OBSTACLES to OPPORTUNITIES

An entrepreneur's journey

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Agnelorajesh Athaide

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Obstacles to Opportunities: An Entrepreneur's Journey

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This book is dedicated to my parents, Mrs Bela Nazareth Athaide and Mr Nazareth Joseph Athaide.

To my mother, whom I miss every single moment, with each breath. Fearless, daring, caring and emotional, she has been my inspiration and my biggest motivator, and has played the decisive role in turning me into who I am today.

To my father, the embodiment of family values, and a man of focus and dedication, not the least of which was punctuality. He has always encouraged me on my pursuits, my aspirations and the way I lead my life and my beliefs. From him I have learnt the value of commitments and belief in prayers and God.

Mrs Bela Nazareth Athaide and Mr Nazareth Joseph Athaide

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An Inspiration called Rajesh

If I search for a true life story to repose faith in destiny, then it's my association with Rajesh, my only business partner and my true friend for life and beyond. I firmly believe that there is no other person like him, but if everyone could find a Rajesh in their lives, then that Rajesh would be on the top of their speed-dial list.

No task is impossible, too big or too complex for this man to understand, to work multiple solutions, and to implement them to perfection.

In every situation life throws at you, how you approach it would determine the outcome. In the case of Rajesh, it's always, 'Oh, that's simple and is easily solvable.' It's this line that flashes even before he settles into the subject. But the very fact that he starts by deciding to decode the matter and to resolve it, it's already done for most part of it, and the rest are small steps towards the goal.

When a man uses his head, should he leave his heart away and vice versa? Well, with Rajesh, it's not this or that but instead it's this *and* that. He very naturally uses his head and heart to tide over everything and hence his LARGE network of friends who would do anything for Rajesh, just as Rajesh would do anything for his friends, with nothing holding him back.

His life story is more of a textbook for any and every budding entrepreneur, for anyone who wishes to embrace growth, for someone who believes that he is cut out for big things. It's not how you were born which counts but how you went about your life and what legacy you wish to leave behind.

With my Rajesh with me, I actually have the world with me. Who is that Rajesh for you would be the question to ask.

CHIDAMBARAM NAGU
Managing Director
St. Angelo's
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Living Life King-sized

I have known Rajesh for a long time as his best friend and as his business partner. Ours has been a great partnership of trust, strength and shared vision. It's such an honour to be writing the foreword to this most inspiring life story of my dear friend.

Rajesh suffered life's first cruel jolt when he was an innocent, carefree 11-year-old boy. At this tender age, he was forced into a life of unprecedented hardship from a privileged life.

Rajesh and his family moved to the most dangerous slums of Mumbai and he grew up into an adult practically overnight at this point. This bitter reality is what led to the making of Rajesh – it turned him from a slum boy to the successful and renowned millionaire we know today.

Rajesh lives by the teachings of his mother, whom he considers his god. His mother told him when he was just 11 years old, 'Rajesh, in life, either situations control you or you become strong enough to control situations.' Since then, Rajesh has not only controlled but also overcome all adverse situations. Now he voluntarily meets difficult situations head-on, even if they are others, and solves it for them.

A man with several unique qualities, it is very rare to come across a personality as versatile as his. Rajesh is a very daring and bold person. His thoughts are powerful and positive. He is a true believer in manifestation and the law of attraction. He is a strategic operator. He is full of zeal and energy for all that life has to offer. He lives 48 hours in his 24 every day. I have never heard him use words like 'tired' or 'stressed'. He is phenomenal at multitasking and at handling complex subjects. He has this eternal hunger for learning and for knowledge. For Rajesh, speed is everything – speed in thinking, in solving and in execution.

Rajesh thinks king-size, large-scale, big. He is incapable of thinking small or normal. He has vast global business experience across various economies, countries and industries. His contacts are innumerable. Once he sets his mind to something, he masters it like a pro at an unbelievable pace. He is driven by passion and makes decisions from his heart.

But Rajesh is not just driven to succeed. He is also one of the most giving, helpful people I have met. He stands by and helps people who reach out to him, expecting nothing in return and never keeping score. That's a truly rare trait.

Despite his impressive achievements and success, Rajesh has never forgotten his past and all the people who have been a part of it. He is very rooted and nourishes all his relationships with the people who have journeyed with him from the start and stayed with him till today. He values people more than time, money or wealth.

This regard for relationships is not limited to personal ones. Rajesh is brilliant at establishing and nurturing relationships across a wide cross-section of people from all over the world, across all industries and across all spheres of life. He has very interesting and inspiring conversations with all the people he meets and learns and imbibes their essence.

He is certainly not one in the crowd. He has a unique style of thinking, doing and operating as well as an intuitive intelligence, which are his core differentiators. That is his winning edge.

Rajesh's life story will answer all our questions about how one can achieve meaning, growth and happiness in life irrespective of our current situation or background, how one can impact the world and people around them in a positive manner, and how one can be the designer of one's own destiny.

GEETHA NAGU
Joint Managing Director
St. Angelo's
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Creating Value in Life

When I first met Agnelorajesh, I was a student of the computer course at his institute, learning from him. While observing him, I was struck by his passion to life, his commitment to his work and his daring attitude. Every day was a day of admiration for this youngster who lived a life full of smiles and full of zeal. I was one of the many who admired him.

I too hail from a humble background but Agnelorajesh's approach to life was different – *he* is very different. When we got married, I really thanked God. Marriages are indeed made in heaven!

Agnelorajesh lives every day with the philosophy of giving. I love his energy and spirit to achieve. Having got the opportunity to observe him closely, I find him to be very innovative in his thoughts. I have always seen him overcoming situations which demand greater efforts and higher intelligence. His people skills are amazing and his commitment to friendship is beyond compare.

He has been a doting husband and an impactful father. He loves entrepreneurship and considers that as his religion. The children adore him and hero worship him. Like me.

India is a great country, and personalities like Agnelorajesh add to its glory. I always feel that he will play an important role in the development of the country. An extremely passionate Indian, I have seen him on many occasions speak about India during our international travels and he does so with immense pride.

I can say I am blessed to have a life partner like Agnelorajesh, who has added so much of happiness to all our lives. I am sure this book will add value to the lives of the readers and inspire them to do more and bring more success and prosperity in their life and to all around them.

Jai Hind!

SUGRA ATHAIDE
Director
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There are no secrets to success. It is the result of preparation, hard work, and learning from failure.

— Colin Powell

The Germinating Seed

The 15 years from 1970 to 1985 were completely different from how things are today. In 1971, India had just won the war against Pakistan. That was the year of my birth. The next 15 years proved to be stable, with no earth-shattering events. But this period turned out to be instrumental for the development of the IT sector in India. India's former IT minister, the late Pramod Mahajan, once said that India leads in 'IT and beauty contests, the two areas the government has stayed out of'. Though this statement is mostly true, the Indian government did play a role in promoting the software sector through its protective stance towards hardware. In 1977, the Janata Party forced IBM and other major international players to leave India. This led to the development of microcomputers and minicomputers that used the UNIX operating language, a system that became popular worldwide, and which Indian programmers had the early advantage of learning. The Monopolies and Restrictive Trade Practices (MRTP) Act limited the entry of large industrial houses in new sectors, which meant that small new companies emerged in the IT sector.

On the cultural side, the film industry was on the verge of breaking the trend of romantic movies that glorified sacrifice. The new movies were more action-based and romantic. Violence became an integral part of the movies, and there was great emphasis on 'villains' who were basically underworld dons. The 'angry young man' was introduced at this time, a brooding hero who was very good at delivering punches and kicks, and who would destroy the villains and win the lady's heart in the end. Rajesh Khanna, actor, producer and the 'first superstar' of Bollywood, and Amitabh Bachchan, India's 'first angry young man', who fought poverty, corruption and wrongdoings while maintaining their good looks and personal moral code, became the role models of the Indian youth. For young people, life was like a 70mm screen – bush shirts, bell-bottomed pants, long hair, large sideburns and Amitabh on their mind. Audiences were dazzled by the big screen and its emerging superstars. But all the glitz aside, the inclination among most youngsters was to get a permanent job. Their families and society demanded it. The big screen was a veneer, perhaps even the pulse of the times, but not everyone could be a superstar.

I was different. The magical world of cinema did not attract me because my family could not afford going to the movies. So the cinema never affected me, unlike my peers at school who were better off. I was growing up in a conservative environment where it was important to save money and forge ahead with whatever little we had.

I was born into a middle-class family in Vasai, a historic suburb to the north of Mumbai (then known as Bombay), and we remained in that part of Mumbai till I was four years old. Later, my parents moved to Goregaon and finally settled in Malad.

Four Bare Walls

My parents were the first teachers and idols of my life. Both had an independent streak and married for love rather than waiting for an arranged marriage, which would have been based on shared family history, education and social status, as was customary then. Prior to his marriage, my father was training to be a priest at the St Pius Seminary. He met my mother, fell in love and after seven years of study, abandoned the priesthood. His family saw this decision as a serious social transgression. My parents belonged to neither the same caste nor the same religion. My father was Roman Catholic and my mother, a Mudaliar Tamil Brahmin. Their respective families did not approve of the marriage, which was considered a taboo in the 1960s. This left them to fend for themselves in a society that supported only arranged marriages. It caused them to leave their respective homes, and thus began their adventures. Without family support, their finances were always precarious. They embarked on a difficult journey, moving from one rented house to another.

In the beginning, their earnings came from private tuitions and classes. These classes provided additional training, beyond traditional schooling, to young students. Back then, tuitions took place at the residences of the teachers instead of at commercial centres. They chose to teach both groups of students and individual students to earn money. Private tuitions paid better than a conventional teaching position in a school. Both parents had strong educational foundations, which enabled them to impart knowledge and expertise with ease to young minds. However, their income was not sufficient to run the house. Life was hard.

However, over the years, my paternal grandmother and her eldest brother had mellowed on the subject of my parents' marriage and accepted my father back home. Finally, my parents returned to Vasai, where I was born five years after they were married.

My father had a big family, with three brothers and three sisters. Since my mother was a South Indian, she found it difficult to adjust to a large Christian family. Therefore, in 1975, when I was four years old, my father moved us to Unnat Nagar in Goregaon.

It was a four-room house situated at the corner of the chawl. It also had an adjoining garden. During this phase, my father was working as a clerk at Mahindra & Mahindra, the well-known Indian automobile company. He worked in the tractor department. My mother continued to give personal tuitions. Though I was a child, I could sense the hardships my parents were going through and their efforts for a better life. Because of their untiring labour and love, I had the good fortune of studying at St. Thomas High School, a reputed convent school in Goregaon.

In 1982, when I was 11 years old, our landlord asked us to vacate our residence. Perhaps he wanted to use it for himself or perhaps he had found higher-paying tenants. At that point, we could not afford even a radio. In fact, we could barely afford to buy food and clothing, the basic necessities of life. To add to that, now, we had no stable place to live. This brought its own worries and concerns. However, luckily, we were not left in the lurch. My mother had bought a house from the Housing Board in 1971. She was good friends with the social worker and erstwhile Member of Parliament Mrs Mrinal Gore. My mother had participated in many social projects with her. Mrs Gore knew the context of my parents' marriage and the overall state of things. Understanding our circumstances, she had guided my mother to buy the house. My mother had shelled out ₹180 for a house of 180sq. ft. But we were not the legal owners of the house yet. The Housing Board still owned it, and we were the tenants. Nevertheless, this was still considered a form of ownership in those days. The Maharashtra government had an affordable housing programme for financially challenged citizens. The state would buy land, build small units on it and then rent them out to needy families. The rent for our house was ₹9 a month in 1971. Over a period of time, many families got the opportunity to buy their units. We became the owners of our unit in 1994 after paying a sum of ₹22,000 to the Maharashtra Housing and Development Authorities. Nowadays, this programme is so popular that it works on a lottery system to serve larger numbers of people.

After my fifth standard final results, in May, we handed over the Goregaon house to the landlord and settled in Malvani. It was a 180sq. ft shoebox. We moved from a 900sq. ft house with a garden, toilets and water supply to a matchbox house. This house was very small – four walls, a roof, a washing area with a 4ft wall and no doors. It was rudimentary at best.

It was 7pm when we stepped into our new home in Malvani that day. Darkness had descended upon the settlement. I was in tremendous shock, scared and lost in my thoughts. My two brothers were too young to understand the situation – the youngest was just 2 years old. That evening was very difficult for me, almost unbelievable. My parents had explained the situation to me and I was trying to accept it. They were both helpless because of financial constraints. They could not afford a bigger house. Their dream of giving us a beautiful world seemed to have been restricted to those four bare walls.

So Malad–Malvani became my world during my childhood. During those days, Malvani was notorious for thugs and bullies. Criminals who were expelled from Mumbai as a punishment for their offences were sent to Malvani. These outcasts turned it to their base camp for illegal activities. Liquor dens, drug dealers, contract killers, prostitutes, pickpocketing gangs, gamblers and a duplicate products' market… these were all present in my surroundings. The mention of Malad–Malvani struck fear in the hearts of the bravest. People living there had limited dreams and aspirations. They were confined to a reality marked by clashing lifestyles and interests, with the constant shadow of criminal activity in the background.

However, even in those tough circumstances, my parents did not once entertain the idea of changing our school. All three of us boys continued our studies in the same convent school as before.

It was a private convent school, not a free government-run school. My parents did not compromise on our education and upbringing. It was here that for the first time, I witnessed the luxuries my peers from well-off homes enjoyed. This gave an understanding of my own situation and enabled me to envision the changes that would be required later in my life. The economic shortcomings of my family became obvious to me and I matured beyond my years. I understood the value of money at a very early age.

Under those unfavourable conditions, something stirred me. I dreamt of doing something different, something big. Although I was born into challenging conditions, I did not want to persist in them throughout my life.

A Supportive Family

In spite of all our financial constraints, my family was a very supportive one. My father was a family man. He deeply cared for and was concerned about all of us. He has dedicated almost his entire life to us.

The chawl we lived in had 16 households and only one tap as a source of water. That meant my parents had to wake up early, at 4.30am, to avoid the quarrels over tap water. After that, my father dropped me to school at 6.30am. We had to catch bus number 273 to go from Malvani to Malad station. Then the train journey to Goregaon, which was followed by a 10-minute walk to my school. He would drop me off and return home every day. When we lived in Goregaon, I could simply walk to school, which was 20 minutes away. No mode of transport was required. It was both cheaper and more efficient, but now we had to go the extra mile, literally. After dropping me off and returning home, my father would leave for work at 2pm and come home by 12.30am. He went through this regimen every day, without complaint.

I remember him walking from Malvani to Kandivali station to save the 12 anna (about 75 paise) fare. The 90-minute walk saved him ₹4.50 a week, which granted us a good meal on Sundays. He brought home meat, and we enjoyed a home-cooked meal together, sitting around the table. Meat was a luxury at that time. He never went on holidays, nor did he watch any movies, until all of us were well-settled. He wore one pair of clothes for ten years. He took loans from his friends and his company for our education and other necessities. His Diwali bonus was spent entirely in paying off these loans. He devoted all his time and energy to our education and upbringing, thus setting a firm foundation for our bright future.

I aspired to be a chartered accountant when I grew up, but this plan was unaffordable. It required three years of internship at a nominal salary of ₹350 per month. Since I was the eldest son, it was my responsibility to become the primary bread-earner in the home and help my family emerge from its miserable condition. However, since I was still a child, I left this to my father for the time being. Our smiles made him feel special and needed. Family meant the world to him. That's why he worked hard and created special moments for us, like the Sunday meals and occasional trips to restaurants.

Besides his relentless efforts to give us everything we needed, my father also taught me to have a strong 'focus' in life. Nothing could distract him from his goal. He was a very straightforward gentleman, and no one could take away his self-respect. He was also immensely punctual. He was so particular about time that we could set our clock according to his schedule and get ready for our daily activities based on his. He adjusted his work schedule to accommodate our school hours, made no friends other than his colleagues, never went to parties or movies and seldom visited relatives. To him, his family was his foremost concern, and he devoted himself to us completely. His noble and worthy qualities seeped into me during my developing years and my future started taking shape.

My mother was my father's 'perfect partner' and she supported him enthusiastically. A great believer in never giving up, she was a confident and patient lady. She was the lifeline of our home and our guiding light. She sacrificed her own comforts, toiled all day long, always ate after we did and bought inexpensive saris and made them last for years. This was all for our happiness. She taught us the lessons of discipline. She was very strict but equally loving. She valued education and never compromised on it. She would tell us inspiring success stories of people who were highly educated, impressing the value of education upon our young minds. She warned us to stay away from smoking, drinking and gambling. She was very brave, especially when it came to financial matters. She had the option of staying in Vasai with my father and building a good life with the support of his family. But my parents decided to move to Mumbai, where we could have better access to education. She knew they would have to brave the city life all alone, but fear was something that never influenced her decisions. No one else could have taught me better how to face a problem bravely and with composure.

I never saw her depressed. Like my father, she too had a strict schedule to follow every day. She dropped both my brothers to school at 1.30pm, handed me my lunchbox and then visited a couple of homes for personal tuition. I stayed in school till 6pm. Then my mother would pick us up from school after her last tuition ended.

I always ate my lunch sitting in lone corners of the St. Thomas premises because my lunchbox contained either tomatoes with salt sprinkled on them or rice and an omelette. Every day, it was one of these items, never anything different! Everyone at school was financially better off than me. They lived in their own houses, had colour television sets, some of them had their own vehicles and enjoyed comforts and luxuries that we could not afford. I did have a friend whose house I frequented after my tuitions. That exposed me to a good family and allowed me to envision what my life could be like in the future.

My mother loved ornaments. Obviously, we could not afford any. In fact, she sold her ornaments one by one to meet our needs. There was a time when we owed the Housing Board 12 years of rent. If the rent was not paid, the matter was to be taken to the police the next day. My mother had no option but to sell two of her bangles and her most sacred piece of jewellery, her Mangalsutra, to the jeweller. Seeing her with no option but to sell her jewellery caused me deep anguish.

My mother noticed the pain in my eyes and told me,

'No situation or problem is bad. It always teaches you something. Never hold on to it. Let it go. Rise above your problems and gain control over them. Your past and present can never determine your future. The future is dependent on what you do with your present. Your future is in your hands. Only you can change it.'

My mother's words had a deep impact on me and I really wanted to bring about a change in my life. Her words surged within me.

Learning from Experience

Your past cannot determine your future. It can change. You can change it.

Knowing that the future was not predetermined gave me new ammunition. The incident of my mother parting with her jewellery and the advice she imparted to me made me adopt a rational approach overnight. I felt grown-up. I realized that the earnings of my parents were not enough to run the house. I began to feel strongly that I must do something to earn money and contribute to the household expenditure in my own way.

Though I was educated in a convent school, I was less interested in book learning. I was more keen on practical knowledge. Beyond the four walls of our modest home and the school classroom, the knowledge of the outside world beckoned me. The dream of doing something

different from others caused many sleepless nights. It was high time. Enough was enough! I decided, at the age of 13, to do something big.

Although I did not know exactly what I was going to do at that time, the seeds for exceptional success had been sowed in my mind. I knew one thing that I had to do – learn as much as possible from the environment around me. My five senses yearned for knowledge, and I wanted to garner everything that was good around me.

We cannot decide or control the conditions we are born in, but we can definitely decide what life we want to lead and what we want to achieve before we leave this world.

I started working at the age of 13 in a factory called Disco Bindiya. The material was delivered to my house every week and my job was to stick the bindis with glue on the marked spot on the paper. After coming from school, I would start my work with enthusiasm and excitement. It was through this work that I learnt some of the important lessons of my young life, which would also serve me later in life.

There were deadlines for completing the work, which taught me about time management. The pay was commensurate with the amount of work done: 'More work, more pay' – I found this formula very exciting. I was driven to do more work. I was not working under anybody; I was freelancing and managing my own time and pace. The work taught me about freedom, but more importantly, it taught me about team spirit, responsibility and respecting my superiors.

Later, I managed a data processing business out of my home and used these lessons to design the work. I put a team together, assigned a role to each team member and explained the importance of leadership skills. I identified the leaders within the team and gave them greater responsibilities. I held talks with my team members at regular intervals to motivate them and make them more productive and ensured that they preserved the quality of their output. I weeded out those who did not work hard and did not respect my guidelines. At the same time, I made sure I created a positive atmosphere. I wanted everyone to enjoy working with me and to love what they were doing. I was stern in my demeanour but did not ignore their skills. I emphasized the importance of delivering the work on time. We all became one big happy family but also functioned liked a well-oiled machine.

School could not have taught me all of this. In 1984, Disco Bindiya earned me ₹3.50 per week. This was a significant amount at that time. It enabled me to carry the weight of my own responsibilities and I was proud of it.

The next learning milestone of the practical world was with MM Mithaiwala. This is the famous sweet shop near Malad station. The owner of this shop, Manmohan Gupta, around forty years old then, was very fond of learning different languages. His eagerness to learn at that age was amazing. We met and I displayed my willingness to teach him English. I was 17 and had just appeared for my SSC exams. Observing my enthusiasm and verbal skills, he agreed to learn from me. In this case, the teacher was much younger than the student. The first lesson I learnt from him was that there was no age limit for learning or teaching; all that was necessary was a strong will and perseverance.

I earned ₹350 from this tuition, but the experience I gained from MM Mithaiwala was beyond any monetary reward. I learnt many things from Mr Gupta. While

tutoring him, I was unknowingly gaining a practical lesson of the Master's in Business Administration (MBA) programme.

Mr Gupta had excellent communication skills. He was polite and had a strong ability to convince others to see his point of view. He was quite persuasive and had a way with words. Also, his method of doing business was different. He had creative ways of advertising. For the first time in my life, I came across postcard marketing. Mr Gupta would write the postcards, which included information about his products, in his own handwriting. His staff would distribute these postcards to the customers. He not only fulfilled his advertising needs with these unique postcards, but also created work opportunities for the needy. He distributed blank postcards among the unemployed, who filled them and were remunerated with a fixed amount. Along with being an excellent marketing strategy, this was also an earning opportunity for many.

