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CEO

MAGAZINE

VIEW

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The Business Community...

STYLE AND EXCELLENCE PAIRED TOGETHER

ROBBIE ANTONIO- A RADIANT ENTERENEUR USHERING
THE SOUTHEAST ASIAN MARKET





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Editor's Note

"Success usually comes to those who are too busy to be looking for it."

– Henry David Thoreau

Steve Jobs once said, "If you really look closely, most overnight successes took a long time." The maverick was absolutely right in saying so as no successful company is built overnight. It takes a lot of perseverance, rock solid will to withstand the testing times, and above all the never-say-never attitude. In this issue, we have featured such companies which stood the tough times and emerged victorious over a period of time. Winston Churchill, former Prime Minister of the United Kingdom once said, "Success is not final; failure is not fatal: it is the courage to continue that counts." Running a company requires a whole lot of attention and focus.

A company need not get too overwhelmed by success, at the same time, it should not get demotivated with failure. What matters here is the unwavering courage to run the company that works with a modus operandi of win-win situation. While running a business or company, problem is imminent and that is only when we get to know our weak links. This is why Anthony Robbins said, "Every problem is a gift—without problems we would not grow." It is not a child's play to remain rock solid in today's circumstances. A whole lot of companies have rolled many heads owing to the losses during the lockdown.

Nevertheless, there are a number of companies who stood by their employees and offered support to them. We will get to learn a lot about how these companies battled it out with these times. How they are running their companies efficiently.

Enjoy reading!

Nitiisha Maan
Managing Editor
Ceo Review Magazine



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STYLE AND EXCELLENCE PAIRED TOGETHER

ROBBIE ANTONIO

All around the world, Real Estate is said to be the most sought-after asset for its high value. Given its significance, people aspire to onboard the best real estate developer possible. When we talk about the best global real estate developers, there are some who have had a cherished legacy of offering the best. Today we are going to talk about one such person who single handedly made his firm the synonym of best “real estate developer”.

We are talking about none other than the Philippines based connoisseur entrepreneur Robbie Antonio. He has built a truly unique property-tech company that democratizes design. After achieving such feat though, he is now expanding his interests to fashion, retail, and e-commerce, continuously honing his business expertise.

At a very young age of 28, Robbie worked on his first round of residential products, where he began with the idea of setting buildings in an appropriate format. His brilliance of the art is well reflected by the list of his

collaborators. He has designed properties with global brands such Armani Casa, Versace Home, Missoni, and the Trump Organization. He also had projects with Hollywood personalities such as Paris Hilton, to name a few. He launched Revolution Precrafted in 2015 and saw the company become the only unicorn company in the Philippines. He used his branding expertise to create beautiful, art-inspired homes.

Now, he is bringing his unparalleled expertise in branding and marketing to the world of fashion, retail, e-commerce, franchising and licensing through his umbrella organization Resident Holdings Corps. With nearly 20 business units all offering celebrity-curated products and services, Robbie is widening his portfolio and influence, reaching thousands of new clients.

One of his newest ventures, is called, he created Rascal Kids Collection in 2019. Rascal is a brand that offers you a whole new experience of online marketplace delivering products specialized for kids and babies. Rascal Kids



ROBBIE ANTONIO
CEO, Resident Holdings Group

Collection was conceptualized with the objective to provide quality and satisfaction to the kids. The brand is inspired by celebrity kids and babies to create diverse collection of toys, apparels, products and services. The company's goal is to cater busy Moms and Dads with convenience by providing the needs of their children from the brand. The products and services endeavor to cater all, from babies to kids, teens and kids at heart.

The company aspires to continue in providing toys as tools for learning, apparels that are stylish, daily needs of babies that are safe through price-guaranteed and high-quality celebrity-branded merchandise.

Another key business that Robbie has started is called Renegade Branding Concepts, which finds him directly collaborating with celebrities, artists and influencers to create service and food concepts that can be availed of and scaled up by any prospective franchisee. The idea is to create business with superior star factor to increase visibility and create interest among target customers. At present, he is expecting to over 50 food stores by mid-June 2020.

Under different segments of Resident Holdings, Robbie has also created online marketplaces for eyewear, jewelry, cosmetics, fragrances and electronics all of which offer pieces curated and personally handpicked by his partner celebrities.

"We have created businesses in diverse industries such as real estate, FMCG, fashion, to name a few and all of them carry our branding DNA, which is working with top celebrities and influencers," he added.

HUNGER TO GO GLOBAL

Observing the tycoons of the world, such as Uber and Airbnb, Robbie would question himself on what do these tycoons have in common? To his surprise, he observed that the anxiousness to go global and using technology in a proper way are the key to their successful undertakings globally. He worked on his anxiousness and tapped the untapped market.

Robbie's love for art is also fascinating. He has commissioned portraits from the likes of Pablo Picasso, Francis Bacon, Andy Warhol, Jean Michael Basquiat and Jeff Koons. He has been recognised as one of the top 100 collectors in the world in 2016 by Artnet. This puts him parallel to global personalities such as Leonardo DiCaprio, Bernard Arnault, and Paul Allen. "This appreciation for art is what led me to develop branded homes for the middle market and ultimately want to make designer homes accessible to more people", says Robbie.

Before establishing his own venture, he meticulously delved himself into learning the art of building branded products of the century. After his joining, he even stirred company's direction toward branded partnerships like the Milano Residences by Versace Home, Acqua Livingstone by Missoni Home, Azure

Beach Club by Paris Hilton, Armani Casa for Century Spire, and their luxury latest residences, the Trump Tower. At the Design Miami fair December 2015, Robbie unveiled his own company, Revolution Precrafted. It displayed a dining pavilion which was designed by Zaha Hadid and Patrick Schumaker, and a mobile gallery by Gluckman Tang.

"It is this hands-on experience which has made me realise the pain points in real estate and working on these glitzy projects is what led me to start up my own company", asserts Robbie. Today it sells made-to-order homes designed by world-famous architects at a portion of the cost of a bespoke design. As per Robbie, his startup has always vowed for transforming the real estate industry through lowering the price points and its technological innovations, making it "asset-light" while having a global distribution chain.

COLLABORATION WITH WORLD'S FINEST DESIGNERS

Robbie has chalked out partnerships with some of the world's top designers. To begin with, you name the world's finest designers and architects, Antonio has it all in his kitty. You can buy a designer house by choosing from the website.

Antonio recruited some of the most prestigious names in architecture—including the Pritzker Prize winners Zaha Hadid, Israeli icon Ron Arad, international savant Daniel Libeskind, and rockstar Lenny Kravitz's Kravitz Design team—to design a portfolio of pavilions, mini-mansions and multi-purpose spaces that could be built and shipped to just about every corner of the planet in a time span of three months. And perhaps, most enticingly, for a fraction of the price.

As far as his upcoming penetrations are concerned, Antonio is planning his next marked move towards Indian markets, already targeting Delhi, Bombay and Pune to begin with. Being asset-light has enabled the company's rapid growth, and rapid growth attracts VCs like flies to honey. According to Robbie, it's his business and the connections to the international arena which has proved to be the true strength of building this venture.

He bought all the known brands for his real estate development company. The brands like Armani and Missoni are all brands from the West to the Far East. This way he is trying to educate the Philippines and trying to bolster them by bringing in brands. Nationalism can be done in several ways, where on one hand you can proclaim in front of the people that "I am from this country and I am doing this for this country", else can adopt a medium like. I am hopefully trying to elevate the country and the economy in our own little way, in the real estate by bringing in the brands. That logic applies to Antonio on a personal basis in his passion for art. He loves to educate people on what the history of western art is here.

At just 43 years of age, Filipino entrepreneur Robbie Antonio is not only one of the world's most successful real estate



The entire concept of modularity, flexibility, and transportability moved me and created an impetus for really challenging the norm

developers, he is also one of the world's youngest and most prolific collectors of international modern and post-war. His paintings are also termed as top 100 collectors in the world by Artnet in 2017.

