund-Growth	38.454	19087.74	1.97	4.66	8.83
Aditya Birla Sun Life Tax Relief 96-Growth	31.450	6059.83	2.1	3.81	15.86
MotilalOswalMulticap 35 Fund Regular-Growth	26.381	13131.17	2.04	2.45	8.97

*Source: Economic Times



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when you are busy looking into other business needs. A good attorney advises you on things such as drafting contracts, leases that also help in determining the right business structure. One can never know the importance of a good attorney and the help it brings until in trouble. It's best to take the advice early and learn all about the need for patents and copyrights. Keeping them into your business happenings since the beginning is always a good idea.

4) Keep it Technologically Driven

Clayton Christensen, a professor at Harvard Business School speaks to Forbes regarding the main component of highly successful organisations. He points out to technology as the biggest boost and says that we think in linear terms while technology moves at an exponential pace. As technological

cycles compress and planning cycles struggle, it's important to keep all the planning technologically driven to reduce pain since the initial stages itself. Keep the social media pages (Facebook, LinkedIn, and Twitter, to start with) updated. The generation Y and Z being so well-versed with technology, businesses adapting to it at the earlier stage itself helps you move quickly and adapt to the market at a higher pace.

5) Get All Necessary Licenses and Permits Ready

Apart from business license, additional licenses maybe required depending on the business type and the local market. It's important to know the zonal laws as well with the help of the local county clerk. Professionals, contractors and real estate agents, etc. need to see whether they are licensed to work in the area. Other permits

regarding alcohol, land and local area rules and regulations need to be studied too, before starting a venture.

Launching a good website, renting an office space, assigning responsibilities to co-founders, networking, insurance and various other important steps as well need to be taken while starting a business. However, these 5 essentials can take an organisation a long way to prepare you. These will keep you in a confident and business-ready position. As mentioned in the E-Myth by Michael Gerber that we need to keep working "on" our businesses if we want them to grow and flourish, every work needs constant up gradation, hard work and dedication.

- B. Sai Shrita

NO SHORTCUTS TO BUILDING A SUCCESSFUL START-UP



Planning on starting your own business? Do you really have an idea what it takes to build a start-up?

Well, it isn't easy or cheap and it takes a lot of guts and willpower to hang on there. Not only will your professional life change, starting your own business will highly impact your personal life. As they say, success doesn't come easy and in the words of the millennial- No Pain, No Gain. If you ever decide to forgo your job to start your own venture, keep a few things in mind. Think of all the aspects of starting something new and take due care to niche your product or service.

Having the Right Idea in Mind

Every start-up has a great idea and vision in the beginning but, as time goes by it gets diluted by focussing on different directions.

Work on your core idea and build unto it. It is amazing to have different ideas and having a big picture but chop off every idea one by one, without diverting from your essence. Work on creating a niche for your product and becoming unmatched in the market.

Prashant Kulkarni, while working in Infosys had pani-puri from a roadside vendor and fell terribly sick, having to stay-off from his favourite snack. That's when he planned to start his own business based on hygienic pani-puri and named it 'Gapagap'. Today, under his venture ChatarPatar, he manages Gapagapcatering 27 types of chaats, 80 types of bhel, pahas and sells 112 types of pani-puris.

COO of Bangalore-based online clothing thread called Myntra

said that for them, optimizing supply chain was the key. They could succeed when they decided to set up their own logistics division in 2012. Myntra gained attention when it shipped orders in less than an hour.

Letting Go of Your Salary

Sacrificing many things, monetary and non-monetary happens hand in hand when starting something new. Salary for you might seem a far-fetched idea for a long time till you settle. The time may exceed from days to years but, you have got to be patient till things get smooth with your start-up venture.

Being an All-rounder

Being a start-up founder is lonely. Getting help from somebody is not easy for obvious reasons. Not everybody is ready to take risks and you alone might



have to take the entire load. So you are everything from CEO to employee. Things might become difficult at times when you have to take decisions single-handedly. No sugar-coating here, it's going to be hard.

Sacrificing Your Personal Time
It's common to sacrifice various things in an attempt to be successful. Founder of the company Okta says that his weekend trips became a thing of his past as he started his venture. It got replaced for a longer time on weekend meetings on various locations to ensure funding and he also missed quite a few important weddings while founding Okta. Business needs become the priority when you are the founder and most of the times it cannot be second-handled, leading to sacrificing a major chunk of your personal time.

Spending More than You Earn
Founding a company isn't easy and as the responsibility lies on

you, so are the benefits and liabilities. Quite a number of times, a situation arises where you might have to spend more than you earn. Planning on all the hidden costs and crucial expenses early can come handy, however, be prepared to spend from your pocket. Being an owner-manager, it is always advisable to keep enough fund savings to come to help during exigencies.

It Might Look Ugly at First
You might fail many times before you make it to the business world. But embrace your mistakes. You know, it takes several downfalls to stand up stronger. We might end up reading all the articles of the world on how to avoid mistakes while starting your own business but, finally every journey is different and needless to say that you will make mistakes. Embrace them and learn from them. Grow from your pitfalls and persevere to learn new things and adapt quickly to situations.

All said and done, when coming across a challenge take advice as well as listen to your heart as every problem is different and needs personal attention and insight. The expert opinion and experiences can help you avoid the mistakes already done, however; you are bound to make at least a few rookie mistakes on the go. Persevere and plan better to come out victorious at the end as it goes, "All's well that ends well".

- B. Sai Shrita

5 ESSENTIALS FOR THE GEN Z BUSINESSES



Time has come for Generation Z to enter the great economic workforce.

Born after 1995, they are projected to be 2.56 billion by 2020. More than 73 million young professionals are estimated to join the ground. Every generation has its own beliefs, outlooks, style and preferences that make it unique. The need is to understand the essentials that must be incorporated into low risks and better outcome. What are the steps you need to take to keep them with you? Here are five essentials to incorporate and prepare for gen Z.

Virtually Boundless

Generation Z can be called the true 'digital natives'. Most have grown with smartphones and social media and cannot imagine a world without it. In this tech-savvy world, where most 3-year olds are well-versed with an iPad than many, ever wondered where technology can lead to? How to sustain a generation that is moving so fast? Generation Z is known as iGeneration not without a reason. Some of them are joining the workforce and the rest, constituting a large part, are on their way to become professionals. Convenience is a key if you want to

market work to this generation. Keeping things virtual to a large extent, creating a responsive website and making arrangements to cater to mobile users can go a long way. Dan Schwabel, the managing partner of Millennial Branding, well expresses in an interview, "We tell our advertising partners that if their messages are not communicated within five words and a big picture, they will be unable to reach this generation effectively."

Sense of Purpose

A recent survey of Monster and global research firm TNS fielded on Gen Z, concursthe "sense of

purpose" to be a major driving force of working, for this generation. While they are practical and money-minded, 74% rank purpose ahead of a paycheck (vs. 70% of millennial, 66% of Gen X and 67% of Boomer respondents). Taking in information from another survey of entrepreneur.com, over 87 % of Gen Z is interested in businesses focusing on giving back to the community. "Walking the talk" and "keeping it simple" with this generation makes it easier to deal with them. With an attention span of less than 8 seconds, it is better to keep all matters short, crisp, rewarding, community-based and honest. Leading the processes with as much transparency as possible, keeping things private and enabling CSR projects involving the youngsters can be a good idea.

Entrepreneurial Spirit- the

Norm: It's easy to underestimate Gen Z, that is if you are able to estimate them at all. If a Gen Z employee wants to quit your organisation, it's most probably because they want to go solo. A report from sage.com mentions over 72 % of Gen-Zers want to have their own businesses, which is far higher than all other working generations surveyed. In a world where apps like Uber (whose no. 2 executive is all of 33) and Snapchat (whose founder is only 26) can achieve seemingly overnight success, what's to stop someone in the ranks of Gen Z from creating the next big venture?

Recognizing Gen Z's entrepreneurial obsession, you might

want to offer your future employees more opportunity to "own" their work to keep these hard workers on the payroll for a longer time.

Diversity and Inclusion

Diversity and Inclusion (D & I) brings limitless viewpoints and makes the workplace interesting. Gen Z consisting of around 25 % of the population has more than a third identifying as Asian, African-American or Hispanic. Also, growing up in a society with a 400 % increase in multiracial marriages, these young people are advocates for diversity.

Additionally, as this diverse group is being born into a digital world, they are as connected with people across the globe more than real-time neighbours. It's important to keep the workplace growing taking in a diverse workforce and including viewpoints and perspectives that might differ from your own. A new perspective can help your organisation in unimaginable ways.

Cross-Collaboration

Generation Z, collaborative by nature, find out their own ways of networking. More emphasis on peer interaction and events to increase cross-collaboration goes with this generation. Businesses can encourage employees to step out of their industry silos to embrace cross-collaborative solutions and co-creation. The nature of collaboration can be seen in the staggering increase in crowdfunding and crowdsourcing. Organisations such as Kickstarter and Indiegogo are

going hand in hand with this spirit of Gen Z.

With steps such as open source development, consumer blogs, live conversation and online idea generations; collaboration is becoming a business tool for employee engagement, creativity, and innovation.

Businesses and organisations have a huge responsibility to adapt to the trends of the day. Some statistics present here may help you gain perspective on the happening newborn. As per the survey by sage.com, 60 % Gen Z want to have an impact on the world, 1 in 4 Gen Z-ers volunteers in their spare time. While the attention span of Gen Y was 12 seconds, the Gen Z shows an attention span of 8 seconds. 72 % of Gen-Zers want to be their own boss with a vision to start their own business.

- B. Sai Shrita



CRUCIAL EXPENSES

AND HIDDEN COSTS INVOLVED IN BUSINESS

Setting up your own business is a tempting and empowering idea; however, running a business isn't easy or cheap. The hidden costs involved while starting a business are many and need prior planning. The time between the planning and the launch of your product or service may vary too, which also increases the living expenses. If you aren't prepared well for them, you may need to compromise in ways you never thought possible. Here is to bring attention to some hidden or little-known

costs that is more than often involved in starting a business.

Administrative Costs: The costs involved in various administrative works looks unending at times. It should be planned early to save the headache of halting important work for these reasons. You can find a cheaper option that can turn out actually better. Instead of settling a small office for his real estate consultancy business on the outskirts of the city, Pritam Hans rented a plush shared office at an upscale location in south Delhi. "A small

office space would have cost me 12,000 a month, but in the shared accommodation, I am paying only 6,000 a month for a fully functional office with all amenities," he says. Unless you are operating your office from home, there are too many other costs involved when taking up a business such as renting a place, maintenance and repairs. It doesn't stop with that, there are various other costs such as space and utilities (electric, water, internet, phone services, etc.). Human resource, technology, office supplies and such other



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things also come into play. Remember, it might not seem a lot but little things always add up to something big.