Surprisingly, Mr Gupta also had a database of all his customers. He maintained registers of all his customers' names and addresses, like many others, but I had never seen anyone else using this resource effectively. He used the database to provide offers and discounts during festivals and other times of the year, something that helped his business grow exponentially. This was around 1988, when computers and database management were an alien concept. I realized, watching Mr Gupta's database utilization, that staying connected with customers was a gold mine. There is nothing like building a brand for your own business – providing customers with frequent offers, sending them regular messages, wishing them during times of celebration and other special occasions. All this not only helps to build a business but helps maintain steady growth. Also, it increases the likelihood of a happy, satisfied and loyal customer base, which works like magic in any business.

Not only was he well-organized, Mr Gupta also observed people with minute attention and studied their body language. He had developed this unique skill of understanding people without words. Everything he learnt was through his observation skills and he could size up anyone in any setting. He had the rare ability of being able to read you like an open book. He had profiled vendors and delegated the important jobs to those vendors who were punctual and committed. He would offer them the best opportunities because he knew they would serve him well. He also owned a sari shop. It was a very large shop that required careful management. He had astutely appointed a store manager who worked well with his team and who was generating a customer base by building strong relationships and getting referrals out of the people visiting the shop. He was never distracted by trifles and unimportant details. He had the alertness that a successful entrepreneur of his calibre needed in order to carry out his daily operations.

His spatial management skills were unbeatable. He had not hired any interior designer to lay out his shop but had designed everything himself, utilizing every inch of the space perfectly and with an exacting eye. The counters were high, providing maximum display space for the sweets, and the aromas in his shop were enough to make your mouth water.

He may have been the first sweet vendor to use loudspeakers for advertising. Announcements for mithais, Lassi and Vada Pav were done via loudspeakers.

This resulted in a large influx of customers at his shop. Creativity and adaptability in business were lessons I learnt from him.

He had the skill of dealing with people politely. From his employees to his customers, he never lost his civility. All his brothers were in business with him and each one of them respected his word. People management was his forte. This skill helped him stay strongly connected with politicians and government employees, which provided him with a solid network of professionals and people in power to draw support from whenever needed. He had complete knowledge of the laws of business, both spoken and unspoken. These skills of his are probably the reason why MM Mithaiwala is still a prestigious establishment today. 'Teach and learn' was among the lessons I learnt from him. They served me as a 'golden formula' in my entrepreneurial journey.

These were initial stages of my journey. At that time, I never dreamt that someday I would be completely immersed in this field.

For a few years, I worked as an office assistant, a job I got with the help of my friend's mother. At Eupharma Laboratories, I got the opportunity to learn about working in a corporate office, got the experience of its decorum and most importantly, the corporate culture. This was the very first time I was exposed to 'The Corporate Culture'. I got to taste the flavour of hierarchy in an office, the different corporate designations, the department heads and their teams, the force of the communication conducted in a large office, the use of technology to communicate, the importance of timing, both in terms of communication and delivery, the discipline of working hard, and the way senior officials train and instruct their juniors. This was an excellent experience for me. The tall buildings, huge offices and splendour of the boss made a lasting impression on me. My mind wanted to grow out of its position as an ordinary employee and settle for nothing less than the owner's prestigious chair. A seed of hope, a dream germinated amid all the difficulties I had experienced up till then.

It was a dream of entrepreneurship.

Important lessons to remember:

- Being born in a difficult situation does not mean you must live the rest of your life in the same situation. You must decide what life you want to lead and with which achievements you want to leave this world.
- Your surroundings shall always teach you something.
- No situation or problem is bad. It always teaches you something valuable. Never hold on to your past. Let it go. Rise above your problems and gain control over them.
- There is no age limit for learning and teaching. You must always be determined.
- Always dream big. Do not have ordinary dreams because achieving them is easy. Real achievement is when you think of the impossible and make it possible.

I Found God

Who do you think God is? The one who serves you food when you are hungry or gets you a glass of water when you are thirsty? If you lose your path on a dark night, he shows you the right path with his light – is that God? When there seem to be no solutions, the person who lends you a helping hand is God to me.

I firmly believe that God exists. He exists in the people around us. If you search for Him from the bottom of your heart, you will definitely find Him. I found Him in my childhood, in my parents, then in Mr Gupta, and then in my friend's mother who helped me get a job. I found Him in various situations and in various people. The faith I had in human beings thus deepened.

During the first year of college, studying for a commerce degree in the PD Dalmia College of Commerce, aged twenty, I decided to begin door-to-door selling. If you want to experience the real world, you must do a salesman's job at least once in your lifetime. I had a deep interest in learning salesmanship. That drove me to become a salesman. I decided to start my own business. I purchased clothes, beauty products, perfumes and small things of daily use from a wholesale market and sold them door to door at a profit. This was an exciting chapter of my life. My faith that God exists in human beings was strengthened during this journey.

> God exists in the people around you! You just need to look for Him.

The sales job taught me lessons about people management. I started understanding people better – their psyche, emotions and decision-making habits. I became well-versed in the negotiation process and learnt what my customers were looking for. They expected value out of their purchases and requested support through after-sales service. Communicating with customers one-on-one on a daily basis was an irreplaceable teaching for me. It taught me the power of getting referrals. I made sure that my customers were satisfied with their purchases so that they would refer me to their friends and relatives. Every morning, I carried a bag full of stock and visited residences in the vicinity. Door-to-door selling was thrilling. Sure, there were people who banged their doors on my face and there were people who had only 'no' for an answer in mind, but would still pretend to listen to me. But this did not deter me.

I prepared myself to get a 'no' for an answer. That prevented me from feeling bad regardless of the answer I received. Moreover, the quality of the goods I was selling was excellent. It added value to my selling and made me very confident. My experience in selling taught me that there are two reasons why your products don't sell – one, if the products are not good, and two, that you lack the skill to sell them.

The negative answers taught me a lot. The thought that I was perhaps lacking in my presentation crossed my mind, so I updated my communication and selling skills. I obsessively analysed every reaction I got from my customers. I also enlisted the help of my friends from college to help me practice. Friends can be a wonderful resource and they can provide useful feedback. I would practise my sales pitch on them and this boosted my confidence. Repeated transactions with customers also became a confidence-booster, and every 'no' I got became a lesson rather than a setback. After some time, the multiple nos turned into yeses and I started seeing success in this business. I learnt one more important thing:

> The failures you face are never bad because they motivate you to get better at what you do. Learning from failures only helps you grow.

The doors that were shut in my face made me realize how other people in the same job might feel. These experiences taught me how not to deal with any salesman.

During this journey, I also met people who praised me for my business efforts. They were also a little surprised to see a young man choosing this type of business to earn for his education. They invited me into their homes, offered me tea and snacks. They also purchased things from me just as a token of appreciation for my work. God was in these people, but you must remember one thing. It's never easy to meet God. You need to go through some rough patches and hardships to meet Him. Also, you must have a strong belief that you will find Him.

These people supported me. They inspired me to do better work. Even today, if I come across a salesperson, I buy something from her or him even if I don't need it. Maybe I see my past in them and want to extend my support to them. I always felt responsible towards the people who believed my words and purchased something from me. That's the reason I purchase only from wholesalers and retailers who have quality goods. The high quality of the products I sold then reduced the chances of complaints. I never did mind paying a little more for the same things – suit pieces, shirts, pants, cosmetics, perfumes and other things. The wholesalers and retailers also supported me. They always supplied the best quality to me. I did not have much capital in my initial days, yet, they trusted me and provided me with goods on credit. What was surprising is that they did not even ask for my phone number or address. Initially, they gave me limited goods on credit, but there came a time when they allowed me to take as much as I needed. Their support gave me an insight:

To start any business, money is not the primary need.
If you have the motivation to work hard with good intentions, you can get all the help you need.

This was my first asset, and believing in it, these retailers helped me. Truly, God was in them.

I did not have a phone at that time. There was only one phone in our chawl. I shared this number with my customers and told them with full confidence to contact me on this number in case of any complaints. But I remember there being hardly any complaint calls. The calls I received were only for more orders.

The Cat Came Back

Every person who enters your life is important and it is also important to treat everyone with respect and consideration. You should never underestimate the power of an individual to make a difference in your life. You can never predict who can help you or how and when help will come. The person you criticize the most can also be of great help to you at some point. Here is an anecdote that illustrates this point.

A couple had a cat. The wife loved the cat, but the husband hated it for no good reason. He was always disturbed by its presence. He wanted to get rid of it. One day, when his wife was out, he took the cat and left it 4-5km away from their home. Then he happily went to his office. He was feeling very good, thinking that he would never see that cat again. In his mind, he was prepared with a false display of sympathy to his wife, but when he returned home in the evening, he was shocked to see the

feline sitting at the door – waiting to mock at him. The cat had found its way.

He was angry, wondering how did it come back from so far away? How did it know where to come back to? He waited for the next opportunity to send it away. This time, when he got the chance, he dropped it off 10km away. He was sure that this time, the cat would not find its way back. He returned home happily. But to his disbelief, the cat was again back at his doorstep.

This time, he lost his patience. He decided that the next time, he would drop it off in a forest far away from the city. He got the chance he was waiting for. He took the cat to the forest far away from the city and went deep inside the forest, leaving the animal there. After a few hours, he called home.

'Where is the cat?' he asked his wife.

'It is here with me. Why?' she replied.

'Could you please put it on the phone?' he pleaded.

'But why?' asked his wife.

'I am lost in the forest. I need to ask the cat how to get back home!' he cried.

This funny incident teaches you to be good to everyone always. Someday, someone might make a major contribution to your life. The cat may not have been able to tell him the way back home because it was a cat, but the point remains nevertheless.

Every person who enters your life contributes to it, directly or indirectly. That is why every person is important. You must make a sincere effort to connect with people and maintain that connection.

There is an old Marathi saying: ‘Ice on your head and sugar on your tongue.’

If you follow this saying, you will be able to manage all your relationships well and at the same time, retain them. Then, you will be on the path of success, be it in business or in life.

How I Learnt About Computers

Today, in the field of computers, St. Angelo’s is an established computer learning institute. After many trials in business, it has earned an excellent reputation in education in computers. Computers have become an inseparable part of our lives, and I am happy that we have played an important role in this field.

A few decades ago, when the computer revolution had just begun in India, the number of computers used in Mumbai were negligible. One could find them only in a few offices and only senior officials had permission to operate them. During this period, I had developed an unexpected attraction to computers. The first time I laid eyes on a computer, I was simply amazed. This was an amazing machine that could learn and perform complex tasks and, by sheer intuition, I knew that someday it would help me in creating a business. After that first impression, I educated myself in the potential of information technology (IT) in India through newspaper articles, which predicted unfathomable changes to come. The establishment of software technology parks in 1989 and the economic reforms of 1991, which opened the country to further foreign investment, were far in the future. But the machines were already in my horizon and I was mesmerized. Thus, a desire to learn and operate computers stirred in me.

By that time, I had also figured out that the odd jobs I was doing were enough to provide pocket money, but they would not change my life. I had an inkling that my future was in IT and that this would be an exciting and popular field in India. The increasing presence of computer technology everywhere, and the raving views of it from the press, also confirmed this trend. I was excited when I found out that there was a computer in my father's friend's office. My father's friend was an electronic data processing manager in a pharmaceutical company. I expressed my curiosity about computers to my father, who then discussed the matter with his friend. His friend agreed to help me learn and I got the green signal to march ahead. My happiness had no limits.

Every morning after college, I went to my father's friend's Santacruz office to learn about computers. In those days, computers did not run advanced applications like they do today. Everything worked on DOS, Lotus, WordStar and dBase software. I learnt all these programmes by trial and error. If I had questions, I got my dad's friend's colleagues to answer them during their lunch hour. Since I never disturbed them during working hours, they supported me enthusiastically. I was the

youngest mind to mould at the office. My dad's friend's colleagues would give me books to read and learn and I diligently did the assignments in those books. The employees would lend a helping hand whenever I encountered stumbling blocks. It was a pleasant office environment and everyone was extremely supportive and helpful. I also learnt a lot by observing people and the environment around me. An important skill I learnt at that office was how to set up a printer for proper printing. Page alignment was quite challenging in those days.

This was how I learnt about computers under informal conditions and came out experienced, with considerable knowledge that was both new and beneficial. Surprisingly, it was a very practical way of learning.

Some time passed by and Doordarshan, the Indian television network, began to broadcast a show called *Superhit Muqabla*. In a very short span of time, the show became famous. It was the first interactive show on television. This show hosted a singing contest and the television audience participated in the contest by selecting the winners. People bought 20 paise postcards and wrote their personal countdown list, from ten to one. The person who wrote the songs in the correct order and guessed the winners received gifts from Doordarshan. The show had wide viewership and the office received thousands of postcards daily. This medium created an earning opportunity for many. People like me, who were conversant with data processing, received the work of digitizing the data and then sending it back to the channel for review. We were paid 20 paise per postcard.

'Hard work and good pay' was precisely what I was looking for. As an entrepreneur, you cherish working hard because you get paid on the basis of your efforts. At times, sacks full of postcards came to me in rickshaws. I had only one computer, into which I entered all the information. After completing the work, I copied the data on to a floppy disk and delivered it to the contractors. Gradually, the workload increased and it became difficult for me to handle it all alone with one computer. I added one more computer and hired two people, but eventually, that was also not enough.

I needed more computers, so I applied for a bank loan. But the application process was too demanding and I could not meet all the requirements. My search for alternative sources of funding began. The amount I needed was not trivial. I was constantly looking out for various ways of raising the money.

My suppliers had trust in my abilities and my good relations with them made a difference too. I thought it might be a good idea to ask for help from them and decided to do so.

> Ask and you shall receive.
> We often fail to ask because of the fear of rejection. You must ask with confidence. The only thing that can go wrong is that you will get 'no' for an answer.

I got in touch with a supplier. I explained to him how my performance could improve with additional computers and how he would also benefit from the deal. The trust I had created through my work and my ability to convince people worked in my favour. He agreed to give me computers, which I would pay for in instalments.

As a result, I had six additional computers. Now, with eight computers, I had 22 people working in three shifts. With the added work, my confidence also got a boost, my earnings increased, and I began to repay the loan.

> Remember, you need to invest in three things for success:
> - Character
> - Confidence
> - Commitment
>
> I adopted all these and benefitted immensely.

After a few months, I felt the need for capital investment for my business. I applied for a bank loan. I was now able to complete all the relevant paperwork. I fulfilled all the requirements for the loan, and it was finally approved.

But one newly implemented bank rule became an obstacle then. Eighty per cent of the loan amount was approved, but the remaining 20 per cent was to be deposited immediately. The amount was huge. I became visibly perturbed as I paced up and down in the bank.

Someone working there noticed my obvious distress. He had experience getting loans approved for rickshaw permits. I think he had seen me doing countless rounds of the bank for my loan. He asked me the reason for my restlessness. After learning of my predicament, he was highly impressed by my efforts to search for solutions at such a young age. A gleam of appreciation flashed in his eyes, as if it was a reflection of his own youthful ambition.

He asked me the amount needed and immediately deposited it in my account. 'Return it whenever possible,' were his words before he got back to his work again.

When a person does a good deed for you, it stimulates you to do the same for others. When you help others, you sow the seed of altruism in their heart too.

I was speechless after this incident. It taught me a very powerful lesson. It taught me what altruism and selflessness mean. The amount may not have been that much for him, but it was a huge contribution to a struggling youngster like me. This incident inspired me. I decided that whenever possible, I would help ambitious young minds achieve their dreams.

In the next few days, I repaid him. This benevolent person owns a large furniture business today. Till date, we purchase all St. Angelo's furniture from him. I share a very strong personal relationship with him that goes beyond business. We know each other's families well and participate in many family events together. This attachment has further increased our mutual respect and helped in the growth of our professional relationship.

When I thought that the rejection of the loan might be an obstacle and an unknown person selflessly helped me, I met God in him.

God is within all of us. He is in our own goodness. Donate selflessly. Help those in need and be good to others. If you influence someone's life positively, he or she will see God in you too.

Important lessons to remember:

- God is present in everyone around you. He lies in their goodness. You only need to seek it.

- If you prepare yourself for the worst, you will not feel bad when it happens (think of my experience as a salesman when I faced rejections).
- There can be two reasons your products are not selling. Either the product is not good, or you lack the skills to sell it.
- Failures are never bad. They teach you and motivate you to become a better person. Learning from failures can only help you grow.
- When others trust you, you have a huge responsibility to maintain that trust.
- Every person in your life is important. You never know who can help you, or when and where. Sometimes, even the person whom you criticize can be of help to you.
- If you ask, you will receive. Never be afraid to ask because of fear of rejection. Be confident and ask for what you want.
- To achieve anything in life, you need three things – character, confidence and commitment.
- When a person does a good deed for you, it spurs you to do the same for others. When you help others, you not only help them but also sow the seed of altruism in their hearts.

Seeing Problems as Opportunities

As life moves on, there are multiple events and challenges you face, some of which are good and some are bad. When you think of these events, you start analysing them. The events that gave you the desired results are characterized as good and the ones that went against your interests are characterized as bad.

In my opinion, no event is good or bad. Any event in your life is just an event. The result depends on how you interpret the outcome of the event and what it brings to you, and is also influenced by the positive work you have performed within the confines of what life has brought you. According to me, all events in life are good. Every event that takes place in our lives brings us something good.

Everyone faces ups and downs in life. When they are experiencing a growth phase, everyone wants it to

continue. But there is one thing common to all of us. Life offers both positive and negative moments wrapped together, at any given point of time.

When everything is going well, an unexpected incident happens and starts ruining the good times. You may get depressed and sad. You start blaming your fate and thinking, 'Why me?'

But every event that takes place in our lives is for our own good. It is not an obstacle but an opportunity; an opportunity to upgrade, learn and experience something different from the normal. Therefore, let bygones be bygones. Leave them behind and create a new world. This is not mere philosophy but has been proved true in my experience. It is one of the most important lessons life has taught me.

With the success of *Superhit Muqabla*, my business started growing. During that period, I bagged a contract for archiving stock market forms. I received the hard copies of share applications and had to deliver them back in a digital format. I got paid per form. All was going well for me – a lot of work, respect and money as expected. This was a dream that I felt should never end. It was perfectly natural for me to think like that. But destiny had planned something else for me. The popularity of *Superhit Muqabla* waned. The show ended. As I was coming to terms with this, the Harshad Mehta stock market scam shocked the world and choked the share market. The share market collapsed suddenly – and along with it, my dreams. The businesses that had provided me sufficient income shut down one by one.

Now, I was faced with eight dead weight computers and the salaries of 22 employees. Immersed in that depressing atmosphere, I could not decide what to do.

There was one way out – to sell all the computers, repay my debts, then look for a job and work for someone, help them build their business, and for the rest of my life, console myself with the thought that I too had managed a business some time in my life.

But the thought of working for someone was more terrifying than even my dire situation. Up till that moment, I had been the master of my own decisions. I had the freedom of time, money and thoughts. I could enjoy these benefits only if I were running my own business.

The thought of doing a regular job gave me sleepless nights. But what should I do next? The wheels of thought were spinning in my head and I was thinking of what I had lost. I was surrounded by negative thoughts for some time.

Fed up of thinking negatively, I decided not to think about what I didn't have, but to focus instead on what I did have and how to recover from this debacle.

What did I have in hand at that time? I had the knowledge and skill of handling computers, owned eight computers, had years of experience managing a business and the self-confidence that people had noticed in me. These were my vital assets. I wanted a way out that utilized these assets to make my way back with full force.

An idea struck me, and I was excited about this idea. I congratulated myself for thinking up such a brilliant idea and renewed energy reverberated through my entire being. My former business may have shut down, but another one was about to spring up.

I made the decision overnight. I am surprised about this even today.

Sometimes, in life, you are faced with critical situations.
The only thing that can make a difference is the outcome, determined by the speed of your thoughts and actions.

Nothing to Lose

I had worked with computers for a long time and gained expertise in the field. I had tremendous knowledge about computers. I thought of sharing this knowledge with the children in my vicinity. How about designing a course in computers and charging a nominal fee? I was 100 per cent sure that the idea would get a huge response. In those days, people would gather around the machine to get a glimpse of it. One could imagine the amount of curiosity they had about computers. Superior social and economic status was associated with computers. A person with computer knowledge would get a good, salaried job and respect. But at that time, computers were expensive and so was computer education. It was like a far-fetched dream for the common man. People had a strong desire to learn computers, but monetarily it was not possible. Starting a computer class to cater to the poor students in Malvani,

where people could not afford to pay even ₹35 for a typing class, seemed like an impossible and crazy idea. The sector I lived in consisted of working-class people whose earnings barely met their basic needs. There was inadequate awareness about even general education among parents. The situation was extremely demotivating and depressing, but also represented an untapped opportunity.

There are many people who do routine activities under favourable conditions, but there are very few who have the courage and wings to fly high in adverse situations. They are the ones that are crazy and only they can change history with their crazy ideas.

This was a revolutionary thought. It was also the only business idea I had that I could execute with the least amount of capital. It was a do or die situation for me. I had no fear.

Well, there is always the fear of losing something, but in this case, I had nothing to lose. I had an option, and I had to go for it. I knew one thing that no one in my entire locality knew – computers. I could have looked at the situation two ways:

Nobody knows about computers, so it's risky.

Nobody knows about computers, so it is a bright opportunity.

Being adventurous, independent and driven to provide for myself through my own work and ventures, I went ahead with the second option.

We feel more confident when we have nothing to lose.

I had decided to start computer training classes. The very next day, with full enthusiasm, I started marketing my computer course in my area. At that time, there were many institutes that taught computers, but my focus was not on them. My aim was clear. I wanted to reach as many people as possible with my idea. There is one thing I had always known since childhood, and that was that 'if you do good deeds, the results are always good.' Earning money was not my sole aim. I started the course at ₹1,500 a month when other institutes were charging ₹10,000–15,000 for the same course. I was very confident about my expertise and my will to serve.