Today, his venture has built for resorts and private businesses, but perhaps most interestingly has been his foray into the museum space, an apt move for a man renowned for his art collection. His prefab modular museums are said to be purchased by just about anyone—a private art collector or a private business with a yen to show off their artistic assets—and can be customized to be a “formal museum space, or, for instance, a space for performance art, depending on the individual.” At its heart, Antonio wants to disrupt the way we think about spaces, architecture, and the very way we build things. “The entire concept of modularity, flexibility, and transportability moved me and created an impetus for really challenging the norm,” exclaims Antonio.

WORKING FOR A GOOD CAUSE

Mr. Antonio is also passionate about giving back. He serves as a board member for Operation Smile, a medical charity that provides surgical care to children around the world, where he chairs the development committee. Also of note is his membership on the board of the Marina Abramovic Institute for the Preservation of Performance Art located in Hudson, New York. Robbie has gained excellence in his business by means of some of the eminent varsities of the world, including Northwestern University and Stanford University. He holds Master's degree with concentration in Business Administration. Talking about his interests and activities, he is fully involved in real estate, design, art, architecture, business development, and international collaborations.

Talking about the biggest strength of the company, it is the diversity of their portfolio of companies in multiple categories and multiple niches and attacking different target markets. The company is working with an aim to be the leading Southeast Asian Influencer/celebrity-based Holding company. To reach here, Robbie has taken certain paths. Being an entrepreneur, from very early age, he used to challenge himself to create new ideas, concepts and businesses. Talking about the biggest challenges that Robbie has overcome, last year he successfully managed to launch

new companies simultaneously. He always kept thinking of growth. For Revolution Precrafted, he convinced amazing architects to partner with them.

STYLE AND COMFORT GOES HAND IN HAND

When it comes to outside interests, Robbie is an art collector and an avid fan of anything that has to do with the creative arts like museums, fashion, show business, architecture, even infrastructure. So he finds time to update himself on these things by attending relevant gatherings and expositions across the globe. He wakes up early and workout before going to the office, workout in the evening, and work some more while watching my favorite series. Robbie is a style freak. On ordinary days, his favourite style of attire is comfortable clothing like jeans, sneakers and T-shirts. For a formal meeting, he prefers to wear a jacket or coat paired with jeans. But on special occasions, he usually wears a suit.

When Robbie is not at work, he works out a lot. But when it comes to productivity, he is more productive when he travels because that's when he comes across ideas for new projects or products or partnerships. There are many important decisions that Robbie takes as a leader of the organization. They consist of starting on his own, building a team on his own, and leading this team towards achieving a niche for each of his companies. To encourage creative thinking within organization, he empowers people to make their own decisions, to be responsible, and to be accountable for their actions.

When it comes to great ideas, they come from reading 20-25 newspapers and magazines every day, travelling a lot, watching intellectual documentaries, and talking with important people who are the best in their own craft, like artists and architects.

To communicate the core values, he lets department heads handle everything in their own departments and deal with their respective staff and empower them based on their own style and leadership. Robbie has a piece of advice to people going into a leadership position. He advises such people to have a great mentor. Furthermore, he says entrepreneurs need to have perseverance, strong will, passion to succeed, persistence to learn new things, acquire new ideas. Apart from this, they should be ready to constantly challenge themselves. And never give up until you get to where you want to be.



SEVEN KEY CHALLENGES AND OPPORTUNITIES FOR INDIAN STARTUPS

To accelerate growth, the first half of any new financial year is considered a great time. However, this year COVID-19 outbreak changed the scenario completely. For almost every sector of the economy, the situation is unparalleled, more so for the early-stage ventures. No longer is it about which domains have suffered damage, but rather which industry has been hurt to what magnitude. The travel and hospitality sector has suffered extensive losses from that damage assessment perspective. Due to the new normal, it is slated to be the area which will take the longest to re-emerge. Likewise, other people-intensive sectors, such as logistics, manufacturing, transportation, etc, will have to face tough challenges.

Apart from this, there are evolving domains exemplified by the hygiene industry. During the current crisis, these domains have gained prominence. For long, hygiene has been a topic of hot discussion in India. However, there has been little to no action to this end. Now this is likely to change with a very real and worldwide witnessed effect of contamination related risks. The playing field has changed already no matter if it is personal, surface or community hygiene. Let's talk about hand sanitizers for instance. There were a handful of brands before the pandemic came into picture. In certain hospital areas only, the product was at best considered an item of necessity.

Today, however, it is a product that the masses cutting across economic and geographic divisions are aware

of. In the last three months itself, the consumption has increased several-folds. Likewise, masks, gloves, sanitiser sprays, surface disinfectants, soaps, and other such hygiene products have seen such a rise in demand that there is a demand-supply gap today. It is this growth probability that has already brought numerous new brands into the market. And in this area, there will be a lot of investment. In the future, hygiene will continue to be one of the most rapidly growing industries.

In understanding one aspect of operations, this is a great lesson which received little thought earlier by most businesses. Earlier, they would run businesses focusing only on the graphs and marketing. Now times have changed. It is true that hardship can also be a great opportunity. For those who are resilient and keen to rebuild, war not only destroys but also creates opportunities. Our war against coronavirus has brought to us comparable tests and opportunities today.

Here are the seven challenges and how we can tackle them:

CASH FLOW

We are all observing a drop in sales and the magnitude of effect differs as per the sector a company operates in. What is needed however at this point is the aptitude to be adaptive and innovative. To make yourself relevant during the current crisis, re-evaluate what you do and what new can be done. Lots of conventional shops and even ecommerce companies began selling groceries, fruits or vegetables or providing logistic support to the retailers. Wine makers began producing hand-sanitisers and carmakers are producing ventilators. Such flexibility not only keeps the cash flow going but also helps in scoring fruitful marketing points by catering to the consumers in their hour of need.

GROWTH SETBACKS

For the time being, notwithstanding your organisation's size or industry, weathering the storm and not expansion should be the focus areas for now. You would have had plans to unveil new products, cover new territories or secure more funding. However, until the situation improves, you need to put those plans on hold. Actually, to display your resilience, the apparent growth setbacks could be an opportunity. A company can prove to be of higher value to clients, employees, potential investors, and other stakeholders. The condition is that it needs to remain upbeat and adapting to the current circumstances.

FUNDING

For the time being, funding plans are undoubtedly going to be put on hold. Investors would like to wait and watch. Also, it is better to bid your time from the start-up perspective. It is a difficult scenario as of now. Investments might come at higher costs which could eventually prove to be a new challenge. Nevertheless, by waiting for the situation to

improve, a firm can give itself time to realign its targets, future plans, financial needs and other such inputs. Thus, during the funding rounds, it would be on a better footing. Also, its operational strategy would be more in sync with growth in the new scenario.

MANPOWER

This is one important area of apprehension, particularly to labour intensive domains such as manufacturing, agriculture, and construction etc. There will be exhaustion of quality resources which might cause excessive talent poaching. Also, due to the social distancing norms, the work processes and guidelines will change. This is why, there is a requirement to hold a thorough evaluation of the company's human resources requirements, expenditure and future tactics. The emphasis should be on talent retention because when the markets open, there will be demand and companies that can cater to that demand will make it big. Taking into consideration the challenges, we must also look at the opportunities that the current scenario presents.

HIGHER SALES

The lockdown has put operations and retail sales at a standstill, but not reduced the demand. Start-ups that positively sail through this period will have ample of sales opportunities. If a brand can nurture the image of being competent of meeting the public requirements by means of the right products, it will earn revenues.

PRODUCT INNOVATION

The customer demands will change in the revised scenario of the future. Therefore, startups that can dynamically modernize their prevailing products or unveil new products and services will be in an beneficial position. For example, demand for doorstep deliveries of products and services will surge enormously and most services will go digital. Startups that emphasise on fulfilling the demand changes will gain to benefit the most.

