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the talk BIG IDEAS

THE MAGAZINE FOR SME & STARTUPS

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* Special Circulation

INSPIRING ENTREPRENEURS

PC Mustafa
ID FRESH

Murugavel Janakiraman
BHARATH MATRIMONY

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IN THE SERVICE OF SMEs, STARTUPS



Joseph Vackayil

We are privileged to present the first print + digital version of 'the talk BIG IDEAS', the magazine for SMEs and Startups. We were planning to release it along with the conference with the same title originally scheduled for March 21, 2020. Unfortunately the event had to be suspended because of the precautionary measures to ward off the deadly Corona Virus (Covid-19). We are at a very critical stage in history. Humanity is at its worst existential helplessness. Several countries have the weaponry to obliterate the entire life on earth several times. But all are miserably helpless and perplexed before this virus that has spread to the whole world infecting and killing people in thousands. Mankind has faced many such deadly calamities. Corona also will be conquered converting it into an opportunity. India especially is in an advantageous position to supply its products and services to people across the world.

In India's economic and industrial resurgence the Small and Medium Enterprises (SMEs) and startups have very important roles by inducting innovative and disruptive technologies in manufacturing, promoting entrepreneurial skills, and creating employment. The contribution of SMEs to National GDP and employment is very significant. They employ over 80 million people. With the economic development SMEs are growing across the country in multiple sectors including agriculture, manufacturing and service industry. It is estimated that SMEs in India account for 45% of industrial production and 40% of exports. They create 1.3 million jobs every year. The SME sector has also emerged as a key factor in the urbanisation of rural areas as about 51.25% of the 633.88 lakh micro, small and medium enterprises are in villages.

In spite of their contribution to the socio-economic development of India, SMEs face a number of challenges like the lack of capital due to inadequate access to finance and credit, inability to attract talented and tech-savvy manpower, poor infrastructure and low productivity, lack of innovation, technological and digital knowledge gap, and inefficient marketing. Still there are immense opportunities for the Indian SMEs to grow and thrive by adapting to the changing trends and embracing disruptive technologies and

digital skills. Startups are synonymous with innovation and entrepreneurship. The development and expansion of digital and disruptive technologies supported by the widespread availability and use of internet spur their growth and development. The changing demands of the more informed and evolving consumers catalyse startups in a big way. Startups are adept at spotting the unhappy consumer through digital means. Leveraging the latest digital technologies, such as data analytics, they meet the needs of the consumers to their satisfaction. The Government of India has launched 'Startup India Mission' to support entrepreneurs, build a robust startup ecosystem and transform India into a country of job creators instead of job seekers. Similar steps by the State governments like Karnataka, Telangana, Kerala & Tamilnadu are showing results with increasing number of very successful startups.

In this inaugural issue we have featured some of the world famous Indian startup entrepreneurs like Murugavel Janakiraman of Matrimony.com. Padmashri Arunachalam Muruganantham, *The Padman*, the inventor of the low-cost pad making machine, PC Musthafa of iD Fresh Foods, and Litesh Gumber and Bandhul Bansal, the promoters of QuadB, the makers of custom clothing. We are presenting in association with Her Entrepreneurs Network (HEN) two enterprising women entrepreneurs: Neeta Adappa, Proprietress of Prakriti Herbals, and Tarunjeet Rattan, Managing Partner Nucleus PR. Interview with Ajay Thakur, Head, SME and Startups, BSE Limited, and with Joyjeet Bose, Senior Vice President - SME Operations, Tata Teleservices Limited, give informative insights into the great services these organisations render to the SMEs. Scholarly articles by Karan Bindal of Brown Leaf Ventures, on India's first Angel Platform for social impact ventures, and by Praveen Joseph Vackayil, on Cybersecurity and Data Privacy, are other important highlights of this issue. Hope you will enjoy reading them and get enthused by them.

We are taking our baby steps, a startup in itself. Your opinions, comments, criticism, suggestions and guidance will be of immense help in our innovative effort (you can write to:

editor.bigideas@gmail.com) to support and serve the SMEs and Startup ventures for the overall economic development of our country.

With this noble intention we commit the talk BIG IDEAS to your hands,

Joseph Vackayil, Executive Editor



Satheesh Kumar

Happy talking to you! We are glad to present the talk BIG IDEAS Magazine for the SME and Startups business community to add value, enrich knowledge and to help as a catalyst in the growth of their businesses. The whole world is in its difficult times and the business community is facing its biggest challenge ever. Hope and Help is the simple mantra for the time. Covid-19 is not only a life threatening virus but also an opportunity for mankind to relook at the way we live, do business and use resources. I'm sure the world will learn and derive its best and sustainable models for the future. The business community will rework, inno-

vate and create better and robust models of businesses.

the talk BIG IDEAS is a platform to access knowledge, insights and business opportunities for SMEs and Startups with its Offline + Online events, **thetalk TV** Youtube channel, Reports and the Magazine (Print+ Digital). The magazine in this first issue covers the best of the inspiring entrepreneurs and some of the changemakers' stories sharing their journey of building great businesses. I am sure the stories will trigger and help your thought process!

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Let us stay in touch and continue to **talk!** Write to me **ceo@thetalk.in**

Satheesh Kumar, CEO & Publisher

Fresh food at its best taste, purest form

iD FRESH FOODS COMBINES TRADITION WITH TECHNOLOGY

- By the talk Bureau

For the ubiquitous South Indians breakfast is a celebration wherever they are -- in Bengaluru or Silicon Valley, Kochi or Riyadh. The unanswerable dilemmas in the working couple nuclear homes include the fastidiousness about breakfast. Solution to this dilemma has been transformed into multi-billion rupee business of supplying ready-to-cook breakfast mixes across the globe. Enterprising PC Musthafa from Kerala leads this business with the startup iD Fresh Food that provides fresh food products in their best and purest forms.

iD Fresh Food has become the professional assistant in the kitchen, helping families make 100% natural and authentic south Indian meals very fast from ingredients with no chemicals, preservatives, synthetic stabilizers, artificial colours or flavours.

Started in 2005, as a little establishment in the bustling streets of Bengaluru, iD Fresh Food has come a long way setting several milestones along the way. With \$30 million funding support from Premji Invest - Azim Premji's investment arm - and Helion Venture Partners, the company is present in over 45 cities across India, the US and UAE. With a team of more than 1500 employees, iD supplies 65,000 kgs of Idly/Dosa batter daily and other yummy food products like Parotas, Vada batter, Chapati and Paneer among others to more than 30,000 retail outlets. iD Fresh targets to clock INR 1000 crore revenue by 2023-24.

iD Fresh is a trailblazer in the fresh food segment offering consumers smart and convenient ways to ex-



Various products from iD Fresh

perience traditional Indian foods. It has revolutionised the idly/dosa batter space with its award-winning packaging and preservative-free products. It has combined the complex art of traditional vada making and the simple science of modern technology with its patented, squeeze-and-fry packaging design for the vada batter (It was presented at Harvard Business School); and most recently, revived the arduous traditional filter coffee making with its unique South Indian filter coffee that comes in the form of ready-to-use liquid (decoction).

iD Fresh is transitioning its entire product line and operations to organic. The company has been awarded certifications from the Agricultural and Processed Food Products Export Development Authority (APEDA), National Programme for Organic Production (NPOP), United States Department of Agriculture (USDA) and Jaivik Bharat, under the Food Safety and Standards Authority of India (FSSAI).

The company takes pride in its home-made style of preparation

“...sustainable packaging solutions, completely plastic-free.”

Smart Sip Tender Coconut

With #KnowYourCoconut as its core message, iD Fresh's Smart Sip Tender Coconut empowers customers with valuable information, unavailable so far, without opening the coconut. It assures 95 per cent accuracy in predicting the water content, pulp, sweetness and total edible quantity, offering consumers a choice. The Tender coconuts are priced based on the edible content and level of sweetness.

Salient Features:

- Smart Sip Tender Coconut comes in a unique plastic-free packaging - the natural coconut shell, without the husk to reduce weight.
- The packaging includes a paper straw and plastic-free sticker to be peeled by the consumer before drinking. To scrape out the pulp, there's a bigger circular groove that can be cut open with ease.
- The product offers consumers information about the water content, pulp content and sweetness of the coconut, with 95 per cent accuracy.
- An all-natural way to hydrate, coconut water is rich in electrolytes, antioxidants, potassium, calcium, magnesium, as well as other essential vitamins and minerals. It has fewer calories than sports drinks.
- iD's Smart SipTender Coconut is available in three sizes - small, medium and large, priced at INR 39, 49, 55 respectively.

in ultra- hygienic factories with best-in-class food manufacturing and processing systems and state-of-the-art equipment to provide completely natural and preservative-free ready-to-cook food. For the iD Fresh Food team, the mis-

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sion is to make the preparation of home-made meals a pleasure and to ensure that healthy food doesn't become a casualty in the maddening rush of everyday life.

Eat healthy, Eat iD! Is the life giving mantra of the new-age families because food is not only for a sound body, but also for the mind and soul.

New Ventures

iD Fresh Food recently entered the coconut segment with the iD Smart Sip Tender Coconut and iD Grated Coconut in a Coconut. They are also the company's initiatives to find sustainable packaging solutions for a greener and healthier tomorrow-both the products are completely plastic-free.

The INR 4000-crore tender coconut market is dominated mostly by unorganised players. The grated coconut market is INR 150-crore busi-

ness opportunity.

According to a TechSci Report, the packaged coconut water market in India is expected to touch \$40.73 million by 2022. iD Fresh aims to tap 60-70% of the organised/packaged market in the next three years. "There is a huge opportunity for the coconut industry in India. With increased awareness on health and rising consumer preferences towards natural and healthy food and beverages, we believe iD's Coconut will disrupt the market and further propel demand for it in India.

The plan is to introduce Smart Sip Tender Coconut and iD Grated Coconut in a Coconut first in Bengaluru, followed by other key markets including Kerala, Tamil Nadu and Andhra Pradesh, among others. We're expecting a revenue of INR 100 crore from both the coconut products in the next three years," Musthafa PC, CEO and Co-founder of iD Fresh Food,

said, "Our vision is to go green. As a consumer-centric company committed to preserving the tradition of Indian cooking with healthy and fresh ingredients, we are constantly looking for ways to reduce the use of plastic in our product packaging.

With the Smart Sip Tender Coconut and Grated Coconut in a Coconut, we have taken baby steps towards a gradual reduction of the plastic waste. Last year, when we launched iD Fresh Organic, we had made the commitment to our consumers to try our best to find more environment-friendly and sustainable solutions. truly hope that we are able to find better solutions for everyday plastic use so that we can leave behind a better world for the future generations," he said.

"Since inception iD Fresh has consistently offered customers easy-to-cook, preservative-free and traditional Indian foods, powered by technology and packaging innova-

tion. Both our new products carry forward iD Fresh's vision. Our grated coconut offers customers a healthier and eco-friendly alternative to frozen grated coconut and frozen desiccated grated coconut options that are laden with preservatives to increase their shelf life. Similarly, our tender coconut promises not just health benefits, but also greater transparency in terms of product volume and sweetness. We believe that these unique products will have a strong consumer resonance as we are providing them with a valuable offering of excellent quality, convenience and natural packaging", Pavan Kumar, Chief Business Officer, iD Fresh Food, said.

iD Fresh Foods which is present in North India has opened a factory in Mumbai to cater to the western India markets. The plant has the capacity of 20,000 kg batter and 10,000 kg parotas daily. ■



iD Fresh Foods' Tender Coconut & Grated Coconut.

Grated Coconut in a Coconut

With its Grated Coconut offering, iD Fresh offers consumers not just convenience, but also a healthier alternative to chemically-preserved frozen or desiccated coconut now available in the market.