I think other people also sensed the truth in my communication. I demonstrated my commitment by going from door to door and enrolling students myself, explaining to them that they would not find another opportunity like that in ages. It was affordable, it was in their vicinity, and it was a quality course.

Besides marketing the course, I was also working as an instructor, teaching students DOS, Lotus and dBase software. Subsequently, I started focusing on management and additional marketing. I hired faculty to teach the students. We also started teaching other software programmes like Adobe Pagemaker and CorelDRAW, as well as computer assembling and maintenance.

I gave my 100 per cent and expected nothing. Therefore, the final outcome of all the efforts was a surprise to me. Seventy-five students registered for the first course. We had eight computers and 75 students. Each class lasted an hour, and every batch had eight students. We scheduled batches on alternate days to accommodate everyone with our limited resources.

I registered my new centre as 'St. Angelo's Computer Centre'. This was in 1993, and I was 22 years old. With great patience and intelligence, I had transformed the obstacle of two failing businesses into an opportunity.

From that time onwards, I deleted the words 'problem', 'obstacles', 'trouble', and 'difficult conditions' from my dictionary and replaced them with one powerful word: 'opportunity'.

Obstacles and I have always been at odds. They came and sought my discomfort. They always approached me with a challenge.

I happily wished them all the very best.

After immense effort, they surrendered and asked me to rename them. I renamed them 'opportunities'.

Important lessons to remember:

- No event is good or bad. Any event in life is just an event; the result is dependent on how you interpret the situation. All events that happen in your life are good, and they happen for some beneficial reason and purpose.
- One thing is true about both good and bad times – they always change.
- Every difficult situation in your life is for your own good. It should not be treated as an obstacle. It should be treated as another opportunity, an opportunity to learn and experience something new, to leave the past behind, to create a new world and to learn something that is extraordinary and unique to you.
- Instead of focusing on what you lack, you should focus on what you have and utilize the same to find a way out of difficult situations.
- Many people perform routine activities under favourable conditions, but there are very few who

have the courage and wings to fly high in adverse situations. They are the crazy ones, and they change history with their crazy ideas.

- You are more confident when you have nothing to lose.
- Obstacles are opportunities in disguise.

My Dubai Trip

A boy born in a poor family, brought up in a notorious suburb like Malvani, has a dream to turn his business into an empire was by itself a revolutionary thought. My upbringing had been in a conservative atmosphere, and no one in the family had any experience in business. They warned me about the hazards that a business entails. All my family members were against any unnecessary risk. They did not know any better. They had lived their lives doing modest jobs and earning modest livings. There were no idols around, either. But one thing I understood from my surroundings was that if I carried on doing the same thing that others around me were doing, I would also end up having the same life as them. If I wanted to lead a prosperous and contented life, I would have to do something different. For that, I would need to think out of the box. So I did not restrict my thinking the way people around me had.

> If you wish to enter the world of new dreams, you must break the frame of limited thoughts and start thinking out of the box.

The people around you might label your out-of-the-box thoughts as madness. If you often hear people calling you 'mad', be happy – mad people are the ones who change the world. I had one such crazy thought in mind. I wanted to visit Dubai. Most impressionable young people in India were attracted to Dubai for high-salaried jobs. A job that could get you ₹10,000 in India could easily earn you five times more in Dubai. In short, going to Dubai was all the rage in India at that point, and I wanted to experience it too.

My final-year graduation examinations ended in 1993. Generally, when final exams are over, we feel like going for picnics, visiting our home town/native place, or having a good time with friends to release post-exam stress. But the thought of visiting Dubai had gripped me. As soon as my passport was ready, without discussing it with anyone, I met an agent who was engaged in hiring people for jobs in Dubai. The widespread belief among youngsters in India that Dubai was the land of riches also worked in the agent's favour. I asked the enthusiastic agent to get me a job offer so I could earn lots of money in Dubai.

The agent noted my details and told me that the total expense for the Dubai trip would be ₹75,000. The amount was beyond my capacity and imagination. I had some savings by that time, but they were far short of ₹75,000. This amount included the cost of travel, the Dubai visa and the agent's fee. Asking my father for money was out of the question. So I was a little disappointed, but while I stowed away my passport in the cupboard, I decided firmly that even if it took a little more time to collect the required money, I would surely visit Dubai one day.

By 1994, when I was 23, I had collected the money needed for the Dubai trip. I was delighted and proud of my visit. This was a place where many people travel for jobs and I was visiting as a tourist, that also at a young age. I wished to learn more about entrepreneurship, and Dubai was the right place to do so. I was thinking of expanding my business globally in the future, depending on my experiences. This trip out of India was my first step towards achieving this dream.

Today, I am a globetrotter, but the happiness I felt when I first stepped out onto the tarmac at Dubai airport was unique. That was one delirious moment I can never forget. The airport was very neat and clean. It was full of people of various nationalities, a phenomenon that extended to the streets of Dubai as well. The roads outside the airport were broad and green. No congestion, no bumpy roads like India. Tall buildings with long glass facades and mesmerizing lights.

The place was like a dream, and to be there was like a dream come true. It was a completely different world – high-rise buildings with excellent construction, extremely beautiful hotels, luxury cars and a highly maintained, clean city.

I had stars in my eyes and was just trying to absorb all of this. I was astonished and unable to fully process what I was seeing. The culture of malls had not been adopted by India at that time. Visiting the biggest shopping mall in Asia, Al Ghurair Mall, and observing the progress of the people of Dubai in other fields like construction, electronics and infrastructural development, I imagined this as the future of India. I was preparing myself for the upcoming changes and opportunities that were waiting for me in my home country.

My Dubai trip expanded my knowledge significantly. I learnt many things about the structuring of business. It helped me break the traditional frame of my thoughts. I returned home with a new arsenal of thoughts, ideas and frameworks, which I would implement in my business in the future.

What's in a Name?

Shakespeare has said, 'What's in a name?' It is an oft-repeated and quoted phrase. To some extent, it's true, but it does not apply when you are trying to decide what to name your company. Think of the famous brands in business today, and you will realize the importance of the name. Today, when we hear names like Tata, Birla, Mahindra, Google, Facebook and Twitter, just one statement comes to mind – 'the name says it all!'

If you google 'St. Angelo's', you will find numerous pages of information about our company (www.saintangelos.com). But this success did not happen overnight. It took a lot of sincere efforts over many years. Our web presence reflects the gratitude and belief of millions of students in St. Angelo's.

The question of the name of my business venture had been on my mind right from the beginning. It is a difficult question to answer and it bothered me as well.

What should I name the institute that I started in Malvani with 75 students? Initially, I thought of naming it 'Agnelo's Institute', but that was not what I went ahead with, for reasons that are explained below.

The name of your business should be easy to pronounce, easy to connect with various other businesses, and it should be usable globally. These were my objectives while deciding the name, and all these objectives were fulfilled by the name 'St. Angelo's'.

There could have been a problem with the name 'Agnelo's Institute'. There was a well-established school and technical institute in Bandra named 'Father Agnel Ashram'. The possibility of an identity conflict with that name in the future could not be ruled out. I wanted to do business and did not wish to waste time on legal procedures. Computers had entered the market during that period and the internet was just taking baby steps. I was sure that this field was going to develop rapidly in the future and become an integral part of everyone's life. I wanted to grab this opportunity to spread my wings and develop my business globally, which would have eventually put me in conflict with the numerous entities incorporating the name Agnel in India.

So I racked my brains and came up with an idea. I changed the name from 'Agnelo's' to 'St. Angelo's'. The name of my institution had been decided: 'St. Angelo's Computer Centre'. I added the prefix 'St.' (abbreviation for 'Saint') because many well-known convent schools during that time began their names with that prefix. In India, convent education commands a lot of respect and admiration. I wanted to generate the same aura for computer education and I also wanted to sound different from the other technology institutes, which had confusing names like Plus Point, Concourse, Boston and Silver Line. I believed that the prefix would give prominence to my institute's name, too. Today, St. Angelo's has become a trademark in the field of computer training.

Ultimately, the name of my institute came from a conflict between what my three maternal aunts wanted to name me, and what my mother wanted. As you already know, my parents married against the wishes of their respective families, and I was born five years after their marriage. However, this did not mean that the extended family did not get a say in what the children would be named. My aunts wanted to name me Rajesh, after the Bollywood star Rajesh Khanna, but my mother was a very religious person. She used to visit the Agnel Ashram in Bandra, Mumbai, which is a holy shrine where people pray and ask for boons. My mother used to pray for a child and vowed at the shrine that if the child was a boy, she would name him Agnelo. So when I was born, the two desires, that of my aunts' and my mother's, were fulfilled, and I was named Agnelorajesh. So my institute is named after me, but with a twist that makes it viable globally.

The Company Logo

If you look at the logo of St. Angelo's, you will notice that the colour red is prominent. The colour red had some thoughts behind it.

- Red is very attractive and catches the attention of people.
- Red is a source of high energy.
- Red exhibits aggressiveness of action and motivates action.
- Red expresses a strong desire for life and the strength to fight.
- Red arouses emotions.
- Red shows leadership qualities and motivation for innovation.
- Red stands for ambition and resolve.
- Red expresses openness and optimism.
- Red is the symbol of courage and self-confidence.

I wanted to express these things through the colour. People should feel great energy when they see the logo of St. Angelo's. They should experience the assertiveness, openness and optimism of our work. People should understand our courageous attitude and our confidence in the services we provide. Most importantly, our logo and our institute should be the centre of attraction for all.

Once you decide the name and logo of your company, it should look the same on all your collateral materials – your business cards, envelopes, letterheads and advertisements. This helps to establish the name and logo of your business on people's minds.

I still remember my pride and happiness when I got my first business cards printed. When I handed them to people, that pride was visible on my face. I was the leader of my institute. Also, it marked the beginning of a whole new world of opportunities. There were no words to express my feelings when the first letter was typed on my letterhead, with my signature and the company stamp underscoring it.

There are certain things I took care of while preparing my business card and I still take care of them:

- The design of your business card must always be attractive.
- The front of the card must show only the company logo and your name; the rest of the information should be at the back of the card.
- The quality of the paper and printing should always be the best.

- The card should not be overloaded with information. Mention only the important and relevant things, such as your name, company name, address, telephone number, mobile number, email, and a tag line or a memory hook.

While coming up with letterheads and envelopes, I did not compromise on the printing, design and quality of the paper. Remember, all these things represent the image of your organization.

The importance of your organization's name is paramount to your business. Therefore, take care of the following while deciding the name:

- Decide the name while considering to which extent you want to expand your business – whether you plan to expand to a regional, city, district, state, national or international level. You should select the name based on these criteria.
- You cannot grow your business based on emotions, so do not think emotionally while finalizing the name.
- Do not decide your company name based on popular establishments or personalities. This will not help you to stand out and could lead to copyright issues.
- Make sure that no other organization exists with the same name.

- The name of your organization should be easy to pronounce and understand. Make sure that the name is not prone to misspelling or misuse.
- The name identifies you and your company. You should be protective about it. Once it is finalized, trademark it immediately.
- If your name is unique, it is easier to register online with the domain registration for your website and also your email address.
- The colour of the company logo should express the principles, values and overall work culture of your company.
- Never change the design, colour combination or font of the logo. We have retained the logo we conceived 21 years ago.
- The logo should be attractive enough to be registered in people's minds for years.
- Once the logo is finalized, register it as your trademark; others are likely to copy it.

The success of your company depends in part on how you choose to present yourself. This includes your company name, logo and collateral. Never underestimate the effectiveness of a unique identifier that communicates clearly and completely. It makes a lasting impression and helps you establish your brand.

Important lessons to remember:

- The name of your organization is your identity, therefore, take due care while deciding the name.
- Take care that no disputes arise in the future over the name you have decided.
- The name should be relevant to various products and services you may venture into in the future.
- You and your team represent the company name, therefore, all efforts must be taken to protect the name by trademarking it.
- Decide the name and use it for a long time; therefore, think and take your time before finalizing the name.
- Once it has been decided, keep the logo, its design, colour scheme and font the same throughout. Get the logo trademarked when finalized.
- The name says it all.

The Perfect Union

Many people ask me why I was interested in doing business, because business is always uncertain. It's a continuous journey of profit and loss, with no certainty of income. Why didn't you dream of a secure and fixed income job that is stable, I am asked. I always have a reply ready for them. When the prompter on the display window of the ECG machine shows the cardiogram of your heart, with its up and down signs, it proves that you are alive. But when the prompter shows a straight line, it denotes death. I feel that the ups and downs in my life are an indication that I am alive. I chose business because I am afraid of the concept 'straight', which starts with an endpoint.

We are surrounded by many people who choose to live such a 'straight' life, which, for me, would be like an everyday death. People who search for a permanent job may be successful in getting one, but they miss out on the important things in life. One of them is freedom – freedom of time, freedom of earning money, and most importantly, the freedom of thinking for yourself.

I wanted to enjoy this freedom and it was not possible to get it in a regular job. I was not willing to dress myself in the false garb of stability, so I decided to start my business. I had all the freedom in the world to explore my own business.

Freedoms you enjoy in business:

- Freedom of time
- Freedom of earning money
- Freedom to think for yourself

Today, St. Angelo's is moving forward on the path of progress. We are establishing a new branch every few days. But initially, the question I was confronted with was 'what's next after the first batch of 75 students?'

The number of students interested in computer education in my area was high. There was also a national impetus driving it. The former prime minister of India, Rajiv Gandhi, was promoting IT in India in a big way. He always said that India would march ahead with great success on the strength of IT. Thousands of young minds were learning computers and migrating to the USA, the UK and the Middle East, where they were being highly paid for their skills in the IT sector. A lot of people became very successful working in these countries, and would send huge remittances back home. This prompted many youngsters to train themselves in IT and travel abroad for jobs. Indians were getting huge recognition for their IT skills and were in great demand. Even within the country, IT was advancing at a great pace and automation was happening in every sector. There was a huge demand for computer professionals, and the demand was much more than the supply.

All this added up to create a very conducive environment for IT as a growth sector. But the economic condition of the students and potential students in my area was a deterrent. It was not possible for each one of them to enrol with me for computer courses. My progress and growth were dependent on the enrolment of a large number of students. For the numbers to increase, I had to think of some new idea. A brilliant thought came to my mind.

If the students were willing to do computer courses and got financial help too, then my classes would run in full swing.

There was a credit society in my area called Sahayog Cooperative Credit Society Ltd. It drew my attention and an idea struck me. The mainstay of any credit society was to provide loans to the needy. The newly established credit society needed customers, and my potential students needed financial help. What if these two entities came together?

With great enthusiasm, I prepared a proposal to establish business relations with them and sent it to the society's director and manager. In it, I explained that if they provided educational loan to the students, they would get their customers and my institute would get students. The proposal was submitted in the society's monthly meeting. I had done my job perfectly and was impatiently waiting for their reply.

After a few days, the manager of the society invited me.

They had liked my scheme and gave it the green signal. My institute had the honour of being the first private institute to provide educational loans for computer training classes. One more door towards progress had been opened to me. I was to get the students, the credit society got their customers, and the students their education (with loan facility). This beautiful triangle had been created from my imagination and also had an unintended social angle.

The credit society approved loan amounts for ₹2,500, ₹3,500, ₹4,500 and ₹5,000 for different courses. The average EMI (equated monthly instalment) for the students came to ₹125 for a loan of ₹2,500, ₹175 for a loan of ₹3,500, ₹250 for a loan of ₹4,500 and ₹225 for a loan of ₹5,000. The EMIs were easily affordable for the poor students living in my area. The scheme got a very good response. That year, in 1995, we had a turnover of ₹10 lakh (₹1 lakh equals ₹1,00,000). It helped us expand the branches of St. Angelo's on a large scale. This was possible only because of out-of-the-box thinking.

The seeds of success are hidden in your surroundings. Your limited thinking stops you from identifying them.
To find success, you must think out of the box.

Important lessons to remember:

- If you pursue what others are pursuing, you will end up living the life that they are living.
- To venture into the land of new dreams, you must break through the limits of your thinking.
- The seeds of success are hidden in your surroundings. Your limited thinking stops you from identifying them. To find success, you will have to think out of the box.
- If you want progress in life, you have to think and implement innovative ideas.
- A person must enjoy three freedoms in life – freedom of time, economic freedom, and freedom of thought. You can only get this freedom by carving out your own ventures and by forging your own path ahead.

Expanding St. Angelo's

By 1995, the concept of shopping centres had begun to take shape in India. But since Indians are traditional in their approach, the idea was not catching on. As a result, huge shopping centres in spacious premises were lying deserted. I had seen the importance of attracting customers to shopping malls on my Dubai visit, so I started looking for an opportunity in the deserted shopping centres.

Entrepreneurs had turned their backs on these centres and therefore, many of the units were vacant. Since they were not in demand, their rent was also very low and, most importantly, there was no need to put down a huge deposit to book a space there. It was a very conducive atmosphere for a budding entrepreneur like me. If I had to deposit a huge amount as an advance with the owners

of the shopping centres, it would have affected my expansion plans. I was working very hard, and this time, luck favoured me again. I did not waste any time. I acquired vacant blocks in shopping centres and started my branches there. In other words, I again rejected limited thinking and thought differently.

Why is the expansion of an industry important? Have you ever been confronted with this question, or do you belong to the category of people who proudly proclaim to have no branches? Why is it necessary to expand a business? This was a question I faced constantly. I found the answer on my own during my entrepreneurial journey:

> The expansion of business is the most important aspect in the world of business. 'Expand or perish' is the brutal reality of today. Growing bigger is always better.

There are many reasons why expansion is important – to increase your consumer base; to increase your ability to make a profit; to provide a bigger market to your products; to increase the goodwill of your business in the eyes of your staff, suppliers, investors and consumers; and to increase the number of new products or services in the current market. These are the multiple reasons why expansion is important.

Expansion means finding new and better alternatives and pathways for your current activities, finding new markets, or searching for new products or services.

In 1993, the first branch of St. Angelo's was being operated from my residence in Malvani, and it gained a sizeable momentum. It added to my earnings. I was content but not happy because broader horizons were beckoning me. The world, full of opportunities, was inviting me. The expansion of my business was possible only if I ventured out of my comfort zone.

> If you are content with small achievements, you can never achieve big successes.

You should never be content with the volume and development of your business. You must set bigger goals and not rest until you have achieved them. This does not mean that you should not rejoice until you achieve the bigger goal. Celebrate every small success that you achieve, as these small achievements will lead you to your bigger goals. But you should not remain content with small achievements. Always strive to achieve more than what you have accomplished. I found myself in such a situation. I was not content with the branch started from my home. I was continuously striving to expand the reach of my institute.

I started a second branch of the institute at Jankalyan Nagar in the Malvani area. This was a day of celebration for me. My second child was born. I was overwhelmed by pride and I could see the same pride in my parents' eyes. I still remember that day. I had invited each and every person connected to me. I celebrated that day like a wedding. This event was a great inspiration for me. My confidence to grow had multiplied. The new branch was going to provide employment and education to a much larger number of students. After this one, I started the third branch successfully in Malvani, then a fourth in Kandivali, and fifth at the Shantinath Shopping Centre in Malad.

As an entrepreneur, you must always keep one thing in mind – not to open multiple branches one after the other. Opening branches is an easy task, but managing them is the real challenge. If you fall short in managing your various branches, it will certainly affect the reputation of your company and the business; therefore, do not insist on opening new branches till you strengthen the management of the existing ones.

At every branch, I put a team in place and identified their strengths and weaknesses. I also learnt every aspect of the business set-up – whether sales, marketing, human resources or technology management. I made sure it would break even – when you are operating using your own funds, make sure you are on a solid footing before you go on an expansion spree.

With all this practical knowledge, my first branch opened in Goregaon in 1996, and the sixth branch of St. Angelo's at Nalanda Shopping Centre. I focused on strengthening the management of the existing branches.

> St. Angelo's Expansion Strategy, a two-pronged approach:
> - Branch expansion.
> - Adequate management of the existing branches.

There are many examples of people facing failure during the expansion of their business because they neglect the existing branches after opening new ones.

I wanted to avoid such failures, and despite having sufficient capital in hand, I did not rush into an expansion spree. Had I done that, I would have received a lot of praise in the newspapers and in the public domain, but this success would have been short-lived. My business would have suffered a setback eventually. Therefore, I strengthened the management of every new branch I opened. I appointed efficient staff to manage the old and new branches. Once the existing branches were properly in operation, I would start thinking of opening a new branch. The expansion of my business began in this systematic manner.

Our seventh branch was started in Borivali. Between 1993 and 1996, even with the financial capability and support from students, I restricted my ambition of expansion. I focused more on the curriculum and the services offered to students. The right decisions in the interest of students, the best services provided, and the innovative schemes implemented helped us; we stood strong against our competition with seven branches. The graph of our progress was consistently moving north. Our branches were situated in renowned shopping centres, which added to our prestige. In the years to come, we scaled up our operations to as many as 43 branches in Mumbai, Thane, Navi Mumbai, Pune and Nashik.

Franchising

We were growing, but there were limitations to growth based on individual strengths. In any business, these limitations might be administrative or financial; it might also be time-consuming to grow. If you look at the other side of things, working on your strengths alone may also cause harm. You can end up focusing too much on one thing and ignoring other important aspects of your business. We did not want to just survive in the market, we wanted to rule it. I started hunting for new opportunities.

What would you call it if someone else carried out your work on your behalf? It would still be growth of the business, right? This idea is called franchising. I studied this subject in detail, and after understanding its nuances, I started appointing franchisees. The benefits of this idea, which made sense to me, are the following:

- In this model, you do nothing personally. You leave the management of your branches to other people, which helps you avoid losing money and valuable time. Saving money is earning money. This is a simple thumb rule of economics.
- The second important thing is that you can take your brand, products or services to the city, state and even the national level without your physical presence or personal engagement of your labour.
- You can advertise all your branches collectively, and thus, the expenditure for each branch is negligible. For example, if the collective expenditure for advertising is ₹1 lakh, and you have 10 franchises, then the expenditure for each franchise is only ₹10,000. It is like saving ₹90,000 on each franchise.
- Most importantly, you need no capital investment in this model.