Employee Benefits and Perks:

There are costs such as worker's compensation, fringe benefits (vacation, healthcare, retirement, etc.) and employment taxes which can cost a lot to the organisation. The employment taxes include federal unemployment tax, state unemployment tax and the employer share of FICA (Medicare taxes and Social Security). Client meetings may also cost a lot of money; try video conferencing or meeting in their offices as much as possible to avoid additional costs. Providing perks that aren't too pricey such as telecommuting, flexible schedules and casual dress codes can help in the long run.

Industry Association Fees:

When starting a business, it's advisable to be connected and have a good networking base. But be selective about the groups you join so that it doesn't drain your time and resources. This can be done by being affiliated with your trade association or your chosen industry. However, this link up may cost you membership fees and other related expenses associated with the industry group. Hopefully, this might get compensated when you join like-minded networks and potential clients. The charges may also be reduced if you bring in references by asking other members to join the group.

Licensing Fees: It's mandatory to obtain a legal license before officially starting a business. One might not be aware that there are a lot of considerations that

may affect the amount to be paid as business licensing fees. Also, if your company decides to be an online-based company operating globally, it must have a license to do so. Several states have their own laws and licensing fees that need to be checked prior planning your expansions.

Permits: There are various permits a start-up may need to do business in a specific location. Certain charges might be levied while taking permission to take your business forward in a particular locality. Research on the zone requirements, learn about the local market and culture and arrangements and other necessary permits in prior to avoid problems after establishing your business.

Professional Fees: This includes the fees for an accountant and other professional services that may be required. Accountants can be of great help in translating tax codes and manage payment and inventory records. Negotiate the fees early and try to take expert advice and help of consultants as well from time to time to save money and to be on track.

Legal Fees: Experts advise to always consult a good lawyer before launching your company. If running a company, it is better to make sure it starts right. One might not be aware, but small businesses tend to become the biggest victims of lawsuits. Legal expenses are increasing day by day, so negotiate the fees upfront with all the potential costs and scenarios involved. This way both sides are better aware of the costs and it will help in ascertaining a proper legal structure and also add to the

company's best interests in the years to come.

Insurance: Starting off immediately, you may not feel the need for insurance but, as time goes, the need for various insurance policies increases. As a business owner, you may be required to purchase liability insurance, business property insurance, unemployment insurance and health insurance for the employees. Have a good negotiating plan with your insurance provider and check the discounts. Also, review your coverage periodically to check if it is meeting your business needs and will be of help in the longer run.

Taxes: Taxes comprise a major part of expenses and cannot be ignored. It might not be fun, but there is no getting around them. While most take care of the regular taxes, there may be other applicable taxes as well such as self-employment tax, payroll tax, etc. Not budgeting for these early may bring in additional penalties with them later.

These constitute the major and most expensive fees people generally tend to overlook. But, there may come up several other hidden costs that need some savings to come to use. These other costs may include inventory costs, credit card fees, sales and marketing costs and so on. Research, planning and budgeting can save you from situations where you have a lot to do but not enough saving for it. Though starting a business is not easy, a good starting strategy and a well laid-out business model can certainly make it worth the effort and make every penny count.

- B. Sai Shrita



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DIFFERENT BUSINESS

CATEGORIES AND THE ESSENTIAL STEPS

Are you starting a new business? From establishing the business, finding the money to run it, to seeking perfect resources, you have plenty of things to do. And boy, don't even dare to ignore tax, finance and banking fundamentals. But, don't you worry, adequate help is out there to get you started. Let's look at some of the essential steps you need to take, to start your business on the right foot.

1. Taxes

Many rules and regulations of tax can help you lead your business into a better place. You need to get an Employer Identification Number (EIN) for your business, which lets the IRS track salaries and other payments made to

employees and owners. Also, your accountant is your top resource for detailed tax information. You need to add a reliable accountant to your team, who will support you on the business tax issues.

If you are running a business, focusing on deduction of business expenses is a necessity. Discuss with your accountant about the exact deductions you plan to take. If you can prove that a product or service is used for your business in some way, you may be able to write-off that expense from the taxable income of your business.

Tax breaks are another leeway in this department. Plenty of tax breaks are available for small

businesses. If you are an entrepreneur, you need to know how much not to pay in terms of taxes. Be it making and selling products in your home, providing health insurance for less than 25 employees or running a business at a net loss, you can avail a tax break at these circumstances.

2. Financing

Finance is a crucial part of running a business. If your company doesn't generate the profits yet or is unable to find the customer base to stay in business, you need to rely on financing from outside sources. Loans and equity investment are two common foundations of financing for small businesses. Even during good economic times, getting a small business



loan from a bank can be challenging. Moneylenders are often wary about providing loans to start-up businesses. In this case, Small Business Administration (SBA), a federal agency that is responsible for increasing loaning to small businesses, can help you. SBA does not write loans itself, instead it guarantees shares of loans made by the lenders it works with. This reduces the risk to the lenders and makes them ready to take chances on new businesses. If you run a business that meets a particular criteria, you may qualify for a federal grant. Federal grants have the substantial benefit of not requiring repayment.

Equity investment includes venture capital (VC) and angel investment. If your company can't easily qualify for loans, then you can rely on equity investment. It's a cash investment made in exchange for shares of ownership over the company. Control over your business is another vital problem to consider. You need to decide if you're

ready to share decision-making authority in exchange for cash. Also, a VC or angel investor may want an exit strategy in place even before pledging funds to you.

3. Employees and HR

Managing the employees successfully is the key to the growth of your business. For effective management, knowing how to resolve the many strong emotions that may arise in the workplace is essential. Step one is successful hiring. You need to hunt employees who represent the mission of your company. There is no fixed tactic for recruitment. Your interviewing processes should simply reflect your priorities as you see them. If problem solving is the most desired skill, you can create scenarios on the spot and ask the interviewee to solve them. If people skills are paramount, consider a deeper discussion around emotional intelligence and negotiation.

Consider that you have got the employees as per your require-

ment. Now, it's time to manage workflow. Bring in a more collaborative approach and add clarity and structure to the workspace. It's advisable to offer regular feedback and small milestones to keep everyone invested in the company. Allocate the deliverables and assignments clearly, with a special emphasis on defining who the point of contact is for each project. Also, choose distinct endpoints and deadlines to keep your projects meet the targets on time.

So, do you think you're ready to start a business? If yes, that's amazing. But, before you go all-in on your entrepreneurial journey, take a step back and make sure you have taken all the essential steps in advance. The more preparation you do before jumping into the entrepreneurship bandwagon and the more essential resources you rely on, the more likely for your business to turn into a success story.

- Krishna Priya OP

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The annual AEONIAN 2018 startup summit and Small Enterprise India Business Awards (SEBA), organized by Aspire Media, the prestigious event that acclaims and rewards the startup and SME community in India was successfully held during 3 days from 15-17 May 2018 at the World Trade Center, Mumbai.

This year, the summit attained new levels as The AEONIAN 2018 the premier startup event was organized in partnership with NASSCOM Center of Excellence – IoT, an innovative platform that provides complete solutions to a lot of problems faced by startups. The event proved to be a perfect affair for budding entrepreneurs and well-established startups, as all facets of startup ecosystem were discussed in detail by prominent personalities, during the 3 days.

The event was organized with an aim to bring all major startup and SME companies and stakeholders under a single roof. This presented a better understanding of the Indian startup ecosystem and SMEs that provided solutions to various problems faced by them, today.

We take this opportunity to thank all our MSME Partners, Sponsors and Startup EcoSystem Partners.

The event's prime goal was to focus on startup companies and help them find and Investor to scale up and create a sustainable business model. The AEONIAN 2018 was planned and presented in the following four

sessions:

Startup Pitch: After a pre-screening process, 40 shortlisted teams won an opportunity to present their ideas before the jury and potential investors.

Conference & Networking: During this session, participants attended panel discussions and talks by renowned speakers and prominent luminaries who discussed various aspects of the startup world, such as social entrepreneurship, latest products and technologies, development in various startup fields, factors to focus on to facilitate startup's growth, and answers to common startup-related issues. Participants also availed of excellent networking opportunities with potential investors, mentors and fellow startups.

Awards: Awards were presented to startups in various categories like financial services startup, best education startup, AI / ML Startups, and IOT startup of the year. The AEONIAN 2018 and Small Enterprise Business Award 2018 winners list is provided at the end of the article.

Expo & Spotlight: During the event, expo stalls were set up in startup booths, shell scheme stands, custom built modular stands, and pavilion. The AEONIAN spotlight is a dedicated stage that provides opportunities to startups and SMEs where they showcased their products and services and projects via interactions and live demos.

SME CEO Conference: The SME

conference was held on the 3rd day 17 May 2018. The gathering had opportunity to interact with speakers and other delegates. The session offered a great amount of learning from various presentations across technology, banking and finance, ecommerce, supply chain and logistics.

Held in Mumbai's prestigious World Trade Center, the event was conducted in the Expo Hall and ballroom at the South Hall, located next to the Expo Center (exhibition hall). The event saw an anticipated footfall of over 1500+ stakeholders from the startup world like startup founders, students, SMEs, mentors, companies, industry experts, and investors. Collaborators from various companies, IPO startups, and seed-funded startups also graced the occasion. While the expo was visited by more than 900 visitors, the conference, pitch, and awards were attended by more than 800 SMEs and Startups.

AspireMedia's Pitch partner Re-Rise and Innovation Birmingham, UK have selected 6 startups and proposed a 6 months startup incubator collaborative program at the Innovation Birmingham Center in UK. This program will help these entrepreneurs grow their business, via training, mentoring, and seed-funding. However, it was pre-decided that the investors would fund the startup business only after a thorough due diligence.

One of the major highlights of the 3-day event was the grand Awards Night ceremony. For their achievement and contribution to

the startup ecosystem, winners were awarded trophies along with a 3-month free publication opportunity on Aspire Media's magazine. The prestigious jury

members included renowned personalities like G Ramachandran, Mentor Capitalist, Dr. Sunil Shukla, Director Entrepreneurship Development Institute of India

and Professor Suresh Rao, Chairperson, Center For Entrepreneurship S P Jain Institute of Management and Research.



Dojo Jose, CEO of Aspire Media Pvt Ltd says “The AEONIAN and SEBA 2018 turned out to be a successful event that offered great opportunity for companies, stakeholders, startups, SMEs and budding talents who wished to interact with NASSCOM CoE – IoT, Investors, mentors and industry experts”.



Sanjeev Malhotra, the CEO of NASSCOM CoIoT, says, “The IoT (Intelligence of Things) revolution is set to transform and redefine the future of critical industries like automotive, agriculture, healthcare, manufacturing, and many others. NASSCOM CoIoT is a leading innovation platform in emerging technologies of IoT, AI/ML, analytics,AR/VR, and robotics for digital transformation, and is pleased to be co-organizing and associating with The AEONIAN 2018 to help build and drive a collaborative innovation eco-system.”