Salient features:

- The fresh grated coconut comes in plastic-free packaging - in its natural coconut shell.
- The product is a healthier alternative to chemically-preserved frozen or desiccated coconut available in the market. iD's innovative packaging with the use of the natural coconut shell increases shelf life and maintains its freshness, natural flavour and aroma.
- The smart product offers consumers an opportunity to break free from the physical struggles of grating coconut for daily use.
- iD Fresh Grated Coconut in a Coconut is priced at INR 60.

WE AIM TO BE AMONG THE LARGEST FRESH FOODS CHAINS IN INDIA: MUSTHAFA

- By the talk Bureau

In an interview P C Musthafa, Co-founder and CEO, iD Fresh Food, explained how he got new ideas to bring out innovative products, and the manufacturing, marketing and expansion plans of his company. He said, "we are looking to identify challenges and fill gaps using common sense, innovation and technology. We are confident that we will become one of the largest fresh food distribution chains in the country." The following is the text of the interview.

Q: ID plans to be a 1000-crore

company by 2024. What is the growth path? New products? New Markets?

A: Our USP has always been providing products that are fresh, natural, preservative-free, in innovative packaging and that are affordable. Right from introducing idly dosa batter till our recent launch in the beverage space- iD Filter Coffee decoction, we have always ensured that we introduce only new and innovative products that make people's lives hassle-free.

However, we strongly believe that there is a way that we can disrupt existing products. For instance, we launched fresh batter products 15 years ago which disrupted the

traditional food market in India because, at that moment, people were using powder mixes. Today, the powder business has to some extent disappeared.

Similarly, we believe that there is a way to disrupt our current offering. By this, I mean- 15 years ago we came into the industry offering products that are completely natural, with no preservatives and chemicals. But when we look at the food that we eat we all know that our grandparents used to eat organic food. Today's challenge is that we don't have access to that organic food and if available we don't trust it. Even if we trust it, it comes with a very high premium. So our strate-

gy was to look at our past to go into the future. Hence, we disrupted our current offering by launching our organic range.

In the coming years, we will look at:

Geographical expansion: We will expand to new markets - other South East Asian countries like Singapore, and to the existing markets in North India and the US. Penetrating the North Indian markets like Delhi is key. We are already present in Kolkata and Delhi and are expanding aggressively. The US market also has huge potential. We launched our Filter Coffee decoction and we are already seeing good traction. We are now look-

Musthafa – The Id behind iD

A school dropout, who went on to do his Engineering in Computer Science from NIT Calicut, and MBA from IIM-Bangalore, **Musthafa PC's** love for traditional Indian food complements his penchant for technology and innovation. In 2005, he joined hands with four of his cousins in Bengaluru to start **iD Fresh Foods**.

PC was born and brought up in a remote village in Wayanad district of Kerala, where his father worked as a daily wage labourer. His humble beginnings strengthened his social consciousness and resolve to help build a world, where everyone has equal opportunities. After spending initial years of his career at top MNCs in India and abroad, becoming an entrepreneur was a natural progression for Musthafa. His aim was to provide employment opportunities to aspirants from rural India.

With **iD Fresh Foods**, his vision was to make fresh, home-made food accessible to one and all. He identified the gap in the market, afflicted with poor quality idli/dosa batter. In 2005, the company was the first in India to promote authentic Indian foods that are 100% natural and preservative-free. The team's clarity on their brand philosophy helped its evolution from a modest family-run business to a professionally-run organisation that currently operates in several cities across India, UAE and the US.

As the idea and identity behind India's largest fresh food brand, **Musthafa, the Co-founder and CEO of iD Fresh Foods**, has won many prestigious awards, such as the Forbes Tycoons of Tomorrow, India Today Make in India Award, JCI National Award, Vocational Excellence Award and Entrepreneur India Award, and IIMB distinguished Alumni. As Part of the Indian Philanthropy Initiative, **PC** works closely with the Directorate of Indian Army Veterans (DIAV) for the welfare of Army Martyrs' kin. He is also part of the Prime Minister's 'Champions of Change' team with a vision to build a new India by 2022. **Musthafa** has been invited to share his success story at various esteemed platforms, including the Harvard Business School, MIT-Sloan and United Nations. With an emphasis on innovative packaging and unique product delivery, he has helped pave the way for a revolution in the fresh food market in India.



PC Musthafa, the Co-founder and CEO of iD Fresh Foods

Q: Is iD looking at e-commerce for direct marketing?

A: Yes, going forward we're looking at e-commerce platforms aggressively especially for iD Filter Coffee Decoction. It is our first product that has a long shelf life and, with it, we have big plans to venture into new markets. We have already entered regions like the North America with it.

Q: How does iD ensure quality throughout the supply chain; any third party support?

A: Since, we deal with highly perishable products, we decided to come up with our own distribution network. This has helped us monitor the quality of the products and provide customers with fresh ready-to-cook food. In the highly perishable foods industry, the key is to get the demand right.

For this, we use Geo-tagging and Geo-fencing in all 30,000 outlets to track the sales. Store-wise data is essential to predict demand and reduce wastage as well. We have also bought technology to automate the collection of sales in real-time. The technology is so precise that sometimes we even send print invoices with the products because we are confident that the stores will not want more stock than what was provided. ■

ing at launching the fresh products in the US.

Category conversion: There are a lot of people making batter at home. My aim is to convert them to use iD Batter by using the power of 'common sense'. We will come up with more innovative products that fill a gap in our lives to make it more hassle-free. For instance, when we decided to provide customers with freshly grated coconut so that they can easily make their own delicious coconut chutney at home, we started working on different packaging solutions to pack freshly grated coconut without adding preservatives. But due to the nature of the coconut, it would spoil within a few hours.

Finally, we used our favourite tool: common sense. Nature has created its own packaging. So, we thought of using the coconut shell itself as the packaging and brought out iD Grated Coconut in a Coconut. This solved all our problems, including increasing the shelf life to three days while retaining the freshness.

Similarly, the tender coconut story dates back to about two years, when I was bedridden with typhoid. The

doctor had advised me to have a lot of fluids, especially tender coconut water, to restore the lost energy. However, after all the effort of carrying heavy coconuts home, I'd be disheartened to find very little water and almost zero malai inside the coconut. That was a truly frustrating experience! However, when we are ill, we start getting crazy ideas. That day, I made up my mind that I don't want anybody else to experience the same hapless frustration. I wanted to make tender coconuts storable and portable, while bringing in an element of transparency – in terms of the amount of water, the amount of malai and the sweetness level of the coconut.

Two years later we came up with iD Smart Sip Tender Coconut that ticks all the boxes! It is easy to carry and store as we remove the outer husk of the coconut to make it lighter and more compact. It is easy to drink; just peel off the plastic-free sticker and insert the straw.

It is convenient to scoop the pulp by using the bigger circular groove to open the coconut. And finally, there's complete transparency so that you get to know your coconut before you buy it; you know how much you are paying for per

gram of the product. What's more is that both the grated coconut and the tender coconut are completely plastic-free! There are no disappointments!

Q: Mergers and Acquisitions are the order of the day for business expansion and growth. Anything in the making for iD?

A: No, nothing at the moment. But we've had MNCs wanting to acquire iD, but we didn't take up the offer.

Q: The raw materials for most of the ready-to-cook foods are easily transferrable to distant markets. With this facility do you plan to establish subsidiaries in other countries?

A: Since we deal with fresh and perishable products that have a limited shelf life, we have manufacturing facilities in most of the cities we operate. We have factories in Bangalore, Chennai, Hyderabad, Mumbai and in UAE.

Q: How do you plan to fund expansion—IPO, bank loan, VC funding or any other sources?

A: We plan to expand with the company's profits and funds from our investors: Premji Invest and Helion Ventures.

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RAPIDOR GOES GLOBAL WITH SOFTWARE PLATFORM FOR SMEs

- By *the talk* Bureau



Rapidor, a startup from Kerala in the B2B platform segment, helps SME owners run their business efficiently with

controlled inputs automating their order-to-payments and collections cycle. Started in 2015 by the Delhi IITians Thomson Skariah (CEO) and Pawan Kumar (CTO), Rapidor operates in a conventional software-as-a-service model and offers SMEs a platform that would help them automate processes, increase efficiencies, and improve transparency in the entire order-to-collection value chain.

Simultaneously, employees spend significantly less time on the tabulation and invoicing of orders, which are now being done by the software.

Five years ago software solutions in the SME space were few and far between. Indian SMEs then viewed the platform more as a luxury than a business imperative. The general outlook had been that these are nice-to-have systems. But now, with money and payments becoming digital and with the complexities of GST, nobody wants in-person collections and paper invoices anymore.

Thomson said, "Our solution allowed every individual to save three or four hours a day. A sales order that would earlier take up to three days to process and invoice, could now be completed in half a day. We were able to digitize and capture the pulse of the merchant's entire business on a single platform."

Wide Customer Base

The customers of Rapidor include FMCG manufacturers and distributors, warehouse owners, steel trad-

ers, automotive spare part marketers, and others. It has been selected into JioGenNext's 2019 fintech cohort and this has gone a long way in helping the startup scale up faster by integrating with more SMEs.

Rapidor has more than 100 "direct clients" on its platform. These clients are, in turn, connected to other SMEs, taking the startup's channel reach to 52,000. It processes monthly invoices worth Rs 42 crore, growing more than 8 times in two years. In the next two quarters, Rapidor plans to increase its monthly volumes to Rs 500 crore.

Besides gaining industry connections, the JioGenNext programme has also allowed Rapidor to identify other startups with which it can collaborate. "I believe that one shouldn't build everything oneself. The better approach is to build solutions in a way other products and systems can integrate with them. We found six such startups within the JioGenNext cohort itself, and are in discussion with some of them," Thomson said.

With Reliance Jio's increased support for India's SME ecosystem, Rapidor hopes that it can roll out its product bundled with other Jio services in future. "With over 50 million SMEs, the market in India is huge. We plan to reach at least one million of them by 2021," he said.

Rapidor's credit-centric product, RapidorFin (R-Fin), allows its customers to monitor their dynamic credit scores based on their capital inflows, and helps them gain quicker access to loans from SME lenders, including top banks and NBFCs. Simultaneously, the R-Fin platform also equips lenders with clear insights into the businesses and merchants being financed.

The startup plans to make this an

additional revenue stream along with the SaaS fee it charges SMEs.

Global Exposure

Saji Gopinath, CEO of Kerala Startup Mission, a state-backed incubator for early-stage tech startups, counts Rapidor among the top three startups from the state, and gave grant of Rs 12 lakh.

Rapidor has become a national leader among the startups as it is selected to represent India in the Comet Competition – the world's largest B2B startup summit hosted by Ingram Micro Cloud, a company based in Irvine, California. The selection was from more than 2,000 Indian startups following multiple rounds of competition. Thomson said the Comet Competition looked at 2,000 startups from India, and shortlisted 16 companies from various parts of the country, before se-

lecting Rapidor to represent India in the final round. It won \$100,000 from Ingram Micro for emerging as the regional winner of the Comet Competition.

"With the funding from Ingram Micro, we will grow our international presence. We have received inbound requests from Spain, Belgium, Netherlands, and Malaysia. We have two pilots running in Singapore, and some clients in the Middle East," Thomson said.

Rapidor will represent India in round final in the US, in May 2020, where Ingram Micro will award go-to-market (GTM) funding to 64 Independent Software Vendors (ISVs)



From Left to Right: Pawan - Co Founder, Prabhu - Co Founder, Thomson - CEO & Co Founder

in a series of 16 concurrent competitions across five continents. The host countries for the competition are Australia, Brazil, Canada, Colombia, France, Germany, India, Israel, Mexico, the Netherlands, Singapore, Spain, Sweden, the United

Kingdom and the United States.