As we moved ahead together, our business grew manifold. We took only 20 per cent of the total monthly income as compensation against our brand, curriculum, advertisement, management support and training of franchisees. This also helped the franchisee earn good profits. There were definitely some limitations to the expansion from the fees collected from the students, but this applies equally to all types of businesses.

Instead of depending only on one business and the same type of customers, you must be ready with Plan B.

My Plan B was ready, but I was not sure about the potential of its success. There was risk involved, but it was calculated. If you want to grow in business, you need to take risks. The only risk was that the franchise concept was new to me, but there is always a first time, and I was ready to face the consequences.

During the decade 1993 to 2003, we opened a number of branches in Mumbai and its suburbs. At the same time, we engaged in publicity and advertised on a very large scale. Our curriculum was updated as required, we were observing the industry trends and also keeping track of competition. And we were driving our learning curve. I engaged professionals who would guide us on a new curriculum and new topics of education. With more than a decade of expertise in this business, we had become market leaders in the true sense of the word. We were excited and enthusiastic to explore the limits of the sky. With the opening of every branch and our efforts, we were inching towards even greater success, and a star named St. Angelo's was shining brightly in the sky of the business world.

After-sales Support

Any educational institute is faced with the perennial hurdle of obtaining honest and devoted teaching staff. It was a matter of concern for me as well. It was difficult for me to find trained and skilled teachers. For this, I came up with the novel idea, again an out-of-the-box experiment, of 'learn and earn'. Under this scheme, I provided computer training to needy students and created trainers out of them for my institute. After finishing their training, they were employed with St. Angelo's as trainers. We informed our past and present students about this novel scheme, and it received a tremendous response. It was the beginning of a new era for St. Angelo's.

The Malvani area was known for notorious criminals, so youth from well-educated families were not ready to come to the institute as trainers. Hence, we trained local students who were honest, hard-working and needy. I invited experts to train them and made excellent trainers out of them. A major advantage of this exercise was that I had a teaching staff that knew the psychology of the students of our area. Secondly, youth from poor families got employment in my institute. They were paid remuneration in accordance with their work performance, which enabled them to support their families. At the same time, while training others, they were getting trained in return. One thing was certain – this scheme was building an efficient team for me.

After this, another brilliant idea struck me. We were the first institute in India to implement such an idea. After-sales service required by buyers of motor cars, refrigerators and televisions was available. Could I provide such after-sales service in the field of computer education? How would students benefit from such a service? The thinking wheel started spinning again. After careful study and consideration, I started a lifetime 'after-sales support' service for students in the field of computer training.

Initially, our competitors made fun of us. Everybody said that St. Angelo's was undertaking a losing plan. But we turned a deaf ear towards such comments and decided to focus on our scheme. The scheme was that if a student had completed a specific training course from any branch of St. Angelo's, that student could practice for life at any one of our branches. Also, if the course underwent any changes after the student had left, they could take it again. They would be trained for free, with free practice. Not only this, if any student desired to take a specific course again, it was possible under this scheme.

The benefits we gained out of this scheme were unbelievable. Our information brochure was updated with new features, and the students who benefitted from these features became our best promoters and helped us with referrals and references to increase the number of students. Daily newspapers took notice of our scheme and it received widespread attention.

We leapt into a new sky of dreams. Out-of-the-box thinking, and applying it in existing industry practices, made it possible. If you want to achieve extraordinary success in any business, you must think differently and rebuild old ideas in new contexts.

With every success, my confidence was building. In this context, I remember the words written by Marathi writer VP Kale.

> To paraphrase, he says:
> A spaceship roaring towards the sky is always in conflict with gravity… only while it is within the confines of gravity. Once that limit has been crossed, the spaceship flies on its own.

We, too, had crossed the limit of conflict. Now our further journey into the world of business was on our own!

Important lessons to remember:

- Today, 'expand or perish' has become an inevitable truth.
- Expansion means finding new and better outlets for your current activities, finding new markets, or searching for new products and services.

- If you are content with small successes, then you can never achieve bigger success.
- You must always look for more business and development. Set bigger goals and strive until they have been met.
- Celebrate every small success that you achieve, as these small achievements will lead you to your bigger goals, but do not remain content with small bits of success.
- The 'expansion of branches' and the 'proper management of existing branches' is the proper policy for expansion.
- There are limitations to growth, but they are based on your personal resources alone.
- Saving money means earning money; it's a basic thumb rule of economics.
- Keep a Plan B ready instead of relying only on one business and the same category of consumers.
- A calculated risk is always needed if you want to expand your business.

Learn to Beat Your Tin

A long time ago, I heard the story of a Samosa seller. He sold samosas door to door. He attracted people's attention by making loud sounds with the tin in his hands. His samosas were delicious, but he was not getting the expected feedback and sales from the people he visited. Every day, he would return home fatigued and frustrated.

One day, he narrated his experience to an elderly wise man who lived in his vicinity. The old man told him that although he was going from door to door to sell his samosas, not everyone needed one. Someone might be under medical advice not to eat greasy food, and others might be working on losing weight. Some may not be able to afford one. There was no point trying to push a product to people who did not need it. Rent a cart, said the wise man. Put it up at a strategic location and then beat your tin. If the people who have tried your samosas do not return after hearing the tin, then this is an indication that your samosas lack taste. And if your samosas are very tasty, and still there are no takers, it means that you are not beating the tin loudly enough.

The old man's advice holds a major secret of business success. In order to run any business successfully, you must work on the quality of your products and services. Once they are up to the mark, then you should be able to beat the tin well. In other words, you should be able to advertise your product or services properly. These two things are imperative to succeed in any business.

The computer curriculum in my institute was of a distinguished degree and I had worked relentlessly on it for more than a decade. I took my best ideas from the competition. Most importantly, my students were happy with it.

Now, how did I beat my tin around the neighbourhood? Advertising was of paramount importance in my field. I really pity those people who say one should not make a noise about one's business. They limit their own success with such thinking. You may have products that are worth millions, but if you do not take them to the right audience, then you are bound to encounter failure; therefore, the support of advertising to enlighten the target audience about the nature and reach of your products and services is a must.

Although your aim is to impress the customer, there are certain ethical rules you must follow while advertising your products and services:

- Always advertise what your product can actually perform or deliver. Never misguide the consumer.
- Do not advertise to form expectations so high that they are beyond what you can do to the consumer's satisfaction.
- Under-promise and over-deliver. Fulfil all the promises that your advertisement makes.
- Be open to cross-verification from all sides for the claims you have made.

It is important to be humble and open to learning and criticism, but the absence of advertising and promotion can never be a solution. Without advertisement, people will not come to know and they will not purchase your products or services even if they are of the best quality; therefore, marketing and advertising are imperative to any business.

When I stopped the data processing work and turned to computer education, I was going from door to door in Malvani to inform people about the training courses. At the time, I was not aware that this activity was called marketing. During that phase, I had one thought in my mind, and that was that if I sit idle at home, I will have to sit idle for the rest of my life. Opportunity only knocks once and I was not one to wait for opportunity to knock on my door. Instead of opportunity finding me, I went out to find it myself. In short, I was not the type of person who would start a course and wait for students to come on their own. This was the reason I went from door to door, advertising my training courses. That was my method of beating my tin.

I wanted to progress as fast as possible because the economic condition in my home was still not good. After seven years of training, my father arrived in Mumbai to become a priest and fell in love with my mother. As you already know, my father was a Christian and my mother, a Tamil-Mudaliar, and they faced strong opposition to their marriage. They married and left their homes forever. They migrated from Vasai to Goregaon, and then to Malad, a suburb of Mumbai, with fate testing them during this course of life. All this may sound like a movie saga, but it was highly painful to experience. We grew up in penury and made multiple significant compromises. The only way out of this situation was to succeed at a business. I was trying to fulfil the dreams of my family for a brighter future with this business. To make it a success, I was making all the necessary efforts and advertising was one of them.

The skill of advertising economically I learnt at MM Mithaiwala. I still remember the idea of postcard advertisements, which I was introduced to while I was tutoring him. At the MM Mithaiwala shop, I always found four employees engaged in writing postcards. Once, I asked the owner about it, and he told me that he used to write the advertisements himself on the postcards, and then mail it to the appropriate addresses. The postcards included information about the products and various offers available. The second method, when he personally wrote the advertisements, was much more effective. The MM Mithaiwala shop is situated near Malad station, so it was always crowded. A loudspeaker was used to attract people's attention through the announcements, informing them about various products. This was in 1988. The shop continues to use the same method of advertising till date and it is still working.

As mentioned previously, most of the branches of my institute were situated in shopping centres. A few of my associates and friends made fun of this idea. They did have a point. How can you run classes in malls that have failed? Their question was valid, but my answer was ready. This was not merely an answer. It reflected my strong self-confidence:

Where there is no sound, a little noise will attract people's attention, I told them.

With this funda, I celebrated the opening ceremony of each branch in each shopping centre in a grand way. My skills of interacting with people and being honest with them helped me get products and services at cheaper rates as compared to the market price. My caterer provided the best quality food at just ₹75 per head. The dining area would be charged with the energy of guests, friends and relatives attending the opening ceremony, and the place that was otherwise deserted witnessed a continuous flow of people on that day. This was my way of 'beating my tin', and it enabled me to perform very well.

How to Advertise

With this momentum, the growth of the institute was very powerful. We had a two-pronged growth strategy in our own branches and the extended branches (franchises).

After 2003, I stopped allocating franchisees and decided to focus on our own branches. I had a reason behind this decision. Over time, I learnt that in the service sector, the franchise model should not be used, as franchises are likely to skimp on essential expenditure to earn more profit. They used saving methods like lowering the staff's salaries, reducing the use of air conditioning and spending less on advertising, which affected the quality of our message. The managers tried to control the staff through their power and position. All these adverse practises certainly affected the brand name. These were the reasons I stopped giving out franchises and started working on my own branches. Accordingly, we expanded our scope of advertising to increase human resources.

Most people in Mumbai travel by train. There were no restrictions on advertisements on railway stations, unlike today, and this type of advertising was cheaper than other media. We focused on railway station advertisements. Most of the stations and walls of the railway compounds were painted with the advertisements of St. Angelo's in our trademark red and yellow colours. This method of advertising became popular, and many other advertisers followed. Even today, one can see our advertisements displayed on the billboards at famous railway stations in Mumbai.

One has to constantly implement innovative ideas in advertising by thinking creatively. If you adapt the typical way of mundane advertising, like others do, then you will not stand out and will not get the expected response and outcome of sales and brand-building. Here, typical advertising is the use of banners, radio jingles, door-dropped leaflets or through newspapers, television ads, social media, ground events and interactive seminars.

Today's world is fast-paced. There is a new discovery every second. The world is changing rapidly, and millions of new products and services are being introduced in the market. It is essential to always be visible to your audience. 'Out of sight, out of mind' is the reality of today. To stay visible, you must think of new ways of advertising.

With this in mind, I constantly looked for various new methods and media for advertising. The cost of ads in print media was high; therefore, we did not opt for it in the beginning. We were in search of alternative and cheaper modes of advertising. As our economic condition improved, we started advertising in newspapers and satellite TV channels. Later, we signed an agreement with an advertising agency, and thereafter, neither I nor my staff were tied up in advertising activities.

But in the early years, we displayed advertisements of St. Angelo's at all major locations in the city – bus stops and the various walls near the shops in the city. During this campaign, many walls were whitewashed and adorned with our colours overnight. It was a low-cost activity since it did not involve any rentals and hardly faced any opposition, especially from the shopkeepers, as their walls were painted free of cost.

My employees were strictly instructed that if anyone objected to the painting activity, the work must be stopped immediately, without any arguments. There were no such complaints, except in one case when a shopkeeper was displeased with our advertisement on the walls of his shop. I extended him a personal invitation and attended to his complaint. I explained my point of view to him. I told him that we were mutually benefitting through this arrangement, but he was still not satisfied, so I asked my employees to repaint his wall like before.

Even after years of experience, I still feel that advertising for your company should not happen at the cost of another or at the cost of relationships because such incidents will lower the esteem of your company, which is likely to lead to negative publicity. Knowingly or unknowingly, never hurt anyone for the benefit of your business.

As an entrepreneur, if you wish to achieve unlimited success, you must focus on two things. First, give emphasis to improving the quality of your products and services. This means your Samosa must be of the best quality. Second, once you believe in the quality of the Samosa, you must be able to beat your tin well, which means advertise with full force.

Now, are you ready to beat your tin?
Important lessons to remember:

- In order to run a successful business, you must work on the quality of your product and services, and once they are up to the mark, beat your tin, which means advertise them well.
- You must adhere to certain unwritten ethics while advertising your venture.
- Do not wait for an opportunity to knock on your door because it only comes once. Instead, move out in search of it.
- A small noise in a calm environment attracts everyone's attention.
- Innovation is the hallmark of advertising. Always think differently. If you follow the routine path of advertising, you may lose sight of the feedback you expect.
- 'Out of sight, out of mind' is the reality today. You should constantly endeavour to remain visible to consumers throughout the course of your business.

Investing in Real Estate

As an entrepreneur, if you want to stay in business in the long term, you must establish a successful income-generating enterprise as early as possible. Once this is established, focus on strengthening it. Most entrepreneurs achieve this goal and then are content with it. For some years, their business does prove to be a source of income, but a time comes when the flourishing business suddenly declines, and everything comes to an end. In my entrepreneurial journey, I have witnessed many such entrepreneurs going bankrupt overnight. What is the reason behind this?

In today's highly competitive and fast-changing world, nothing is sustainable. It can be risky to depend on one source of income. It is necessary to find alternative sources of income, even when you have established one.

As an entrepreneur, if you want to achieve success, you need to continuously search for new and innovative alternatives, and act on them. Only then can you guarantee a prosperous future for yourself. Investment in the growth of business will multiply manifold and give you handsome returns for years.

The best examples of this reality can be found in any of the big brands today. Do they manufacture only one product? A company like Tata produces hundreds of products, from matchsticks to big vehicles. Wipro is engaged in manufacturing computer software and various other products like smart light bulbs, consumer care products and more. If companies with turnover in billions can think of alternative options, why shouldn't we? Today, everyone is aware of the importance of multiple sources of income.

We all know that a big brand like McDonald's sells burgers. Now the question is, can anyone become rich by selling burgers? What is the mathematics behind this?

If you observe and study the business model, you will notice that McDonald's has become the proprietor of all its locations worldwide, wherever it has branches. McDonald's owns these properties, which comes with multiple benefits. The company rents the residual space to other businesses and as a result, earns a reliable and significant amount of rent every month. Since the company owns the property, it also enjoys the benefit of ever-appreciating property rates.

All the branches of St. Angelo's were rented, so we had to spend a huge amount in rent. I was constantly thinking of how to balance this expenditure. Then I came to know about the McDonald's strategy. I decided to operate the branches of St. Angelo's in our own premises. The amount we were spending on rent was paid as an instalment to banks. Our decision proved highly beneficial to us, and the cost of the locations we purchased in Mumbai increased tenfold over the years. We invested at the right time, and our investment multiplied. Today, we have repaid all our loans and own all our sites. There was a sentence in an advertisement I once encountered:

> किश्तों से रिश्ता जोड़ो, किराया तो पराया होता है।
> (Develop relationships through instalments, rentals can never lead to ownership)

It proved to be absolutely true for us.

If you invest in something, and it paves the way for more future income, then it can be called an investment. If you have invested, and instead of earning returns you are just paying out of your pocket, then it is not an investment.

If we had continued to pay rent for our branches, we would have earned nothing, but we converted the amount we were paying in rent into bank instalments against loans and bought those properties. In Mumbai, real estate is very expensive. Most new entrepreneurs rent premises to run their show. The problem with this model is that the rent keeps increasing every year, and the property is never yours. You can get booted out easily when a better-paying customer comes along or when the owner decides to use the property for their own purpose. I devised a way I could keep the property with the help of bank loans.

As I owned the premises, the interiors were better designed.

- There was no threat of increasing rent.
- There was no threat of being asked to vacate.
- The value of money was depreciating, whereas the value of property was appreciating.
- The growth in the property value was manifold.
- Maintaining the same address helps to build the business, its popularity and a loyal customer base.

We created an alternate source of income by renting out the residual spaces to other business owners. Secondly, if you own the place, you can execute your own ideas and experiment with new business models because the risk is lower. Most importantly, it comes at a lower cost. You control the amount of rent on the site, and you can venture into new business in your property. This can be a novel opportunity to start a new business along with an established one.

We exploited this opportunity at the right time. Later, when I ventured into the real estate business, we had many self-owned properties. All the properties were loan-free and legally secured. In the meantime, we had established our credibility in the market. Credibility comes with establishing a reputed track record through your past dealings. People start talking about you and the way you do business.

Education as a mode of business helped us establish a

lot of respect and goodwill. This helped us get ownership of our properties and the right people for development. People vouched for us, so we did not have to put down large deposits or guarantees. Our word and commitment were accepted and respected. We had the backup and support of the people in our network. We planned to construct big real estate projects in the future and we had the land to do so. I knew that if we worked on this dream and got results, it would certainly lead to other big projects in the future. It was much easier for us to achieve the next milestone of success. We were reaping the bountiful benefits of the efforts we had sowed over ten years.

Diversification

As an entrepreneur, I do not subscribe to the idea of focusing on only one thing. An organization always grows through direct and indirect sources of income. Unseen opportunities can become beneficial to your core business, and an intelligent entrepreneur always keeps an eye out for new business plans.

It is important to become financially stable. Hence, do not keep your capital and profit with the consumer. You must have total control over your capital and profit. Your business must always follow a 'payment first, delivery second' policy.

For example, at our computer institute, students pay the fees and then start their training. When we send students to other countries for education, they first pay all the requisite fees, and then they can go. In our housing business, too, the consumer gets possession of the home or shop only after the full and final payment. In our

hotels, the consumer pays first and then enjoys lodging and boarding.

This means I never keep my capital and profit entangled with the consumer. If you do not take care of this, then you can face a severe money crunch which can affect your services. Therefore, you must be scrupulous about the 'payment first' policy. It gives you the pleasure of financial security. If you follow the payment first policy, you can enjoy financial stability. I agree that sometimes you need to give credit, but you must decide on the amount of credit on your own terms, so that you do not feel the financial stress because of your altruism.

In 2004, at the age of 33, I ventured into the real estate sector after analysing various options. An alert entrepreneur who can identify an opportunity, act on it at great speed and capitalize on it uses the principle of doing 'business where opportunities abound' to the fullest. Many people advise pursuing a single business, adding on to it and expanding it. This might work for some people, but every businessman is different, and they think differently as well. According to my ideology, I felt that I could pursue many businesses at the same time, so I capitalized on our brand name and credibility in the market to enter the real estate sector and achieved significant success in a very short time.

Some important things to keep in mind while investing in the real estate sector in a developing country like India are:

- You must have strong funding support.
- Identify market gaps for quality real estate, especially in the housing sector.

- Make sure common infrastructure is available, like roads, power and water. This helps the real estate sell faster because the demand is already there.
- Ensure that there is a strong local authority that has put rules and regulations in place. This levels the playing field and attracts quality investors and buyers.
- To attract buyers and investors, make sure there are tourist destinations in the vicinity of the real estate project.
- Amenities like open gardens, lakes, cinema halls, shopping malls and schools add value to the project.

In this business, my relationships with people helped me. People in every new sector respected me, and they helped me find new opportunities. To cite an example, one of my past students gave me my first plot of land. He belonged to the Dongrikar family, and we had taught several students from this family. They had many hereditary landholdings, and it was from these that they awarded me the first plot. I did not have the money to purchase it, but my former student still transferred the plot to me. This is an example of his trust in me. I paid his dues in five years. This was my commitment.

You can venture into multiple business projects, but at the same time, it is very important to run a sustainable company in the business world.

Something you must ensure while selecting a business is choose an area in which you have full knowledge and competence. Invest only in those businesses that you can protect by making sure that the profits and principal capital investments are always under your control. You must study the business model carefully and completely. Ask yourself at least 100 times whether you will be successful in the business. If the answer is negative even once, stop right there. Do not proceed until you develop full confidence. Remember, if the money you have invested is not giving you returns, then the investment is futile.

Be smart! Invest carefully. It must multiply by giving you financial independence. You can fake anything, but not monetary freedom.

Important lessons to remember:

- Nothing is certain in today's competitive and fast-changing world. It can be risky to depend on only one source of income for your entire life; therefore, it is essential to find an alternate source of income when you have established one already.
- The investment in the growth of your business returns to you manifold.
- If companies with billions in turnover can pursue alternative business routes, why can't you?
- Investment at the right time multiplies and proves highly beneficial in the future.
- If your investment creates a source of income, only then can you call it an investment. If your investment is not providing returns, and instead, you are paying more than it is worth, then it is not an investment.

- Do not keep your capital and profit with the consumer. Follow a payment-first-delivery-second policy in any business.
- Invest only in a business you feel secure about. If you have any shred of doubt, do not invest at all.

The Power of a Brand

The institute that was started at my home in 1993 has grown manifold today. We are proud to say that St. Angelo's is the only institute in India that has multiple courses related to computers and professional education. St. Angelo's also offers soft skill education and an online MBA programme in management. Higher education in computers is now synonymous with St. Angelo's, which clearly indicates that St. Angelo's is a 'brand name' now.

Today, names like Colgate (toothpaste), Cadbury's (chocolate), Huggies (diapers), and Xerox (photocopiers) have become generic names for the products they represent. We pair them immediately, and they are synonymous. This indicates that these brands are now the established name for the product they represent.

As an entrepreneur, you need to understand your position in the market and work relentlessly towards it. You must be aware of certain points:

- How do people perceive the status of your organization?
- What commitments does your company make to consumers?
- What are the expectations you have created among potential customers?
- What is the opinion of other people about your organization?
- What is the level of confidence you have built in each individual connected to you during the process of business?
- What is your credit rating based on your transparent transactions?
- What is the financial status you have earned with your vision?
- What is the name you have established for yourself and your business in the market?