JURY MEMBERS-THE AEONIAN PITCH



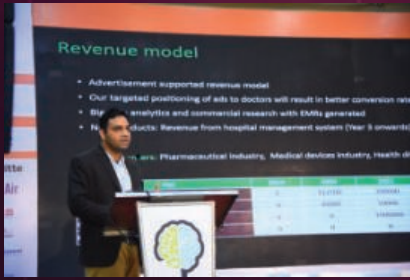
JURY (from top Left) : Ms.Shampa Bhattacharya, MSME Head I The Art of Living, Mr.G.Ramachandran, Mentor Capitalist I Ms.Sindhu Nair, Ssmart Training & Consultancy Services Pvt. Ltd I Mr.Tony Jayakumar, JobsForHer I Mr.Cliff Dennett, Innovation Birmingham, UK I Mr.Ankit Kumar, Re-Rise India I Mr.Venkat, Re-Rise UK.

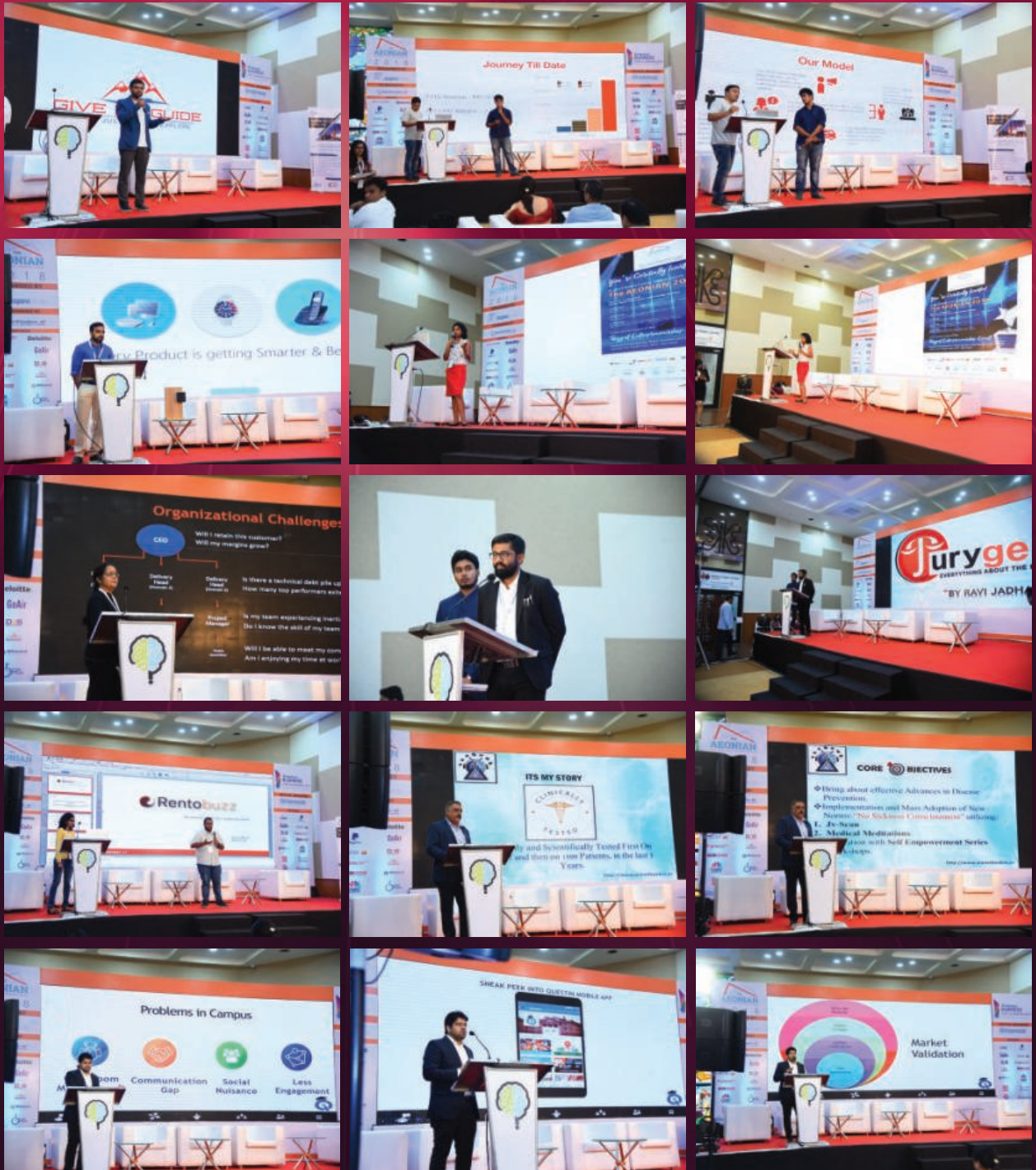


THE AEONIAN PITCH



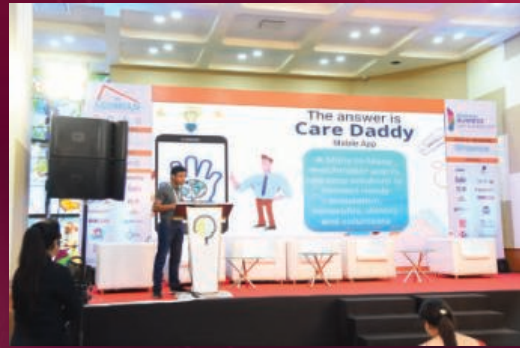
THE AEONIAN PITCH

















THE AEONIAN CONFERENCE



Welcome Address- **Dojo Jose**, CEO-Aspire Media



Venue WTC, Mumbai



Venue Main Entrance, WTC , Mumbai



The AEONIAN Conference Presentation by **Krishnachytanya Ayyagari**, Startup Ecosystems Partnerships Manager, Google Cloud India



The AEONIAN Conference Presentation by **Krishnachytanya Ayyagari**, Startup Ecosystems Partnerships Manager, Google Cloud India



Work Place Excellence- **Ms. Shampa Battacharya**, Head MSME- The Art of Living International



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Work Place Excellence- **Ms. Shampa Battacharya**, Head MSME- The Art of Living International



Work Place Excellence- **Ms. Shampa Battacharya**, Head MSME- The Art of Living International



Welcome Address- **Dojo Jose**, CEO-Aspire Media



The AEONIAN Conference - Welcome Adress by **Arjun**, NASSCOM CoE-IoT



The AEONIAN Conference - Kotak Mahindra Presentation by **Manish Agarwal, Sr.VP Digital Banking**



The AEONIAN Conference - Keynote Speech by **G.Ramachandran**



The AEONIAN Conference - Welcome Adress by **Arjun**, NASSCOM CoE-IoT



The AEONIAN Conference Presentation by - **Seema Kumar** - Country Leader, Developer Ecosystems Group India SA, IBM



The AEONIAN Conference Presentation by - **Seema Kumar** - Country Leader, Developer Ecosystems Group India SA, IBM



Fury & Pitch Finalists



Go Zero Mobility - Test Drive



Go Zero Mobility - Test Drive



Go Zero Mobility - Test Drive



Go Zero Mobility - Test Drive



Go Zero Mobility - Test Drive



Ms. Jithu Ashok Kumar, Operations Manager, Aspire Media



Ms. Jithu Asho Kumar, Operations Manager, Aspire Media



Mohan Ram, Partnerships Manager, Digital Ocean



Mohan Ram, Partnerships Manager, Digital Ocean



Key Note Speech-G Ramachandran



Ms. Shampa, Head MSME at The Art of Living



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Ms. Shampa, Head MSME at The Art of Living



Seema Kumar, Country Leader, Developer Ecosystems Group IndiaSA, IBM



Seema Kumar, Country Leader, Developer Ecosystems Group IndiaSA, IBM



Siddharth Kabra, CEO, MonsoonFish



Siddharth Kabra, CEO, MonsoonFish



Siddharth Kabra, CEO, MonsoonFish

THE ART OF LIVING SESSION



ASPIRE BUSINESS CLUB MEMBERSHIP SOFT LAUNCH



Aspire Business Club Membership Soft Launch



Aspire Business Club Membership Soft Launch



Aspire Business Club Membership Soft Launch

JURY FELICITATION



Jury felicitation - **G.Ramachandran**



Jury felicitation - **Ms.Shampa Bhattacharya**



Jury felicitation - **Ms.Sindhu Nair**



Jury felicitation - **Venkat**



Jury felicitation - **Ankit Kumar**



Jury felicitation - **Cliff Denette**



Cliff Denette, Announcing the Winners of ReRise, Tech10 Pitch Winners



Cliff Denette, Announcing the Winners of ReRise, Tech10 Pitch Winners



Awards Stage



ReRise, Tech10 Winners Team



ReRise, Tech10 Winners Team



ReRise, Tech10 Winners Team



ReRise, Tech10 Winners Team



ReRise, Tech10 Winners Team



ReRise, Tech10 Winners Team



ReRise, Tech10 Winners Team



Runner Up, Advott Media Pvt Ltd - Consumer Internet, **Nascent-or-Seed**



Runner Up, Advott Media Pvt Ltd - Consumer Internet, **Nascent-or-Seed**



Runner Up, **Planet Healers**, Best Healthcare Startup - Expansion



Runner Up, **Luv Kush Laundry Café Ltd**-Women Startup of the Year-Early-Growth



Runner Up, **Luv Kush Laundry Café Ltd**-Women Startup of the Year-Early-Growth



Runner Up, **Mangal Analytics & Research Consulting pvt. Ltd** Financial Services Startup-Early-Growth



Runner Up, **Mangal Analytics & Research Consulting pvt. Ltd** Financial Services Startup-Early-Growth