The contest will award one overall winner and three runners-up in each of the 16 locations.

(cont.d on page 8)

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NATURALS LAUNCHES BEAUTY AND WELLNESS COLLEGE TO CELEBRATE 20TH ANNIVERSARY

- By *the talk* Bureau

Naturals, India's leading salon brand, on its 20th year of yeomen service to people of all walks of life in their quest to be trim and gorgeous, has launched Beauty and Wellness College to take forward its work of empowering people. The courses offered by the college are in accordance with the curriculum of the Beauty and Wellness Sector Skill Council (BWSSC) under the Government of India.

Dr. Ishari K. Ganesh, Chancellor of Vels University, formally launched the college and unveiled the 2020 logo of Naturals along with its co-founders, Veena Kumaravel and C K Kumaravel. Ms Monica Behl, CEO, BWSSC, was also present at the launch press meet held in Chennai.

Ma Foi K. Pandiarajan, Minister for Tamil Official Language, Tamil Culture and Archaeology, Government of Tamil Nadu, in his keynote address said, "I congratulate Naturals on the 20th year of bringing positive changes to the business sector of Tamil Nadu. I wish them even more success. Let their work inspire many women to be entrepreneurs, empowering themselves and others."

C K Kumaravel said, "When we first opened Naturals 20 years ago, the industry was seen very differently. We have truly changed the way that the country thinks about beauty and wellness, and it has become a major lifestyle industry today. Now we have our sights on the next 20 years. We endeavour to make qualifications in beauty and wellness to be as valuable as any professional degree."

naturals
India's No.1 hair and beauty salon

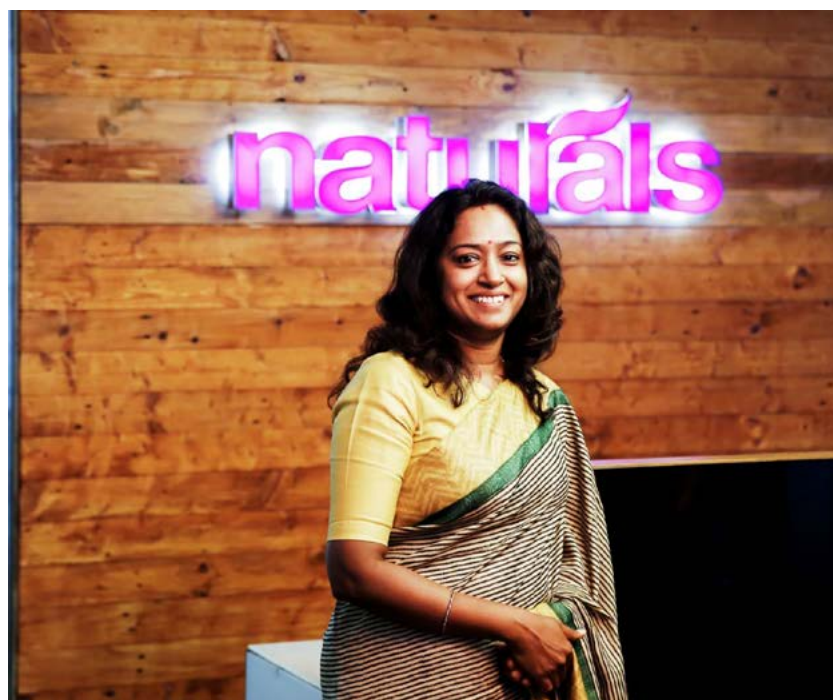
"Empowerment through employment has always been one of our core values at Naturals. We now add education to the picture, and are excited about equipping people from all over India with skills and experience of international standard," Veena Kumaravel said.

R. Parthasarathy Chairman CADD Center, and the operating partner of Naturals, said, "CADD is working with Naturals to make the brand a global leader in Salon industry. We plan to open 3000 salons by 2022. We look forward to an excellent long-term partnership and growth".

Naturals announced also a new joint venture between Naturals Ayur and Kerala Ayurveda Ltd. Naturals Ayur is the Ayurvedic beauty and grooming salon arm of Naturals and has been bringing contemporary as well as Ayurvedic beauty and wellness solutions under one roof.

Ramesh Wangal, founder and chairman of Katra Group, unveiled this partnership along with C K Kumaravel.

The press meet was followed by a panel discussion, "What is True Beauty?" in which actor and director Suhasini Maniratnam, danseuse Alarmel Valli and classical singer Bombay Jayashri participated. They were felicitated at the event. The event was made very grand with an exclusive fashion show presented by L'Oreal, and felicitations of 20



Veena Kumaravel, Founder - Naturals Group of Salons

game-changers in Naturals' 20-year journey.

Naturals has served more than 1 crore customers in the country over the last 20 years through its 700 salons, about 440 women entrepreneurs as franchisee partners and over 10,000 staff. The company plans to expand in India and abroad to 3000 salon by 2025.

World-class Grooming Academy

Established with the vision of becoming a world-class grooming academy, the beauty and wellness college has a mission of establishing training centres across India to empower talents and create career opportunities for India's youth in the field of beauty and wellness with a focus on personality, passion and professionalism.

These values stem from insights and practices drawn from Naturals' two decades in the field, with over 700 branches across India and abroad. The company was among the first to introduce to India the professional standards and pampering ambience that have become the norm in the industry today.

It has also become a reputed brand that creates job opportunities, particularly for women, people from marginalised communities and people from small towns. ■



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C K KUMARAVEL ENTREPRENEUR PAR EXCELLENCE

- By *the talk* Bureau

C. K. Kumaravel is the co-founder of Groom India Salon & Spa Pvt Ltd, the brand that owns Naturals. The first Naturals salon was started in 2000 by his wife, Ms K Veena. The brand now has 700+ salons across India and has been hailed as a game changer in the salon and franchising industry.

What gives him immense happiness today is not the magical number of salons, but the fact that Naturals has created 440+ women franchise partners, trained over 10,000 staff and serviced 1 crore plus happy customers in the last 20 years. CKK believes in the power of women and encourages them to be financially independent and has a dream to eradicate the word 'housewife' from the English dictionary.

CKK and Veena have redefined and revolutionised the salon and franchising industry by constantly innovating and offering services that delight customers.

It is Kumaravel's firm belief that women are as capable as men in business and all they require is a small push to start off as entrepreneurs and a little guidance in the initial stages of business, which Naturals is more than happy to provide. The brand vision is to create 3,000 salons, 1,000 successful women entrepreneurs and 50,000 job opportunities 2025. Naturals is today India's No.1 salon chain and the dream is to make it the world's No.1 salon brand in the near future.

Over the last few years, CKK, who has won several national and in-



CK Kumaravel, Co-founder - Naturals & Founder - CKAngels

ternational awards, is a speaker at various forums and enjoys motivating students and youth of our coun-

try to take up entrepreneurship. ■

(cont.d from page 6)

Winners will be awarded \$100,000 in GTM funding along with a chance to win \$1 million in cash, while each runner-up will get \$50,000 in GTM funding. The top winner of the competition will receive \$1 million

in cash at Ingram Micro's Cloud Summit in Miami's South Beach from May 12 to 14, 2020.

Rapidor has earned credits from Google Cloud for Startups, and recently made it to Microsoft for Startups' Highway to a Hundred

Unicorns programme. It has also been recognised by FinLab, a Singapore-based accelerator. With an imminent international expansion and a rapid scale-up, Rapidor is in talks with investors to raise a Pre-Series A round of \$2 million shortly. "This is in addition to the

money we have put in as founders. Eventually, we want to be able to use AI and Analytics and rewire existing employees into task-based operators and enable SME owners to run their business on auto-pilot, with controlled inputs," Thomson said. ■

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MY BIG IDEA

PRAKRITI HERBALS: NEETA MAKES 'SPA IN A BOTTLE'



Neeta Adappa, Proprietress of Prakriti Herbals

If you believe in something, the Universe conspires to make it happen, has been the life mantra of Neeta Adappa, Proprietress of Prakriti Herbals.

How she got into this innovative herbal business? In her own words: "In 1993, having completed my M Pharm in Mumbai, I got married and moved to Bangalore without even a tiny thought about doing anything on my own. However, buoyed by an encouraging husband who runs his own firm, I caught the entrepreneurship bug and started researching for an idea to start a small-time enterprise."

Not only necessity but even harrowing experiences can lead to invention. Then Neeta was struggling with the synthetic cosmetics which caused her severe skin allergies and scars which could be managed only with aloe vera gel.

"I realized that my passion for all things natural and expertise in herbs and cosmetology made a great combination. After a year of painstaking research into herbs, formulation of skin and hair care

natural products and testing them out with friends and family members, Prakriti Herbals took shape in 1995, from a small garage attached to my house, with an investment of just Rs 10,000, but with a firm belief that I will make a mark," Neeta said.

Initially she manufactured herbal cosmetics for beauty parlours. But the sales were not sufficient to sustain the business. Without giving up she persevered believing that one day the tide would turn.

"And it did. Out of the blue, we got an enquiry for the supply of small shampoo bottles to a Bengaluru hotel. In 1995, unlike today, customized herbal cosmetics with aloe vera were new to the hospitality industry which was looking for alternatives to synthetic cosmetics. We decided to fill this gap and this was our BIG IDEA. We have never looked back since," she said.

About her business and marketing plans Neeta said, "Our mantra of finding out what the customer needs and then delivering it helped us gradually expand our range to give the hospitality industry customized guest amenities under one roof. Today Prakriti Herbals is trusted by five-star hotels like the Park, hospital chains like Manipal Hospital and premium spas like the Goldman Sachs spa. So life has now come a full circle. Our cruelty-free retail products have been widely appreciated in India, Singapore and USA by fans who call it 'A spa in a bottle.'"

"Our dream is to take the magic and science of Indian herbs abroad and make **PRAKRITI HERBALS** a global brand." ■

NUCLEUS PR: TARUNJEET HELPS BUILD BRANDS ACROSS VERTICALS

As a professional, 12 years ago, Tarunjeet Rattan, Managing Partner Nucleus PR, was passionate about what she knew, communication, but was clueless about developing the passion into a business though she wanted it very much.

However, through perseverance, hard work and several mentorship programmes she has developed her new venture, Nucleus PR, into a consultancy that provides solutions to brands on reputation challenges across different verticals. Through smart collaborations and strategic partnerships, she has carved out strong associations with the media in all major metros and made inroads into over 100 cities in India. She is also a member of the international network of boutique firms, PRBI, and is serving her term as a board member this year. Through this exclusive network, she has expanded her company's footprints in over 13 countries.

Tarunjeet started the firm to be able to add the power of PR to brands that deserve to be heard and to reach their full potential by challenging the status quo pushing the boundaries of the sector. She selects clients that meet this criterion and help them achieve their set objectives. "As a company we have endeavoured to keep the future of our work in communication human-centric. The key is to understand that though technology is taking over a wide cross section of our lives, we are dealing with human relationships. As a team, we manage these relationships effectively and efficiently to garner a beneficial output. This has earned us accolades from brands and media," she said.

At the core of her firm's growth is the strong belief that to be able to bring out the best in a team one



**Tarunjeet Rattan
Managing Partner Nucleus PR**

needs to align energy and passion with brands and causes one firmly believes in. A firm believer in teamwork, her team of experts work with her to help their clients challenge the status quo and move ahead. Steadily and surely, the firm has been recognised for its leadership and hard work by several prestigious publications in the branding and marketing community.

Tarunjeet's experience in the industry started with the traditional media (pre orkut) to dotcom to digital outburst to mastodon today. She has witnessed how brand narratives change over the years. She continues to strain herself to skill up to stay ahead of the curve. Clients value the voice of reason that she brings to the table as she merges the learning from experience with enthusiastic ideas to bring about creative solutions.