GLOBAL OPPORTUNITY

The pandemic has hit not the Indian economy but the world economy too. Therefore, the renewal of status quo will see demand for quality, innovative and affordable products from across the globe. Indian startups that can create products to cater to the worldwide needs will witness a growth acceleration that will exceed even the pre-COVID-19 times. All in all, the circumstance poses some thoughtful interim challenges at present. To get through this situation, there is a need for support from the government, investors and organisational leadership. The need of the hour is the contingency planning and revamping of workforces to efficiently handle the post-COVID-19 demand.

The companies that will operate in the new normal or are initiated after the lockdown is over, will stand to gain from the situation.



DRIVEN BY 'QUALITY ON TIME', DIGITALLY ENABLING COMPANIES

MOHAR V.
CEO & CO-FOUNDER,
TECHVED CONSULTING

Mohar V, a techpreneur, has always been involved with technology. Technological advancements always drew his attention. So, right from the beginning, he knew that it was in this field that he wanted to excel. This is how his brainchild TECHVED Consulting was established to digitally uplift businesses in all fields and sectors across the globe. TECHVED was started to reach out to maximum people and digitally enable them to reach out to their audience. The sole purpose of building TECHVED Consulting was to digitally empower as many businesses as possible in the most effective way. "I believe that it is very important for people to understand the benefits they could reap by staying technologically advanced", he says.

Their goal has always been to reach out to as many businesses as possible, big or small, and give them the benefits of digitally transforming their business. They aim at digitally transforming businesses in all fields and sectors. "Since TECHVED Consulting has emerged, we have always aimed towards digitally empowering businesses and enabling them to always stay ahead of their competitors", Mohar asserts.

Talking about the biggest strength of the company, the mindset and work ethics have been the strongest pillars of TECHVED. Their way of looking at problems and building user-centric solutions around it has helped them digitally transform businesses around the world.

They firmly believe in “Quality on Time” which makes them deliver the best in quality solutions on time. Quality is something they keep at the apex. “There is no two ways about any compromise on the quality of our deliveries. We are known in the industry for the best time management and high quality”, Mohar says. There are many agencies that provide digital services, but what makes TECHVED stand out is that they can deliver client projects as quick as possible, as compared to others.

THE ASSOCIATION WITH FORTUNE 500 COMPANIES

They have nearly two decades of experience in digitally transforming businesses across the globe. Their clientele includes Fortune 500 companies. From Amazon to Disney and HDFC Bank to Hindustan times, they have provided great digital solutions to them all. Their expertise in Digital Transformation has enabled them to uplift businesses in all fields and sectors like, BFSI, Healthcare, Media & entertainment, Hospitality and Travel and much more.

One of India’s Most Trusted Insurance Company approached TECHVED to introduce the new concept and create a user-friendly buying journey for their target audience. Also, they wanted to create a unique and human like bot for the app.

As this was a new concept for the Indian audience, TECHVED team had to get an in-depth insight of their expectations. They worked on creating an interactive and engaging conversational flow for the Chatbot for an Insurance platform. Also, they were working to break through the traditional Chatbot interaction and create a unique human like bot. They were dedicated towards creating an intuitive interface for the buying journey of Home Insurance with its amenities like electronics, jewellery etc. After all this, they began working on integrating this interface in their existing app.

As a result of their project-oriented work, they built a personalized mobile AI Chatbot and experience for the unique Home Insurance product with a seamless user journey specially made for the Indian audience. They digitally transformed their app to enable users to buy insurance on their own and created an easy-to-use conversational platform. The personalized Chatbot they created was appreciated by users as it was quick, smart and easy to interact with. This helped them increase the customer satisfaction ratio and created a positive response for their new product.

HEALTHY WORK ENVIRONMENT

Talking about his entrepreneurial journey, Mohar says, “Through this journey, I have learnt that if there is anything that can help you be successful it is you, your mindset and your dedication towards the work you do”. If these three

are in parallel there is nothing that can stop you from being successful and achieving your goals. “Another thing I would like to highlight here is that setting goals and having a vision alone cannot take you to great heights”, he adds further. It is the sheer dedication and hard work that takes you to new heights. If you are well aligned with the above-mentioned points you are sure to succeed in life and emerge as a successful leader.

Being a leader and leading a team of experts is a breathtaking experience. Everyday there are new challenges and hurdles, and then there are days of rewards too. Talking about leadership skills, Mohar says, “As a thought leader, I ensure that the challenging days are made simpler and the rewarding days are rejoiced. Decisions regarding the overall output from the company is something I take with a lot of ease and patience”. One should always have a back-up plan just in case things don’t go the way you plan them to go. Driving the organization towards great success requires a lot of rational thinking and prompt actions. “With a calm mind and the right approach, I guide TECHVED Consulting in the best way possible at all times”, he adds further.

When it comes to the work environment, TECHVED has a very healthy work environment. They give each and every team member an opportunity to showcase their talent and come up with innovative ideas. Seminars and workshops are conducted at regular intervals to keep the team up-to-date with the happenings and trends of the market. They have in-house skill enhancement sessions too. Every employee of TECHVED Consulting is given the right training and guidance to help them discover their own capabilities and implement in their work space. Brainstorming sessions and ideation workshops are regularly conducted to keep the team up and running always.

A YOGI AT HEART

Apart from his devotion towards work, Mohar likes reading and gaining knowledge about technological advancements around the world. He likes to keep himself updated in the digital world. Apart from that, he is a very spiritual person. He has learned Yoga and also teaches and guides young minds in the spiritual space. “I feel that unless you are at peace from within, you cannot achieve great things. He loves practising Yoga in free time. He also likes reading and writing poetry when not working.

Mohar has a vital piece of advice. He says, “Have a vision and strive towards that vision. Do not confuse yourself with too many things at one time”. Step by step progress is longer lasting and more effective as compared to big leaps. Staying calm and at peace from within is the first step to get anywhere. Once that is done, then hard work and dedication come to play. “I believe that the Purpose of Life is to have a Life of Purpose”, he concludes.

”

Amald consists of specialists who are too good at oblatinal service to the merchants. Our experts offer accuracy to your business transaction once you approach for a payment gateway. They are quick to offer you solutions without a fuss. They are highly cooperative while offering an clamant solution to your problem



AMALD INTERNATIONAL PAYMENT GATEWAY PROVIDER

UDAY KUMAR

STRATEGIC MANAGER INTERNATIONAL PARTNERSHIP
AMALD MERCHANT SERVICES

In order to further ease payment experience for merchants including start-ups and small businesses, Amald Merchant Services offers a faster solution to merchants as regard to payment processes and offers long-lasting assistance. It has launched the Credit card solutions which have made processes easy if you want a merchant account. Credit card offers a speedy solution to your business transaction once you avail solution from it. Merchants or partners can control payment mode sequencing, for instance, credit card over net banking etc.

On the other hand, their management squad has proven expertise in the financial amenities serving high-risk businesses. They ceaselessly offer credit card processing service to merchants from all over the world. Their speculative solutions offer a safe business transaction to corporate for enhancing their transaction process, well-known for speculative solutions to their merchants across the globe. Amald offers altered solutions with durable corporate supremacy and autonomously reviewed with its PCI-DSS compliance gateway, as they meet the requirements of merchants and this is possible through their science experts, which offer you the solution through acquiring banks such as card issuers, internet payment networks and various others in this Payment Gateway assemblage.

And merchants are flocking to these services to provide customers with the payment options they want so they can drive sales even as consumer spending struggles and in-store retail falters. These factors are behind Splitit's MSV growth as well as the recent successes of competitors like Afterpay and Klarna. Amald appears to be trailing other merchant providers in terms of scale, but its recent slew of partnerships could help it grow quickly.