Runner Up, **MBAP Educare**-Best Education Startup- Nascent-or-Seed



Runner Up, **MBAP Educare**-Best Education Startup- Nascent-or-Seed



Runner Up, **Smart Starter**-Best E-commerce startup-Early Growth



Runner Up, **Smart Starter**-Best E-commerce startup-Early Growth



Runner Up, **Trouble Clear**-Best Bootstrap Startup-Nascent-or-Seed



Runner Up, **Trouble Clear**-Best Bootstrap Startup-Nascent-or-Seed



Runners Up, **Go Zero Mobility**-Energy and Utilities-Nascent-Seed



Runners Up, **Go Zero Mobility**-Energy and Utilities-Nascent-Seed



Winner - **Digisoftechnologies Inc**-IoT-Startup of The Year-Expansion



Winner - **Digisoftechnologies Inc**-IoT-Startup of The Year-Expansion



Winner, **StrataEnviro Pvt. Ltd** - Best Bootstrap Startup - Early-Growth



Winner, **StrataEnviro Pvt. Ltd** - Best Bootstrap Startup - Early-Growth



Winner, **Xane** - AI or ML Startup - Nascent-or-Seed



Winner, **Xane** - AI or ML Startup - Nascent-or-Seed



Winner, **K2K Venture** - Food & Beverage-ascnt-or-Seed



Winner, **Solar Next Generation** Energy & Utilities-Nascent-or-Seed



Winner, **Solar Next Generation** Energy & Utilities-Nascent-or-Seed



Winner, **Bookmyparts Networks Pvt. Ltd**- Best E-commerce startup -Early Growth



Winner, **Bookmyparts Networks Pvt. Ltd**- Best E-commerce startup -Early Growth







Winner, **CashPundits**-Financial Services Startup-Early Growth



Winner, **CashPundits**-Financial Services Startup-Early Growth



Winner, **Digital Gurukul**-Best Education Startup-Early-Growth



Winner, **Digital Gurukul**-Best Education Startup-Early-Growth



Winner, **Jugnoo**-Consumer-Internet-Expansion



Winner, **Jugnoo**-Consumer-Internet-Expansion



Winner, **Kornerstone Analytics**-Women Startup of the year-Early Growth



Winner, **Kornerstone Analytics**-Women Startup of the year-Early Growth



Winner, **Lustreus Fashion and Lifestyle**-Nascent-or-Seed



Winner, **Lustreus Fashion & Lifestyle**-Nascent-or-Seed



Winner, **Smart Phone Album**-Cloud Startup of the Year-Nascent Or Seed



Winner, **Smart Phone Album**-Cloud Startup of the Year-Nascent Or Seed



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pipeline



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www.jobsforher.com



Winner, **Taxidio Travel India Pvt Ltd**-Consumer Internet-Nascent-or-Seed



Winner, **Taxidio Travel India Pvt Ltd**-Consumer Internet-Nascent-or-Seed



Winner, **Venlite** - IoT Startup of the Year-Nascent or Seed



Winner, **Venlite** - IoT Startup of the Year-Nascent or Seed



Winner, **Venlite** - IoT Startup of the Year-Nascent or Seed



Welcome Address-**Dojo Jose, CEO, Aspire Media Pvt Ltd**



Thank you Note - **Ms. Jithu Ashok Kumar**



The AEONIAN Trophy



South Hall, WTC, Mumbai

Workshop Management System

Fleet Management System

GPS Device



**Job Card
Creation and Print**

**History and Stock
of all Parts with
Consumable Products**

**Insurance & Customer
Auto Billing**

**Working With
Barcode**

**Operate Workshop from
Anywhere, Any Device**



**Online Bidding for
Transporters Job**

**Live Tracking of
Jobs & Drivers**

**Auto
POC & POD**

**Manage
Drivers, Jobs, Reports**

**Can Use
Mobile Apps**



**Current
Location Tracking**

**Customize
Geo-Fencing**

**Over
Speeding Alerts**

**Vibration
Detection**

**Engine
On/Off Status**

**External
Power-Cut**



+91 97243 05392

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timir@antimtechnologies.com





Standing from Right to Left: G.Ramachandran, Cliff Dennette, Shampa Bhattacharya, Ankit Kumar, Venkat, Sindhu Nair, Dojo Jose



Kalki Ecosphere LLP is concerned with providing innovative solutions to which can help to conserve environment by its various eco-friendly & environment friendly products. It is recognized under Start Up India scheme for its invention & duly granted patent in the field of water purification. Company presently deals with manufacturing water purification systems. "Solcure - Alkaline Water Purifier" a truly portable purifier constructed in stainless steel (304) and "Solpure - Alkaline

Water Purifier" world's first water purifier constructed in earthen pot. The Company's mission is to provide a billion Indians and many more, the safest and economic method to get purified drinking water for better and nourished lives. ***"To unite humankind under one roof of health"***.

We are a team of professionals who always strives to deliver ace quality products to its customers. We maintain a tradition of operating and incorporating

uncompromising honesty, integrity and business ethics across the organization. Thinking out of the box is what our team does and thus we believe in making ideas happen. We respect the value for money and considering the same, we have built economically feasible water purification products.

"To render a technology that provides highest level of filtration and reliability to its customers"

SMALL ENTERPRISE SME CEO CONFERENCE



Aspire SME Business Club Membership Launch



Business Insurance for SMEs, **Siladitya Chaudhuri**- National Channel Manager - Bancassurance



Business Insurance for SMEs, **Siladitya Chaudhuri**- National Channel Manager - Bancassurance



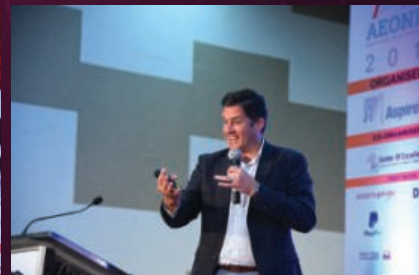
Challenges of Entrepreneurship, **Thomas Mathew**, President, Reliance Petrochem



SME Funding-Role of Capital Market-**Rachna Bhusari**, NSE SME Head



SME Funding-Role of Capital Market-**Rachna Bhusari**, NSE SME Head



Cliff Denett, Head of Business Development, Innovation Birmingham, UK



*SME Funding, Role of Capital Market-**Rachna Bhusari**, NSE SME Head*



*Thank You Note **Ms. Jithu Ashok Kumar**, Operations Head, Aspire Media*



*Thank You Note **Jithu Ashok Kumar**, Operations Head, Aspire Media*



*Digital Payment Solutions for SMEs -**Jitendra Kumar**, Head SME Solutions-Airtel Bank*



*Digital Transformations-Challenges for SMEs-**Pawan Hejjamady**, Technical Director in the Management Consulting Practice-KPMG*



*Digital Payment Solutions for SMEs -**Ms.Noopur Chaturvedi**, Chief of B2B and Alliances-Airtel Bank*



*Domestic and Cross Border Payment Solutions for SMEs-**Navin Mistry**, Director Sales-PayPal India*

SMALL ENTERPRISE BUSINESS AWARDS 2018



DIRECTORS BACKGROUND & MESSAGE :

Late Shri Babulal Govind Bhai Panjri had Started Ever-growing Company Named Amar Polyfils Pvt. Ltd. Along with his Son Shri Ram Bhai Babulal Panjri (B.Com , M.B.A.) & Shri Udayraj Mishra was appointed as the Director in the Amar Polyfils Pvt. Ltd. Our Director Mr. Ram Bhai Babulal Panjri a Visionary, relatively young & dynamic, entrepreneur having excellent managerial skills. He inherited Seafood business skill from legendary seafood Late Mr. Babulal Govind bhai Panjri . In spite of inherited business, Ram Panjri puts his own signature impact on success story of business. It was his efforts which have lead to diversification of business into Marine Collagen & Dry fishmeal business.



Mr. UdayRaj Ramagya Mishra, A thought technocrat with ability to get desire result. He has all credits for successful implement various fundamental management theories in practices. He has vast experience of 28 years in field of technical fiber industry. He began his career with India's largest tire cord and acrylic fiber manufacturing company M/s. J.K.Synthetics. Joined this group as directors since 2003. It is his hard-work dedication and powerful administrative skills which led the company's turnover to rise from mere 4crore to current 50crore plus. He has powerful hold over all processes of manufacturing Fishnet and Ropes. As successful CEO of the company, he looks after all round management of the company including production policy, marketing policy, financial management and personal policies. It was his efforts to promote the business of Marine Collagen with continuous improvement in system,

technique & quality. And promote to team positively.

Our company pay much attention to the adaptation of international standards, scientific innovation, development of new product, application of advance scientific technology and fallow the aim of 'Quality First' Customer is supreme. We are still continuous trading of keeping interacting with our customers to develop more suitable products to meet the customers' demands and grow together. We look forward to work with customers on a long term business relationship through a transparent and committed interaction. Our consistency in prime quality, a dedicated and skilled work force, under a close QC supervision, is the key to our success. We are providing 'Quality Marine Collagen products, Excellent Service, Competitive Prices and Prompt delivery'.

We Know The Value of Your Health



Amar AQUATIC CHEMICALS
(A Unit of Amar Polyfils Pvt. Ltd.)







THE UNSTOPPABLE ENTREPRENEUR

Presented by Santosh Nair, CEO Smmart Training & Consulting Pvt Ltd, Mumbai





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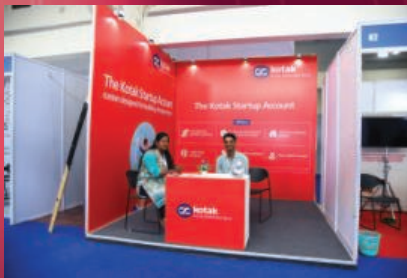
SEBA & THE AEONIAN EXPO 2018

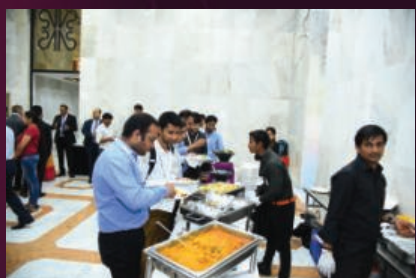










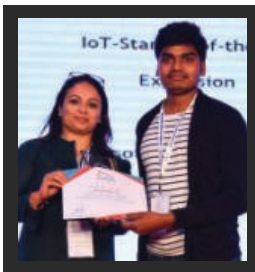




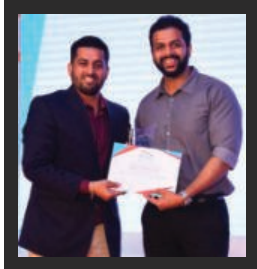
Kaushal, *JumpBall Eduventures Pvt. Ltd.* "On behalf of the team at iRobokid (JumpBall Eduventures Pvt Ltd), we are extremely thankful to the entire Aspire Media team for this recognition and appreciation. A start up's journey is a roller coaster ride and these awards provides a fillip for the entire team to continue this journey. Yeoman Service done by the organisers to companies like us and the nation and congratulations on making Aeonian 2018 a grand success."



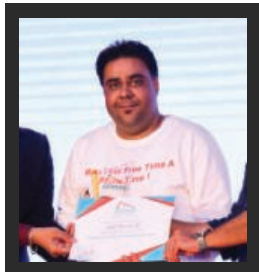
Viren Mehta, *Bookmyparts* "The Aeonian 2018 startup summit organised by Aspire Media covers all aspects of Startup ecosystem, starting from topics discussed during the conference, renowned speakers, deliberations, participating startup organisation, expo, awards and much more.. It provided excellent networking opportunities with participating investors and fellow startups. The opportunities and motivations that startups get through such events help to pursue their goals more rigorously. More importantly, the associate partners chosen for this event by Aspire Media are well known and recognized in their respective areas. This gives lot of credibility as well. Bookmyparts team also wants to thank Aspire Media & Aeonian 2018 for acknowledging our work and give us the recognition. Thank you Aspire Media team."