Along with leading her team, Tarunjeet is also the founder of a knowledge-sharing industry group on Facebook (PRPOI - 7920 members) dedicated to the upskilling of PR professionals. She encourages her colleagues and industry peers to go out and take up sessions and participate in college and industry meetings along with her to pass on the knowledge. ■

BSE SME PLATFORM

SMALL IS THE NEXT BIG THING

- By the talk Bureau

BSE (formerly Bombay Stock Exchange) is taking several initiatives to promote the Small and Medium Enterprises (SMEs) and Startups in India. The leading stock exchange in the country launched the SME Platform on March 13, 2012 to facilitate the listing of SMEs cost-effectively by simplifying the guidelines for that. BSE started its Startup Platform on December 22, 2018. In an interview Ajay Thakur, Head, SME and Startups, BSE Limited, explains the role of these platforms in economic development, the eligibility criteria for listing, the advantages of getting listed, the number of listed companies, the amount of funds they have raised, and the future prospects of these emerging platforms.

“Our focus has been to bring a lot of SMEs from across the country to the SME Platform of BSE so that these companies can grow and provide employment in the country. The concept has started working well and now we are seeing momentum on this platform. Lots of companies are coming forward to get listed.”
The excerpts:

Q. How is BSE SME helping small and medium entrepreneurs? What is its focus?

Thakur: BSE has started the SME Platform for Small and Medium companies so that they can raise equity funds for expansion, acquisition and working capital. It further helps in creating visibility, credibility and healthier balance sheet. Our focus has been to bring a lot of SMEs from across the country to the SME Platform of BSE so that these companies can grow and provide employment in the country. BSE has been creating a lot of awareness among the promoters along with SEBI, Industrial and Professional associations across the

country.

Q. How does a small enterprise go about raising equity through an IPO on BSE SME?

Thakur: The SMEs may approach the Exchange or Merchant Banker (MB) in case they desire to get listed. The MB will go through the balance sheets of the company and accordingly advice the promoters about the issue size and necessary procedures. The MB does the proper planning and marketing of the company to the investors. The eligibility criteria for the listing are as follows:

- Post-issue face value capital should be less than Rs. 25 crores.
- Positive Net worth.
- Rs. 3 crores (\$428,572) net tangible assets.
- Combined track record: The company or the partnership/ proprietorship/ LLP firm or the firm which has been converted into the company should have a combined track record of at least 3 years. If the company has not completed its operation for three years, the Company/ Partnership/Proprietorship/ LLP should have been funded by way of loan/equity by banks or financial institutions or Central or State Governments or their undertaking, or the group company should have been listed for at least two years either on the Main Board or SME Board of the Nationwide Exchange.
- The company or the entities or the entities which has been converted into the company should have combined positive cash accruals (earnings before depreciation and tax) from operations for at least 2 financial years preceding the application and its net worth should be positive

Q. How is it different from the main Board BSE or International Small Exchanges?

Thakur: SME Platform is different from the Main Board on the following grounds:

1. It is a very cost-effective and faster way of listing on the Exchange.



However, they are traded on the same trading platform as that of the Main Board and therefore get the same exposure.

2. The public issue of these companies are fully underwritten and therefore the issue doesn't get devalued and ensures listing.

3. There is the concept of minimum lot size of Rs 1 lakh. Therefore informed investors can participate in the public issue. In the secondary market also, the shares will be traded in lots as prevalent in the primary market subject to revision in the lot size based on the share price.

4. The concept of market maker provides liquidity in these companies in the secondary market so that investors can get entry and exit.

5. The minimum requirement of investors in the public issue has been kept at 50. The concept has started working well and now we are seeing momentum on this platform. Lots of companies are coming forward to get listed.

Q. Which SME sectors are more popular on the platform?

Thakur: Companies from 28 sectors have got listed on BSE SME Platform. As SMEs contribute to lot many sectors, we are expecting the sectors to get widened with the time.

Q. Any case study of an IPO on BSE SME and its success story (also numbers of total companies listed / total fund raised / market capitalization etc)?



Mr. Ajay Kumar Thakur, HEAD - BSE SME

Thakur: We have seen a lot of transformation in the companies after listing. The first thing that happens is change in the mindset of the promoters. Access not only to funds but also the visibility, credibility and exposure transforms the company and put them into different orbit which results into growth of their business and profitability. The statistics about SME platform is as below:

- Totally 318 SMEs are listed.
- Seventy-three companies have migrated from SME Board to Main Board.
- The 318 SMEs have raised Rs.3304 crore
- Total market capitalisation of listed SMEs as on March 3, 2020 is Rs 17,831.03 crore

Some of the successful SMEs are: Suyog Telematics Ltd; Bella Cassa Ltd; SRG Housing Finance Ltd; and Manorama Industries Ltd.

Q. What do you feel about the journey so far and what according to you will be the journey ahead?

Thakur: The journey has been challenging in the last seven years. Initially no one had any faith in the concept and the success of SME Platform. We have created the ecosystem by bringing in all the stakeholders. In the last 7 years we have done 1800 seminars across the country, met more than 29000 entrepreneurs and then we have been able to get 318 companies listed. We keep on bringing and handholding small and medium enterprises to the SME Platform in order to bring growth and fuel employment in the country.

Q. What do the SME owners say about their experience?

Thakur: The SME owners are very happy as they have experienced both tangible and intangible benefits. Some of the promoters have got their other group companies listed. Exchange has always benefited the promoters.

Q. What do you think about the future for SMEs in raising equity?

Thakur: India's growing economy empowers more and more SMEs, and BSE SME Platform provides a lot of opportunities for them to raise equity funds.

Q. Who will help SMEs with paperwork / compliance / listing?

Thakur: The merchant banker acts as one stop solution for listing on SME Platform. They do all the paper work and help companies in doing all the compliances. Merchant banker does the hand-holding for three years.

Q. When was the Startups platform launched?

Thakur: India being the largest destination for the Startups with more than 60000 registered Startups. BSE launched its Startup Platform on December 22, 2018 to cater to their needs to become engines of economic growth.

Q. How many have listed and how much funds have they raised through this platform?

Thakur: So far four startups have got listed. They are: Alphalogic Techsys Ltd, Transpact Enterprises Ltd, Tranway Technologies Ltd and Valencia Nutrition Ltd. They have raised Rs 19 crores. ■



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VOXIT AUDIO APP

Looking for an option besides watching TV, and social media clutter? Well, if you like 'radio/audio' you will love Voxit Audio App. Launched in August 2019 in Google Playstore, it has been trending in the market with over 16,000 downloads in India and other countries.

Voxit Audio App has a variety of audio talks (non-music) on a wide range of topics like Motivation, Business, Entertainment, Love, Life and Relationship, History, Technology, Culture, Education, Health and Beauty. They can be listened to daily by every age group and across regions. This app provides a stage for passionate speakers to stream their audio talks.

Voxit has thousands of audios in Tamil and English. Hindi audios are expected to be launched in June. Voxit is in the radar of some of the early stage investors. It has a roadmap to expand also with other regional and global languages. ■



Mrs. K. Veena
Co-Founder, Naturals



One woman. One vision. One beautiful revolution.

In 2000, K. Veena had a dream - to revolutionise the Indian beauty industry & create thousands of financially independent women entrepreneurs. Today, backed by her husband C. K. Kumaravel, that dream is a reality for millions of Indians, every day. Thank you for being a part of this journey. Together let's build a beautiful India.

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LUXURY SALON & MAKEUP STUDIO

MATRIMONY.COM – FOR SUCCESSFUL MARRIAGES ON EARTH

- By *the talk* Bureau

Matrimony.com Ltd, founded by Murugavel Janakiraman, who is its present CEO, is the largest and the most trusted online matrimony brand in India. With over 4 million active members availing themselves of its services, It is the pioneer and leader in the online match-making business. Matrimony.com delivers the match-making services to users across the globe through its websites, mobile sites and mobile apps complemented by the on-the-ground network in India.

Janakiraman pioneered the concept of online matchmaking in 1997, when internet was still in its infancy in India, and it has changed the way Indians marry. He was working as a consultant in the US and

matrimony.com

launched a Tamil community site for Tamil NRIs. Matrimony was a section and seeing the quick traffic to it, he launched TamilMatrimony. He began an exclusive matrimony service in 2001 from a small office in Chennai. He bootstrapped with \$10 per month and after two years invested \$1000 per month. Janakiraman managed the entire website construction and administration himself in the early years. He says: "I used to do my consulting work during the day and manage the site in the evenings. My work schedule used to be 16 hours a day. I was into programming, designing, customer support and also into marketing. I used to take customer calls in the evening."

The journey of Janakiraman with his fledgling concept and novel venture was not very smooth. The concept of online marriage itself was new to the traditional audience. Dot.com companies were crumbling then. He had to struggle to build confidence among people in his venture. Money was the biggest bottleneck.

In Janakiraman's own words, "In 1999, when I made my first presentation in Silicon India, the proposal was rejected by all the top Silicon Valley investors. An online

matrimony portal was considered a non-viable project then. Even in 2000 I was rejected by more than 10 VCs who did not believe that online matchmaking would work in India". However he embarked on his dream project in 2001.

In 2006 Matrimony.com raised about \$20 M (less than Rs 100 Cr) in two rounds of funding.

The marriage services Matrimony-Photography, MatrimonyMandaps and MatrimonyBazaar were launched in 2015. These are the major marriage services currently in South India.

Now Matrimony.com is the market leader in matrimony with 60% market share. Almost 60% of profiles in India are created by the individuals themselves. Female profiles account for 30% of members. The site had 34 million registered members till 2019. Annual revenue in 2019 was Rs. 348 crore.

Maybe marriages are made in heaven. But on earth Matrimony.com makes thousands of successful marriages through its many products. They include: BharatMatrimony, CommunityMatrimony (a consortium of over 300 community matrimony websites), Assisted services and EliteMatrimony. The marriage services comprise Matrimony Mandaps, Matrimony Bazaar and Matrimony Photography. BharatMatrimony is the flagship brand.

BharatMatrimony provides match-making services through 15 Regional Matrimony services: Tamil Matrimony, Hindi Matrimony, Kerala Matrimony, Telugu Matrimony, Marathi Matrimony, among others. Cricket star MS Dhoni is the brand ambassador.

Matrimony.com has won the Super-brand 2019-20 award as well as the award for gender sensitivity for the 'Find Your Equal' campaign. The company is powered by over 4500 employees across 140 branches in 20 major cities in India.

Matrimony.com is India's leading consumer Internet Company. It is a signature consumer internet conglomerate, managing marquee brands such as BharatMatrimony,

CommunityMatrimony and EliteMatrimony. BharatMatrimony is considered the largest and most trusted matrimony brand which has also established a considerable retail presence with over 130 self-owned retail outlets across India. The Company delivers matchmaking and marriage-related services to users in India and to the Indian diaspora. Matrimony.com is India's first pure play Consumer Internet Company to be publicly listed. The company turned public in September 2017 and is listed on the BSE and NSE.

Guide to happy marriage

Bharatmatrimony.com has launched the Guide to a happy marriage (<http://www.happymarriages.com/>) to help the newly-wed couples. It has also run Happy Marriage workshops and more than 30,000 participants have undergone the same. These workshops guide people through the expectations and help them understand each other well and enrich their relationships.

Voice Messages

For the first time in the history of online matrimony, "Voice Messag-

es" an all-new feature was introduced in 2010 by BharatMatrimony, to help members express themselves better.

Members can now connect through Voice and exchange messages without revealing their phone number. In fact members can send messages without ringing the other person's phone and interrupting their personal space. Voice Messaging adds that personal touch and is perfect for members who like to express their feelings.