We talked to Uday Kumar, Strategic Manager, International Partnership, Amald Merchant Services, about how has been the journey. We asked him about the goal of the company. He says, "You never have one, we have many targets but we focus one at a time and put our best as a team to achieve. Our immediate goal is to expand our portfolio of offerings, at the moment we have been dealing with nearly more than 40 APMs including major card processing, we would like to expand it to 100 by the end of the year." He encourages an honest survey of work habits and tendencies.

■ **The Gateway Services:** Amald is known for its payment gateway services to merchants whether you are the owner of low to high-risk business; as they offer solutions at a price that is suitable for you. Being one of the reliable service providers, Amald is known for its exceptional gateway solution. Their experts are quite skilled at



You never have one, we have many targets but we focus one at a time and put our best as a team to achieve. Our immediate goal is to expand our portfolio of offerings, at the moment we have been dealing with nearly more than 40 APMs including major Card processing, we would like to expand it to 100 by the end of the year

offering an adequate solution for your business to run in an earmark way. They are experienced enough to offer a solution to any sort of business that you are running, created a mark for ourselves in this industry to make our clients attain huge revenue. An exclusive Payment Gateway market research report provides depth analysis of the market dynamics across different regions. The segmentation of the market by type, application, and region was done based on the thorough market analysis and validation through expensive primary inputs from industry experts, key opinion leaders of companies, stakeholders, and secondary research.

- **Overcoming The Acceptance Barrier:** Credit card solutions have made procedures easy if you want a merchant account. Credit card offers a rapid solution to your business transaction once you avail solution from them. With credit cards, your customers pay out in a relaxed manner. We asked him about the biggest challenges he has to overcome. He says, "Fin-Tech industry is always challenging, latest tools, knowledge and the skill keeps on changing, we are having regular trainings to keep pace with ever changing international laws and regulations but that is part of the job. We love that." Suppliers have an opportunity to receive payments more quickly, while corporate buyers often gain the option of early payment discounts that they can access via card payments. With commercial credit cards historically viewed as a payment vehicle for businesses to make one-off purchases for the office or while on a business trip, the small business credit card has yet to catch up to adoption volumes seen by other payment methods like direct bank transfers in the B2B payments space. More recently,

commercial card innovators have explored opportunities to gain traction in other spending categories, with accounts payable and supplier acceptance now common targets for B2B FinTechs looking to arm businesses with a way to pay invoices without compromising valuable working capital float.

- **Prioritizing Public Cloud:** "Amald consists of specialists who are too good at oblatinal service to the merchants. Our experts offer accuracy to your business transaction once you approach for a payment gateway. They are quick to offer you solutions without a fuss. They are highly cooperative while offering an clamant solution to your problem." He further adds, "We are not limited to particular set guidelines; we are more flexible in our approach. We have been dealing with almost each category of merchants globally, though we are acclaimed and known for the Merchant Solutions for Speculative Businesses category but we would not shy away from the fact that we do cater so called low risk businesses too. Working closely with more than a dozen of acquiring partners all around the globe we have really big advantage of multiple solutions that can be catered to our partner merchants."
- **Golden Words:** He wants to share what he has acquired from his exciting journey. He says, "Self believe, explore your potentials and upgrade a bit every day. Rather than running after the success and money, try being innovative every day, be honest to yourself and to the goal. It will take you to the place you want to be. Never forget sincerity, integrity and honesty, these are not just terms but the building blocks of your success."

2019



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BEST OPTION RESTORATION, A TRUSTED NAME IN THE DISASTER RESTORATION INDUSTRY FOR COMBINING COURTESY WITH PROFESSIONALISM

NICK-ANTHONY ZAMUCEN
FOUNDER, BORESTORATION.COM

Best Option Restoration or 'BOR' was created as an independent division of the parent company, Bio-One Inc, the most recognized name in the bio and trauma industry with over 120+ locations.

Nick-Anthony Zamucen, founder of both the iconic brands, has created numerous successful US franchised brands including Saint Home Care which was acquired in 2016 and Uncle Vito's Pizzeria in 2015. He has a knack for finding niche spaces in the franchise community and creating large successful brands. His role as the founder and CEO of the company is to promote smart growth. It is also to constantly keep the company on the cutting edge of technology, training, and support. It's franchise first at BOR and that's the way to build a successful brand.

Best Option Restoration is committed to helping those in need after a disaster. Their experienced team has the knowledge and equipment necessary to make sure that they leave every home as it was before the incident or what they call "pre-loss" condition. The contractors associated with the company are believed to be of the highest of standards. The crews receive extensive training from the best in the industry and follow all IICRC s500 standards. All the technicians at BOR are required to be trained, certified and insured so that their valued customer can breathe easy once they take control of the scene.

In an exhilarating conversation with the Business View Magazine, Nick talks extensively about the company, its goals, plans, strength, industry, leadership position, and a lot more. Take a look at the following excerpts.

What do you feel is the biggest strength of your company right now?

The biggest strength in our company currently is that we're still on the smaller side and can move quickly. If we see a challenge or an opportunity for effective change, we act like a speed boat rather than an aircraft carrier. When franchised businesses get to a certain size, generally 100 units or more, it's hard to make sweeping changes to the system, even when it's the right move. There are a lot of moving parts and as of now with under 50 units, we adapt and can move quickly. Being small is a huge advantage.

What goals, core values, and missions do you have for the company?

Our goal is simple; to be the best and most trusted restoration company in the world. A close second is to have happy and healthy franchisees who love what they do. I think we are succeeding in both. Our franchisees are undoubtedly at the forefront of our core values. We need to stay true and help people in their time of need. Making sure that our franchisees are happy, healthy, and making money is extremely important to me. Without their success, we are not successful.



”

Since I've created multiple franchise brands, I know a thing or two about business ownership vs. operation. I take a company and turn it into a brand, making sure all the legal, practical, and political positions are in place. I never ask one of my franchisees to do something I haven't done myself



What are some of the biggest challenges you've had to overcome?

One of the biggest challenges I have had to overcome is a constant for me, it is something that never changes. Every time I start a new brand, the establishment takes some time. People tend not to trust the new guy, as if the years of experience that one brings with them is of no use. Being new in the market is treated more like a gamble, something that cannot be easily trusted. That may be true in some cases, but not with me. I research, practice, and put into play everything before it goes to market. Before I started BOR in 2016, I hired a management team to run Bio-One Inc. So, I could go operate a BOR personally for 18 months. I was pumping out water from floods, writing up quotes, learning the billing system, etc. I have done everything it takes to do things right to ensure that the brand and the business, together will run a successful operation.

When it comes to the company, what are you most proud of?

I'm most proud of my early adopters at BOR. The people who bought into the vision, made it happen and changed

their life. I'm proud of every franchisee we have and can't imagine having the company we do today without their early support. I always say success breeds success, so having the right franchises aboard in the beginning is critical for the company's establishment.

What is your company's competitive advantage in the marketplace?

Our competitive advantage in the marketplace is we use thermal technology to dry structures. We're not just "a man in a van with a fan with no plan", we're not blowing cold air on the water hoping our fans work that day. Our BOR franchisees are trained technicians in the science of thermal drying and master extraction. We force energy into water, inducing evaporation which traps moisture in our specialized dehumidifying chambers. We're the best at what we do. We don't hope things work out, we make them happen through a plan, science, and intelligence.

Can you name a person who has had a tremendous impact on you as a leader? Maybe someone who has been a mentor to you?

I have a lot of mentors in my life, Michael Katz my attorney, Steve Daiker my financial advisor, Steven Sitkowski a business advisor of mine. Additionally, my wife and best friend Molly keeps me morally in check and spiritually in tune with the universe. She has no problem telling me if she thinks I'm dead wrong on an issue and if I need to possibly rethink a particular decision. I would say she's my moral compass most days.

How do you encourage creative thinking within your organization?

Creative thinking is an integral part of the company. We work in an ever-evolving industry, so I need to hear from my franchisees who are on the scene and doing the work daily. I often ask for feedback and suggestions on how to improve the company and our standards. Growing a company can be like raising a child, it takes a village at times.