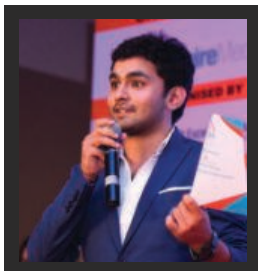
Sri Niwas Marri, *Digisoftwaretechnologies Inc.* "I am very happy for receiving this awardNow I can improve my skills in a better way for getting good results for future.....now I can work confidently and enthusiastically...thanks to The Aeonian....."



Vishal Kejriwal, Taxidio Travel India Pvt. Ltd. "My experience at The Aeonian 2018 was unparalleled. The summit gave me an opportunity to interact with great minds and learn from their startup stories. Furthermore, it was a terrific platform for my company, Taxidio, to garner more visibility. Being declared as the winning startup in the consumer internet category was a good motivation and a reminder of the fact that though we have a road ahead of us, we are on the right track."



Mayank Khanna, Advott Media Pvt. Ltd. "Wining an award is indeed a remarkable achievement and we are glad that Advott won the Best Seed Stage Startup award in Consumer Internet category presented by Aspire Media at The Aeonian Event. It is our privilege to extend a heartfelt and warm thanks to everybody involved in organizing the event and recognizing our efforts to nail down piracy and make hassle free discovery of premium video content. The entire process from participation to final pitch helped us to fine tune our objective and bring the best out of us. We are proud to see Advott growing and getting recognition in the industry and startup world. We will continue our award winning performance and help consumer to stay connected with their favorite videos available across legal streaming platforms. We are making sure to make every second of your free time a PRIME TIME.
Advott – Your Friend in Entertainment



Ayush Jain, Xane. "It was a wonderful experience I had at Aeonian'18. The conference was very well structured and Congratulations! To the Aeonian Team for success of the first edition of the conference. On behalf of whole Xane team, I would like to thank everyone for awarding Xane as the Best AI startup in the Seed category; it is Xane's first award and is really special."



Muruganand, Vashini Exports, Coimbatore. "Very delighted! This kind of national recognition is a true motivation for us to deliver more. We as a team value it a lot and are appreciative of the award. Vashini Exports is already well-established as far as organic coconuts are concerned. Being the first Indian exporter to many of the countries in Europe, Africa and many more, we have now expanded our product range to various coconut based value products that Includes DC, Chips, VCO, Charcoal, etc., This award

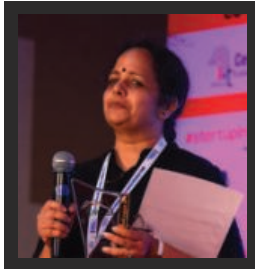
will serve as a catalyst in taking our additional product range places. We will continually strive for the growing global population to be nutritionally fed by our organic coconuts and its derivatives. Once again our hearty thanks for acknowledging us."



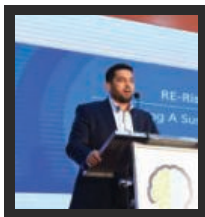
Pawan Nagi, Solarway NxtGeneration (The Aeonian 2018) "Winners are not people who never fail, but people who never quit. Thank you AEONIAN 2018 for the recognition of our achievements. The event was very well organized and has given us a lot

of positivity to take it forward from here. We are obliged that at AEONIAN, our work has been recognized and appreciated our vision of providing more efficient Green Energy products in future. The award does add a lot of value to our organization as we feel

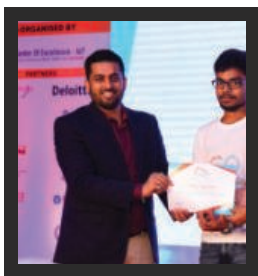
more confident & motivated to set higher goals for ourselves. We are committed towards the providing Green Energy solutions by way of providing various products running on Solar Energy. We express our value to society through our statement – "Our Technologies, Your Tomorrow."



Bharathi, Kornerstone Analytics "The Aeonian event gave Kornerstone & Mnene the wings to fly.. set in the beautiful environs of WTC, Mumbai it was an electrifying event. Winning the 'Woman Entrepreneur of the Year 2018' and to be chosen as a part of the 'RERISE & Innovation Birmingham's TECH 10 programme' was indeed a dream come true. The competition was intense and so was the jury. This platform has given us an attitude of success and a renewed confidence."



Ankit Kumar, Re-Rise, "AEONIAN 2018 has been a wonderful experience for RERISE as a partner. The platform brought startups pitch session, awards, expo & spotlight under one roof, which provided an unique opportunity for RERISE & portfolio companies to showcase products. It proved to be the right platform for our TECH 10 event to identify & select startups to scale up operations in the UK at Innovation Birmingham Campus. We hope to see many more AEONIAN in the years to come."



Gaurav Tiwari, Go Zero Mobility Pvt. Ltd. , (The Aeonian 2018) "The Aeonian has been a great learning experience for us, the interactions with esteemed delegates, enthusiastic consumers has been nothing less than a treasure trove of information regarding our ideas and products. It is because of such an event that we got a platform to showcase our product and propagate our vision of a clean and a green world .Showcasing your product and more importantly your startup at an event of this magnitude gives you crucial insights and feedbacks that would have otherwise gone unnoticed. On Interacting with industry stalwarts and innovators we have understood our strengths and more importantly what our weaknesses are. Were all praises for the wonderful hosting and event planning that we witnessed at The Aeonian .As a clean energy startup we are quite humbled by the recognition that we received at the event , emerging as runners up in the same category. We look to keep up the good work ,that has been a distinguishing factor for GoZero ever since its inception and we wish to build up on this victory to deliver products that earn us something more than awards that is ,the trust of our consumers."





THE AEONIAN 2018 WINNERS LIST

1	Bookmyparts Networks Pvt. Ltd	Best E-commerce startup	Early-Growth	Winner
2	Smart Starter	Best E-commerce startup	Early-Growth	Runner Up
3	StrataEnviroPvt. Ltd	Best Bootstrap Startup	Early-Growth	Winner
4	Xane	AI or ML Startup	Nascent-or-Seed	Winner
5	MBAP Educare	Best Education Startup	Nascent-or-Seed	Runner Up
6	Planet Healers	Best Healthcare Startup	Expansion	Runner Up
7	Solar Next Generation	Energy and Utilities	Nascent-or-Seed	Winner
8	Care24	Best Healthcare Startup	Expansion	Winner
9	Advott Media Pvt Ltd	Consumer Internet	Nascent-or-Seed	Runner Up
10	Jugnoo	Consumer Internet	Expansion	Winner
11	Trouble Clear consumer solutions Pvt Ltd	Best Bootstrap Startup	Nascent-or-Seed	Runner Up
12	Digital Gurukul	Best Education Startup	Early-Growth	Winner
13	JumpballEduventures Pvt Lt	Best Education Startup	Expansion	Winner
14	Taxidio Travel India Pvt Ltd	Consumer Internet	Nascent-or-Seed	Winner
15	Lustreus	Fashion and Lifestyle	Nascent-or-Seed	Winner
16	Go Mobility / Flamingo electric	Energy and Utilities	Nascent-or-Seed	Runner Up
17	Cash pundits tech	Financial Services Startup	Early-Growth	Winner
18	Mangal Analytics & Research Consulting pvt. Ltd	Financial Services Startup	Early-Growth	Runner Up
19	Kornerstone Analytics	Women Startup of the year	Early-Growth	Winner
20	Adnaks Marketing Solutions Pvt Ltd	Women Startup of the year	Expansion	Winner
21	K 2 K Venture	Food and Beverage	Nascent-or-Seed	Winner
22	Luv Kush Laundry Café Ltd	Women Startup of the year	Early-Growth	Runner Up
23	Venlite	IoT Startup of the Year	Nascent-or-Seed	Winner
24	Dimension NXG Private Ltd	IoT Startup of the Year	Early-Growth	Winner
25	DigisoftechnologiesInc	IoT Startup of the Year	Expansion	Winner
26	Smart Phone Album	Cloud Startup Of the Year	Nascent-or-Seed	Winner

THE SMALL ENTERPRISE BUSINESS AWARD 2018 WINNERS LIST			
Sr. No.	Category	Turn Over	Winner
1	Export Import	Upto 50 Cr	Focus Edumatics Pvt. Ltd.
2	Family Run Business	Upto 50 Cr	Shree Niwas Textiles Pvt. Ltd.
3	Food and beverage	Upto 50 Cr	Manishankar Oils Pvt Ltd
4	Global Presence	50 - 250 cr	Unihealth Consultancy Private Limited
5	Healthcare	250 - 600 Cr+	Amar Polyfils Pvt. Ltd.
6	Innovative Business	Upto 50 Cr	EtchON Marks Control
7	Manufacturing	250 - 600 Cr+	Holostik India Limited
8	Retail	50 - 250 Cr	SHR Lifestyles Pvt. Ltd.
9	Rural	Upto 50 Cr	Vashini Exports
10	Services	250 - 650 Cr+	Future Focus Infotech Pvt. Ltd.
11	Social Entrepreneur		International Academic & Management Association
12	Sustainable Business Development	Upto 50 Cr	Vashini Exports
13	Technology	250 - 650 Cr+	Holostik India Limited
14	Trading	250 - 650 Cr+	Shreeoswal Seeds & Chemicals Ltd.
15	Woman Entrepreneur	Upto 50 Cr	Lee's Beauty Centre and Spa
16	Agriculture	250 - 650 Cr+	Bombay Super Hybrid Seeds Limited

A CANDID INTERVIEW WITH NIDHI SARAF

FOUNDER/CEO AT KEY VENTURE



Key Venture helps early and growth stage companies scale up their businesses by raising capital through HNIs, VCs, PE, Family Offices, Institutional and Strategic Investors. They work with startups looking to raise Angel to Series B funding while acting as a bridge between the investors and entrepreneurs and support the economy to reach a new paradigm of success. Read the excerpts from the interview with Small Enterprise Magazine.

Q. Tell us something about yourself.

I started my career with the inception of the start-up ecosystem in 2008 and have worked with some leading angel networks in India - Indian Angel Network (IAN), Intelicap Impact Investment Network (I3N) and Mumbai Angels (MA). The association with The Wild East Group, a portfolio company of Mumbai Angels, later sold to Exceed Entertainment, completed my 360-degree experience in the startup ecosystem. At The Wild East Group, we created a Flagship Brand, HRX, a lifestyle brand for the renowned Bollywood Actor Hrithik Roshan and along with it handled few other brands like Kolkata Knight Riders (KKR), Yash Raj Films and Dr. Seuss.

Apart from running my own venture, I am an active angel investor and a mentor to a few start-ups. I am extremely active in Indian Startup Ecosystem and have spoken at premium institutions of IIT, IIMs and alike.

2. What is The Uniqueness of Key Venture's business model? What makes an entrepreneur and an investor to select Key Venture as a preferred fundraising partner in the Industry?