100 Online Matrimony Meets

BharatMatrimony conducted 100 matrimony meets for different communities at the same day same time on March 27, 2011. It is for the first time that a record 100 meets were held in a single day. During the Online Matrimony Meet, members communicated for 3 hours through uninterrupted chat conversations with as many prospects as they wanted. Members could chat, exchange views and share horoscopes with other members in their community. The response was really good in terms of participation. ■

MURUGAVEL JANAKIRAMAN

THE ONLINE MATCH-MAKER

- By *the talk* Bureau



Murugavel Janakiraman, Founder, CEO - Matrimony.com

Murugavel Janakiraman, the founder CEO of Matrimony.com Ltd was twice nominated by The Economic Times for the "Entrepreneur of the Year" award. He was awarded also the Digital Entrepreneur of the Year by WAT and was the Chairman of the IAMAI (Internet and Mobile Association of India).

Awards and positions came in search of this Royapuram lad because of his hard work, determination, will to win and drive to achieve. He lived in a poor family with limited resources and facilities. Even electricity at home was a luxury and a dream. After High School he did BSc Statistics in Presidency College Chennai, though he wanted to do BSc Chemistry to get a job as lab technician.

However Statistics guided him to MCA in the University of Madras which got him a job in the US where the life-changing portal was born. And it keeps on changing lives, making matches and families across India and among Indians globally.

Janakiraman says: "While working in the US in the late 1990s I wanted to do something connected to online technology because of my educational background I started a Tamil community site, matrimony was a section in that site. Seeing the traffic in the matrimony section, I got the idea to get into Tamil Matrimony and that eventually led to BharatMatrimony."

He discovered his wife Deepa through BharatMatrimony, member of a family that lived in Gujarat. The couple is blessed with two children.

Spiritually inclined, Janakiraman says he has benefitted from the teachings of his Guru Mahatria Ra and the yoga practices of Sadhguru Jaggi Vasudev.

In his mid-40s now, Janakiraman sees the matrimony service as a way to build a strong Bharat. According to him, "The future of a country depends on its Citizens. Good Citizens emerge from Good Parenting. Good Parenting happens in a Happy Marriage. And, we are the Gateway to Happy Marriages." ■

In an interview Murugavel Janakiraman, CEO of Matrimony.com, explains the growth prospects and his plans.

Q: Matrimony.Com has over 20 years behind it. The growth has been phenomenal. Do you hope to maintain the same growth rate in the coming years; or will there be more growth?

A: We are looking at a faster pace of growth with the expansion of our marriage services including MatrimonyBazaar, Mandap.com and MatrimonyPhotography.

Q: What will be the changes and what would trigger them?

A: As for matchmaking, while about 10-12 million marriages take place every year in India, online accounts for less than 10% of the marriages every year. So, there's plenty of opportunities there. As for wedding services, it's a largely unorganised market. The internet penetration into tier-3 cities could also be a key trigger.

Q: How is the competition in the market? With the multiplicity of linguistic and community based matrimony portals all over India how does Bharatmatrimony.com stand out? What is the USP—technology? Quality service? High success rate?

A: Matrimony.com is the market leader in online matchmaking with 60% share. Our large database of over 4.3 Million active profiles and the consequential network effect is an unbeatable advantage.

We stand out with our micro-market strategy whereby we offer a range of targeted and customised products and services that are tailored to meet the specific requirements of customers. Our strong consumer brand is a huge strength for us. The wide on-the-ground network of over 145 retail outlets

across India helps in customer acquisition and support. The robust technology and analytics together with an efficient business model is a key strength. Millions have found their life partner through us over the last 20 years.

About a decade ago, smart phones, mobile apps and social media emerged as technology opportunities. Today, we are leveraging the advancement in Artificial Intelligence (AI) and Machine Learning to enhance the quality and relevance of matches served to customers and improve their journey to finding a life partner. Big Data has impacted product (new ideas), sales (segmentation and pricing decisions) and marketing (insights for strategy).

Q: As the Indian communities are getting liberalised and the Gen-Next want to have their life in their own way, do you think the traditional way of match-making will survive the changes and challenges? Is there the impact of these in your business now itself?

A: Unlike in the past when parents played a major role in matchmaking, today millennials definitely want to have control of the choice of partner, although with the blessing of parents. Over 60% of profiles on BharatMatrimony are registered by individuals themselves.

I believe that India is a strong matrimony market. For us, marriage is the ultimate goal of a relationship. Moreover, majority of the dating service users are less than 24 years and for matrimony, it's 24 to 30 years.

Culturally, dating is not an accepted social practice, except in some urban areas. Besides, dating is viewed as casual, not seen as serious. Dating registrations have a skew towards males, whereas in online matrimony more than 30% are female registrants. It's also dif-

- By **the talk** Bureau

ficult to make money through dating, whereas when it comes to matrimony, it is in thousands. Finally, dating is exploratory in nature, but online matrimony is a commitment for marriage.

Q: Do you plan to make use of the data base you have to float any business outside the matrimony orbit, say an entirely new e-business?

A: No. We have our growing marriage services including MatrimonyBazaar, Mandap.com and MatrimonyPhotography that our 4.3 Million active members need once they find a life partner through our matchmaking services.




Q: How do you envisage Matrimony.com Ltd to be by 2030?

A: We will continue expanding the matchmaking business in India and abroad and be the leaders in the wedding services that include MatrimonyBazaar, Mandap.com and MatrimonyPhotography across India.

Q: What's your thought on Dare to Dream and can you pl share one of your Dare to Dream moment?

A: It's a good initiative by The Talk to inspire the SMEs and startups with fresh and disruptive ideas. My "dare to dream" moment was during the early days of the internet... when I launched a matrimony section in the Tamil community site that I launched in 1997. Those days, I spent my spare time after office hours to work on building this, today Matrimony.com is listed on the stock exchange. ■

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 Radio

TATA TELE BUSINESS BRIDGES DIGITAL DIVIDE OF SMEs

- By **the talk** Bureau

Tata Tele Business Services (TTBS), one of the Tata Group companies, is India's leading enabler of connectivity and communication solutions for businesses. With services ranging from connectivity, collaboration, cloud, security, IoT and marketing solutions, TTBS offers the largest portfolio of ICT services for businesses in India.

"With a fibre optic network running across 130,000 km in over 60 cities, 1100-plus partners and a team of over 1300 professionals, TTBS is well geared up to cater to the small, medium and large business communities in India. Focus on customer centricity and innovation has helped TTBS garner recognition from customers and peers alike," Joyjeet Bose, Senior Vice President, SME Operations, TTBS, said.

With technological disruption happening at a humongous rate, it is necessary for SMEs to leverage technology to drive efficiency at an optimum level. "As a progressive digital catalyst, we believe in providing the best-in-class bespoke technological solutions at reasonable costs while addressing the challenges faced by SMEs. Our award-winning solution SmartOffice, a cost-effective single box solution, allows business entities to have access to voice, data, network storage, and apps," he said.

For the evolving SMEs and startups SmartOffice can prove to be a boon as they don't need to worry about procuring and deploying connectivity and unified communications equipment. "We provide complete stack of hardware that go into creating IP-based integrated communication infrastructure that supports voice, data, and

video assorted with enhanced sense-of-cloud; and for that, we don't charge anything. We only charge for the services, which are routed through this box. Its pay-as-you-go model makes it a very affordable, reliable, easy-to-deploy solution that can greatly enable SMEs and startups alike," Bose said.

The SME segment is growing rapidly and is fast adopting technology, as businesses realize that technology not only cuts cost but also is an integral part of operations. Technology enables them to reach their customers faster, service them better and to manage the organization more efficiently by connecting offices, partners, and the larger ecosystem for closer collaboration and proactive servicing.

Technology adoption is one of the key challenges for SMEs given the huge CAPEX requirements for setting up Cloud services, voice, cloud storage and data security services. Solutions

offered by Tata Tele Business Services however provide a level playing field to SMEs to compete with big corporates by offering a host of state-of-the-art technology-driven services at affordable prices, thereby bridging the digital divide, he said.

The new technologies and outstanding services of TTBS have been recognized by various reputed organizations. Some recent accolades include: The CII Award for Customer Obsession, ET Telecom Award for Safety App, World Quality Congress Award for innovation in LOLA (low latency) services, and CMO Asia Award for thought leadership platform - Do Big Symposium.

"TTBS strives always to get the best technology and services to businesses so that they can improve processes, reach customers more effectively, manage workforce more efficiently and Do Big," Bose said. ■

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TTBS HELPS SMEs CHART DIGITAL GROWTH STRATEGY

- By **the talk** Bureau

Tata Tele Business Services explained the company's (TTBS) offers the most comprehensive suite of products and services such as Cloud and SaaS, Collaboration, Connectivity, IoT, Marketing and Security. The company has expertise in both the digital and the connectivity space and this enables us to take end-to-end ownership of the entire solution, be it devices, applications, or connectivity.

In an interview Joyjeet Bose, Senior Vice President - SME Operations, TTBS Limited,

"We offer bespoke advanced ICT solutions, which are easy to deploy, scalable and are available in an asset/capex light model. These are very cost-effective as they bring substantial savings right at the start of operations for a small to medium enterprise," he said.

Q: Please explain the services available from the SmartOffice Of TTBS to the SMEs. Would it require special skills



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Big**

to operate?

A: SmartOffice is an award-winning product which has received overwhelming response from Small and Medium Enterprises (SMEs). It is literally an office in a box, which integrates voice, data, storage and applications in one device and saves a customer the time, effort and complexity of working with multiple service providers in setting up an office. It is as appealing to a start-up as it is to an established organization wishing to open a branch office. The key functionalities of SmartOffice include IP-PBX, Data Router, Wi-Fi Access Point, VoIP/GSM Gateway, VPN and Firewall Security.

SmartOffice is very easy to install, once it is installed at the customer's premises, we provide round the clock support and maintenance.

Q: What support does TTBS offer for the digitalization of SME operations?

A: TTBS has a progressive approach of partnering SMEs in the capacity of a technology enabler/subject matter expert that provides them with differentiated ICT solutions. Our objective is to provide products and services that significantly impact the competitiveness of our customers and enable them to DO BIG.

Our SME business growth trajectory has been ahead of the industry. This has been achieved by an unwavering focus on product innovation and customer centricity while at the same continuing to invest in rolling out a high capacity, high resilience fibre network and deploying the latest IT tools and business applications. Last but not the least we have the largest channel partner network which is close at hand to meet the requirements of our customers.

Q: How will you help narrow the digital divide between the big industrial houses and SMEs?

A: Our strategic focus as a service provider has been on delivering a higher business value to our customers rather than offering deeply discounted plain vanilla products and services. One of our key differentiators is our deep understanding of the SME segment which is reflected in

our product innovations that have been widely recognised in the Industry. Be it Ultra Lola for the broking segment or SIP Channel on Demand for marketing & service use cases or SmartOffice, which is literally an office in a box, are some examples that one can highlight as differentiated products/solutions.

Going digital is not as simple as it may seem and for many of our customers, it's a complex journey which we are an integral part of. Digital and process automation have changed the way businesses operate and hence they are now opting for solutions like Internet of Things (IoT), Fleet Management other ICT services. We at TTBS are helping SME's chart their digital growth strategy.

Q: Would TTBS help adoption of disruptive technologies like Industry.04 on the shop floors of SMEs?

A: Adoption of disruptive technologies can catapult SMEs to a new phase of high business growth and larger market reach. It is imperative to embrace 'digital transformation' to spur growth, achieve better return on investment, cost efficiency, creating quality products/services, offering superior customer experience, etc. Supporting SMEs in embracing these technologies will be an important part of TTBS' future roadmap and strategy.

Q: As the SMEs take to new technologies security and data privacy become a major concern. What steps TTBS would take in this area for the SMEs?