What is the best advice you can give to our readers?

A few tips, what I call Pro-Tips in our company are simple ones, but are often overlooked, or forgotten. Remember to walk your talk. If you're going to say something and ask someone to do something for you, make sure you reciprocate 150%. Do more for others than anyone could expect. And, always remember to just be nice. We all have bad days and get in moods of frustration, I know I do, I'm human too. Stop and smell the roses. Pat yourself on the back every so often and make sure you celebrate victories when you experience them, because every day certainly won't be victorious. Take time to tell people nice work, and a good job, because people are trying. Show some love and you'll always win.

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NETWORK SECURITY WITHOUT HUMAN INTERVENTION

DEVARAJ PALANISWAMY
MANAGING DIRECTOR,
DIMA BUSINESS SOLUTION

As we grow along with the advancement in technology, we have equally become prone to a number of cyberattacks. In recent years, we have seen a number of ransomware, malware, virus, etc. that completely shook the industries of all sorts. Taking this into account, we need a trustworthy internet security solution to take care of all kinds of malicious cyberattacks. Today we are going to talk about one company which has been in the limelight for its innovative and powerful internet security solutions. We are talking about none other than Tamil Nadu based firm DIMA Business Solutions Pvt Ltd.

DIMA Business Solutions Pvt Ltd was founded in the year 2019 by Mr Devaraj Palaniswamy who has proven ability to develop and strengthen management teams in order to maximize organization's profitability and efficiency. His vision on today's world is all about innovative approach towards agriculture, renewable energy, technology and hospitality services. His proven roadmap illustrates how a single man can be a seed for the rise of many entities in a decade with an approximate annual turnover of Rs. 50 crore. DIMA Business Solutions Pvt Ltd was framed with a vision to provide a solution for Cyber threats. DIMA Business Solutions Pvt Ltd is headed by CEO Sowmya and the product is developed by CTO Jegan.

The main goal of DIMA Business Solutions Pvt Ltd is to provide the best internet security solution to the world. This is because cyber threats are one of the biggest challenges that everyone is going through. DIMA Business Solutions Pvt Ltd lets its team members work on their RnD and prove the scope of their product. Talking about the biggest strength of the company right now, they have developed an Internet security product DIMA Warrior which is built on AI and ML. This provides solutions for cyber security without human intervention.

When it comes to the company's competitive advantage in the marketplace, DIMA Warrior was developed to eradicate all the malicious attacks that are



happening right now through the Internet. The company has developed this product with Artificial Intelligence and Machine Learning that would update its threat intelligence database every 60 minutes. This has been the Unique Selling Proposition (USP) of DIMA Business Solutions Pvt Ltd as none of the DNS security products gives a solution for preventing all the threats. Also, this product prevents the threats at the root itself for any kind of networks - Ethernet, Cellular, and Wifi.

PROTECTING SMALL AND MIDSIZE BUSINESSES

DIMA WARRIOR delivers enterprise-grade, cloud-based cyber security to protect small and midsize businesses from today's advanced cyber threats. DNS-based malware is particularly dangerous because it is used to steal critical company and customer data, interrupt business continuity and damage brand reputation. Hackers take lead of the underestimation of DNS services' key role in the cyber kill chain – 91% of malware are using DNS services to build attacks. A global 2019 DNS Security survey conducted by IDC revealed that 82% of respondents said they had been targeted by a DNS attack in the last 12 months. Traditional security systems are not enough to mitigate this type of threat, as they could be easily avoided.

DNS Firewall is embedded in Dima virtual machines. The product provides a purpose-built and complementary solution to traditional enterprise network security systems, to safeguard DNS-based malware and advanced persistent threats (APT). Its enhanced DNS query filtering capabilities, combined with dynamic threat intelligence feeds, allow for the quick identification of suspicious device activity, protecting malware infection and spread within a network, as well as phishing campaigns and data exfiltration attempts.

There are a number of reasons to prefer DIMA Warrior over other internet security products. It helps secure your network from Malware, Phishing, Cryptomining, Command & Control, Domain Generation Algorithms (DGAs), Spoofing, Rebinding attacks, VPN, Trojan and Malware Ports. Moreover, it offers cost-effective enterprise-level layered network security designed specifically for SMBs and IT service providers. Apart from this, it comes with cloud-based security that empowers to scale your business without spending more on equipment, staff, or maintenance. The best thing about DIMA Warrior is that it comes with a protection that is always on. It keeps on learning and updating with the need of the hour.

Apart from this, it is easy-to-use, easy to set up solution so you can start delivering total protection immediately. It offers proven technology built on one of the largest, most globally dispersed threat detection networks in the world. By means of DIMA Warrior, you can compete with your competitors to promote your brand in the digital market.

BEST-IN-INDUSTRY THREAT INTELLIGENCE

When it comes to blocking DNS-Malware activity and preventing infection, the virtual machines DNS Firewall solution, based on RPZ (Response Policy Zone), offers a dedicated layer of defense for malware protection and mitigation. DNS Firewall protects connected devices from becoming infected with malware and blocks their activity by enabling recursive DNS servers to pause or redirect queries from clients that want to access identified malicious domains and/or IPs. Illegitimate communications with C&Cs/botnets, and DNS based data exfiltration (DNS tunneling) will be blocked immediately, before they impact and damage your company.

When it comes to adapting Malware protection with threat intelligence, you need to trust DNS Firewall. To keep up the speed with the ever-evolving threat landscape, DNS Firewall includes dynamic threat intelligence services. DNS Firewall comes with this kind of constantly updated data from various distributed sources, to combat categories including, Abuse and spam related domains, Phishing-related domains, Malware-related domains, Cracked website FQDN(s), Botnet Command and Control. The data feed can be customized in an easier way with specific filtering policies to adapt to local security requirements. Using DNS Guardian, internal threat intelligence can be developed, bringing capability to disclose zero-day malicious domains.

Apart from this, you will also have the option to get Unified Control of DNS Filtering Policies. The virtual machines bring advanced filtering policy management capability, protecting up to date list of malicious or forbidden IP addresses, domains, URLs, or name servers. The whole DNS Firewall architecture is automatically updated regardless of the server type (Linux or EfficientIP's secure DNS appliance) protecting – in a single operation – your organization from malware attacks.

Virtual machines pre-defined or customized reports give consolidated visibility and data-driven insights on DNS services for network security team. In addition, virtual machines deliver high-performing logging capabilities which can be seamlessly integrated with leading SIEM solutions such as Kibana, Splunk and QRadar. This integration provides DNS data for log correlation, enabling centralized analysis and reporting, including immediate access to requested malicious domains.