At Key Venture, we understand each startup is different from another and we have a very customized and personalized fundraising process for each startup. It takes a lot of extra efforts from Key Venture's team but it's worth the time and price. Our 10 years of experience in the Industry helps us with an extensive DD and filtration of startups at the very first stage. At any given point of time, Key Venture

team would work with maximum 4-5 startups with their complete devotion, focus and attention to close the fundraising process successfully.

We work very closely with each startup for close to a month for the investment collaterals – Investment Deck, Financial Model, Business Strategy, Mock Pitch and preparing for individual investor meetings.

We also realize the importance of time of our investors and start-ups, hence we handpick the best Investors – HNIs, VC, Family Office and Institution Investors who understand the Industry/-Sector best, shall add value beyond monetary support and ready to be a part of the roller coaster ride in the long-term journey. Finally, imparting the legal agreement knowledge, understanding and negotiation. The Key venture is an end-to-end best solution for The Smart Fund Raise process.

3. You have been evaluating and raising funds for start-ups over a decade now, how different do you think one venture is as compared to another?

I started evaluating startups when the early stage investment Industry was in its very nascent stage in India. We all were trying to understand, learn and comprehend the evaluation matrix and scout for the first set of Unicorns in India.

While the startup and early stage ecosystem have really evolved a lot, but we Indians have great potential and risk-taking appetite and I feel all the development is just the tip of an Iceberg.

It is very interesting to hear two startups in the same space explaining their business model and addressing a problem statement. Each startup is different from another and what makes them different is the Core Team with their experience, industry/market knowledge, and understanding and execution skills. Some address the problem with the help of technology, some with their strong execution skills, some with setting up a deep rooted sales and distribution channels.

4. What are the evaluation and filtration criteria at Key Venture?

We, at Key Venture, believe in working closely with the startups for their fundraising process. At any given point of time, we shall be engaged only with 4-5 startups, which make us do our Due Diligence at a very initial stage of the filtration. A couple of points – if we know the startups from long or referred by a known trusted source are good, strong team background with relevant industry experience, we are sector agnostic, ticket size of \$2M - \$10M and largely focused on Startups having their operations in India.

5. Do you think the fiscal policies of Government will help start-ups and other small businesses to grow in this competitive market?

The business ecosystem has always been competitive. A business has to play the cards they have been dealt with wisely. Policies like Start-up India, Stand Up India, Make in India are great initiatives, yet the onus lies in execution like always. Things like Roads, Ports, Mobile Penetration,



Internet connectivity, Banking outreach and Income levels of the common man are as important as these policies. One should be optimistic in outlook, yet cautious in approach. Keep your business and the business will keep you. The policies provide the same advantage to each start-up, execution is still the key.

6. Do you see a need for more VC and Angel Investors in India and how it can help and incubate start-ups in India?

There's definitely more start-ups coming up every day and certainly the width and depth of VC and Angel investors have increased compared to our startup stage. There are accelerators, incubators, co-working spaces, mentors, and advisories that are ready to help you at every stage. There are success stories for inspiration, new business canvas to paint and best practices to emulate. You can talk to people who have done the funding in the past and seek guidance. There are previous valuations so people do not have unrealistic expectations. More VC and Angel investors will certainly help but there is no replacement for doing your homework.

7. What message would you give to the small businesses to grow and succeed in the competitive market?

First, our task is to do best what

lies in our hands not what lies in the distant future. Sachin has to focus on the ball to hit a century, not at the scoreboard. Everyday achieve the targets and follow deadline religiously. There is no better way to get funded than to have a promising start-up. So daily grind in the way to keep going.

Second, there is no substitute for homework. When you go to the investor, you better know what you are talking about. Before going to batting, know your pitch. Similarly, know your pitch before you go for raising the funds. Going on playing the field without coaching and net practice leads to disappointing results.

8. What are the goals for Key Venture in FY 18-19?

We would like to work with a few more exciting startups across sectors in the range of \$2M - \$10M and successfully close the fundraising transactions.

9. What is the main Checklist which start-ups should consider before approaching any investors for funding?

Funding has been considered as a success mantra and benchmark in the industry, but as an entrepreneur, one needs to do their homework well before pitching to any investor. They should have a strong business model, core team, revenue streams, sales and

marketing strategy. They should be well versed with market and industry, near, far and very far away from competition and a clear roadmap beforehand.

Today we have specialist investors for various stages of funding in a startups' lifecycle, friends and family, SEED investor, Angel Investors, Early stage VCs, Growth stage VCs, Family office and Institutions. Most of them also have preferred sectors, stage and ticket size. There are various reports and platform with the required information. It is always recommended for each startup to consider these elements and accordingly approach the respective investors for funding.

10. What is your message for all women entrepreneur, women investors and women in their corporate life?

Time is changing; we have great women role models. Not just in Metros, but also in Tier 1,2,3 cities; just not in Urban but also in rural, semi-urban geography. There is lots of awareness drive by Government and various NGOs which has given working women a platform to recognize and nurture their corporate talents. It is the best time for all the women to come out of the cocoon, spread their wings and fly high, the sky is the limit for us.



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MotaChashma came into being as an online educational platform to provide details about opportunities across the globe to create a significant impact and reach a wider audience. The company had conducted an Education Megafest in Roorkee, which was attended by over 5000 students from in and around Roorkee and was appreciated by Ministry of Education, Govt. of Uttarakhand. Read the excerpts from an interview with Small Enterprise Magazine.



Lokesh Sabharwal, Founder / Ankita Sabharwal, Co-Founder

MOTACHASHMA

AN EDUCATIONAL STARTUP PORTAL

1. Your business model is unique! What inspired you to launch MotaChashma and what the name of the company stands for?

Ankita and I have always been very passionate about education, and we love to inspire and guide young minds to find what's best for them. We started

MotaChashma after the success of our first startup which worked in the offline domain. There is no lack of talent in India, but lack of awareness at each step creates a void between students and opportunities. We have also faced the similar situation during our school days. So, to fill this void, we started MotaChashma in the

online domain to reach students across the country. The name of the company is targeted towards students. We wanted a name with high brand recognition. The name is suitable for the complete education spectrum, and thus it brings users back to us for all their education needs. That's what our brand name stands for.

2. Would you brief about MotaChashma and how it works?

To put it in simple terms, we are a youth opportunity portal. We provide information regarding scholarships, entrance exams, results and news from the education sector, all under one platform. And all the services provided by us are free of cost. We feel that this information should be readily available to all the students so that they can take advantage of the opportunities and guide their career towards a better future. We have a good team which gathers the information and presents it in a well organized and structured format for our end users.

3. What was the core objective of launching MotaChashma and where you find your company today?

Initially, we started with a website which provided free of cost information regarding competitions and scholarships. But in time we grew our segments to cater needs of users better. We got good feedback from the students, and slowly we expanded into exams and results section. But we have stayed true to our core idea all these years.

4. How is MotaChashma simplifying the lives of end users?

MotaChashma is making it easier for users to connect with opportunities in India or abroad. Our scholarships section is quite exhaustive, and users cannot find such information anywhere else. We also have an auditions section where people can look for talent hunts as well.

5. How people are responding

to this initiative and how fast is it growing?

MotaChashma.com was launched in October 2013, and within four and a half years of launch, it crossed 400 million-page views. This proves that Parents & Students across the country have appreciated the idea and concept behind this. MotaChashma is one of the fastest growing websites in Education Sector in India, and within a short period, it has become a trusted source of information for students in School & Colleges. Recently MotaChashma was selected as one of the 10 Best Startups in Education Sector in India in 2017 by Silicon India Magazine. Good News India show by DD News (DD News Coverage) also covered MotaChashma in 2016.

6. What is the next course of action to expand your company?

Currently, the primary focus of the company is to expand the team. We are hiring new talent in various domains, who can help us take the company to the next level. Other than that, we are also looking to revamp our website for better user experience with a new look and feel.

7. Do you see a need for more such companies in India and what's the future of such initiatives in India?

More such companies are absolutely needed. We are trying to reach the students all over the country. And this model can also be beneficial to students in other developing nations. So, more companies are need of the hour for this sector. Since the education sector is growing tremendously, the growth opportunities for companies are immense, provided they are impacting the users uniquely and positively.

8. How was your journey as the owner of MotaChashma as a whole?

I always say one thing to people who want to start something on their own: "Follow your passion, follow your dreams, everything else is part of the journey". And that's how we have experienced our journey as well. We are proud to have achieved something that helps young minds on a day to day basis, and we have done this without cutting any corners. We have faced ups and downs, but our work has always helped us recover and make long-term relationships with our partners to stay ahead of the game.

9. What is your future plan for better revenue generation?

We are looking to include new features on our website that can attract new clients. But we have no plans to introduce any paid services for our users.

10. Why should someone opt for your services?

If someone is looking to find excellent opportunities where they can utilize their talent to step ahead in the career, or they are looking for information on education and career they should visit us. We have an ample number of opportunities for everyone, which are entirely authentic, verified and delivered promptly to our users.

For more information visit us at www.motachashma.com, and Like & Share our [Facebook Page](#)



ARE YOU THE CEO OF YOUR COMPANY?

As we tread on the path of our entrepreneurial journey, each one of us has a very crucial role to play.

One of the most important roles in an organization is that of the C.E.O.(I'm sure you will read it as Chief Executive Officer).But WAIT, it's not that!

We need to re-designate ourselves to be the **CHIEF ENERGY OFFICER (C.E.O.)!**

The Chief Energy Officer is a leader who makes the organization come ALIVE. They don't

allow the four fatigues i.e. Physical Fatigue, Mental Fatigue, Emotional Fatigue & Psychological Fatigue to take over, consequences will eventually spread and bring down the workplace morale.

The most fundamental job of an entrepreneur is not only to recruit, mobilize, direct and monitor employees but also to regularly refuel the energy of those they lead

No skill will be more important for you as an entrepreneur, than the ability to transform the

energy of your workforce into a life force. That's because energized people are connected to what they do. This will automatically translate into more engagement, more loyalty, more revenue and organization growth.

As the demands of the workplace keep rising, many entrepreneurs respond by putting in longer hours, higher targets, unreasonable benchmarks and the likes of which inevitably leads to burnout that costs both the organization and the employee.

An Entrepreneur's responsibility



is not to do the work of those they lead, but rather to fuel them in every possible way to bring the best of themselves to the workplace every day.

They will be able to drive this positive energy if they are aware of the 4 most important emotions of being productive - Enthusiasm, Self-confidence, Cheerfulness and Sense of Humor.

If we can bring these 4 emotions into everything we do, we will be able to bring out and spread happy energy into the workforce.

This is essentially important, especially if you're an entrepreneur, because, the way you're feeling at any given moment profoundly influences your employees.

Your role as an entrepreneur is not only to manage resources and projects but also to be the source of high, positive energy.

You are the CEO of your organization and it is your responsibility to radiate positive energy at the workplace and make sure that your employees work in an amiable and happy environment.

A happy working environment = Greater productivity!