All these aspects give you recognition.

Your brand depends largely on the way you communicate with your consumers, employees, suppliers, government and every individual connected with your enterprise; how you understand their expectations and try to fulfil them.

To build a brand, you need to cautiously and continuously construct it, brick by brick.

Many entrepreneurs think that the meaning of a brand

is the company logo or the advertisement of their organization. This is not completely true. The brand includes your self-confidence and the confidence others have in you, your zeal to supply lasting, quality products and services, your consistent and positive actions towards these goals, the feeling of security you create in others, your principles and your adherence to them, the responsibility to fulfil commitments and your competence.

We can relate this to some examples – Tata means credibility; Domino's means on-time delivery (delivery within 30 minutes); and Amul means high-quality butter.

Your brand can give you unimaginable success. It is hard to believe that in 1883, the year of Coca-Cola's inception, the company was able to sell only eight bottles. Today, the valuation of Coca-Cola is more than the income of Bolivia, Kenya and Bahrain put together. This is the power of the brand.

How to build your brand:

- Fulfil the expectations you have built.
- Be transparent with your customers and staff.
- Ensure high-quality products and services.
- Build confidence and status.
- Create a feeling of security in your networks.

An organization may need many years to create a brand. It can never be created overnight. The radio took 38 years to reach 5 million people; TV did so in 13 years; the internet took four years; and Facebook took only two years. Today, many companies are using these media brands to create their own brand name.

St. Angelo's also created its own brand after relentless efforts over the years. We strove to fulfil all the above criteria. This did not happen overnight. With our perseverance, we transformed an ordinary organization into a private limited company, and now we are contemplating converting it into a public limited company.

We have learned two major things in our business, which are related to two types of financial benefits. One, the 'operating profit', which means profit from daily sales, and two, the 'valuation'. Your real benefit is from valuation. Suppose the valuation of St. Angelo's is ₹100 crore (1 crore equals 10 million), and the operating profit is ₹2 crore, then ₹100 crore has more value, and if the company is able to sell its shares based on this valuation, then this may prove to be business or income in the true sense of the word.

On this basis, we can float an IPO (Initial Public Offering). This would help us fortify the brand value of our company. With hard work and effort, we are also planning to provide the highest return to our shareholders.

Only if your name and brand are at a high position in the market should you introduce your shares to the public. The necessary demand can be created, and you can accrue the desired funds.

Some businessmen are content with routine business. They do not emphasize creating a brand. Their name is not established in the market. When such a company is converted into a public limited company and tries to sell its shares, there are no takers and enough funds are not raised; therefore, before you introduce your shares to the market, it is imperative to build a strong brand value for your company.

We have nurtured this basic principle of the brand during the past twenty years. Today, St. Angelo's is a reputed brand in Thane, Mumbai and Navi Mumbai. We have trained more than 3,00,000 students in the past twenty years. It means that the St. Angelo's brand has directly reached more than 3,00,000 households. The happiness we feel in playing an important role in the educational life of these students cannot be explained in words.

Brand value needs to be highly protected and constantly nurtured. In the future, even if your company is shut down, your brand will remain immortal.

Do you know that 25 per cent of the population in India is highly intellectual? This number is more than the total population of the USA. Indian businessmen have established many companies in the last 15 years that are globally competitive, doing their business successfully and expanding day by day. Companies like Infosys and Wipro have made history in the world, which is remarkable because a few years ago, they were not even in existence. The presence of ten Indians among the top 100 people of the world has taken the world by surprise.

NR Narayana Murthy, the founder of Infosys, has earned himself the title 'father of India's booming IT sector', according to *Time* magazine*. He built his brand over the two decades that he was the company's CEO and proved that India could compete with the rest of the world in the realm of IT. His company became synonymous with the outsourcing revolution that took India and the

*http://content.time.com/time/specials/2007/article/0,28804,1652689_1652372_1652367,00.html) developed world by storm in the early 1990s.

Wipro was founded much earlier, as a sunflower oil producer in 1945. It grew into a multinational consulting company once Azim Premji, the founder's son, took over in 1966. The company logo still features the original sunflower to remind us of the company's origins. In 2012, the company was recognized by the Ethisphere Institute as one of the world's most ethical companies for its sustainability initiatives. This rating was based on the company's code of ethics, litigation history, investment in innovation and sustainable business practices, corporate citizenship practices and customer reviews.

Understand the power of the brand and continuously work on it.

Important lessons to remember:

- Many businessmen think that a company's brand means the logo or advertisement of their company, but this is not completely true.
- The brand means your self-confidence and the confidence others have in you, your zeal to supply lasting, quality products and services, your consistent and positive actions towards these goals, the feeling of security you create for others, your principles and your adherence to them, the responsibility to fulfil commitments and your competence.
- A brand cannot be created overnight. It takes years of persistent effort.
- To create a brand, you need a high degree of commitment. Understand the power of the brand and work on it with dedication.

- Brand value needs to be highly protected and constantly nurtured. In the future, even if your company is closed down, your brand will remain immortal.

Be a Tiger

One day, a sage was meditating in his ashram. A disciple came running, gasping for breath, and said, 'Guruji, a streak of tigers is heading towards our ashram. Please run to save your life.'

With a calm look, the guru asked him, 'Who is their leader?'

The disciple answered, 'A dog!'

Guruji smiled and said, 'Then there's no need to be afraid. Go and resume your meditation without fear. They will not attack us.'

Guruji's prediction was correct. The tigers simply roared from a distance and left after some time.

A few days later, Guruji heard the loud din of barking dogs. He called his disciple.

The disciple said, 'Guruji, there's no need to worry. It's a pack of dogs. They are coming towards our ashram.'

'Who is their leader?' Guruji asked.

'A tiger,' said the disciple.

Guruji was worried. He said, 'Ask everyone to run for their lives. This is a danger to all of us.'

But the disciple was mystified by Guruji's panic.

He asked, 'Guruji, last time, there were tigers. They did not do anything. This time there are only dogs.'

The answer Guruji gave to his disciple is a very important lesson to learn.

He said, 'A streak of tigers led by a dog is not at all dangerous. The tigers will also think like the dog. But if a pack of dogs is led by a tiger, all the dogs will be like the tiger.'

Any organization is the shadow and reflection of its founder. The founder is responsible for the growth of the enterprise. You can study any big enterprise, and you will find the reflection of the owner in it. An organization with a tiger as a leader behaves like a tiger. If you have the leadership qualities of a tiger, then your colleagues will be tigers. Such an organization establishes credibility in the market and remains at the forefront of the industry.

The Qualities of a Leader

The success of an organization depends on the leadership qualities of the owner; therefore, each entrepreneur must develop those leadership qualities that will help the organization to grow. Only an entrepreneur with the best leadership qualities can take their organization to higher pinnacles of success. An entrepreneur must remember that they not only lead the organization, but are also responsible for the industrial development of the society.

It is essential to adopt the following qualities to be a successful leader.

1. **Vision:** When you start a business, you must have clear goals in mind for its growth. Without a goal, the journey becomes directionless, and business just

happens for the sake of business. Such ventures do not survive in the long term because there is a casual attitude to doing business. Therefore, your goal, your dream about the business, must be clear.

When you are able to see the goal clearly, you can also show it to your colleagues. If your colleagues can see it clearly, they will all work together towards achieving the dream.

In my case, the goal was to reach every household in India with the highest standard of education. The goal was simple – to empower people with the power of quality education, and help them achieve higher levels of growth with the power of knowledge, through appropriate professional educational courses. This was not possible by the conventional method of setting up physical classrooms across India, but it was very much possible with the help of technology, and the internet as a medium of delivery.

Every entrepreneur must be a visionary. They must keep the dream in mind and have the ability to make others see it too.

2. **Positive attitude:** The entrepreneur should have a positive attitude towards their business and everything it involves. Remember, your colleagues always have their own lenses to observe things. If you keep a positive attitude and continuously communicate your positive thoughts to them, they will support your progress in a positive way. Whenever my teams feared the competition, I would coach them by saying that the competition is not too big to hit, but too big to miss. With their size, the

competing companies moved very slowly. We were smaller in size. That's what made us more dynamic and quicker. Our biggest common belief was creating value for the students and making sure that each student got more than what they were paying for. This kept the team charged up and positive. I always told my team that there was nothing negative in this world; everything had some positive aspect in it somewhere.

3. **Enthusiasm:** If you are not enthusiastic as an entrepreneur, then you cannot expect your colleagues to be enthusiastic. One cannot work with a depressed mindset; therefore, you must be full of enthusiasm. There must always be a smile on your face. Your colleagues draw enthusiasm from you, so it is necessary to be enthusiastic at all times. You should constantly motivate your colleagues. If there is a tremendous positive energy in you, it will be reflected in the organization.

4. **Competence:** Every leader must be capable. As an entrepreneur, you must be mentally and physically fit. You must have the required experience in your business, and acquire all the necessary skills to run your business smoothly. If you are capable, then you can guide your colleagues properly. You can also fulfil the expectations of your colleagues and consumers.

   If you are mentally and emotionally fit, you will act with patience and courage, even in highly adverse situations. People build an image based on your behaviour. All these things develop leadership in you.

   Every entrepreneur must be result-oriented. People are not interested in what you say; they focus more on the results you have achieved. Therefore, you must have the capacity to bring about the desired results.

5. **Inclusiveness, team spirit and employee retention:** Every member of your team must be a leader. Do not keep the company's goals to yourself; be vocal about them. Share them with colleagues. Your business does not prosper with you alone. It is driven by the people in your organization. If you share your goals with them, and replace 'I' and 'me' with 'we' and 'ours', your co-workers will contribute more towards your business goals. They can suggest ways to take the business further and help in achieving prosperity. Remember, the word 'we' creates a strong team. When you involve them in decision-making, the confidence of your colleagues, and their confidence in the organization and the leader, go up.

   In the last few decades of our existence, we devised new ways of retaining our team members and adding value to their lives. We implemented the concept of 'Partners in Progress' with our team members and introduced incentives, by which the team gets a share of the gross revenue of their output along with a fixed monthly salary.

   In a developing country like India, business always has its ups and downs. But even in adverse situations, we have made sure that the salaries of the employees are paid on time, irrespective of the situation. This is a big advantage as it creates a huge positive impact on the minds of the employees. We have maintained this policy since 1993, when the organization was set up with just a handful of employees.

We also liberally invest in higher education and skill development for each of our employees. Every company in the city tries to poach our staff because they know that each staff member is well-trained and experienced.

6. **Communication skills:** One more important quality of leadership is the art of communicating with others. Communication can be direct, where you interact in person, or indirect, which you do through other media. Communication can be verbal or written. Communication is expressed through words as well as body language. You need the right skills when you communicate with yourself, your colleagues, consumers, suppliers or any individual connected with you and the organization. I am going to discuss communication skills in depth in the upcoming chapters, but remember one thing: 'With ice on your head and sugar on your tongue, you can cross any hurdle in life.'

7. **Courage:** It is a universal principle that business involves risk. You have to bear the risk when you enter a business. Success and failure are two sides of the same coin. You must not be content with the success you achieve but keep on planning for bigger successes. Also, in the event of failure, an entrepreneur must learn from it and rise above it. By converting the failures into successes, you can create a positive image among your colleagues. As an entrepreneur, you are like the leader of an army,

always at the forefront; therefore, you must be courageous.

Failures are never permanent. You need to plan your next leap for success as you are emerging from failure. Your colleagues are always learning from your every action. An individual with good leadership qualities always comes up with the best results possible in any adverse condition. In fact, there are some leaders who wait for difficult times. They know that difficult situations can only help them test their leadership qualities and bring out the best in them. They consider adversity a challenge and create success out of it for themselves and the organization.

8. **Commitment:** If you wish to progress as an entrepreneur, you must have a high degree of commitment. After the Twin Towers collapsed in the USA, the IT sector in India was dealt a huge blow. My wife and I were worried. We started counting all our other assets in order to come up with ways to stay afloat. We sat down and made a list of all our properties, cars and jewellery with the aim of selling them to keep our business going. Luckily, the market turned around quickly, and we did not have to part with anything, but this is how committed we are to our venture. We were willing to part with everything in order to keep it alive.

You must be ready to perform any job in your business, whether it's accounting, motivational speaking or making sure your employees are satisfied. You have to work hard, relentlessly, for the betterment of your business. If you are not fatigued, even after working day and night, then you can claim the quality of commitment.

As an entrepreneur, you must inculcate all the above eight qualities in you in order to drive your organization on the path of progress.

Leadership qualities in industry:

- Fostering team spirit
- Commitment to your company, staff and customers
- Enthusiasm and a positive attitude
- Vision
- Courage
- Competence
- Communication skills

Important lessons to remember:

- You will progress in life if you handle things 'with ice on your head and sugar on your tongue'.
- An entrepreneur not only leads their organization, but also the industrial development of the society.
- Before starting a business, you must have a clear goal in mind.
- You must have a dream and the skill to instil that dream in the minds of others.
- The attitude of the entrepreneur towards their business and everything in it must be positive.
- If you have high positive energy, then it will reflect in your organization.

- The entrepreneur must be mentally and physically fit.
- Do not restrict yourself when 'I' and 'me' are replaced with 'we' and 'ours.' An organization where all colleagues work as a team is certain to achieve success.
- Communication skills are an important quality of leadership.
- That business involves risk is a universal truth. The entrepreneur is like the leader of the army in a war, always at the front; therefore, you have to be courageous.

The Power of Information

Thousands of years ago, humankind was in the Stone Age. Stones were its biggest assets. Then came the Copper Age. Later, in the 16th century, James Watt discovered the steam engine and this era became the Machine Age, progressing steadily towards the Industrial Revolution. The world started changing at a faster pace, and individuals who owned machine industries, like Henry Ford, became rich. Then we entered the 21st century. IT overtook the machines as the driver of change and the Information Age began. In this era, information is the measure of wealth. The individual with the most information is the richest today. Power lies with the informed person. As an entrepreneur in this age, you must try your best to collect information through various means. You must have every bit of knowledge at your fingertips, especially knowledge that relates to your own business. You must keep up the process of collecting information through various ways so that your knowledge is upgraded and it becomes your strength.

But can you progress on the basis of the information you collect? Not at all! If you use the collected information correctly and regularly, then only can you achieve progress. I would call this age the 'Information and Its Proper Usage Age' instead of simply the Information Age.

If you want to find an address and understand its context, travel by road. There's no use or need to memorize maps of the entire world!

If you gather the right information for your business and use it well, no one can thwart your success.

In this age of information, we are constantly bombarded with data from various sources. It is very important to manage information properly. Almost 85 per cent of the information you collect daily is of no use. Only 15 per cent of information is useful. You should be careful about the information you collect, the source of the information, and the medium used for the same. Being picky will help you save a lot of valuable time. In addition, the information you collect can be used to improve the quality of your business and your skills.

There are numerous ways of collecting information. The most effective is the internet, which is available even on our mobiles at the touch of a button. Today, you can get all the information you need on the internet. However, an entrepreneur needs to know how to use the internet to their advantage. This skill is what we teach at St. Angelo's.

Sifting through daily information:

- 85 per cent useless
- 15 per cent useful

Today, consumers seek more products and services at lower prices. An entrepreneur needs to understand the following:

- What are the consumer's demands?
- What are other entrepreneurs in the world doing? Are they trying to fulfil these demands?
- How can you produce your products at the lowest possible rates to sell them at a competitive price?

The internet will give you all these answers. Monitoring social media is very important today to understand the trends of the general as well as specific markets. You should also use Google Alerts for up-to-date information in areas of your interest, such as what is happening at the competitors' end or any other industry-related data. Modern and visionary entrepreneurs are absolutely active on social media and are very vigilant in keeping their audience engaged. They also make sure that they are attracting newer audiences via online communication. Apart from interactive websites, smart entrepreneurs have also developed mobile apps to keep their audience engaged. Entrepreneurs are also ensuring that they get listed on all websites that can help them reach a wider audience on the web and through mobile apps.

In order to survive in a competitive world, you must have thorough knowledge of the market and its products. This includes becoming familiar with the demand for your products, the status of your competitors, the cost of the competitor's products, competitive rates, the strengths and weakness of your competitors and what it is that your customers expect out of your products and services. If you have all this information, you can manufacture products of superior quality far ahead of your competitors and rule the market.

If you have access to information about how you have to change your products to satisfy consumer preferences, which distribution channels are available to you, which media options are available for promoting your products, and the cheapest and most effective media outlet available, then you will be able to create a strong brand in the minds of the consumers.

There was a time when we had to keep information secret in the business world. But today, you need to inform and educate your consumers in detail about your products. Educating them will help to bring about growth in your business. The success of your marketing will also depend on how you help them differentiate between the competition's products and yours.

Getting to know the market and products:

- Product demand
- Competitor status
- Cost of competing products
- Competitor sales and prices
- Strengths and weaknesses of the competitor
- Customer expectations

There is a difference between information and knowledge. Anything you read or listen to is information, but when you apply experience and action to this information, it is converted into knowledge. This knowledge helps you to make suitable and educated decisions about your business and give it the right direction.

If you want to start a new business, you must collect all the possible positive and negative information and the feedback that applies to your chosen field. The best way to do this is to talk to people who are currently engaged in the same activity and have experience with the market you want to break into. The information they provide is based on real-life experience and is highly useful for any start-up.

There are many platforms, institutes and chambers for entrepreneurs. These establishments, such as the Christian Chamber of Commerce and Industry, Chamber of Commerce of India, Dimensions, The Indus Entrepreneurs in Mumbai, International Business Linkage Forum and others can also be a great source of information as various entrepreneurs get together under one roof and share their experiences and brainstorm. Learn from each other's wisdom. You must become a member of such organizations, chambers or forums. This will help you to gather new information about various sectors easily. You might meet individuals who are engaged in a similar line of business. You can learn about their business vision and share knowledge with them. Another possibility is that an established businessperson may want to connect with your business and invest in it. That means that you might not have to wait as long as you thought to establish your company.

Being hungry for knowledge and wanting to connect with others has always helped me and continues to do so, helping me fine-tune my business. Besides using personal gadgets to get information online, I belong to dozens of such networking organizations.

Information has tremendous power. You must keep all your senses active to get information and apply that information accurately in business. If you keep your business information updated on a regular basis and convert it into knowledge, your success is guaranteed. If you have such a treasure of information, you have all the wealth in the world.

Important lessons to remember:

- You must be in possession of every bit of information related to your business, and it should be a continuous process of information gathering through different media platforms.
- If you use the collected information properly and constantly, only then can you achieve progress.
- I call today's age the 'Information and Its Proper Usage Age,' rather than merely the Information Age.
- Eighty-five per cent of the information you collect through various sources is of no use; only 15 per cent is useful to your business. You must carefully study how to get information and through which media.
- In order to survive in the competitive world, the entrepreneur must have a thorough knowledge of the market for their products, product demand, competitor status, cost of competitor products, competitor sales and pricing, competitor strengths

and weaknesses and customer expectations. If you have all this information, you can manufacture the best quality products far ahead of competitors and rule the market.

- If you have access to information about the product changes you have made as per customer preference, then distribution channels, numerous media options for promoting the products and the cheapest and most effective media, will help you to create a strong brand in the minds of consumers.
- Unless you explain the difference between your products and those of your competition to your customers, you cannot be successful in marketing your products.
- There is a difference between information and knowledge. Anything you read or listen to is information, but when you apply experience and action to that information, it is converted into knowledge.
- Entrepreneurs can gather essential knowledge through the internet, from experienced players, on various forums, and through expert guidance and books.

Being Smart

It is not difficult to start a business and attain some measure of success in it. But if you want success for a longer period and want to make good profits, you have to be smart about it. You have to know your environment, the market, consumers and the people you are dealing with. Only then can you navigate the world of business smoothly.

You may have some estimates and projections in hand when you start a business. You progress on the basis of these estimates, but after some time, they become unreliable. Everything does not happen the way we want it to, and no one can guarantee that things will happen according to our projections. This is because the market today is highly unstable. A rapidly changing world, changing technology, a shift in buyer preferences, changing laws, increasing competition and global recession all contribute to a very unpredictable market!

You must be smart if you want to conquer all these shifting factors.

Recession does not last forever, and the same applies to market surges. How you handle your business during these times determines your image in the marketplace.

Market conditions are never the way you want them to be. The changes that take place in the market are beyond our control. The smart move is to embrace these changes in a way that they turn out to be profitable for you. Common people get scared, depressed, defeated. They get confused and make mistakes. It is important to embrace market changes with confidence and without getting depressed or sad. If you never give up, conquer your problems, and never collapse under pressure, it sends a clear message to the market and your customers.

An excellent example of how to be smart is that of a pharmaceutical company. A calamity had befallen the company. One of its products was causing side effects in children and this gave rise to a major controversy. The media, competing companies and enraged public descended upon the company like a pack of wolves. This would have been a major catastrophe for any company. In such situations, the chairman is likely to abandon the company and avoid communication. But in this case, it did not happen like that.

The company actually tried to identify the reason behind the controversy. After some investigation, they found out that the distributor had supplied the medicine which had already crossed the expiry dates, in the market. The fault was with the distributor and not the company. With this understanding, the company's confidence increased. The company appointed a customer service executive immediately to answer

people's questions and address their concerns, and paid compensation to the families whose children had suffered.

If you do not communicate with people clearly, they might form the wrong opinion about you. If the company was really at fault, it would have disappeared from the market scenario. It is always best to stand firm in such situations and provide answers where needed. This way you will acquire prestige and respect in the minds of consumers. The pharmaceutical company used their sense and intelligence to overcome a daunting situation.

From my own experience in handling problematic situations in business, I have come up with the following personal strengths that any entrepreneur must put into action when times are tough:

1. **Concentration:** Whether the market is in a recession or a surge, never let it distract you from your business. People, even the media, are pessimistic during recessions. If you give in to such a situation, you cannot do business. You must concentrate on your own business and find alternative ways towards success even during emergencies.