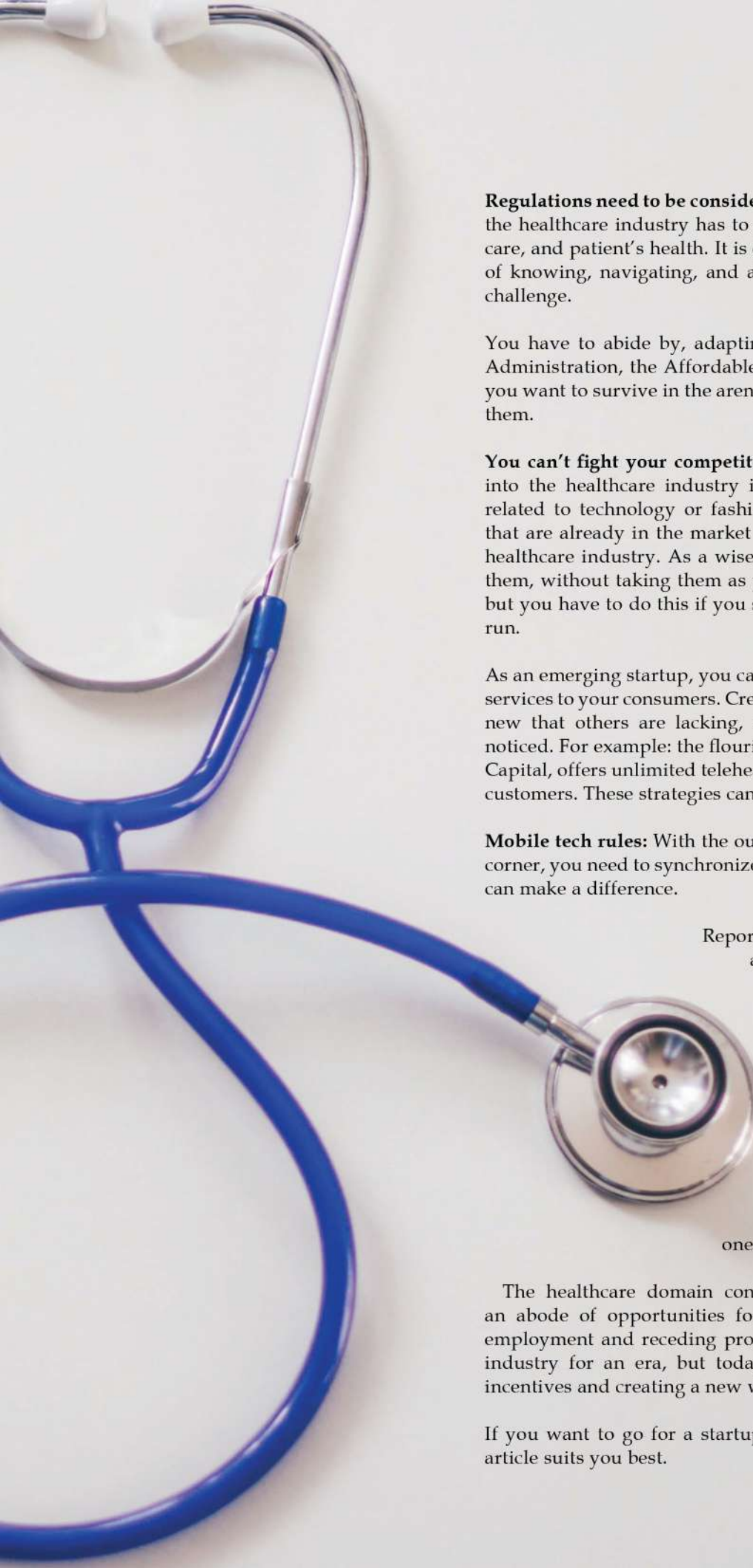
Since the conceptualization, the company has been flooded with positive feedbacks pertaining to its products or services. However, it never ignored any kind of modification required in its products/ services. Its ultimate goal is to become the one-stop solution for people looking to get internet security solution of all kinds.

3 THINGS TO KNOW BEFORE YOU LAUNCH A HEALTHCARE STARTUP



Startups have revolutionized the concept of independent working for a multitude of creative-risk takers, who like to independently walk on trajectories. Rome was not built in a day, so as with the creation of startups. But, in contemporary times, various government policies are favoring startups to multiply employment, and cheap technology rates catalyze their confidence to go on the path of entrepreneurship.

Healthcare startups need to consider a few more things additional before their launch. Various norms and regulations need to be considered. The three things that are quintessential and you need to look at before launching your startup, are:



Regulations need to be considered: Quite contrary to many industries, the healthcare industry has to protect the patient's privacy, provider care, and patient's health. It is complicated for startups as the process of knowing, navigating, and abiding by these regulations is itself a challenge.

You have to abide by, adapting to the rules of the Food and Drug Administration, the Affordable Healthcare Act, HIPAA, and more. If you want to survive in the arena of Healthcare, you can't simply break them.

You can't fight your competitors, you need to collaborate: Landing into the healthcare industry is not the same as the other startups related to technology or fashion. There are a multitude of startups that are already in the market since eons and quite successful in the healthcare industry. As a wise entrepreneur, you need to work with them, without taking them as your competitors. Yes, it's quite tough but you have to do this if you see yourself in the industry in the long run.

As an emerging startup, you can use digitization and offer impeccable services to your consumers. Create, innovate and try to offer something new that others are lacking, and then only your presence will be noticed. For example: the flourishing startup Oscar, backed by Google Capital, offers unlimited telehealth visits and fitness incentives to their customers. These strategies can do wonders to the healthcare domain.

Mobile tech rules: With the outbreak of new technologies around the corner, you need to synchronize with them for better results. Here, you can make a difference.

Reportedly, 80 percent of consumers have adopted one digital technology and the number is escalating. Multiple new uses of technologies like secure text messaging make health communication easier between doctors and patients whilst protecting patient privacy. Know about all the regulations deeply that you need to abide by, accept that you have to collaborate with Giants in the field, and mobile technology is the one of the best things you can go for.

The healthcare domain continues to thrive and the industry is an abode of opportunities for entrepreneurs and investors. Over-employment and receding productivity have affected our healthcare industry for an era, but today market forces are looking for new incentives and creating a new way for disruption.

If you want to go for a startup in the healthcare industry, then this article suits you best.

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We are the
prime example
of perfection,
class, and
professionalism



GLOBALLY ACCLAIMED POOL DESIGNER IN INDIA

RAHUL KRISHNA CHADALAWADA
DIRECTOR, GLOBAL INTERSCOPE

Mankind has always been fascinated by the aesthetic features that works as “icing on the cake”. There are a number of components that make things look appealing and eye-pleasing. Among a number of things, a tailored pool is one such attractive feature that makes a property look sassy and classy. In the last few years, pool designs have seen a great transformation. Changing track from conventional structures, firms have come to terms with designs – customized with technologies and creative human intervention. Be it indoor or outdoor, if you are looking to change and upgrade any particular space into any area of relaxation and enjoyment, modern swimming pool designers can lead you to a whole new heavenly experience.

Today we are going to talk about one such pool designing firm which has offered a new insight into the modern swimming pool designing landscape. We are talking about none other than Hyderabad based Global Interscope Enterprises. They have carved a niche by means of their state-of-the-art technology and an adept workforce. By spotting the scope to revolutionize homes, it has provided a stellar collection of innovative pool designs making use of its creativity. By combining ingenuity with technology, Global Interscope has become the epitome of one-stop shop for pool construction and maintenance. Global Interscope is one of the leading swimming pool designers, renovators, and contractors, for both commercial and residential arena.

Over the years, by means of its seasoned expertise, the company has created spectacular Swimming pools for both indoor and outdoor areas. They are also working as channel partners for Drainvac Central Vacuum Systems Retractable roofs, Water Softeners and Purifiers from 3M.

They are working in this industry for quite a long time and their designing concepts have got recognition and they have partnership with many brands worldwide like Bio-Design Pools, FRP Pools, and Stainless steel Pools. They also supply equipment related to swimming pools like Heat pumps, Espa Pumps & Pneumatics, Tiles, Filters, and LED Lights.

COMBINING TECHNOLOGY WITH ADEPT MANPOWER

Global Interscope is a prized designer, renovator and contractor of experimental swimming pools, for both commercial and residential areas. Headquartered in the IT Hub of India – Hyderabad, the company possesses expertise in sketching out spectacular swimming pools. Global Interscope was incorporated in 2012. In the initial years, the real estate was going through some rough patches and was yet to bloom, which made it difficult for them to create their stature. However, with time and perseverance, they marketed their business and attracted notable builders and architects.

Combining technology with adept manpower, Global Interscope lays down a trove of pool designing and execution services namely Mechanical, Electrical and Plumbing works, Turnkey Civil Works, Pool Equipment & Accessories, Under water exercise equipment, Pool Tiling & Lighting, Waterproofing, Pool Renovation works, Poolside Furniture, Pool Maintenance & Chemicals.

After completing almost a decade in the industry, Global Interscope has become a preferable choice in the region. To ensure the serenity and neatness, every pool is equipped with a water filtration care system, which ensures a clean pool throughout the year. They have deals with key players



to accommodate Life style Products in their services like Central Vacuum Systems, Retractable enclosures, Water Purifiers and Softeners, etc.