A: TTBS provides complete managed security services with its products. So, we have a multi-layered, integrated and trusted security framework that defends an Enterprise from attacks on networks, endpoints, applications, data, identity, and infrastructure and which is constantly managed and monitored by our expert teams 24/7/365 for proactive protection. Just to give an example, our Smart VPN service privatizes a public cloud network, extending it with the security of a private network; faster data transfers that help data-heavy Enterprise applications operate with ease, and offer a seamless end-user experience.

Q: What kind of an operational scenario does TTBS envisage for the SMEs, say by 2025 or 2030?

A: The contribution of the SMB segment to the GDP of the coun-



Joyjeet Bose, Senior Vice President - SME Operations, Tata Teleservices Limited

try can potentially double in the next 5 years. Providers like us can play the role of technology catalysts in making this kind of growth a reality for SMBs and experience unprecedented growth in the bargain. It is our endeavour to use our deep customer relationships to develop products and solutions that enable our customers to compete and win in their respective business segments. Our focus is as much on building digital connectivity highways as it is on building horizontal and vertical business applications across industry segments that we serve.

We cover a wide range of industry segments including IT/ITES, BFSI, Media, Services, Manufacturing, Logistics etc. We also pay very close attention to the need of startups. ■

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SMEs AND STARTUPS HAVE TO FOCUS ON CYBERSECURITY

- By **Praveen Joseph Vackayil**

Data is the new oil, we hear it being said, and we would be remiss not to appreciate the gravity of this saying. Whether it is search, social, shopping, entertainment, or communications, the human race today is deeply reliant on a connected and cohesive digital ecosystem. In 2019, 4.4 billion internet users spent a total of 1.2 billion man-years online (Source: Digital, 2019).

A downside to this trend has been the emergence and catapulting into sheer prominence of the cybercrime industry. Today's data driven world has opened a plethora of avenues for cybercriminals to garner illicit gains, built on well thought out "business models" including the most popular ransomware, identity theft and internet banking frauds.

Cybercrime today is abuzz with activity from a broad variety of players, ranging from state-sponsored attacker groups equipped with A-grade hacking skills to organized cybercriminal groups whose end-goal is money. At the low end of the pyramid are the opportunists - the so called script kiddies with scant technical skills, but sufficient knowledge on do-it-yourself hacking tools, looking to make quick money or earn some fame.

It is evident that anyone is a potential target. Be it public bodies, private corporations, SMEs, Startups or individuals, no one is exempt. Most of us, however, continue to operate under a model of assumed immunity. The "it cannot happen to me" mindset plays a larger than evident role in modulating human behaviour.

Organizations, big or small, must develop and enforce a comprehensive

cybersecurity strategy, flowing down to structured operational activities. The cybersecurity strategy must address evasive (preventive approach) as well as resilience tactics (responsive approach) to ensure sustenance of business operations.

Preventive Approach

Prevention is better than cure is clearly evidenced by reviewing some of the common cases of cyber attack. Both organizations and individuals must take steps to ensure they are protected.

A risk-based approach is generally recommended, one that balances the organization's financial capabilities with the most appropriate cybersecurity measures to ensure that threats are addressed appropriately and on a prioritized basis. There are tons of security best practices, spelt out today in the form of standards, issued by independent organizations, such as ISO, industry bodies such as the PCI Council, as well as governments, such as NIST in the US.

Many organizations choose to pursue compliance with these standards as a means to exhibit a minimum benchmark of security maturity across their operations. In addition to securing their data to a great deal, this also fosters customer trust and boosts their reputation within their respective industries.

Some of the most popular compliance standards, frameworks and regulations include ISO 27001, PCI DSS, etc.

Ransomware, where organizational data is held hostage until a specified sum of money is paid to the attacker, is one of the banes of cybercrime that many organizations have had a rendezvous with. The preventive approach of taking regular data backup,

spelt out clearly in ISO 27001, is one of the best bets against ransomware. There is no effective response tactic today against ransomware.

As for individuals, they must exercise caution before clicking on obscure links, opening email attachments from unknown senders, or giving out data to unsolicited or unrecognized callers. It is always advisable to verify wireless hotspots in public areas before connecting to them, and not carry out any sensitive transactions (eg. internet banking) over any public Wi-Fi networks. Passwords, one of the most personal forms of cybersecurity, must neither be too complex (lest we should forget them), nor too simple (and therefore, easily decoded).

Responsive Approach

Organizations, despite their best efforts, can become the hapless victims of cyber attack. It is essential, therefore, that they are prepared.

Many corporations invest in Security Operations Centers - manned facilities that serve as the 24/7 watchguards of the organization's network infrastructure, looking for indicators of attack and deploying responses tactics the moment a breach is detected.

Cybersecurity professionals advocate the importance of a structured mechanism - one that detects a cyber event, identifies it as an "incident", responds to it appropriately and recovers thoroughly with minimum impact on business operations. Called an incident management



Praveen Joseph Vackayil is a Dubai-based Cyber-security and Data Privacy Consultant and Trainer

strategy, this approach is crucial for organizations large and small, and is implemented over a variety of approaches.

Practical implementation of incident response may be completed within seconds or may stretch to months or even years, depending on the scale of the attack.

As for individuals, the best recourse in the event of a cyber attack is to contact law enforcement.

Many national governments have set up dedicated units to assist citizens in the event of a cyber attack. As cybercrime pervades national borders and legislative landscapes, governments also co-operate with each other, exchanging threat data and risk profiles to enable better national security.

The conflict between good and evil is as old as time itself. Data and cyberspace have only laid out a new battlefield. Game on!



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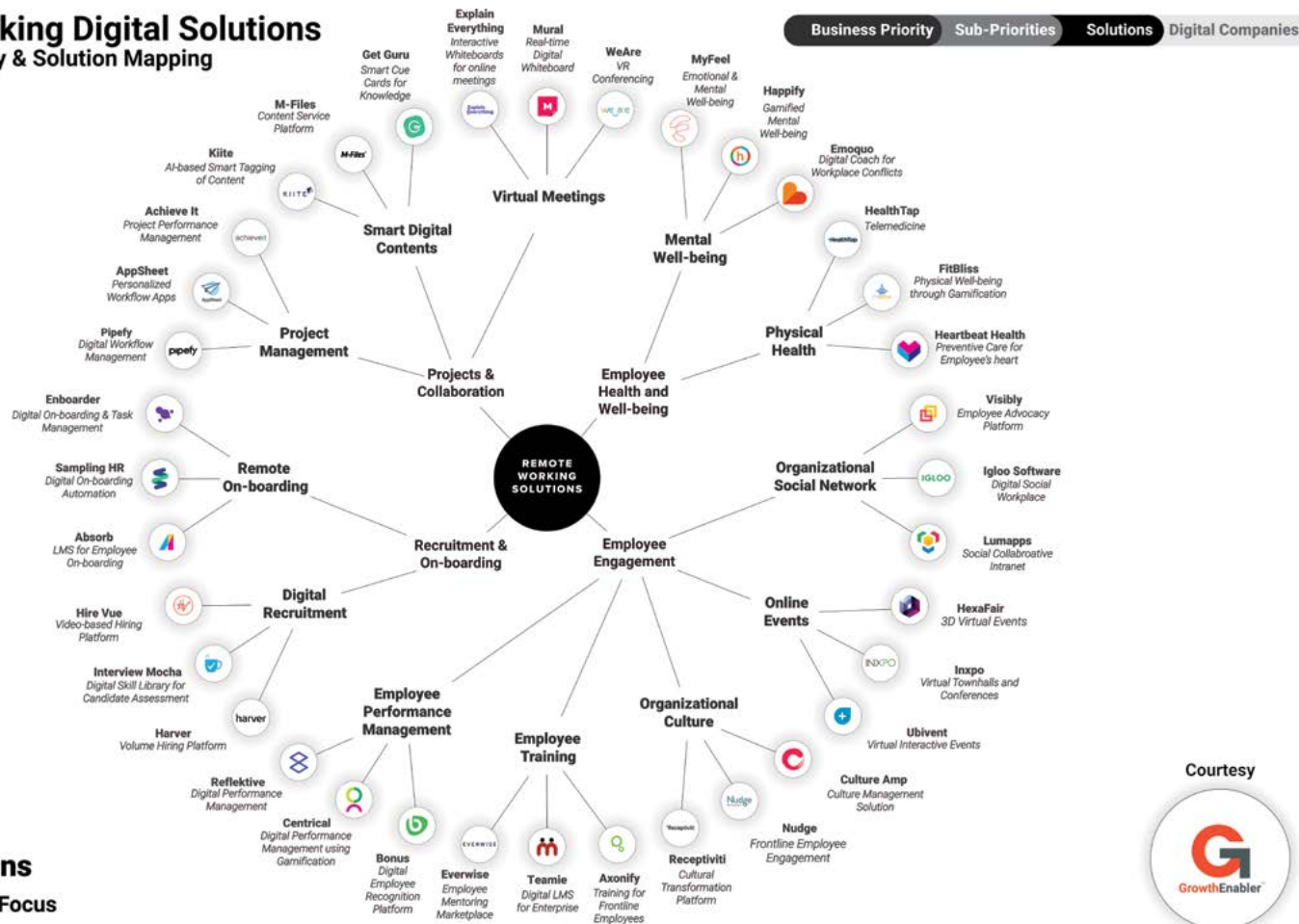


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FARMLOGICS TO DIGITISE FARM BUSINESS

The Kochi-based Farmlogics provides software solutions for Agribusiness, mainly of small and marginal farmers, to deal in agri-products and inputs, offers financial assistance and gives training to achieve sustainability. Incorporated in 2016, by three colleagues, Arun, Froid and Bineesh, it has a team of over 20 people and is present in six countries across three continents. Arun handles the strategic and financial affairs of Farmlogics. Froid oversees Operations and Sales. Bineesh, with his rich experience in AI and data science, manages Technology and R&D.

"We have no customers in India as of now. Agriculture is largely unorganized in the developing countries. The very reason for our existence is the unorganized nature of agriculture. We are helping stakeholders in the Agri-sectors to streamline their operations," they say.

Through a variety of carefully designed mobile and cloud solutions with a farmer-centric approach Farmlogis captures key information and data from thousands of farmers scattered across multiple locations with a



little or no /internet connectivity and make them immediately available to the management of farm organisations for prompt action.

The founders of FarmLogics have over 15 years of experience in building and implementing software solutions for agribusinesses across the globe. They find big business opportunity in the farm sector as the governments across the globe will have the task of feeding its people expected to be over 9.6 billion by 2050.

The governments and the private sectors are coming together and working towards that goal. Technology giants like Google, Microsoft, Intel and many others are investing heavily on addressing agriculture-specific issues.

Apart from West Africa, Farmlogics is expanding operations in Kenya. The founders want to make it one of the top five agri-tech companies in India by 2025 and to serve farmers directly through its solutions.

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NIRAMAI REVOLUTIONIZES BREAST CANCER DETECTION

- By the talk Bureau

NIRAMAI (Non-Invasive Risk Assessment with Machine Intelligence) is a deep-tech startup

based in Bengaluru offering radiation-free, non-invasive, non-touch, breast cancer screening solution for hospitals and diagnostic centers. Co-founded in 2016 by Geetha Manjunath and Nidhi Mathur, NIRAMAI is accurate, affordable, privacy-aware and can be used for women of all ages, including women under 45 years. This technology detects breast cancer at a much earlier stage than traditional methods or self-examination. As the solution is portable, it is also amenable for screening camps in rural areas and corporate health camps. NIRAMAI in Sanskrit means being free from illness.

Geetha Manjunath, an innovator of 15 US patents and many pending, holds a Ph.D. in Computer Science from Indian Institute of Science specializing in data mining and semantic web and has done management education from Northwestern University - Kellogg School of Management, on Innovation Leadership. Geetha has over 25 years of experience in IT research and has led many innovative projects in healthcare and transportation sector, especially catering to the emerging markets.