2. **Availability:** Business owners turn their backs on customers and suppliers during difficult times. A smart business owner caters to every need of the customer during testing times. This increases the trust of the customers and the team. Being available for others even during difficult times can be beneficial for your company.

3. **Planning:** No business can maintain a profit or loss streak throughout the year. Four months are for profit, four months are for balancing income and expenses, and in the remaining months things could get unstable. Therefore, yearly planning is necessary for any business. If you plan a year ahead, you can run the business smoothly even during setbacks. You must ask yourself some important questions: How do we function? How do we plan capital funding? Where do we need to cut back? Where should we make new additions? When should I lay off workers? When is the time to set up a new plant? These are some of the questions that will help you plan. In short, what to do, when to do it, how to do it and who should be the one to do it… these are the things you need to plan.

   Your business is in your hands, but you can never control the time or the calendar. If your planning isn't executed in the set amount of time, then there is no option but to be sad about it. Every rupee that is saved adds to your profit, therefore, expenditure in a business must be controlled. A smart entrepreneur always plans expertly and executes flawlessly.

4. **Networking:** People are our biggest treasure. You read about this in the chapter 'I Found God.' The people who are successful in business and in their personal life also are the ones who have strong relationships with others. They build relations with the maximum number of people. To become a smart entrepreneur in today's competitive world, it is necessary to know people and expand your network. If you know more people from various fields, it will help boost your business. Your customers will increase in numbers, and you can even create more business opportunities.

   You will have a network of people with skills relevant to your field. You can meet people personally, but you must also increase your network through social media.

   These are my personal details on social media, as an example:
   - Website: www.agnelorajesh.com
   - Twitter: Agnelorajesh
   - LinkedIn: Agnelorajesh
   - YouTube: Agnelorajesh
   - Skype: Agnelorajesh
   - Facebook: www.facebook.com/Agnelorajesh

   It doesn't matter if your business is in a city or a village. Your business expands with your network of people. The St. Angelo's network includes past and current students and their families, past and current staff members and the larger populace that St. Angelo's has helped to overcome difficulties through social entrepreneurship. Having a large network of affiliates has helped St. Angelo's grow and has had a very positive impact on the outlook of the organization.

5. **Attracting customers:** A smart entrepreneur always has their eye on customers. Who are your customers? What must you do to reach them? What are their

needs? You build your business based on this analysis. You create trust among customers by fulfilling commitments. If you do all this, it will help you build a new and larger customer base. The growth of your business is directly proportional to your customer base.

As a smart entrepreneur, you give your products and services the maximum reach, and you also introduce new products to increase the customer base. An entrepreneur who focuses on the above five areas will surely succeed. You can run your business even in difficult times, gain the progress you want, and set an example for others.

So, friends, if you want to taste success, then you have to be smart!

How to be smart:

- Concentrate on your business
- Make yourself available
- Plan
- Network
- Attract customers

Important lessons to remember:

- A rapidly changing world, changing technology, changing tastes of consumers, changing laws, increasing competition and global recession result in an extremely unpredictable market. To conquer the unpredictability, you must be smart in business.
- Market changes are beyond your control. To accept and incorporate those changes into your business by making it profitable is true smartness. For example, in the real estate sector, if your acquisition price is right, then you can't go wrong even in a slower marketplace. You must insulate your company from market changes.
- If something doesn't go according to what you have planned, then handle the situation with confidence and without losing patience.
- Do not lose your focus, even if the market is in surge or recession. Avoid negative thinking and focus on the positive points.
- Always stay in contact with your colleagues and customers during difficult times.
- What to do? Why do it? When to do it? How to do it? And who will do it? If all these are planned perfectly, then success is definite.
- In order to be successful in your personal and business life, you will have to maintain strong relationships with people.
- If you want your business to be successful, increase acquaintances and expand your networks. Your business expands with the expansion of your network.
- As a smart entrepreneur, you must always project your product to the maximum number of people, create new products, and attract new customers.

How to Think Differently

A new company from the West introduced a beer in the market. Since the company was new, no shopkeeper was ready to stock it. However, a mall owner obliged the company by stocking a few boxes. Days passed, but there were no takers for that particular brand of beer. After pondering over it, the mall owner came up with an idea. He put up a banner in front of the beer bottles, and within hours all the beer was sold.

What did the mall owner write on that banner? He wrote: 'Very rare and high-quality beer produced on an exotic island in Africa. Only two bottles per person allowed.' Out of curiosity, customers fell over themselves to purchase it.

Friends, you must have ideas. You can achieve success in business with a slightly different thought process, but stay away from false advertising. If you wish to survive in today's competitive world, you must think differently.

If you take a closer look at the journey of St. Angelo's, you will find that we have tried to be different things in many aspects, whether it was our deal with the credit society for student loans, inexpensive yet far-reaching advertisement ideas, our collaborative construction practice, our focused team management, or the way we provide the best services possible. You will be able to identify the difference. Adopting a different thought process made it possible for us to reach the peak of success.

Generally, we take great care of ourselves and our possessions. We often repeat the things we have done for years, our customs (that have worked for us), and expect the same kind of success every time. But it might not work each time. An idea may have proved beneficial once, but if it is repeated, success cannot be guaranteed. Therefore, there is a need to be novel in your approach to your products, their marketing, presentation and your methods of dealing with consumers.

Twelve years ago, I kept seeing an advertisement on bus stops. It read: 'What is Oxyrich?' It was on all the bus stands. This ad remained there for six months. Obviously, passers-by read it, their attention was drawn towards it, and the question remained at the back of their minds: 'What is Oxyrich?'

The advertisement changed after six months, answering the question. Now it said, 'Oxyrich is bottled, mineral water that contains more than the normal level of oxygen!'

There are more than fifty companies in the market producing mineral water. About five of them are established. They rule consumers' minds. In this setting, what would compel the consumer to try out a new mineral water? Maybe, if the name of the company had been registered in the customer's mind before the launch, this strategy might work. So the new company first emphasized the name of the product in the minds of consumers prior to its launch, and then got them to buy it. This was certainly a think-differently approach.

You should not stick to the traditional ways of doing business. The attitude of doing things like you've always done them and copying others is not sustainable. You cannot expect different results if you continue to think what you were thinking before; you will continue to get more of the same: 2+2=4. Now, if I wish to have 5 as the answer, will the same 2+2 method work?

> It is not essential to try new things to have success in business; rather, your success depends on how you perform the same old things in different ways.

Therefore, to achieve success in business, 'thinking differently' should be your motto from the beginning. History also tells us that individuals who have treaded different paths have made a difference. Steve Jobs, Bill Gates and Mark Zuckerberg dropped out of college to pursue their dreams of entrepreneurship. They ended up owning business empires and being at the top.

It is very easy to flow or swim with the current. Almost 95 per cent of people around us follow this practice. Swimming against the current is an extraordinary art and only those who excel in this art can survive. In short, there is no novelty in displaying your skills at a place where all of that already exists. The difference lies in beginning your venture at places that are under-explored.

I would like to repeat that thinking differently does not mean doing anything out of the world. It means revisiting your quests, dreams and difficulties with a different and new perspective.

Thinking differently is the new mantra of the modern age. The dazzling, successful stars on the horizon of entrepreneurship have always implemented a new thought process in their lives. Steve Jobs, Warren Buffet, Dhirubhai Ambani, Narayana Murthy… they all swam against the current.

One of the richest industrialists in the world has 1.25 lakh workers, another owns 200 companies, while a third is running his business with only 200 workers. There is no set formula or method to success. You have to judge situations for yourself through different methods and according to different circumstances and opportunities. Sometimes you will find success, and sometimes you will meet failure. There is no need to give up everything. You must face failures differently and consistently.

As Indians, we are lucky that we have numerous veteran industrialists who have pursued innovative ideologies. The world's most affordable car maker, Ratan Tata, is from our country. Narayana Murthy of Infosys began his journey with a few thousand rupees and crafted a niche in the IT industry worldwide. And then our very own Anand Mahindra, who transformed Mahindra Automobiles into a world-renowned brand by realizing that foreign competitors would not have the price edge or the after-sales support service edge in India, neither would they know the local market well. In order to sell its tractors, the company made sure to keep in touch with farmers and look after their welfare. This made it possible for farmers to have easy access to the tractors. Mahindra also understood what customers were looking for when it got into the two-wheeler market. But its biggest strength was the goodwill it created in the minds of the customers and the customer support they provided. These are a few examples. There are numerous others who conducted different experiments and achieved progress in their own business, leading to progressive changes for the country. These examples show that you can take the path of progress with a different thought process.

In the present age, the business owner needs to constantly issue new and innovative advertisements to attract consumers. A lot of money is involved in this endeavour. Nobody is spared from this essential factor. But what if you can think differently and save the money spent on advertisements?

When St. Angelo's was new in business, other big computer institutes used to release costly full-page advertisements in reputed newspapers. During that time, we used to distribute pamphlets of our advertisements outside these big institutes. This different approach was more successful in attracting students to our institute. Those institutes were spending lakhs of rupees on ads, while we were publicizing our programmes effectively with a few thousand.

Once, I visited an exhibition of cars. A mutual fund company had put up a stall and was exhibiting a Mercedes Benz inside the stall with a banner telling you that you could own a Mercedes for just ₹7 lakh. Anybody

could sit inside the car and experience and enjoy the luxury. Suppose you were a customer interested in buying a car worth around ₹6-7 lakh and asked the mutual fund company staff the secret behind their offer. You would be told that if you invested the amount required to buy a small car in the mutual fund, then you could earn ₹25 lakh in just four years and become the proud owner of a Mercedes. Believe it or not, hundreds of people opened their mutual fund accounts in a single day. This is another example of an innovative idea turning successful.

Your advertisements need to be effective if you want to convert an individual into your customer. You might use visual effects to show consumers the look, feel and quality of the product or service, and if you are successful in delivering this image convincingly, the individual is likely to become your permanent customer. A 20-second movie trailer communicates effectively what you should expect from a 3-hour movie and attracts viewers to the theatres. Similarly, entrepreneurs need to advertise crisply and in an attractive manner to connect with more and more consumers.

You may know of many companies that do not have their own products or services, but their brands are famous in the market. Flipkart, Amazon and Snapdeal are a few such examples. Online shopping has caught up with consumers on a large scale and this has helped these companies make millions each day. The consumer needs to book an item of a specific manufacturer online on their website. An intermediate company then takes the item from the manufacturer and delivers it to the consumer's doorstep at less than the market rate. Due to lack of time in their hectic schedules and for convenience, people prefer buying through these websites.

Other such companies that offer online services are RedBus, OLX, BookMyShow and MagicBricks. RedBus sells online bus tickets and provides online hotel booking; OLX is the Indian Craigslist; BookMyShow is an online events/movie ticket venue; and MagicBricks is an online property sales and information platform. All these companies, which were started with a different thought process, that of providing online services and connecting people through a new platform, are ruling the e-commerce world. If you have an idea and you work towards it with dedication, you can pull it off with stupendous success.

Mobile phones, when they were first introduced in the Indian market, were almost 8 inches long, which made them look like big boxes. They were used only for receiving and making calls. But today's mobile places the whole world in your hands. Their size has decreased and the utility value has increased manifold. Every day, new and more efficient mobile phones are storming the market. No other product has ever witnessed such an upswing within the last few years. All this has been possible only due to the different thinking of the entrepreneurs. The simple mobile phones of yore have now been replaced by smartphones with a variety of features. Desktops have been replaced by laptops and now laptops are threatened by tablets. Change is constant and unavoidable.

Earlier, the consumer was secondary in the market. Consumers had no choice but to purchase whatever the manufacturer was producing. But today, the consumer is the king. Therefore, manufacturers are compelled to satisfy the 'king' and his needs. This applies to mobile companies as well. Only one company proved to be the exception and that company is Apple. Apple banked on the fact that if it manufactured a product that would make consumers more productive, then everyone would definitely buy it. In fact, the company did not wait for the consumers to demand new products or features. Apple believed that the consumers of their products were already there and it embedded this thought in the consumer's minds. The company saw the consumer differently and became one of the leaders in the smartphone market.

Your eyes and ears must always be alert to novel concepts. We can learn many things from our surroundings. Therefore, you must study things around you. Nobody knows what might result in a fascinating idea. For example, I had purchased a mobile phone in 2004. It was produced by Vertu. It was a brilliant piece. It used the same glass as Rolex watches. Its ceramic quality was the same as that of a Rado watch. The leather used in it was the same as the leather used in Ferrari cars and the metal used was the same as used in aeroplanes. It had real gems fitted below each button. And most importantly, each phone was handmade and signed by the assembler on the back. This extraordinary set was assembled by bringing various well-known brands together. It was a big hit among consumers and became a status symbol.

This mobile handset inspired me with an instant idea. If Vertu could bring different ideas into a single mobile, I could do it in the construction business as well. We constructed a building in Bandra by bringing together renowned interior designer Sussanne Khan, well-known architects and contractors in Mumbai, best quality materials, German fittings, Spanish dry cladding technology, fingerprint technology and security card control based on international designs. The property attracted consumers in droves.

So how do you think differently? There are many people around us. You can certainly learn something from them. They may be your unsatisfied customers, your staunch competitors, established businessmen or your employees. Equally useful are the books, the biographies and the success stories of various businessmen that teach or inspire you. They all are available on the internet too. You can improve or mould your thought process with the help of these sources. You can learn to understand how new things were adopted and implemented in novel ways at different points in time throughout history.

Today, there are various institutes that provide training in exploring the different ways of doing business. Even if you are a very good player, you will still need a coach or mentor. Proximity to such a person will help you tread a different path, and it will be the new beginning of success in business.

Anybody can swim with the current.

Real competence lies in showing the courage to swim against the tide, cutting across the waves and moving ahead.

Important lessons to remember:

- To survive in today's competitive world, you must think differently.
- An idea may have proved beneficial in a certain situation, but this does not guarantee a favourable result if it is repeated. Therefore, innovation in your products, sale, presentation and ways of dealing with customers/market plays a vital role.
- It is not essential to use new methods all the time to bring about favourable outcomes in the business. Success depends on how you implement the same old ways with new techniques.
- If your thinking pattern remains the same, you cannot expect different results. You will continue to get what you were getting earlier. The profits won't multiply.
- Most people prefer to swim with the current. But the people who adapt and learn the art of swimming against the current can survive.
- Thinking differently does not require performing feats that are out of this world. You just have to solve your problems, fulfil your dreams and overcome difficulties with a different approach.
- There is no definite formula or method for success. Keep trying, adapt to situations and look for opportunities.
- If you work on a different concept with devotion, it can be effective and bring you success beyond imagination.
- You can adopt new ideologies learnt from your unsatisfied consumers, staunch competitors, established businessmen, stories of failures and your staff.

How to Communicate

As the saying goes, 'A sensible and focused extrovert can sell anything, while the one who keeps quiet is unable to sell even gold.' This means that if you have the requisite communication skills, together with a predefined goal, then you can sell even garbage. But if you don't have any goals, then you are unable to sell even 24-carat gold. If you lack communication skills, you will not be able to do business, but if you communicate well, then success is inevitable. Any business requires communication skills of a high degree. Remember, your communication is nothing but publicity, a free promotion of your business. The progress and development of your business depends on your ability to communicate.

Communication is both science and art. Some people are born with it, while others have to acquire and develop it through learning and practice. Today, every entrepreneur is connected to various sections of the society. They interact with all kinds of people, meet them and talk to them. If you are an entrepreneur, you must fluently talk about your business, products, services and marketing strategy. In earlier days, in business, the art of communication was not given much attention, as competition was low and the consumer's mindset was one of purchasing whichever products manufacturers produced. With too many players in the market today, selling is highly dependent on your communication. Therefore, every entrepreneur must have good communication skills.

While communicating, keep these things in mind:

1. **Select the type of communication:** Communication can be direct or indirect. Direct communication happens one-on-one with an individual, while indirect communication happens through social media, over the phone, via emails or through advertisements. There are social rules that apply to every form of communication. Most of them are unwritten. It is necessary to follow these rules and apply them to yourself. Use direct communication whenever possible as this helps the target audience read your body language as well as hear your words. Direct communication is always clearer. Use indirect communication if the matter is not important and is routine in nature or it is impossible to have direct communication due to distance.

2. **Clear and to-the-point communication:** You must be clear while talking to consumers and the usage of those words must have an impact. Keep these five points in mind during communication – who, why, when, how much and how.

(i) With whom should you communicate?

It is very important to decide whom to have a conversation with. Talking to the wrong person always proves futile. Never route your communication through another person. Talk directly to the person to whom you need to provide the information. This can help prevent misunderstandings, creating a favourable image of you in the mind of the person you are addressing and conveying confidence through your words.

Communicating with the wrong person never produces the desired results. Your communication should be tailored to the individual to whom you will be speaking; otherwise, if you talk to the wrong person, or in the wrong way, you are bound to waste your time and breath. On the other hand, your communication may be appropriate, but the person you addressed might have been the wrong one, so you get zero results. You must always go through the appropriate channels in the business. You will learn this through trial and error, and through experience.

Correct and incorrect communication:

- Wrong person + wrong communication = Failure
- Wrong time + wrong communication = Failure
- Wrong person + correct communication = Failure
- Wrong time + correct communication = Failure
- Correct person + wrong communication = Failure
- Correct time + wrong communication = Failure
- Correct person + correct communication = Success
- Correct time + correct communication = Success

(ii) Why should you communicate?

You are communicating to get your viewpoint across, which should get the desired response from your audience. It is very important to remember the reason behind the communication and the results you expect from the communication. This is the only way you will be able to address your audience with clarity and purpose.

(iii) When should you communicate?

Communication that happens at the wrong time does not bear the desired fruit. It is critical to time your communication well. For example, it is best to sell holiday packages during vacations. If you sell them while children have school exams, then you are not addressing your audience at the right time. At St. Angelo's, we always communicated with prospective customers about career options between June and August. That is the right time for students and parents to think about long-term career plans.

If you communicate appropriately but the timing is wrong, you will not get any results. And if the time is right but the communication is wrong, then failure is certain. But if you select the proper time as well as the proper form of communication, then you should get the expected results.

Strike when the iron is hot. Your marketing needs to be at its peak when your prospective clients are looking for it. At all other times, it needs to be there, to confirm and reconfirm your presence again and again.

(iv) How much should you communicate?

You have to be alert to the length of your communication. Your speech should be specific and effective. Blurting things out mindlessly is always useless and clouds communication. Therefore, you must decide in advance the amount of information you need to communicate in order to be clear.

While it's important to communicate efficiently, your communication should not be too brief. When we say 'less is more', that does not mean do not talk at all.

(v) How should you communicate?

Selecting the right method of communication is essential, since this method changes with the target audience. You must find out in what way your recipient will understand your communication in order to transmit what you have to say properly. You don't have to be a mind reader, but you must get to know people and how they think. With this, you can achieve success in the art of communication.

Let us delve a little further, understand the various methods of communication and how to identify them.

Understand the preferred method of communication of your target audience:

There are three types of communication – visual, auditory and kinaesthetic. 'Visual' means

communication through images. 'Auditory' means communication through sound, and 'kinaesthetic' means communication through touch and action.

If someone is a visual communicator, then he or she perceives best by watching, looking and seeing. If you talk their ear off for an hour, it may not be as effective as showing visuals in the form of pictures and videos, so that they may understand the point you are trying to get across. How do you locate these types of communicators? They are easy to identify. You will find some common expressions in their speech, like, 'Do you see what I'm saying?', 'Do you see what I mean?' or simply 'Do you see?' They employ the phrase 'to see' frequently, and that is also how they think. If you communicate with such people through photographs, charts, cartoons and videos, then you will be successful.

The next one is the auditory communicator. The people who fall in this category understand speech and words better than anything else. Your message will reach them if you put emphasis on words, music or other auditory effects. How do you identify this type of audience? In this case, there are key words and phrases you should pay attention to: 'Can you hear me?', 'Do you hear what I am saying?', 'Let me tell you', etc. Make them hear you, and they will understand you better.

The kinaesthetic category of communicators is much better at understanding through touch or movement. For them, communication has to be interactive. Therefore, you should be practical when communicating with these types of people. You will need to let them experience things first-hand, and let them experience for themselves what you are talking about. For example, if you are telling them about your products, it is best to show them the actual products, let them touch and play with them. This helps them to relate to what you are saying. Showing them just images and videos will not be enough to get your message across. How do you identify this type of communicators? Their common expressions include the following: 'Can I take this in my hand?', 'Let me try out this', 'Can I feel it?' They allude to touch and action. It's important to give them the complete experience and feel of the product.

If you are able to identify the categories of onlookers, listeners and action-oriented people, communicate with them through their preferred method, then success is closer to you than you think. If you are in a situation where it is difficult or impossible to identify the preferred communication method for your audience, then make sure that all three methods are included in your presentation. This strategy works well, especially when you have to make a presentation in front of a large group.

3. **Reliable (consumer-oriented) communication:** Your communication must always be consumer-oriented. This means that if a consumer wants to buy a product after listening to you talk, then your product should fit the bill. If it does not, then it will create a negative image about you and your products and services. Therefore, it is always important to promise consumers only what you can deliver so that you can fulfil your responsibility towards them and meet their expectations. If you do that, then the consumer remains committed to you and it helps your business grow.

Consumers are not the only ones who purchase your goods or services; your colleagues, your associates and your staff are also your consumers.

Types of communication:

- Visual: Use images and videos to communicate
- Auditory: Use words to communicate
- Kinaesthetic: Use touch and emotions to communicate

You cannot fool your consumers. Once the consumer realizes that they are being cheated, they will never return to you. They may also create a negative image about you in the marketplace. And the biggest loss will be when the consumer chooses your competitors over you.