The Company also provides a team of technical experts for testing quality concerns like PH balance. They're further equipped, with an advance monitoring system that ensures optimal quality in work.

CRAFTING LONG-LASTING AND INNOVATIVE POOLS

By infusing quality with innovation, Global Interscope has devised a wide range of posh pool designs namely Skimmer pools, Infinity pools, Steel panel pools, FRP pools, Bio-design pools, Acrylic panel pools and much more. The company has employed a team of creative professionals, who work together on a single concept – craft long-lasting and innovative pools, that embellishes the image of the property.

The process of designing is categorized into five distinct parts – meeting, sketching, feedback, quotation & execution. Designers perform a detailed survey to determine equipment room space, balancing tank space, drainage plans, light points, mechanical and plumbing schematics, helping them to draw a layout of the pool structure. Clients can also amend luxurious add-ons like heat pumps, fountains, cascades, water bodies, etc. to give the pool an extravagant look.

However, last few months have been tough for the pool industry on account of its luxurious nature. People prioritize essentials over luxurious things in the times of emergency.

Owing to this, the industry is going through a testing time. Identical to other verticals, pool constructions have been affected by the COVID-19 outbreak. Swimming pool industry still is an untapped market in India and successful deals can only take place through timely payments. To ensure an autonomous business, Global Interscope is enlightening their clients about the pandemic; in addition to, selling their products and services. To solve client queries, they have ensured, “7 days a week” customer service. Also, they make sure their staffs are healthy and are working with safety.

MILESTONES FORESEEING PLAUSIBLE PROSPECTS

Over a period of continuous growth and market recognition, Global Interscope has built a strong presence in the Indian market. Along with Hyderabad, the Company has built branches in Vijayawada and Visakhapatnam as well. For its revolutionary designs, the company is enlisted in “10 Most Promising Swimming pool consultants 2020”, by couple of well-known business magazines.

As of now, the company is working on multiple projects. They are building an experience zone, where clients can visit and have a live experience of different types of pool and find the preferable one, for their property. Also, Global Interscope is working on an innovative project to provide hard pool covers, where one can park a car on the pool surface.

Despite tough times, the company has always been positive and optimistic about the future prospects. It is positive that things will change soon and the country will grow stronger.

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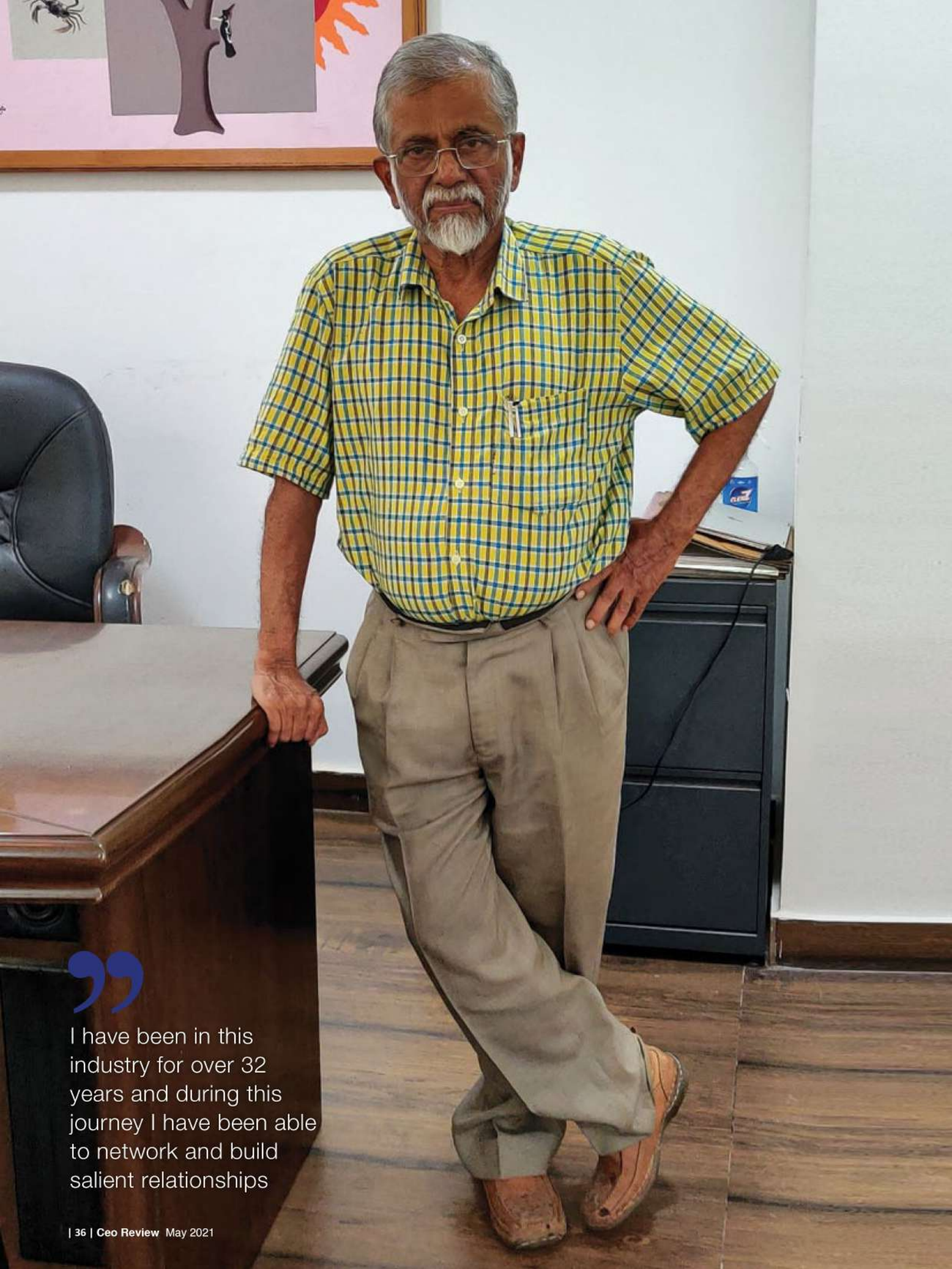
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DYNAMIC
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APPLICATION
DEVELOPMENT



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I have been in this industry for over 32 years and during this journey I have been able to network and build salient relationships



OFFERING FRUITFUL STUDY EXPERIENCE IN THE BEST GLOBAL INSTITUTIONS

P SREEDHARAN
MANAGING DIRECTOR,
MANCOMP OVERSEAS EDUCATION

Of late, there has been a sudden spike in the overseas education in last few years. Indian students enrol for higher educations abroad to aspire their dreams. Taking this into consideration, it becomes necessary to seek guidance from trustworthy and experienced education consultancy firms. Today, we are going to talk about one such experienced firm – Mancomp. They commenced operations in the year 1988 and were the first overseas education consultancy in India to operate under a corporate banner. They represent leading universities and institutions across the globe and have sent more than 15000 students over these many years.

P Sreedharan is the Managing Director of Mancomp. He is being aptly supported by Rakhee Sathish Kumar – Director for Networking and Public relations; S. Sathish Kumar – Director for Business strategies and International relations; Rohith Satheesh – Director for Marketing; Shobha Gopalakrishnan – Senior student counsellor; Sujitha Sudhakaran – Student counselor and admin manager.

The company's biggest strength is the three decades of experience in the field of overseas education consultancy which has helped transform thousands of students lives. Another biggest strength is the strong emphasis on customer satisfaction by providing highly personalized and friendly service. They truly believe that the CUSTOMER IS THE KING. As a company, their goal is to continue to guide more students interested in pursuing overseas education in the right direction and giving them a memorable and fruitful study experience in the best institutions in the world. To do so, they plan on setting up more branches

all over the country and to partner with more universities from across the world to give students a wider range of study options.