NIRAMAI's core technology called Thermalix uses a high-resolution thermal sensing device and cloud-hosted AI-based solution for analyzing thermal images. The innovative machine learning techniques used in NIRAMAI's solution have obtained 9 US patents.

NIRAMAI has raised two rounds of funding, with seed funding led by pi Ventures and Series A led by Dream Incubator from Japan, with participation from Bee Next, Ankur



Geetha Manjunath, CEO and CTO of Niramai

Capital, Axilor Ventures, 500 Startups, and Flipkart co-founder Binny Bansal.

Interview

The dream with an invention
With the invention of NIRAMAI, the Non-Invasive Risk Assessment with Machine Intelligence, Geetha Manjunath and Nidhi Mathur have brought about a big change in the early breast cancer detection methodology and technique. NIRAMAI is among the Top 100 AI startups and the Top 150 Digital Health Startups in the world. In an interview Geetha, CEO and CTO of NIRAMAI, explains the salient features, and benefits of NIRAMAI and her future plans. "I am dreaming of a day when breast health screening is very much part of routine checks for all women in India, and we drive out breast cancer deaths like we drove out Polio," she says. The following is the text of the interview.

Q: What led you to do research on this very major problem of breast cancer that affects so many women, especially in India?

A: The trigger to start working on

this technology research problem was when I lost two of my young cousin sisters to breast cancer due to late detection. I was a Senior Director in a corporate research lab when I heard this news. When I started researching this issue, I learned from my colleague Dr. Meshta about thermography, an imaging method which had the ability to detect abnormalities early but had accuracy issues. We created a small team to explore the use of machine learning algorithms to address that gap, and when I started seeing early promising results, I decided to do this full time and founded Niramai with my earlier team members Nidhi, Himanshu, and Siva Teja.

Q: What are its salient features?

A: NIRAMAI's technology Thermalix is an intelligent computer-aided diagnostic tool, which combines thermal imaging with artificial intelligence to detect early-stage breast cancer in women of all age groups. It is a portable, non-invasive, radiation-free, and privacy-aware solution where no one touches or sees the person during the test. Given that the test is affordable, safe, portable and can be conducted by low-skilled staff, the test is also suitable for large-scale screening camps where our automated AI-based tool can give real-time results for a health worker to identify women who need to be brought into a hospital for a follow-up test.

Q: Is NIRAMAI unique or one among many such solutions?

A: Our solution is unique. We have nine US patents and many international technical peer-reviewed publications proving the novelty of the solution.

Q: Can it be used to detect other types of cancers or other diseases?

A: While our current focus is in breast health, Thermalix as a tech-



nology is not limited to breast cancer. For example, we are also working on a research project to explore the use of Thermalix technology to combat the spread of river blindness. It is an infection caused by the parasitic worm *Onchocerca volvulus* transmitted by the bite of an infected black fly, causing skin diseases and even blindness. The live adult worms of *Onchocerciasis* can be detected by using Thermalix. As it is a non-invasive method, it is expected to help assess the efficacy of new drugs being developed to control river blindness by killing the adult worms. The Bill & Melinda Gates Foundation has provided funding support to NIRAMAI in this new endeavor.

Q: How many hospitals and diagnostic centers have adopted this technique so far?

A: Niramai has over 30 installations at hospitals and diagnostic centers across 14 Indian cities. In addition, we provide the screening test in 25+ BBMP hospitals free of charge. We have screened over 30,000 women so far. We have also conducted 100+ employee wellness camps. We partner with NGOs and cancer societies to conduct free screening camps for the underprivileged and rural women, who have low access to healthcare facilities.

Q: How do you envisage the future of NIRAMAI?

A: Last year, we only had one installation in Bangalore but now, we are in 14 cities. This year, we'd like to expand to more cities. We are tying up with various corporate hospitals, diagnostic chains, hospitals, NGOs, Government hospitals, etc for installations and conducting screenings. ■

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Radico

MURUGANANTHAM BATS FOR THE POOR OF THE EARTH

- By *the talk* Bureau



Arunachalam Muruganantham

When Archimedes ran along the streets of Athens almost naked with the yell 'Eureka', the citizens thought he was mad and irresponsible and violating all social norms. He was dealing with a royal tangle and his discovery was King-size. Arunachalam Muruganantham who lives in Coimbatore had a similar experience before he could cry out Eureka. The problem he was trying to solve pertained to a taboo riddled with lots of misunderstanding and superstition, though intrinsic to female existence - menstruation. The rich and well-versed managed it with Multinational company products. The rural women had not even have had the privilege of getting rags and worn out clothes. Their choices spread even to ashes, sand, leaves, paper bits and the like.

Poverty at home, and only his mother, a farm labourer, to fend for the four children, Muruganantham had to discontinue school education when he was only 14, the permissible age for work for wages, to

take up odd jobs like food supplier to factory workers, vegetable sales agent, machine operator, welder, farm help and such others.

His marriage to Shanthi and her arrival home and his grown up sisters changed his life and made him a researcher. His search was for a pad affordable, easy to use and safe to dispose for his wife and sisters.

They co-operated with him initially by testing his haphazard products. Later they refused. He managed to seek the support of some female medical students. It was not as successful as expected. He himself acted as a menstrual man with animal blood filled bladders and pads made in his backyard. Identifying the absorbant as cellulose from wood gave a new direction to his efforts. He made a machine to make a sort of pad after about five years of research, pain, failures, struggle and humiliation.

By the time Muruganantham could say 'Yes, I have made it' he was left alone as his wife and mother deserted him. He had lost his money, and was ostracised from his village.

A BBC *World Service* report by *Vibeke Venema* about Muruganantham, titled 'The Indian sanitary pad revolutionary', says about his struggle, "He had to wash his bloodied clothes he used for his trials at a public well and the whole village concluded he had a sexual disease. Friends crossed the road to avoid him. 'I had become a pervert,' he says. At the same time, his wife got fed up - and left. 'So you see God's sense of humour, I had started the research for my wife and after 18 months she left me.'"

"Worse was to come. The villagers became convinced he was possessed by evil spirits, and were about to chain him upside down to a tree to be 'healed' by the local soothsayer. He only narrowly avoided this treatment by agreeing to leave the village. It was a terrible price to pay. 'My wife gone, my mum gone, ostracised by my village, I was left all alone in life,' he said.

Muruganantham submitted his invention to the scholars in IIT Madras. Though they were sceptical, they registered his invention for the National Innovation Foundation's Grassroots Technological Innovations Award; Out of the 943 entries, it came first. Muruganantham received the award from the then President of India, Pratibha Patil. Suddenly he was in the media glare.

Wife Shanthi and later Muruganantham's mother and the rest of the villagers who had all condemned, criticised and ostracised him came back to him and accepted and felt proud of him.

The machine won accolades for its simplicity and cost-effectiveness. He was hailed as a social entrepreneur, and his commitment to society won him several awards.

Muruganantham seemed set for fame and fortune, but he was not interested in profit. He is quoted in the BBC report, "Imagine, I got patent rights to the only machine in the world to make low-cost sanitary napkins - a hot-cake product. Anyone with an MBA would immediately accumulate the maximum money. But I did not want to. Why? Because from childhood I know no human being died because of poverty - everything happens because of ignorance. He believes that big business is parasitic, like a mosquito, whereas he prefers the lighter touch, like that of a butterfly. A butterfly can suck honey from the flower without damaging it."

The big corporate houses wanted to hand hold him with the offer of commercializing his invention for big money. He refused and with the seed funding he could raise he established Jayaashree Industries, which now markets these machines to rural women across India and continues to provide these machines to self-help groups (SHGs) run by women.

Muruganantham's story was the subject of a prize-winning documentary by Amit Virmani, *Menstrual Man*, and the film *Phullu* (2017) directed by Abhishek Saxena. Director R. Balki cast actor Akshay Kumar as Laxmikant Chauhan in a film based on Muruganantham's life, titled *Pad Man*. The movie, *Period. End of Sentence.* won the Academy Award for Best Documentary (Short Subject) for the year 2018.

Muruganantham, as a social entrepreneur has given lectures at many institutions including IIT Bombay, IIM Ahmedabad, IIM Bangalore, Birla Institute of Technology and Science, Pilani - Goa Campus, and Harvard University.

(cont.d on page 20)

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BROWN LEAF VENTURES – ANGEL PLATFORM FOR SOCIAL STARTUPS

- *By Karan Bindal*

The vision of Brown Leaf Ventures is to create India's first Angel Platform for social impact ventures and to help social entrepreneurs scale up ventures which can impact transformation of society in the fields of environment, disability, rural development and woman entrepreneurship.

Our unique services and skills are in:

- Identifying initiatives in sync with the United Nation's Social Development Goals;
- Mobilizing investments;
- Providing on-board expertise, mentors, team, and process;
- Aligning matured funds and government participation to support 'For-Profit Social Impact Ventures'; and
- Enabling them access to knowledge, business, and money for growth.

We constantly look at projects which can have scalable and sustainable impact on society. Our endeavor is to involve every pos-

sible Indian who can contribute money, knowledge, time and connections to involve in such initiatives by investing their expertise and resources on such projects. We aim at engaging a large section of society with empathetic participation through conscious capitalism where the primary purpose is a better society and not necessarily profit as the only dimension of investments.

Pre-investment analysis

Prior to our investment we study the purpose of the project and its profitability. The purpose of the project should be for the betterment of the society or to make “Just Profits”. We look into value creation not valuation.

Similarly the project has to be sustainable with profitability on each unit transaction at some stage of operations. Our investment is predominantly to create a sustainable impact. The project should not depend on grant or donation.

As we enter in the early stage of

projects, we are very focused on selection of ventures with rigorous parameters. We understand that any project will have to go through many pivots through experiential learning. Therefore pre-checks before investing on founder and his team attributes and missing gaps are something which we clearly focus on. We also look into the intent and viability of project, market validation supported by extensive research etc.

While we are not very possessive about revenue pre-investing, we do not explore project in pre-revenue stage unless in an exceptional case. An initiative with at least one year or above in business with strong use case and looking for acceleration could be an ideal scenario for us.

Our goal is to Invest in at least five initiatives this year with investments varying from Rs 1 crore to Rs 2 crore per project and to ensure 60% of our investment creates a reasonable impact on society.



Karan Bindal, Founder - Brown Leaf Ventures

Karan Bindal

Karan Bindal is a social impact investor and growth enabler. His venture, Brown Leaf Ventures, is an incubation and investment fund to nurture ventures by social entrepreneurs. Besides this he has successful companies in construction, natural stones and multiple other ventures. Philanthropist by compassion and a serial entrepreneur his mission and vision is to transform 50 successful social impact projects to have lasting impact on society. ■

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Radice

(cont.d from page 19)

In 2014, he was included in Time magazine's list of 100 Most Influential People in the World. In 2016, he was awarded the Padma Shri by the Government of India.

The Pad Machine

Muruganantham is acclaimed as the one Indian social entrepreneur who has given women from low income groups in India dignity, by making it possible for them to afford to buy sanitary towels and provide them with an income at the same time. He created the world's first low-cost machine to produce sanitary towels.

Imported machines that made the pads cost over Rs 3.5 crore. The ma-

chine devised by Muruganantham costs about Rs 75,000. Each machine converts 3,000 women to pad usage, and provides employment for 10. A semi-automated machine costs more. A machine operator can learn the entire towel-making process in three hours and then employ three others to help with processing and distribution.

Muruganantham sources the processed pine wood pulp from a supplier in Mumbai, and the machines would grind, de-fibre, press and sterilize the pads under ultraviolet light before packaging them for sale.

His mini-machines can manufacture sanitary pads for less than a third of the cost of commercial

pads. They can produce 200-250 pads a day which sell for an average of about Rs 2.5 each.