4. **Communication must be uniform:** Another important thing to keep in mind about communication skills is that all members of your organization should be able to talk at the same level. This means that all your communication with consumers – through your business cards, banners, posters, brochures and staff – should be uniform. If such uniformity is maintained, people can see the integrity of your thoughts. If this uniformity is maintained even in every design, right from the staff uniform to the signage in the parking area, it will

create a positive image in the mind of the consumer. Therefore, every entrepreneur must give attention to this uniformity. The uniformity in your communication binds your business and your thoughts together and the clarity in the rules of the game helps you to achieve success by sending a consistent message to consumers.

5. **Practise an elevator pitch:** Your communication should adhere to one important principle – you should talk less but effectively and deliberately. For example, if you find yourself inside an elevator and you meet a prospective customer or investor who shows interest in your products or business model, then you should be able to brief him or her about the features and advantages of your products and services within a minute. It is certainly not as easy as it sounds. It requires a lot of practise. It is a real test of your skills to choose the most apt words for the situation. If you succeed in this feat, you will undoubtedly leave a lasting impression. The image you form in the mind of the consumer or investor about you and your company will become your real profit. This particular skill is very helpful when you come across other entrepreneurs or renowned, influential people for a few seconds in industry meetings, seminars and conferences.

6. **Look good, sell smart:** A matter of great importance is how you look when you communicate. You should be attractive enough for the listener to feel like talking to you. I am not talking about the physical appearance, but your dress code. The following guidelines are relevant to how you should look when speaking to potential customers and other interested parties:

- Your dress should be simple, respectable and neat. The colour combination should be soothing.
- Your clothes should be properly ironed.
- You should be clean-shaven or well-groomed.
- Your nostrils should be clean of protruding hair.
- Your tie should be properly knotted.
- Your hair must be neatly combed.
- Your shoes should be polished.
- Your handkerchief must be new and clean.
- Your wristwatch band and belt must be new. They should not be torn or with frayed edges.
- Your mobile and handbag must be clean and neat.

Friends, your appearance indirectly communicates with others. If you do not pay attention to your appearance, your listener may not show any interest in what you have to say, or worse, judge you negatively.

7. **Be careful about your body language:** The importance of words in your total communication is 7 per cent; your voice, 38 per cent; and your body language, approximately 55 per cent. This means that the tone of your voice, your body posture and facial expressions play an important role in

communication. If your body language does not match your words, your message may be lost, your listener may become doubtful, and your communication may fail. Therefore, your facial expressions, hand movements and your voice should be in tandem with your words. Maintain eye contact with the audience while speaking. It gives transparency to your communication and confidence in what you have to say. In short, your body should do the talking in sync with your words.

Importance of body language:

- Words: 7 per cent
- Voice: 38 per cent
- Body language: 55 per cent

8. **Use words carefully:** The language you use in communication should be highly respectful and sensitive. You must not utter a single offensive word. Secondly, your language should match the consumer's language. There are two types of consumer language. One is 'formal' and the second is 'colloquial' or informal, which is used in everyday life.

   If your consumer is French, then you should not insist on speaking only in English. A French may or may not be able to communicate well in English. Therefore, it is imperative to learn the language that the consumer understands. This does not apply only to foreign languages. As mentioned earlier, there is formal and informal talk. India is a country of many languages. English is considered more of a formal language, but when advertising for various regions and states, it makes sense to run ads in the local regional language, even on mass communication channels.

9. **The first impression is the last impression:** As the saying goes, you never get a second chance to make a first impression. This is 100 per cent true! Meeting a person is an opportunity, and whether you make the most of it depends entirely on your communication. The listener builds an opinion about you through your verbal communication and body language. The principle of 'love at first sight' also applies in business, and you should be able to make the most of it. You must have the skill to win over your listener in the very first meeting and compel him or her to engage with you in long-term business activity.

   Due to my communication skills, I benefitted the most in my personal and professional life and I still endeavour to connect with people through an effective dialogue. Remember, an attractive personality is the primary capital asset of any business. Your personality always grows through better communication and appropriate behaviour.

   In India, political parties are well-connected with the mass population and seek to provide services to them. Every year, the period between June and August is the season of admissions in schools, institutes and colleges. Political parties and non-governmental organizations organize career fairs to help young students select the appropriate career path. I was always invited to speak at such events as an entrepreneur. Every event helped me improve as a public speaker, and I eventually became a regular at career fairs. My appearances also helped my organization, and admissions at our St. Angelo's centres multiplied.

Proper, transparent and accurate communication helps you influence people and they believe that they will benefit by getting to know you and staying connected to you.

Therefore, entrepreneurs, if you want to succeed in business, you must be an effective communicator and a smooth conversationalist!

Important lessons to remember:

- If you have the right communication skills, you can sell even garbage; if not, you will be unable to sell even gold.
- Your speech is a promotion of your business at no cost.
- 'Communication' is a blend of science and art. Some are born with it while others can learn and develop it through practise.
- Communication can be direct or indirect. Direct communication takes place in an actual meeting, and indirect communication takes place via social media, telephone, email or advertisements.
- Keep these five things in mind while communicating: who, why, when, how much and how.
- If you are able to identify visual, auditory and kinaesthetic communicators and interact with them through their preferred method of communication, your success is guaranteed. If you wish to sell your products, learn the language of the consumer.
- Your communication must always be consumer-oriented.
- All the members of your organization must have a streamlined form of communication. This uniformity binds your business and thoughts with the rules of the game, and this clarity helps you to achieve success.
- Speak less, yet be effective and deliberate.
- Your appearance communicates indirectly with the outside world. Pay attention to it, otherwise, you will be ignored.
- The importance of words in your communication is 7 per cent; your voice, 38 per cent; and your body language, 55 per cent. Your body must also talk along with your words.

The Competition

There is no escape from competition. This is a fact one must accept. Regardless of which stage of life you are in, whether you are in school or in an office, you cannot ignore competition. It is unavoidable, especially in business. But remember, all competitions are not negative. It is important to make use of the competition to improve the standard and value of your products and services.

It is always better to enter the market as a co-traveller instead of a competitor. Healthy competition brings about positive changes in you. It helps you understand the shortcomings of your products. Competition is like a mirror. Just like you get ready in front of the mirror, healthy competition in any industry helps you stay up to date on the market. All successful entrepreneurs have attained the status of achievers mainly because of the competition. Competition tests their capabilities. Those who learn from it improve themselves, remain at the top, survive and thrive. Therefore, you must not be afraid of the competition; instead, look at it positively.

There are many advantages of competition. Competition brings about the following:

1. **Quality of products and services:** Competition encourages you to consistently strive to come up with better products and services, and this helps you maintain quality standards. You try to provide quality products to consumers at the best price, and consumers also reap the benefit. Competition helps you maintain your consumer base. You are forced to focus on consumer satisfaction, which adds to your profits and helps you achieve progress.

2. **Unlimited market:** Today, the market has no limits, no boundaries. You can trade and sell your products anywhere in the world, thanks to competition among the different levels of the market. A local company can sell its products at the global level. Local entrepreneurs can reach other markets outside their town, village or city, and this is possible only due to competition. They can take their business to a higher level by increasing the quality of their products. Competition also helps them understand that they can attract various types of consumers for their products and services. Technology has turned the world into a small village. Consumers have become smart. They study and research the market and then make their buying and investment decisions. This makes the competition more interesting. At the same time, globalization has

brought more value to the consumer, and they enjoy more choice now, which adds to the competition among local players who have to compete with global entities and make sure they are offering the right price and value to the consumers locally.

3. **Innovative manufacturing:** Competition helps in developing new ideas and keeps you on your toes. It challenges you to innovate on your products and their presentation. This way, the entrepreneur stays way ahead of the competition. Companies can no longer rely on conventional methods of manufacturing. They must innovate through technology and the latest automation. The overarching formula is to make it cheaper but also to make it better in all respects. Electronic typewriters did not foresee the computer invasion, so they lost their market base to computer manufacturers. Nokia did not see Apple and Samsung coming with the smartphone innovation and lost its market base.

4. **Motivation to fight:** You get the motivation to excel and fight to keep up with fierce competition only through the competition itself. You always strive to provide better quality services to consumers as compared to your competition. The fear of falling behind drives you to produce top-notch products and services and focus on total consumer satisfaction. You always wish to stay ahead and continuously strive to do so. You increase your competency areas, overcome shortcomings, and try to go higher by always remaining motivated.

There are definite benefits to competition, but

from my own experience, when entering into competition, you must have an increased awareness about the market and the competitor's strategies and policies because in today's competitive world, you cannot always remain at the top. This means that even if you are the best at what you do, it is essential to always strive to maintain your status and quality. You must always make the extra effort.

If you are laid-back and start thinking that there is no need to innovate because you are at the top, it may prove to be the biggest risk to your business and you may become your own enemy. Take the example of mobile companies or movie stars. A mobile company in the top position is never laid-back. Every month, it introduces new models by making upgrades and modifications. These range from reducing the phone size to providing additional features at a lower cost. The same applies to movie stars. They are responsible for good acting. The wrong portrayal of a role is enough to push them down in the ratings. As an entrepreneur, you must be alert about the competition. You must constantly study the market, consumer choice and psyche, the competitor's strategy, its policies and products, as well as the changes taking place in the market, so that you will be able to survive the competition and help the growth of your business. Your constant study of the market is reflected in your products and services. Your products become superior and create a positive image in the eyes of the consumer, who then remains committed to you.

SWOT (strengths, weaknesses, opportunities, threats) analysis

- Identify the strengths and the weaknesses of your business.
- Identify the opportunities and the threats in view.

The SWOT analysis is well known. This test is valuable not only in surviving the competition, but also in excelling. You have to be aware of the following four aspects of this method:

'S' stands for Strengths: What are your strengths? What is the USP (unique selling proposition) of your product? The USP should be specific – what benefit does your product provide to the consumer – and you should ensure that this benefit is unique and is not offered by your competitors. It must attract new customers. For example, Southwest Airlines was able to bill itself as a low-fare airline. Domino's made a name for itself as the pizza delivery company that delivers to your door in 30 minutes or less, otherwise, the pizza is free. Which aspects of your products and services and your business can you count among your strengths? Value creation was the strength of St. Angelo's. By allowing our students to retake our courses for free, update their skills and knowledge, and by providing them lifetime support services, we were able to compete with other computer schools regionally.

'W' stands for Weaknesses: There is always room for improvement. It is very important to identify the weak points of your organization. I will not call them shortcomings, but opportunities to improve. You need to identify the weaknesses in you, your organization and your products and services that you can address. At St. Angelo's, all our funding came directly from our clientele. We did not have the benefit of private equity or stock market funding like our competitors. This was a weakness that we needed to address. Also, we did not have the budget for lavish advertising, but we succeeded by being smart and using cheaper, innovative techniques, like advertising on public walls.

'O' stands for Opportunities: Identify existing and new opportunities in the market for your business. This will surely bring you success. Identify whether a territory or an audience has been overlooked. For example, more than a decade ago, we did not offer courses for elderly people. Their children were migrating overseas, and the best way for elderly people to keep in touch with them was through the internet. So we carved out a niche market of senior citizens and started offering courses, targeting them as the consumer base. Always identify gaps in the market. When we started St. Angelo's in 1993, I realized that there was an untapped market of young students in my area eager to learn computers, but who did not have the funds to learn. Identifying a source of funding for them, by pairing my prospective students with a cooperative society for loans, made their dreams and mine come true at the same time.

'T' stands for Threats: Identify any threats in the path of your success that may be hampering your progress. If you identify them, you can combat them with better planning.

Is your customer base dwindling? Are repeat customers not as frequent? Put in place a customer care department that looks after customer retention by soliciting feedback and seeking solutions.

In the SWOT analysis, the strengths and the weaknesses are related to internal aspects of your business, while opportunities and threats affect your organization from the outside. If you identify them, you can accurately determine your goal and accordingly decide your place in the competition. If you present the plan in the clearest of terms to your team, it will motivate your team members to understand how to plan tasks and make the changes that are possible. You can save unplanned expenditure on manufacturing by working smartly. If you are able to decrease your manufacturing cost, then you can provide the best quality products to consumers at a lower price and remain ahead in the competition.

I strongly appeal to all entrepreneurs to enter the competition, be active contributors, and show your capabilities to the world.

Remember, you always compete with yourself.
Surpass yourself every day and keep improving.
Success will be yours!

Important lessons to remember:

- Nobody can avoid competition.
- Competition is like a mirror that helps you be prepared.
- You learn, improve and remain ahead only due to competition.
- Competition always makes you strive to improve your products and services.
- Competition helps you to reach unlimited markets.
- Competition motivates you to come up with novel ideas.
- Competition keeps you alert and motivates you to fight.
- Be alert in competition and always strive to maintain your position.
- You must always study the market, consumer choices and psyche, competitors' strategies, their policies, their products and market changes.
- Every entrepreneur must undergo the SWOT (strengths, weaknesses, opportunities and threats) analysis to remain ahead in the competition.
- You are always in competition with yourself.

Setting Goals

A man was walking on the road. He reached a traffic junction. There was an old man standing by the roadside. The walker asked the old man, 'Where will this road take me?'

'Where exactly do you wish to go?' asked the old man.

'I don't know,' the man said.

'Why would it make a difference then? Take any road!' the old man advised.

If you do not know where to go, how can you reach your goal? You must have a predetermined goal in your personal life. Otherwise, your life will drift with the wind. However, if you have a set goal, then you can systematically plan to achieve it. This saves the time you need to achieve the goal, and you can reach success early. Different entrepreneurs may have different goals. One may want to achieve maximum profits, and that is a justified end. At least they have a defined goal. Then they must decide how to achieve it. What are the available resources? Who are the consumers? Which are the products? If the goal is set, then you can think along these lines. You can assess the resources in hand and those that are needed to achieve the goal.

If you set the wrong goal, you are likely to become directionless, and all the effort that goes into achieving that goal will be in vain. Therefore, you must set the goal very carefully. The wrong goals mean lack of true investment in the action plan. You cannot realistically achieve those goals, or goals that belong to someone else and are not your own. A worthy goal always results in raising the bar of your work.

Goals should be:

- Measurable
- Realistic
- Time-bound

Let me tell you another story to illustrate the importance of setting your goals and sticking to them. A multinational oil company wanted to establish itself in rural India. It aimed at providing its oil to every household in the villages. With this aim in mind, it started advertising its products. But the oil was priced at ₹90-100 per pack, which was not affordable for poor villagers. It was beyond their capacity to spend such a huge amount on a single product. The company understood the problem, thought over it and came up with the solution of selling oil in small pouches. This made its sales soar. The company planned smartly and sensibly by selling oil in large numbers of small packets to the very same poor villagers, earning unprecedented profit.

It's important to bear in mind that the oil company was not the only one to find the solution to meeting its goal of selling oil to the poor villagers. It started working on the problem as soon as it identified it, and executed it with the help of experts. Let this be a lesson to you. It's essential to start working on your goals as soon as you set them, and it is equally important to enlist the guidance of more experienced people in your field. You must have an experienced and trained guide who will study the situation with you and give you the proper advice. The guidance you receive from an expert or a veteran is worth more than studying a million books.

Keep the following points in mind while setting your goal:

1. **Your aim should always be measurable:** This means that you must quantify what you wish to achieve. If it is not measurable, there will be confusion in achieving it. Therefore, your goal must be clear and precise.

2. **Your aim should not be unrealistic:** If it is beyond your reach, then it cannot be achieved, and it will only lead to frustration. You should also not aim low and come up with something that is easily achieved, as this will not do justice to your capabilities. Therefore, the goal must be balanced.

3. **The goal must be time-bound:** A time limit will prompt you to strive to achieve the goal within a fixed period. For example, if you have to produce a movie, then you must decide on its release date in advance so that you can begin the countdown and prepare all the logistics accordingly. If you find that you cannot complete the work within the time frame you have set for yourself, change your pace of work rather than changing the deadline. Goals also help in reviewing the work completed through a set of time-bound benchmarks you can check off.

4. **A goal cannot be achieved through the efforts of a single person:** Meeting a goal is rarely a one-man show. Business cannot be run by only one individual. There are so many things involved in it, from finance to choosing the staff, fine-tuning the product to attract and retain consumers. Therefore, you must consider all factors in achieving the goal. You must confide in your colleagues. If all your employees contribute dedicatedly to the same goal, success cannot be far. Your goal must become the mantra of each individual related to you.

5. **Put all your skills and efforts into it:** If there are any shortcomings, don't change the goal – change the method of achieving it.

6. **Once you have set a goal, strive to achieve it with all your resources:** You have the capacity to determine and achieve anything in this world. You just need to believe in yourself. Once your self-confidence is built up, you will undoubtedly achieve your goals through your efforts.

Irrespective of your profession and occupation, you need to set a goal for positive development in your life, and work very hard to achieve it. Only then can you claim to have meaning in your life. Every day will be a new day in the true sense. There will be a certain meaning to getting up every morning and living the day and life to the fullest.

Then what are you waiting for? Ready… get set, go!

Important lessons to remember:

- To achieve success in your personal or professional life, you must have a goal.
- Once your goal is set, you can plan to achieve it and progress in the shortest time possible.
- Be alert while setting a goal. The wrong goal will render you and your efforts directionless.
- An experienced guide who knows something about your line of business is a must in the process of achieving your goal.
- Remember: Goals must be precise and measurable, that is, they should not be unrealistic or weak, and they must be time-bound.
- Achieving a goal is not a one-man game. It requires teamwork. Build confidence among your staff and work with them.
- Believe in your capabilities.
- Setting a goal gives meaning to your whole life.

Learn, Earn, Return

Once, a friend of mine asked me, 'There are numerous businesses that are getting bigger day by day. They have a vision of their own. What is your vision for your institute?'

I answered, 'I don't want to be just the richest entrepreneur. I want to be the happiest entrepreneur.'

I do not wish to be the richest businessman in the world. I want to be the happiest businessman in the world. And it is true! The ranking of the richest business tycoons in the world keeps changing. There is no limit to the money you can earn and the property you can build. Every crore after 50 crore is just 1 crore more.

There are many rich people in the world who can afford to eat maybe 1kg of gold every day for breakfast. Maybe 2kg of gold for lunch, and perhaps an equal amount for dinner as well. But in reality, they are unable to eat even simple food like rice and dal because they suffer from health issues and many ailments like diabetes, hypertension, etc. After earning millions and millions, there are some millionaire who have died in isolation. Such people collect pots of money, but are not satisfied when they breathe their last.

Your bank balance and the material wealth that you have accumulated in your lifetime have no meaning at the moment of your death. When I die, I want the crowd to be so huge that it blocks the traffic on the road where I live, to mourn my death and attend my last rites. That is the moment I want to earn in my lifetime.

We become a part of the society after our birth. We experience sadness and happiness in social structures, and learn from social connections as we navigate life. Society has a contribution in our success. We owe a debt to our society, and it is our duty to give back to it.

This applies to businesses as well. Society plays a large role in the establishment and growth of our business. Therefore, it becomes our duty to repay the favour with selfless service to society. Donate a part of your earnings to the needy. If you don't, what is the purpose of doing business? Is it only to earn money? No. Earning profit is certainly one objective of business, but the priority should be good service to consumers. My advice? Earn a lot of money but also spend a lot on the upliftment of society. This is called social entrepreneurship.

You can fulfil your social entrepreneurship responsibility through the principle of 'learn, earn and return'. You gather know-how through various processes and structures in society, earn money by utilizing that knowledge, and then donate part of the earnings back to society.

Do not focus on just earning money while living in society; also contribute to strengthening that society. Meet your personal goals but at the same time, carry out your social and industrial responsibility. Donate to both individuals and organizations. Your regular contribution can make a big difference to the lives of many. For example, you may spend thousands of rupees as fees on the education of your children. But do you know that only ₹500 is enough to pay the yearly fees and cover the expenses of a child's education in a village? Remember, the goodwill you create in society will bring you tremendous benefits in return.

Social entrepreneurship is given a lot of importance in the world today. You can see many industries with a social vision that have progressed very quickly. Tata Steel, one of the biggest companies in India, has founded three organizations in order to fulfil its responsibility towards society: Tata Steel Rural Development Society (TSRDS), Tata Steel Family Initiatives Foundation (TSFIF) and the Tribal Culture Society (TCS) are working towards the upliftment of the disadvantaged in society. Their services have touched over 600 villages in India, providing drinking water and sanitation facilities to more than 3 lakh people. Over 2,000 medical treatments have been provided free of cost. The Tata group of companies sets aside 12–14 per cent of its PAT (profit after taxes) for welfare programmes, which include education initiatives, hospitals on wheels, disaster relief and reproductive services, among others. The company won the Carnegie Medal of Philanthropy in 2007 and is India's best-known global brand, with 58 per cent of its revenue coming from outside India. Therefore, to achieve global success, you must review whether your business has a social inclination or not.

To determine this, ask the following five questions:

1. **What is the main aim of your business?**
   Is earning profit the main aim of your business? If that is the case, then it is cause for concern. You may earn enormous profits, but your business may not continue for very long because you may not have invested enough in building a supportive network. If you concentrate on providing high-quality products and services to your consumers, then the profit will come on its own. Your consumer's confidence will increase, and your business will prosper. Providing satisfactory services to consumers is an integral part of social entrepreneurship.

2. **Which social problem are you going to alleviate through your business?**
   I have seen many people who go abroad, earn lots of money, and return to India to solve the problems of the people from their village. They build roads and improve transport facilities, solve the problems of water and electricity supply, build schools, colleges and hospitals.

   There are about 6,38,000 villages in our country. Most of the villages are still waiting for basic facilities like water and electricity. These problems are opportunities to entrepreneurs.

   Economic and social backwardness is an opportunity. If you work to improve conditions, you will surely earn profits, and at the same time, contribute to society. Secondly, if you use some part of your profit for eliminating any of these problems, then your business model also fits into the mould of social entrepreneurship.

   A part of the profit earned by St. Angelo's is given to such social initiatives. I am happy to share that hundreds of cataract operations are carried out free of cost through the social contributions made by our institute. There is an orphanage in Thane called Maa-Niketan which we have taken under our wing. St. Angelo's provides technical education free of cost to destitute children from this orphanage who complete their schooling. There are numerous such projects to which we have been contributing directly or indirectly, whether by setting up our own initiatives or supporting existing ones.