"I have been in this industry for over 32 years and during this journey I have been able to network and build salient relationships", Mr. Sreedharan asserts.

He hails from a law background and briefly served a short period with the Indian Air Force. Post this, he took up a role as an executive assistant to the Director at the First Leasing Company of India Limited. He then became the Company Secretary of First leasing. When he resigned in 1987, he was the General Manager of the organization. Post this, he realized there was a wanting in him that was propelling him to do contribute to the field of education. After gaining some insights and guidance from a few professors from IIT Madras regarding overseas education, he took the call to float Mancomp.

GETTING THE PARENTS AND STUDENTS ON THE SAME PAGE

However, the journey has not been an easy ride. Earlier, parents were the sole decision makers right from picking the course and deciding the study destination of the student. As years passed by, this has changed to a great extent, where the students wish to make their course and destination choices, having access to a plethora of information. "Getting the parents and students on the same page by aligning their line of thoughts has really been challenging for us", he says. However, they work around this and derive solutions as and when needed.

”

We are utmost happy to know that they are doing well with their lives. There is nothing more which makes us proud than seeing the smile on the faces of them and their family. This is very evident from the testimonials and reviews we have received



The company is led by the Managing Director from the forefront and is backed by the expertise of three directors who specialize in their respective areas. Under them are their highly experienced counsellors and highly efficient administrative team. Mancomp takes pride in the success stories of its students. “We are utmost happy to know that they are doing well with their lives. There is nothing more which makes us proud than seeing the smile on the faces of them and their family. This is very evident from the testimonials and reviews we have received”, rejoices Sreedharan.

Talking about the company’s competitive advantage in the marketplace, three decades of experience they hold is one of their biggest advantages in the market. They were also the first consultancy to offer a free of charge service to all students which they even follow to this date.

OPEN AND WELCOME TO HEARING INNOVATIVE IDEAS

Wing Commander Tata from the Indian Airforce has had a tremendous impact on Sreedharan. He inculcated the love for books in him. Reading books has helped in inculcating encouraging creative thinking within his organization. He makes it a point to stress the importance of creativity for a business. He ensures his staff that he is always open and welcome to hearing their ideas. Even the most apparently outlandish ideas are given a chance to be aired. Also, a certain amount of risk taking is inevitable with creative thinking, the creative flow is never penalized even though the idea may have not worked. He ensures that he is as supportive and encouraging as he can be as encouragement is key when it comes to creative thinking.

In his organization, great ideas come from good and frequent brainstorming sessions. Personnel of all divisions

of the organization sit together bi-weekly to exchange thoughts and ideas. They also pay close attention to what their customers have to say as they are a vital part of the business. They then tailor ideas accordingly considering all key points from the discussions held.

The mission or purpose of a company is incomprehensible without a crisp vision. Their vision is what propels them forward. Mission is like the building block and vision is the fuel. Their core values keep them on the right track. Failing to adhere to a set values, any organization shall run the risk of falling apart.

When it comes to core values, all the leaders in the organization communicate core values by demonstrating highly professional ethics. The company’s core value is being a 100% ethical business. They do not compromise on the advice they shell out, as they want to lead their clients in the right direction. They state facts as it is, and they do not make promises that they cannot keep. Their leaders adhere to this strictly and set an example for everyone else in the organization.

WORDS OF WISDOM

Sreedharan has a vital piece of advice to share. Dedication and hard work are what got him where he is today. He also made it a point not to compromise on his personal values as it translates to the core values of the organization as well. “To anyone who wants to set off in a similar direction, have a clear vision on what you aim to do and support it with a good mission and bind it all together with your core-values”, he says. Dreams can very well be turned into reality, so dream! But remember to dream within your limits. Take one step at a time and you will get there, slowly but steadily.

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SIX

STRESS-RELIEVING FINANCIAL TIPS FOR ENTREPRENEURS

Last few months have not been encouraging ones for business purposes. Amid the pandemic, the threat of failure looms large on a number of start-ups. Considering this, we have come up with some stress-relieving financial tips. For entrepreneurs, financial tips can come handy in these tough situations. The aim is to decrease the pressure consumers feel about financial advice, while maintaining the essential human relationship they need. Have a look at some of the vital tips given below:

1 CREATE AN EMERGENCY RESERVE

As per a study by Bankrate, almost 63% of Americans have no emergency savings. This means that an unpredicted bill like an auto expense or medical emergency could leave that same 63 percent in an apprehensive financial situation. This is the last thing you can afford as an entrepreneur. Your company is also at risk when you put your personal

financial situation at risk. Ensure to create your personal emergency reserve if you aspire to become an entrepreneur or are already navigating the entrepreneurial waters. In your emergency fund, there should be expenses worth three to six months. This should be in a savings account in cash at your bank.

Suppose you have monthly expenses of \$5,000 then it is suggested to have \$15,000 to \$30,000 in your emergency reserve account.

2 DON'T BANK ON CREDIT CARD DEBT

To fuel your entrepreneurial spirit, racking up credit card debt is not advisable. To get a business off the ground, numerous entrepreneurial success stories espouse leveraging yourself. The only issue is that for every over-leveraged entrepreneurial success story that we go through,



there are 90% out there who didn't succeed. Credit card debt can harm both your personal financial and business goals. The idea of continuing to roll over credit card debt to no-interest credit cards won't remain for a longer period. Save up for the entrepreneurial run if you want to build something great. It will help you utilize sheer perspiration to get your idea off the ground.

3 WRITE-OFF IS NOT 'FREE'

With first-time entrepreneurs, one of the biggest misperceptions is that they liken the idea of writing-off expenses with not having to actually pay for the specific expense. However, the truth is that a write-off is still an expense, and it is still something for which you have to pay. Nevertheless, when it comes time to file your company's taxes, the ability to write something off helps certainly. Cash is king when it comes to starting a company.

The key to the castle is managing your cash flow. You just need to fathom that being able to write off business expenses doesn't mean you should spend frivolously. To understand better how expenses can help your tax benefit, speak with a Certified Public Accountant (CPA). Also, he can help you determine together a budget for your business, just as you would for your home. You shouldn't let the tax tail wag the investment dog in the investing world. The same goes here: Don't let the tax benefit of write-offs wag the spending philosophy of your company.

4 FOLLOW THE RECOMMENDATION OF 'TSL': TAXES, SAVINGS, LIFE

Go by a rule-of-thumb called TSL: taxes, savings, life - a budgeting tool. TSL advises that business owners should put 30 percent of their gross income toward taxes, 20 percent toward savings and 50 toward life. To help maintain a focus on building the company, these percentages can be altered slightly. And entrepreneurs should not lose focus on their personal finances. For instance, that 20 percent for savings could be thought of as money to go toward growing the business. Also, you can reduce some of your lifestyle from the 50 percent life budget if you are ready to sacrifice some. You can put it toward your company.

You would be able to keep yourself from racking up credit card debt if you are able to stay within these guidelines.

5 BE REALISTIC ABOUT YOUR BURN RATE

With entrepreneurs, one of the biggest things is that they don't understand their burn rate. They think they are spending, for an instance, only \$10,000 a month. However, they end up spending \$12,000. Then, this puts them in a predicament well before they have budgeted or planned.

If you assess that the burn rate for your company is going to be X, enlarge it by 20 percent when planning and modelling.

To understand if you are within or outside of the expectations of your burn rate, keep an eye on your monthly spend. This way, you can recognize problems with spending before you have to make a radical decision within a short period of time.

6 BE FINANCIALLY ORGANIZED

It is vital to get your personal financial situation, as much as your company is systematized. You need to know where all of your dues are what they are doing. You can stay focused on growing your business that way. All this while eliminating the stress of keeping up with your personal finances. Making use of an aggregation platform, you need to first make sure you centrally locate your accounts. Getting your finances in order can be a daunting task. These tips will help you use your stress-free days as motivation.

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