Excerpts from teachings of T.I.G.E.R. Santosh Nair - India's most famous Entrepreneur Coach, Motivational & Confidence Guru, Author & a Visionary. He is also the Chief Energy Officer of smmart.

To get in touch with him and his company smmart Training & Consultancy Services Pvt. Ltd., or to attend their upcoming programs, kindly log on to www.smmart.co.in or call +918451051500.



A SNEAK PEEK INTO THE WORLD OF ROBOTICS TODAY

Hollywood's sci-fi movies like "I, Robot" based on intelligent robots has captured our imagination. Although such robots are still a part of science fiction, a lot of companies are researching to create robots like these via Robotics and associated technologies, like artificial intelligence (AI).

Robotics is a branch of engineering that deals with designing, manufacturing, and operation of robots. A robot is a machine that can be programmed to carry out complex operations, automatically. Robots are used in warehouses, manufacturing, aeronautics, medical, and space industries.

These machines are mainly used to perform dull, boring, burdensome, complicated and dangerous tasks, quickly and with great accuracy. In fact, currently, there are more than a million robots like these working all around the world. A lot of e-commerce firms like Amazon and Flipkart deploy robots to work in their warehouses and use drones for delivery. Amazon boasts of more than 50,000 robots that carry out various tasks in warehouses that were once performed by humans.

Although the history of robots dates back to the ancient world, the first industrial and programmable robot, Unimate, was invented by George Devol and

Joseph Engelberger (father of robotics) in 1957. It was an arm-like structure that was installed in General Motor's production line. It took out die castings from machines and welded auto bodies. Over the years, the field of Robotics has reached new heights. April 19, 2015, was a historic moment for Hanson Robotics as their humanoid robot 'Sophia' was successfully activated. Robotics and artificial intelligence has made it possible for Sophia to display more than 50 facial expressions, answer questions, and converse about certain topics.

In modern times, there are robots capable of moving, flying,

performing complex operations, lifting extremely heavy loads, jumping from great heights, and even diffusing bombs. Let's take a look at some of the fields in which robotics has played a major role and will continue to grow further.

Space Exploration: Clever engineering has made it possible for mankind to explore the world beyond planet Earth via robots. Robotic unmanned spacecraft are used to study celestial bodies. Robotic arms are used to move large and heavy objects in space. Commands sent by humans on earth enable robotic spacecraft to assemble international space stations, gather a vast amount of information of the universe, and perform other tasks, all by itself. Viking I and II, NASA's Mars rovers, Spirit and Opportunity, and Curiosity are some examples of robots used for space exploration.

Military Application: During recent years, rapid development in the field of Robotics has enabled modern military service to expand the capabilities of its forces to a remarkable extent. These machines perform dangerous tasks without endangering human life. Robots like unmanned aerial vehicles, remotely operated vehicles, close-in weapon systems, and unmanned ground vehicles have contributed immensely in military warfare. Drones like IAIO Fotros and DRDO Lakshya are used to capture surveillance photographs and launch missiles. DRDO Daksh, a remotely operated electrical robot locates and destroys hazardous objects. Guardium, Israel's unmanned ground vehicle is used to battle and keep a watch on intruders along Gaza's

border.

Hospitals and Health Care:

Thanks to robotics, last few years has seen phenomenal progress in the field of medicine. Surgical robots have taken over operation theatres. These machines help doctors to get a view inside the human body and provide greater control to perform minimally invasive surgeries, easily and quickly. Advanced robotic systems involve a computer console that controls four robotic arms and displays a high definition 3D image of the surgical process. Robotic-assisted surgeries have significantly reduced the trauma that a person has to go through due to open surgery. Some advantages of robotic-assisted surgeries include less blood loss and pain, short hospital stay, speedy recovery, minimal scarring, and fewer chances of infection.

Manufacturing Industry: Since the birth of robotics, men and machines have shared the workload, especially in the manufacturing industry. Robots are technologically advanced, highly efficient, precise, and can complete complex, dangerous, and repetitive jobs, unsuitable to humans. These high-powered machines are usually programmed mechanical arms used for tasks such as raw material handling, painting, welding, sorting, etc. In the manufacturing industry, some robots are programmed to operate continuously, round-the-clock. The demands for industrial robots are significantly increasing every year.

Apart from those mentioned above, robots are used to explore deep oceans, fight crime, clean

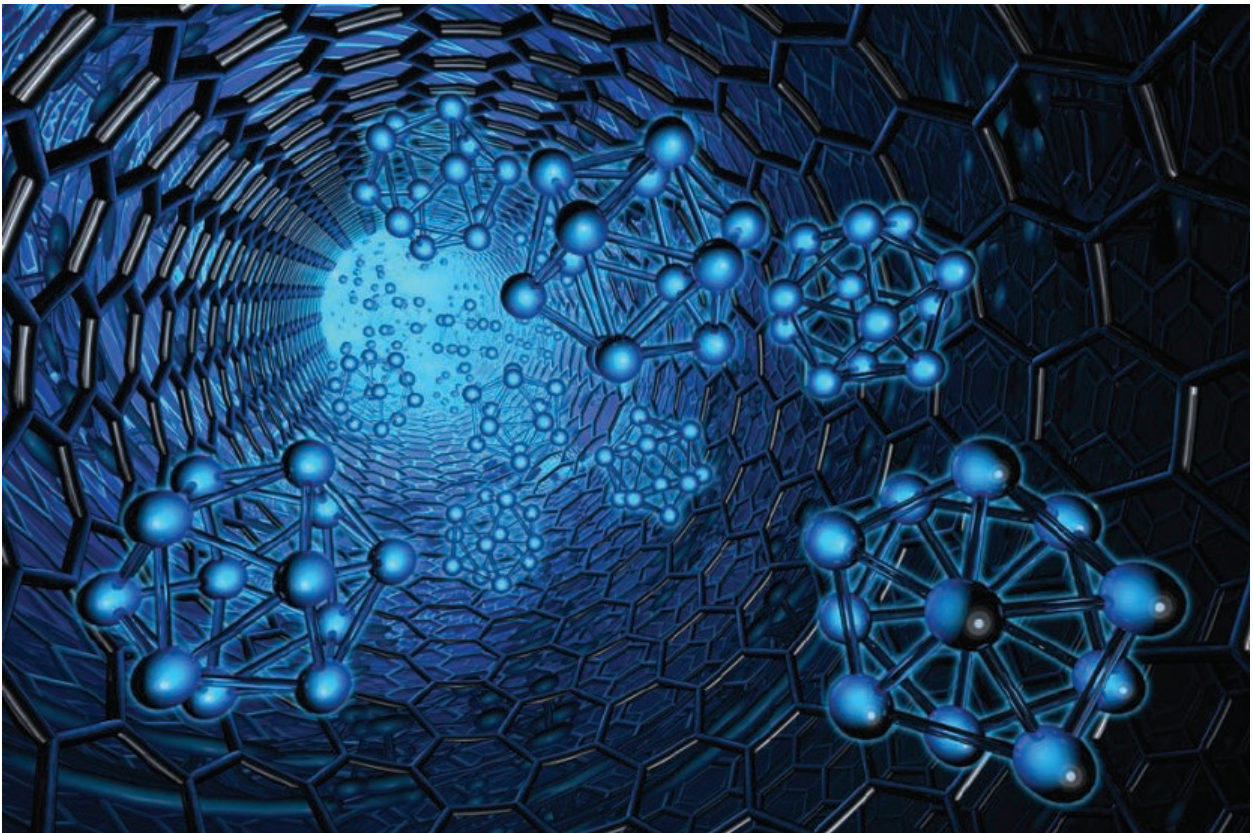
ducts, investigate dangerous locations, entertain, and perform household work.

The robot market which has already grown huge is further expanding to serve a broad range of services. Latest technologies from various engineering disciplines are joining together to build a complex robotic ecosystem. Researchers are incorporating advanced technologies like artificial intelligence (AI) in robotics to create humanoid robots that can think, talk, and adapt to the environment around them, just like humans. The rapid pace at which robotics and its associated technologies are advancing, it is highly predicted that very soon we will have a generation of robots that is, currently, beyond our imagination.

- Amareta Rodrigues

NANOTECHNOLOGY

SMALL THINGS WITH BIG GOALS!



Someone rightly said that "Great things happen when small things are put together." This holds true in case of nanotechnology. This emerging technology was featured in the famous Ben 10 and Terminator film series. In Ben 10, Nanomech is a nanotechnology-based species that is an amalgamation of a human and nanochip. In the movies Terminator 2: Judgment Day and Terminator: Genisys, T-1000 terminator is a shape-shifting assassin that was supposedly created using nanotechnology.

So, what exactly is nanotechnology? It is understanding, engineering, and controlling matter at an unimaginably small scale called the nanoscale, a measure approximately between 1 and 100 nanometers. A measure of nanoscale is truly beyond our imagination. For example, an inch measures about 25,400,000 nanometers and the width of a human hair is about 60 to 80,000 nanometers!

Research has proved that objects at nanoscale exhibit remarkable properties that are totally different from those at a larger

scale. Significant differences are noted in the magnetic, electric, physical, chemical and biological properties. Scientists study these nanoparticles and understand the possibilities to handle them in multiple ways. This provides endless scope for better devices, materials, and objects that can revolutionize the world of science.

How did nanotechnology start? Well, years before the term 'Nanotechnology' was even coined, physicist Richard Feynman gave a talk titled "There's Plenty of Room at the Bottom" at

the California Institute of Technology on December 29, 1959. He explained about the possibility to manipulate individual atoms and molecules in matter. However, the research in this field was hampered by the inability to view the structure of a nanoparticle. After some years, in 1981, scientists used the scanning tunneling microscope to identify individual atoms and this led to the birth of modern Nanotechnology.

With the development of devices such as Scanning Tunneling Microscope and Atomic Force Microscope, we have stepped into the era where nanoparticles are engineered and introduced in various devices. However, this emerging field is yet to be fully explored. Currently, there are several products in the market that are designed based on nanoscale materials and some of these are mentioned below.

Nanotechnology in our day-to-day life

Fabrics with nanoscale material help prevent wrinkling, staining, and bacterial growth. Eyeglasses, computer screens, and camera displays are coated with a nanoscale film for anti-reflective, water repellent, scratch-resistant, anti-fog, and antimicrobial properties. Nanotechnology-based solar cells are developed using nanoparticles. These solar cells are a lot cheaper compared to the usual ones. Nanoparticles are used to make advanced household items such as housecleaning agents, stain removers, air purifiers, sealing material, and so on.

Electronics and Information Technology

Nanotechnology in electronics or nanoelectronics has resulted in smaller and faster devices that can be easily carried from one place to another. In case of a computer, the transistor size plays a vital role. Smaller the transistor, higher will be the efficiency of the processor and smaller will be your computer's memory chips. Also, the power consumption and weight of the device will be less. Therefore, the successful creation of the 1 nanometer-sized transistor gate at Lawrence Berkeley National Laboratory in 2016 led to a huge celebration. Thanks to nanotechnology, flexible electronics is now finding its way in smartphones and e-reader displays via semiconductor nanomembranes. With flexible, lightweight, bendable and non-breakable devices, nanotechnology can lead to a revolution in the world of electronics.