   You will earn limited profit if you follow what 100 other people do and may not establish your own identity. We are a part of this society; we are the society, so it is our duty to nurture the needy around us. You need to do something different that will establish your distinct identity and also solve some of society's problems.

   Which social problems are you going to contribute to solve?

3. **Do you fulfil the commitments made to your consumers?**
   Business means fulfilling commitments made to your consumers. If you do not, they will lose faith in you and this will affect your bottom line. Therefore, it is your first priority to honour your commitments to your consumers.

4. **Can you give proof that your commitments have been fulfilled?**
   Do you have proof that you fulfil your commitments? When your past commitments are

met, they become proof that you can meet future commitments. Therefore, generate proof towards further progress by fulfilling the commitments that you have already made to your colleagues and to the society.

5. **How compassionate are you towards the people working with you?**
   Striking a balance between your profit-making goals and doing good will not only influence your customers and team members but also other entrepreneurs, who may follow you. The people you choose for employment in your organization join you to meet their needs through the salary they earn. What is your responsibility towards them beyond motivating them to get the work done and paying them their wages? Organizations that think in a limited way about their staff certainly lack the social perspective in their dealings. Employees are the ones who take the organization forward; therefore, they should be taken care of. Do you have a compassionate view of the people connected with your organization as regards their overall development and needs? Do you provide medical assistance when needed, professional development opportunities, workplace incentives or scholarship opportunities for them and their family members? If yes, then your organization is inclined towards social entrepreneurship.

If the answer to any of the above five points is negative, then your business is not socially oriented. If you can answer all of them positively, then you are a social

entrepreneur. Only organizations that practise social entrepreneurship can survive in the long term.

Social entrepreneurship checklist:

- Customer service is your main objective.
- You provide solutions to social problems.
- You fulfil the commitments you make to consumers.
- You can prove that you fulfil the commitments made to consumers.
- You have a compassionate attitude towards the people who work for you.

If businessmen and other citizens take their social responsibilities seriously, the country will surely be empowered. Companies like Tata, which runs thousands of schools and hospitals in India, have benefitted millions of people. As business conglomerates, our work surely affects the world, people and the environment, directly or indirectly. We need to replenish what we have used or may have misused unintentionally. Companies like Mahindra & Mahindra invest in teaching skills to students who are economically challenged in order to help them earn their livelihoods.

Corporate Social Responsibility (CSR) is the main reason behind every country's successful progress. CSR is the backbone of a country's progress. The percentage of organizations carrying out CSR and the percentage of the population in need in developed countries match each other; therefore, CSR has the right impact in these places. In India, the story is different. The number of organizations that carry out CSR activities and the numbers of the needy population are not proportional; therefore, we cannot rely only on CSR. Every Indian must fulfil his or her social responsibility. Each one of us must support deprived people, and competent businessmen should extend a helping hand to emerging entrepreneurs as well. When the population of any country becomes able on the personal, economic and spiritual fronts, the country prospers.

History shows that all innovations in the world were first implemented for destructive purposes. Aeroplanes, warships, the internet, laser and nanotechnology were first developed for destructive purposes. Only later were they put to industrial use. The biggest investments in the world were in innovation, first by governments and then by private entrepreneurs. That helped in transforming the life of the common man.

The times are changing rapidly. Today, innovations are carried out for social good. Solar ovens, rugged laptops, solar-powered bus shelters, free Wi-Fi, smart-boards, etc., are touching the life of the common man. Innovation should solve social problems and make life easy for people. The whole world, including our country, is like a pyramid in which the wealthiest people are at the top and ordinary people are at the base. Unfortunately, those at the top reap most of the benefits of innovation; therefore, it has become necessary to innovate for those who are at the bottom of the pyramid. A social entrepreneur or individual always focuses on the base of the pyramid. They always strive to mitigate the problems of ordinary people.

Earning money is important, but history remembers only those who have repaid society with their earnings.

Such individuals set an example for the whole world and are called social entrepreneurs who build society on the basis of their business.

Organizations that fulfil their social responsibility will surely get success, but they will also experience an important outcome – satisfaction. They will feel they have earned more than a million bucks when they see the change they have brought in the lives of the people they have served while doing business.

Important lessons to remember:

- Do not dream of being the richest businessman in the world; instead, dream of being the happiest.
- The ranks of the richest persons in the world always change.
- There is no shortage of people living for selfish goals. They may create a lot of wealth but are deprived of satisfaction at the end.
- Society contributes to the growth of your business. It is a must to repay that debt.
- Collect knowledge from various sections of the society, earn money on this basis and return part of those earnings to society.
- Goodwill invested guarantees solid returns in the future.
- Backwardness is an opportunity. You will surely earn profit from trying to alleviate it and contribute to social causes.
- Do not blindly follow what 100 other people are doing. Do something different, which will establish your distinct identity, and you can alleviate the problems of other people on the way.

- It is your priority to fulfil the promises made to your customers. You should not aim only at making profit, but at providing the best services to consumers and meeting their needs.
- You must have proof that you have fulfilled commitments in the past.
- Your business must be instrumental in eliminating a problem in society.
- You must be compassionate towards the people working with you, as a part of your organization.
- Businesses that care for society survive for a long time.

“

You cannot swim for new horizons until you have courage to lose sight of the shore.

— William Faulkner

#St. Angelo's and Agnelorajesh Today

St. Angelo's has grown from a single-room facility run out of my Malvani home with eight computers (which in turn began with just one computer) to interests in real estate, hospitality, fashion, garments, sports and content creation for global consumption. Today, we have business interests in Maharashtra, Tamil Nadu and Goa in India, Dubai in the UAE, Doha in Qatar, London in the UK, Singapore and Malaysia.

I have been the Chairman and Managing Director of St. Angelo's Computers Ltd. since 2000. Our computer course offerings ranged from IT and animation to hardware and software. We offered a government-recognized university degree, as well as professional education, including an online MBA programme, overseas education, e-learning, IT and management training for corporates along with soft skills. St. Angelo's Computers Ltd. has been instrumental in bringing computer education within the reach of the common man. We were responsible for providing hundreds of thousands of students with professional skills, making them capable of achieving higher goals in life and becoming successful not just locally, but also globally.

Our students come from varied backgrounds. They include professionals affiliated with organizations like JP Morgan, Reliance Energy, Binani Cement, Maharashtra Labour Welfare Board and the Mumbai Police.

Apart from technology education, we have holdings in real estate, construction, hotels and the hospitality industry, and we hold media events too. The noble venture of education has helped us earn much goodwill and build cordial relations with a multitude of people. Apart from these invaluable relationships, it has also given us visibility and exposure in the market. These relationships are priceless as they open doors to unlimited opportunities and immense support systems.

As an entrepreneur, I realized that in order to do any kind of business, one needs money. However, if there is one thing that can replace money in importance, that would be referrals and testimonials. Solid, genuine relationships can work wonders. Money might fail, but a relationship can always do what seems impossible.

The education industry is a service-oriented sector and has its limitations, but if we see it as an advertising opportunity or as a retail sector, then it becomes a visibility tool and connects you to people and their hearts.

Sometime around 2008, I ventured into the real estate sector. I bought a plot of land in Goa and got approval for

the construction of villas. Subsequently, I undertook a redevelopment project in Orlem, Malad, and later in other suburbs of Mumbai.

A redevelopment project in the real estate sector is a unique way of developing a city. Every city, like Mumbai, has old buildings that need maintenance; some are extremely dilapidated. The second problem is that the residents might not be financially capable of demolishing and rebuilding the entire building. This creates a complex situation.

At the same time, the government is not in position to invest in the demolition and redevelopment of the building for the residents. In such a situation, the government creates rules and norms for providing commercial advantages to developers who undertake this kind of redevelopment, while the residents get free, new housing in the same location, apart from interim advantages like rent during the development period and a corpus fund that is distributed among the original owners and which is used as a fund to manage new add-on taxes or calls to furnish the new, redeveloped apartment they own.

In order to make this possible, the builder builds an additional commercial or residential space on the same plot, which can be sold in the open market to new residents or to commercial enterprise owners. This additional sale takes care of the expenses the developer has borne and also help him earn some profit.

In the field of construction, like in any other sector, there is huge competition. We plan to compete on the grounds of quality and efficiency, coupled with class and design elements, with branded and renowned construction professionals creating homes that will generate more value than the money invested in acquiring them, and will also assure incremental value to all buyers as the years go by. I believe in constructing landmarks that people will recognize by the design and the elements used in construction.

In 2012, I built a resort at a beautiful place called Igatpuri near Nashik in Maharashtra. The name of the resort is Dew Drops Boutique Resort. A very dear friend once told me that one should never construct farmhouses or bungalows as holiday homes. Instead, build small resorts, which can be used when required, and at all other times can generate revenue for you. His advice was, whenever you construct a holiday home, you always end up carrying out repairs whenever you visit. Maintenance is always an issue; it will always give you trouble when you just wish to enjoy the premises. This prompted me to get into the hospitality sector.

Going forward, we will foray into the technology and entertainment sectors as well. Technology is growing at a rapid pace and it plays the role of a leveller too. There are many opportunities emerging in this sector, especially in India, which has a huge population that can be served with the help of technology. As an organization, we are looking forward to investing in technology firms that can deliver value to users. Entertainment is also a huge sector in the country. People need to de-stress and so they participate in events and entertainment programmes. This sector also needs to be tapped. It will help us in branding as well as in developing our business model. We are working on our plans to get into this sector, too.

St. Angelo's is a brand that has been in existence since 1993. Thousands of families have gained from the services of St. Angelo's. We now plan to get into school

projects as a St. Angelo's VNCT Venture. These schools will be run in accordance with international standards. Each school will be designed as an architectural marvel. It will offer the best international curriculum and the best methods of teaching, which will empower each student to be a successful leader in his or her chosen career.

From my humble entrepreneurial beginnings, I continue my quest as a social entrepreneur, which is how I see myself. One of my mottos is 'learn, earn, and return'. For every rupee I earn, a percentage is donated to my trust, The International Development and Welfare Foundation, which supports the education and medical needs of financially challenged citizens.

The goals of this trust are:

- To support academically brilliant but economically challenged students.
- To fund cataract operations for the needy.
- To support sports and cultural activities.
- To participate in social development initiatives.

Some of my personal goals are to help organize cataract operations each year, to conduct medical camps and to provide employment opportunities to the maximum number of people. I also aim to provide business opportunities to eligible and interested individuals, and to promote the concept of social enterprise.

The self-made American entrepreneur Steve Jobs is one of my role models, with his call to seize the day and waste no time. My mother is perhaps my most inspiring influence, having warned me to control every situation, to never let it control me. If you were to ask me how to manage relationships with clients, I would say that they are not to be managed but lived, and it is this know-how and joy of living that guides me every step of the way.

Very diligently, I wake up early every morning and exercise for 45 minutes at least four times a week. I maintain a healthy, low-carb diet, and feast on information rather than food. I watch one hour of TV and YouTube daily in order to keep a finger on the pulse of what is happening, and regularly talk to people who read books. I attribute my success largely to self-control and a never-give-up attitude.

Multitasking is one of my strong points, especially if gadgets are involved. I believe this is how humans are meant to function. So now, I can be at a charity event, handling business phone calls, emailing solutions to social and domestic problems in the circle, tweeting the experiences of the charity show, coordinating with lawyers for some documentation, WhatsApp-ing my chartered accountant for the correlation between the lawyer's document and tax implications – all of this at the same time, without losing focus on any of the topics being handled. This is my customary mode of working now.

As a quick decision-maker, I had a hunch about India's IT boom and capitalized on it. I handle fear by calculating the consequences of each action and not dwelling on the unknown.

Since relationships are meant to be lived and not managed, I resolve every issue with a customer or client, even if it is of a personal nature. It adds to your personality. Regardless of the amount of money to be made, someone should always want to keep working with you.

I love to share opportunities. I take a protective attitude towards my team and do not expose them to unnecessary risk. Instead, I jump ahead myself and see where I come out, but not heedlessly, of course. Rather than micromanaging my team, I have complete faith in its members and empower them to exercise authority.

I am always ready to invest in worthy causes.

My family consists of my wife and two beautiful children. My wife, Sugra, was born to Muslim parents and was brought up in a Parsi neighbourhood. We got married on 26 December 1999 and since then, she has been my partner in life and in business. She is the finance director of St. Angelo's Computers Ltd. and looks after the accounting and human resource departments of the company. She loves music, reading, travelling, shopping and is an adorable person. Our first child, Sasha, was born on 6 November 2003. She is very mischievous, hyperactive and a very good speaker, apart from being very bold and daring. She loves to talk.

Aryanjai was born on 12 October 2005 and is a very innocent and loving boy. He loves his sister very much and is very generous. He is sharp and attentive and has a very quick and curious mind. Logic appeals to him and he calculates the consequences of every action. He doesn't talk much but speaks well and powerfully.

We live with my dad, Mr Nazareth Athaide, in Bandra, Mumbai. He has always been a symbol of dedication and commitment to me and my family. A man of total kindness and punctuality, he always encouraged me in all my endeavours and has been a source of positivity and energy for me.

I have two younger brothers, Saviorakesh and Paulritesh.

Saviorakesh is settled in London, is happily married and has two lovely and adorable sons.

Paulritesh has joined me in business after finishing his education in London and New Zealand.

When I have leisure, I love meeting people and developing relationships across the world. I also love to travel, read management books and gain information on the latest innovations and technologies. I am a soft person at heart and do not believe in holding a grudge against anyone. I cannot carry the burden of the past and I believe forgiveness is the best way of living.

The keywords to my success are adventurousness, courage, consistency, genuineness, commitment, speed, action, business predictions, knowledge, global thinking, economics, strategy, integrity and vision.

I accept challenges and have a zest to win them too! My ability to make quick decisions followed by even quicker action has been the primary reason behind my success. I love to solve puzzles and I do that aplenty – that's where the business opportunities are.

I have been interviewed by various media platforms and companies, including *The Times of India*, *Indian Express*, *Maharashtra Times*, *The Secular Citizen*, *The Economic Times*, 'Christian Spotlight', Star TV, Zee TV, C News, Saam TV, Network 18, various entrepreneurial magazines and publications, *Realty Plus* magazine and others. I have also been fortunate to have participated in and spoken at various business and social forums.

I cast a wide net when it comes to networking. All government departments, the Chambers of Commerce across India, various Indian political parties, Business Network International, the Confederation of Indian Industries, the International Christians Chamber of Commerce, Christian Chamber of Commerce and Industry, the International Business Linkage Forum, The Indus Entrepreneurs, Business Opportunities Club, corporate connections and others are part of my business network.

In 2008, we tied up with Orange Computer Education, a company based out of Chennai and headed by a very dynamic woman entrepreneur, Ms Geetha Nagu. They had the licence to operate degree programmes of Annamalai University and Karnataka Open University. We allied with them for degree programmes for our students at St. Angelo's Computers Ltd. and thousands of students benefitted from this tie-up.

I was then introduced to Mr Nagu Chidambaram, Geetha's husband, and we became fast family friends. The Chidambarams are an illustrious family from Tamil Nadu. Their native place is Madurai and Mr Nagu's father has been the chairman for the Meenakshi Madurai Temple, which is quite an achievement.

Our families became very close to each other and the business relationship was converted to a very strong family bond. The outcome of this bond translated to multiple business opportunities together, and today we are one large, single family.

In 2014, we, as a single family, started real estate development at Coimbatore, followed by Madurai and then Thane and Chennai. Since then, there has been no looking back. Today, we proudly say that we are one of the largest villa developers across India. We operate St. Angelo's VNCT Ventures in Maharashtra and Tamil Nadu and have our customer care and customer support offices and contact points in Dubai, Doha, Singapore, Malaysia and London.

As chairman of St. Angelo's VNCT Ventures, I look after the strategy and expansion of the business. Nagu Chidambaram, being an industrialist in the automotive sector, is hands-on for the on-site construction and development of the projects. He is very intelligent with product planning, pricing and space management. Geetha Nagu specializes in sales and is a renowned personality and very popular for her people skills and the radio programme she conducts, 'Life Is Beautiful', which has connected her to thousands of families.

Together, we operate as a powerful team. Customer satisfaction is the core goal, and commitment a religion. We have innovated in the real estate sector and pursue our core objective of value for money for the customer. We brought new ideas and new strategies to the real estate segment, strategies which will multiply the wealth of the buyers over a period of time through the sizing, pricing, design, quality and location advantages of each of our projects.

The experience we bring to the table, from various sectors and different backgrounds, has helped us devise methods and strategies which will do a lot of good to the buyers with every passing day. As partners, we feel very humbled and happy with what we have done and achieved and the blessings we have received from all our buyers.

We intend to touch more families with our developments and increase the number of our projects and developments.

In 2016, we started a social initiative called Global Indian Realty Show in association with Network 18, a Mukesh Ambani enterprise. Manisha Natrajan, one of the most knowledgeable real estate journalists and editors, hosted the show. St. Angelo's VNCT Ventures was responsible for this initiative and the objective was to educate our fellow countrymen on real estate. Topics like RERA, a new government policy to protect investors and buyers, GST and the impact of demonetization were covered, apart from conversations which would educate and empower the audience to take correct and timely real estate-related decisions. The videos are available on YouTube as GIRS and are recognized as one of the best knowledge series on real estate in India.

We have now also ventured into fashion by investing in a designer, Ms Deepthi Balagiri, who is known as the bangle queen of India and is also known for her exclusive and creative Indian wear designs. All her garments are exported to Canada and the USA. We have invested in her growth and expansion; our knowledge of technology, marketing, advertising and compliances will be very helpful for her growth, and also for our investments. Visit her website www.deepthibalagiri.com to see her creative work.

In the journey of doing business, there was also a strong feeling of giving back. In 2013, I initiated a unique programme called Inspiring Conversations. The first guests were Nagu Chidambaram and Geetha Nagu.

Business experiences are the best teachers. But one can't experience everything personally. So learning from the experiences of others has become the best way of learning. Inspiring Conversations is a collection of very exciting interviews with successful entrepreneurs from different walks of life, who have been there and done that and who share their personal experiences for the benefit of all. Each time you hear the same interview, you end up learning something new. That's the objective of Inspiring Conversations. Content is automatically added to the app of Inspiring Conversations with every new event.

What viewers gain from Inspiring Conversations:

- Smart solutions to complicated business issues and answers to unasked questions.
- Inspiration and motivation to surge forward and take a quantum leap.
- Understanding various business models and fine-tuning your own based on the experiences of the interviewee.
- Rich content which will help you develop a new direction and a mindset from watching such entrepreneurial interactions.

The website is on www.inspiringconversations.in, where you will be able to see the various entrepreneurs speak about their journeys and success. These have benefitted thousands of entrepreneurs across the world.

In around 2016, my dear friends Mr Rohit Raul and Vinit Bansode and I co-founded Business Opportunities Club (BOC), a platform to groom and nurture entrepreneurs with the power of collective learning and mutual mentoring.

Business is all about brainstorming with the right group of entrepreneurs and scaling greater heights. BOC is a forum/platform for established entrepreneurs to join hands with the intention of supporting each other to achieve each other's goals of growth.

The BOC forum has been designed with active participation from the finest entrepreneurs, great business networkers and business coaches.

Our goal is to create a platform for effective businessmen where they get a chance to meet and learn from leaders of national and international repute, interact with highly successful people and support each other in achieving bigger goals.

BOC as a community will focus on four pillars – sharing business opportunities, entrepreneurship mentoring, research and ideation, and a brainstorming platform. Whether you are looking to network, meet mentors or gain insights on the latest industry trends, BOC is the key to all your business needs.

Joining an organization of this level and proactively participating in the same has innumerable benefits that will help entrepreneurs to be stronger, more effective and productive.

BOC will be responsible for creating a group of closely knit successful businessmen, conducting meetings having a structured agenda with an experienced moderator on a monthly basis, networking breakfasts, and meet and greet events with the best leaders in the industry.

We at BOC understand the skilling required to support great businessmen in taking their business to the next level and so we offer an innovative programme that enables them to be part of a platform which will create an environment of trust, sharing, knowledge and building further prosperity.

BOC will be responsible for practical and realistic mind change and mindset change. A need for every upcoming entrepreneur, it is all about collective learning, ideating and being sounding boards to each other through correct moderation and coordination.

BOC will also involve multiple international exposures and interactions, which will lead to global insights and opportunities that will help with quantum leaps in knowledge and enterprise growth prospects.

Whom you meet, what you hear, what you learn, what you share and how you mitigate risk and leverage growth – there is handholding in all these aspects at BOC.

By visiting our website www.businessopportunities.club you will learn more about BOC.

My partners, Mr Nagu and Ms Geetha, and I are passionate about taking St. Angelo's VNCT Ventures to every part of the world. We are also connecting to every possible Indian across the globe. Meeting them and talking about the growth story of India has today become a way of life. The objective is also to start real estate development in London and Germany.

We also have plans to start developing international schools at various locations across India. We aim to create architectural marvels in the construction of the school and partner with established school operators for their operations.

With the background of multiple business experiences, venturing into new businesses has become a passion. I will be venturing into content creation and producing valuable content for the consumption of the global audience. Staying in the magical city of Mumbai, the exposure one gets is the best advantage in achieving global deliverable goals and business models. Having access to the best brains in the entertainment and media sector gives us an opportunity to motivate the development and production of world-class content which gets delivered to every home in the world. Taking India and Indian culture to the world is surely a matter of pride and St. Angelo's VNCT Ventures will ensure it's done.

Life is a lovely cycle of expressions and emotions, achievements and fulfilments, new ambitions and bigger vision. When the intent is to serve, the idea should be to serve as many people as possible. Going global and multitasking will be the new mantra for me. Collaborations and joint ventures would be the growth vehicles.

But what tops everything is customer's gain, service to associates and customers, respecting the law of the land, fulfilment of compliances and using the power of social entrepreneurship for the benefit of all.

A family portrait – Agnelorajesh Athaide with his wife and children