More than 1300 machines made by his start-up company, Jayaashree Industries, are installed across 27 states in India and seven other countries. He sells his low-cost machines directly to rural women through the support of bank loans and not-for-profit organisations.

He is planning to expand the production of these machines to 106 countries, including Kenya, Nigeria, Mauritius, the Philippines, and Bangladesh to serve the poor on earth.

Most of Muruganantham's clients are NGOs and women's self-help

groups. Women choose their own brand name for their range of sanitary pads. It is by the women, for the women, and to the women. His vision is to “create one million livelihoods for poor women and make India a 100 % sanitary napkin-using country from the current level of only 2% in rural areas. No one is bothered about uneducated and illiterate people. Through this model, they can live with dignity.”

Muruganantham's work has also inspired many other entrepreneurs to enter this area. Some of them propose to use waste banana fibre or bamboo to make the sanitary pads. ■

'BOOK A CHEF' FOR RESTAURANT STYLE FOOD AT HOME

- By *the talk* Bureau



Mazoor Sheikh, Founder - Book A Chef

Mumbai city is a unique blend of different cultures, cuisines, languages, foods and festivals. Mumbaikars spend a lot of time between 2 C's: Commuting and Cooking.

Every human being loves to eat good food. Most women, and even some men, spend long hours in the kitchen to cook delicious food for their loved ones. It seems that in Mumbai time is food not money. The traditional adage 'the way to a man's heart is through the stomach' holds good even today in spite of all the feminist liberal thinking. Many women fail miserably in their attempt to win because they cannot

just make the taste bud ticklers their sweet hearts crave for. The million-dollar, life and relationship saving question has been and is how to get great homemade food? Well, now there is a great and easy solution. All that they need to do is just "BAC" that is "Book A Chef".

When people, especially young women, start cooking they anticipate some magic to happen and a "Genie" to pop up from the magic lamp to bring them scrumptious cuisine. This dream will now be fulfilled with just a click on the "Book a Chef" App.

BAC will bring cooking classes to

their doorsteps in the form of professional chefs who will not only train them to make delicious food but also guide them through the recipe as used in a restaurant.

BAC has two facets, one is training which would be a 2-hour session. The second would be cooking for occasions and parties, where our professional chef would cook food for 1-20 persons in their own kitchen. People can opt for any one of these facets of BAC and enjoy great food every day. BAC is a venture by Zeyad Private Limited Company founded by Manzoor Shaikh who has been into food industry for over 15 years. He has managed and partnered restaurants in Welling-ton and Mumbai.

For a decade he successfully operated 2 restaurants, Zaza Cafe and The Brocode Café Lounge, which were serving great food along with Sheesha. When the government of Maharashtra banned sales of Sheesha he had to close down the restaurants. He wanted to be in food business in a different way and chose to send restaurant experience to homes rather than people coming to restaurants. With the support of the web-enabled Apps BAC was born.

Shaikh's plan and aspiration is "to bring the best of culinary experience in the kitchen of every household and make families feel special by making tasty and hygienic restaurant style food with home ingredients by an experienced chef.

Our motive is to give women the freedom to enjoy with friends and families while their food is being prepared by professional chefs."

Customers can choose from a wide variety of cuisines. They can get online the list of home ingredients to be kept ready and book online for a chef and the food will be ready in five hours. Booking can be for as low as 1-4 people or for a party of 20 people. Service charges will range from Rs 999 to Rs 2999 depending on the number of people, time to be spent and the quantity of food to be made.

At present BAC services are available only in certain parts of Mumbai. "However, we plan to replicate the same model in other cities of India either through franchise model or by our own which depends on getting enough funds through institutional investors. The same can be done internationally also", Shaikh said. ■

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SALES5X MAKES SALES EASY



Selling is a thorn on which many Indian entrepreneurs fall and bleed. They have great ideas. But they find it difficult to 'sell' them. In the developed western markets, people find it easy to sell a vision. But in India, people are struggling even to sell a television. Most of the salesmen in India are not formally trained to sell. They cannot handle client objections and close prospective deals.

Sales5X, a sales training and consulting organization, is turning this around. Founded by Joseph Dass and Anmol Garg, Sales5X trains entrepreneurs and sales teams on the entire sales process - prospecting, qualifying, pitching, handling objections, closing the deal, upselling and customer success. Dass has 25 years of sales experience and has trained over 7500 entrepreneurs and sales executives. Garg is a sales funnel + digital marketing expert and also a popular standup comedian in India.

"Through our sales training, we equip sales teams with 21st century selling skills. We work closely with business owners and help them with sales strategies, creating a sales pipeline, optimising conversions, and building a healthy sales culture.

(cont.d on page 23)

QuadB SCALES NEW HEIGHTS IN CUSTOM CLOTHING

- By *the talk* Bureau

When Litesh Gumber and Bandhul Bansal ventured to make more

fashionable, convenient and comfortable T-shirts for their College Club, they little thought that they will be the makers of customized apparel for thousands of others in India and abroad. Since 2014, these Punjab Engineering College graduates have been scaling new heights of India's clothing market with QuadB, their Business-to-Retail custom apparel brand which they started when they were college students.

In the words of Gumber, CEO of the Chandigarh-based QuadB, "We founded QuadB when we were still in college. Raising funds was difficult for us since most people would dismiss us as "too young" before even giving us a chance to say our piece. Hence, ours was a completely bootstrapped venture. Most of the initial funds used to set up our company were our own. The initial capital we were able to secure for QuadB was INR 20,000."

About their business model he said, "our business model has been unique because we offer an expansive range of more than 500 products to our customers with the freedom to choose their own design, fabric, colour and other specifications. We have successfully integrated the Japanese management technique of Just-In-Time (JIT). We also employed Virtual Assembly Line (VAL), a production technique which breaks down complex manufacturing process into smaller tasks among many people who boost efficiency and productivity while creating more jobs. Because of these our bootstrapped startup was quick to gain momentum within a year of coming into existence. Now we are working on incorporating cloud

VAL to assist in the creation of an Online-to-Offline business model which will be the next step in our growth."

QuadB at the front-end employs 25 people and at the back-end, around 200 who work in the production plants.

The company has expanded its operations all over India and in many other countries. "So far, we have provided our services in more than 16 countries including the USA, the UK, New Zealand, Brazil and Spain amongst others," he said.

We want to expand globally through Online2Offline stores: Litesh. In an interview Litesh Gumber, CEO, QuadB, narrates the factors that triggered the concept, growth of the idea to a great business, and the expansion plans.

Q: How did you get your idea for this business?

A: Bandhul and I were part of SME and music club, respectively in the college. As freshers we were excited about the new journey ahead of us. But this elation was gone within seconds of seeing our clubs' t-shirts, which were really bad. However, not willing to let this get our spirits down, we decided to take matters into our own hands. Since we had prior knowledge of the clothing industry, we knew these weren't the t-shirts that we deserved. Bandhul and I approached a vendor and asked him to make the t-shirts we had in mind.

As this was a problem shared by every student, we had the t-shirts made for everyone. The difference in the quality of the two was quite evident and so, every student bought one. This small incident ended up having a deep impact on



us. It made us realize the limitations of the market when it came to customized goods and what we could do to contribute to this industry in India. And just like that, the idea for QuadB was conceived.

Q: Why is now a good time for this idea to exist?

A: In India, despite having a very expansive market of custom-made merchandise, there are very few manufacturers offering custom-made apparel of immaculate quality with the option for the clients to completely customize their order.. At QuadB, we strive to give our clients the products they want, irrespective of whether it's a small or large-scale order. We also offer complete customization of apparel, right from choosing the material of the fabric to its very stitch.

Q: What is the kind of customers you have?

A: Our clientele consists of more than 1500 customers who all come from various walks of life. We provide our services to various sectors including education, corporate, SMEs and B2Cs among others.

While our clientele is expansive and is spread globally, a majority of them belong to tier 2, tier 3 and tier 4 cities of India.

Q: How do you source your various inputs; any tie-up with cloth makers; do you plan to make your own fabrics.

A: We have tie-ups with multiple vendors who supply us with the raw materials required to manufacture our products. All of the raw materials procured are first checked thoroughly to make sure they meet all our parameters as our priority is the premium quality of our apparel above everything else. Our fabrics are also made under definitive specifications to guarantee unmatched excellence of our products to our clients.

We have plans to make our own specialised fabrics and have already started research and development to this end.

Q: What advice would you give to a young entrepreneur who is just starting out?

A: The first piece of advice I have

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for an aspiring entrepreneur is to just take the leap. Ideas are only as good as their completion. Many people spend their entire life just thinking of starting their business without actually taking the first step. I understand there is a certain level of risk involved in entrepreneurship, but then again, there's risk in even the most menial tasks we do. So go ahead and do it. And never lack in persistence and hard work; this is what gives strength to a business. Acquisition of skills is another key factor that makes a person a businessman.

Q: What is your vision and mission?

A: My vision for QuadB has always been the provision of complete customization of apparel and the delivery of quality standardised products to our customers. I also strive to transform QuadB's workforce into self-employed individuals and have launched a fully functional virtual assembly line to this end. QuadB's mission is to bring together the disoriented apparel market and make it available on a unified platform.

Q: What is your business plan and turnover target for 2025?

A: Our current turnover is INR 3 crore. We are planning to expand our business further in order to take a major chunk of the global apparel market. To this end, we have come up with affiliate and associate models which will be put to use globally. These models, also known as Online2Offline stores, are already quite popular in the western market and will help us immensely in scaling our business in the next five years.

We will be launching the Online-to-Offline business model in all major cities of India. We will also be partnering with various countries to launch our franchise model on an international level. Our estimated turnover for 2025 would be INR 120 crore.

Q: What are your thoughts on Dare to Dream? Please share one of your Dare to Dream moments.

A: This world is the product of all those people who have ever dared to dream. It is critical for the existence of creation and innovation without which mankind would not be where it is today. I remember when Bandhul and I were still in college, we had received a huge order for t-shirts. Since we did not receive enough advance for it, both of us decided to put in our semester fees and started the production process.

However, due to some problem, the entire order was rejected and the deal fell through. We were out a lot of money, in a different city and had no idea what to do. It felt like a breaking point but we had our backs to the wall. We decided to stay in Kolkata for another ten days and visited multiple colleges during this time, trying to secure orders. It was difficult but by the end of it, we had managed to close almost nine orders and saved our company. ■

(cont.d from page 21)

We make sure you are equipped with 21st century selling skills through our online and offline training programmes," say the founders.

They work very closely with SMEs and Startups and solve their sales challenges like handling client objections, closing deals, sales strategies, pipeline management and team motivation. "Sale is the oxygen of any business. If you are facing challenges in sales, reach out to us and we will be happy to help," they assure. ■

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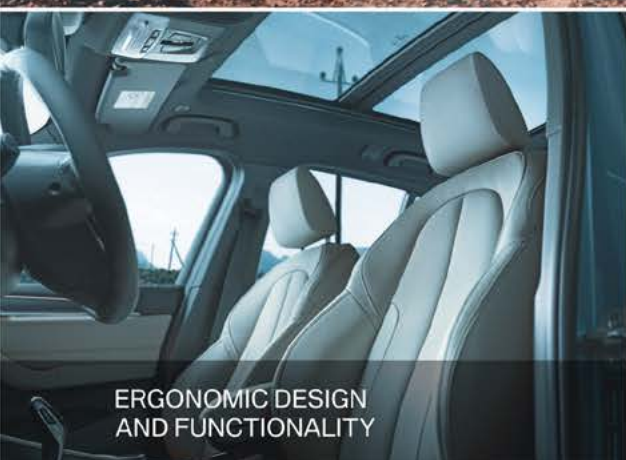


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