Medicine and Health Care

Nanotechnology is steadily making a mark in the field of medicine. The use of nanotechnology in medicine can lead to a complete transformation in diagnosing, treating and preventing diseases. Highly precise medical tools are being developed for diagnosis, treatment and prevention of diseases. Scientists believe that nanomedicine could cure dreadful diseases like cancer. Engineered nanoparticles introduced in the body could deliver drugs, light, or other material to the infected cells and treat these cells without causing any damage to the healthy cells. Nanotechnology is being studied to release drugs via nanoparticles through an artery that is blocked by a clot. Researchers believe that nanoro-

bots could be used like antibodies to repair damaged cells in our bodies.

Studies have proved that nanotechnology will provide a solution to meet our increasing demands for energy. Nanotechnology can provide remedies to clean up the environment, eliminate water scarcity and provide clean drinking water. In the near future, it will be used to build better and more efficient vehicles, ships, aircraft and spacecraft.

Although this emerging technology holds great promises for mankind and is perceived as a path to a brighter future, it comes with a number of disadvantages, such as:

- The possibility of people losing their jobs as a lot of processes will be controlled by nanotechnology.
- More powerful and destructive atomic weapons might be easily accessible, thereby causing a threat to mankind.
- Nanotechnology can be a threat to the environment, health, and national security.
- As nanoparticles are extremely small, inhalation of these particles could lead to serious health issues.

That being said, nanotechnology is here to stay for good. All we now have to do is make sure that the pros outweigh the cons.

- Amareta Rodrigues

IN AN AGE OF **DIVERSITY AND INCLUSION** IS THERE A NEED FOR WOMEN-ONLY NETWORKING GROUPS?



Current day needs, underlyingly same, need a far more different approach than before.

Employees are constantly adapting to global trends and setting new standards in every front. There is a constant need for innovation and improved international standards to be employed by organisations. Diversity and Inclusion (D&I) has become one of the most happening trends of the day that has made it important for

businesses to understand the need for its execution. Large corporations have started its execution and are making records in the field of D&I. Thomson Reuters launches D&I Index (one of its kind) every year that reveals 'Top 100 Most Diverse & Inclusive Organizations Globally'. The Matterhorn Group at Morgan Stanley is the first advisory team to use the D&I Index as an investment tool.

Why D & I is Important?

Diversity and Inclusion matter to every business and every employee. Be it inclusion of minorities, women or people of foreign ethnicities. The inclusion of women into leadership roles have seen a rise in GDP for various countries such as the new McKinsey Global Institute report finds that USD 12 trillion could be added to global GDP by 2025 by advancing women's equality. The public, private and social sectors will need to act to close

gender gaps in work and society. Similarly, people of various ethnicities and gender are being welcomed by growing organisations with equal opportunities and positions.

Diversity helps to grow and increase opportunities providing newer insights. There is more to learn from each other and this makes the workplace interesting and fun to work in. Enriching diverse experience, it gives scope to learn new ideas from each other and drives high-performance culture among employees. Diversity plugs the talent gap too as a variety of diverse workforce joins the organisation. MNCs and organisations throughout the world are focussing on inclusion. Women-friendly work culture is driving successful growth and we are seeing transgender employees in many organisations in India today too, that wasn't a sight before.

Role of Women-only Networking Groups

Pros

There have been consistent measures being taken toward making women equal partners with men in the economy, however, the loopholes in society's mind-set still haven't bridged the gap. We acknowledge that gender parity in economic outcomes (such as participation in the workforce or presence in leadership positions) is not necessarily a normative ideal, as it involves human beings making personal choices about the lives they lead. It is also true that men can be disadvantaged compared to women in some instances. However, it can be believed that the world, including

the private sector, would benefit by focusing on the large economic opportunity of improving parity between men and women. Women networking groups and women mentors have proved to be of great support during difficulties of women in general. Some female entrepreneurs say they can relate better to their female business peers. Others find women-only groups less intimidating and more open to expressing views than many of the larger male-dominated open networks. But in sticking to women only groups, are they seeing the big picture?

Women's networking groups have grown in popularity in recent years and while this suggests there is a need for them, they do seem at odds with current trends of diversity in business.

Cons

Running a business needs you to be out of your comfort zone and that includes networking – an important factor in business operations. Finding the right network forms a major key in the success of a business.

When organisations are concentrating on diversity and inclusion of various communities, how far are the women-centric activities and groups helpful for the health of organisations and employees? While some women feel there should be mixed networking groups, some male business networkers remain skeptical about the rationale for gender-specific networks.

For example, Mike Peates, founder of Owow Chocolates, says in a Forbes interview, "You go to

networking groups that you believe will help you and your business." "In the chocolate industry, my primary demographic is female marketing managers aged between 35 and 55, so an all-male networking group just wouldn't work for me. Others, like Stefano Maifreni, founder of business growth experts Eggcelerate, see women-only networking, and the creation of women-only conversation and groups, etc., as a risk of reverse discrimination.

Considering the larger picture, women-only groups even after having a diverse group of members, grow to become eccentric in the larger run. No doubt self-dependent, it becomes difficult for the group to gain the larger picture of business a diverse group could bring with its unique insights.

What can be the Ideal Approach?

Many network founders insist that there is a role for women-only events. Entrepreneur Gemma Stow organises small intimate meetings, attended by 15 to 25 women running businesses across a range of sectors. Most have achieved success on their own and many describe themselves as introverts.

"Many of them have been grateful to have found the confidence to attend something they didn't think they would ever be able to do," says Stow.

"With the increase in social media and online options for business networking, even introverts are finding opportunities through virtual networking with both men and women, from



home, to build confidence in introducing themselves and their businesses," adds Stow. She also argues that while connections are the cornerstones of business, they can be made in many ways and not just through traditional face-to-face business networking.

Though there is no need for a network just among the same gender, there is a need to change male-led events. More ways to actively involve women and encouraging their ideas creating a secure environment for them can be helpful.

He says: "I think the same about clubs that are accessible only to people with a specific sexual orientation, sports events for people of a particular faith or part of a political institution, and so on. We are creating a counter-discrimination that I don't think it is the right answer."

It is a subject where opinions are polarised, but as Heather Townsend, speaker, author and founder of The Accountants Millionaires' Club points out, there are two key points to consider: women network differently from men and women are often under-represented on the general networking scene.

"Women tend to be better than men at building relationships, while men tend to focus more on getting to the right people to make the sale," she says. "Neither approach is wrong or right, but a mix of both focus and relationship building is needed to make an effective networker."

Things like childcare can make attending evening and breakfast events difficult, which means women are under-represented at networking events. This, coupled with the male style of network-

ing, can deter other women from attending.

"Do I think women-only networking groups are a bad thing?" adds Townsend. "No, but, I do find it sad that we live in a society where women are under-represented in a part of the business scene to the point where they need a separate networking group."

- B. Sai Shrita



OFFICE TRENDS

TO WATCH OUT FOR IN 2018!

Workplaces have to constantly adapt to the changing times if they are to remain relevant. Social trends along with innovations in technology have led to a rapid paradigm shift in the way office environments are being shaped up. Regulations and changes in Human Resource laws too are influencing the working of workplaces. These changes are reforming the work of the Human Resources department of companies. They have to make sure that employees adapt

to the changes seamlessly and ensure in the least disruption while preparing for changes. Read on to know more about some of the major workplace trends that are predicted to be embraced globally this year

- **Greener workspaces:** Companies will strive to provide a greener and healthier working environment for employees. It is known that the ambience of the place greatly affects productivity. Giving your office a green makeover will and incorporating

sustainable practices such as recycling and using natural lighting and cooling systems in cabins will go a long way in decreasing your environmental footprint. It also saves energy costs. You are directly Investing in the health of your employees and this ensures an increase in their satisfaction and productivity. Including your employees in planting pots around will make them feel involved and happier.

- **Digitalizing work environments:** Workspaces will become

more and more digital. With the advent of the Internet of Things (IoT), offices are gearing up to make themselves more adaptable to digital workspaces. Workers are demanding for technology to make their office tasks easier and faster. Making all the data and applications needed for them to complete their daily tasks accessible from any device is the crux of digital workspaces. Employees today want to have the freedom of being able to work from anywhere. This mobility naturally needs that the workspaces be digitalized. This unified approach will ensure faster completion of tasks.

• **Wellbeing practices:** More and more organizations are conducting wellness programs and activities to ensure the wellbeing of their employees. Most workspaces these days also have yoga centres, prayer rooms and recreational activities to help the employees unwind while at work and to keep stress at bay. For most people, the major source of stress is work-related. Therefore, it makes sense that the mental health of employees is being emphasized on. Healthy employees mean a healthy growth of your business. Many companies also have food counters that provide healthy, customised food for employees.

• **Upskilling instead of hiring:** Businesses are focussing on reskilling existing employees instead of mindlessly hiring new employees to cut down on costs. According to a report by IBM, it was found out that with appropriate training, there was a 10% increase in productivity at the year-end. There is a major skills gap that is sweeping the industry right now and it will only get

worse if employees aren't adequately trained. According to a report by McKinsey, 82% of surveyed executives at top companies believe that upskilling is at least half the answer to the threat of skills gap.

• **More diversity in workplaces:** Many top organisations are striving more than ever to diversify their workplace as much as possible. There are employee support groups being set up in offices. Diversity in ethnicity, age and gender will be greatly encouraged while hiring employees. This not ensures fairness, but also the growth of business because now there are perspectives and different ideas from varied backgrounds. A significant mixture of these diversities will bring in fresh ideas and innovations. Managers should have the skill to be able to bring out the best from people regardless of their background.

• **Increased age of retirement:** Many employees are working beyond the age of 65. So be prepared to work with an even more diverse workforce! Not only are people working past the age of 65, but many of them are even re-entering the industry. Experience definitely counts, and this will benefit newer employees wanting to learn from and get a different perspective on things. A retirement study taken in 2017 in America showed that more than 40% of people who worked beyond 65 did so because they enjoyed the work. A study by Pew Research predicts that by the year 2050, around 1.5 billion people will be working beyond the age of 65.

• **Co-working spaces:** More businesses today are open to the

idea of shared workspaces than ever before. Co-working helps build a connected community and a healthy working environment. These are mostly used by start-ups because the flexibility suits them well. Another important aspect is reduced costs. Most people are open to the idea of meeting people from diverse working backgrounds at common spaces in the office to discuss ideas or engage in hearty banter.

So these were some of the major changes in workplaces that companies and employees will have to brace themselves for this year. Since many of businesses have adopted agile practices in their operations, adapting to these changes will not be an issue.

- Chaithra M D

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