

FORCENET E-ZINE

Magazine of the military veterans in the corporate

UNLEARN

**SILENT REVOLT IS
BREWING IN
FORCES NETWORK**
(FOR DETAILS, SEE PAGE 12)



INSIDE

Any Body Can Tech
Stars of Forces Network
ForceNetPreneur
Women Power
Guest Speak

Transition to Social Sector
Deploying Sales Funnels
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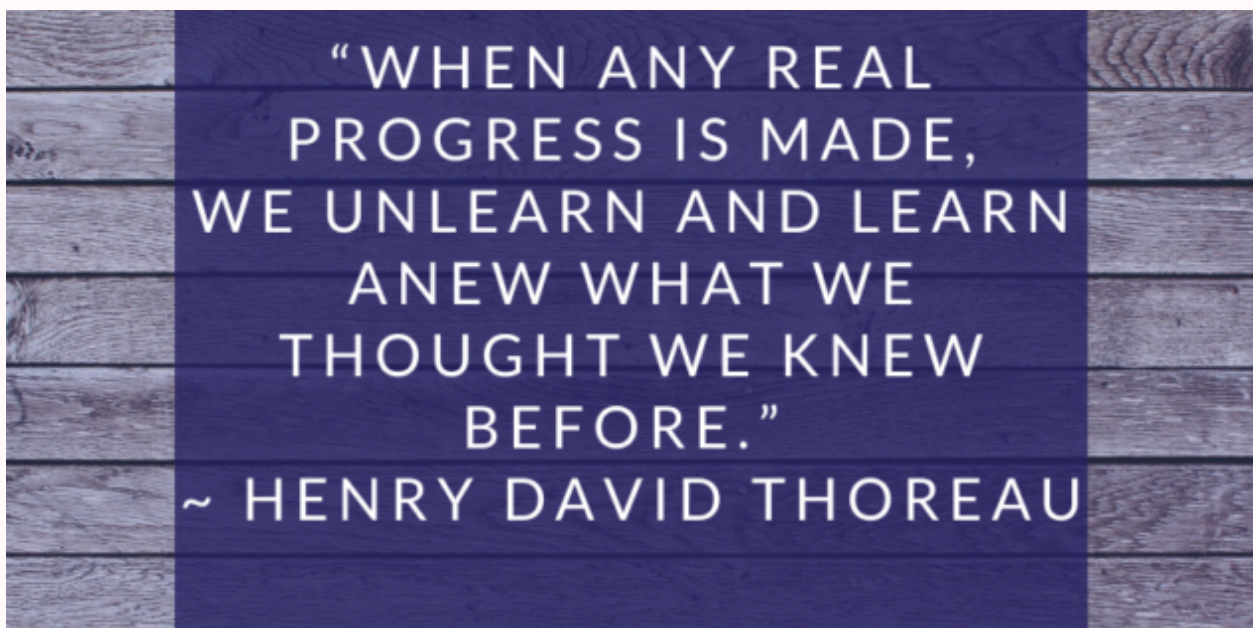
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From the Editor

Dear Reader,

We are over with a month of this year already. Hopefully, most of us would going strong with the resolutions we made at the dawn of this year. Things are also starting to look bright around us, and in the world. Vaccination drives have started to contain the spread of the Corona virus, infection rates are coming down, recovery rates are improving, and many lock-down related restrictions are being lifted. We are slowly realising the value of much desired freedom.

Most of us did utilise the time available to us in the year gone by to upgrade and upskill ourselves. That is a very essential aspect of both personal and professional growth. Unfortunately, there would also be many who had their cup full. They made no effort to add more to their capabilities. It is pertinent to highlight here, that it is essential to empty the cup regularly. Learn-unlearn-relearn is the most effective process that we need to imbibe in our personal lives and as a disciplined routine or habit.

Our day-to-day lives have changed beyond recognition in the past three decades. Letting go of the old and adopting the new isn't always easy. But as human beings, we need to learn, unlearn and relearn to keep pace with the rapidly changing world and technology. Studies show a lot of skills and job titles that exist today were not there 20 years ago and will not be needed 20 years from now. Change is the only constant and the only way to keep up with this reality is to learn, unlearn and relearn. As American writer Alvin Toffler said, "The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn and relearn."

Unlearning is the process of discarding something from your memory. When you unlearn something you forget it, put it aside, and you lose knowledge of it. But - why exactly would you want to unlearn something? In many cases when you unlearn something you can get rid of a bad habit, preconceptions or something that is false. "What got you here won't get you there." This book title by Marshall Goldsmith speaks to the deep need to continually upgrade the assumptions underpinning the mental maps in our heads. It is thus essential for each one of us to keep a part of the day, when we can concentrate to consciously deliberate on what we need to unlearn. We are in our comfort zone, and letting go of something, may it be knowledge or skill, is definitely going to be a unhappy experience. However, be confident that what would follow and fill the gap created by such unlearning, is going to fetch us much more rich dividends. So, dive deep and unlearn happily.

Until next time, take care. And, cheers to Forces Network - the Network that Works!!!

Regards,

Lt Col Ranvir Singh

A Silent Revolt is Brewing in Forces Network

BY IQ

Yes, you read it right – there is a silent revolt brewing in the Forces Network! The signs have been there for some time now, some had already seen it coming, especially those who have cared to read the tea leaves.

But what are the members of Forces Network revolting against?

- Well, this is a revolt against mediocrity.
- This is a revolt against status quo.
- This is a revolt against the tyranny of your educational background – which maybe holding you back.
- This is a revolt against the transparent barrier of age bias in hiring.
- This is a revolt against self-limiting beliefs.
- This is a revolt against stereotyping of veterans in their civilian careers.
- This is a revolt against existing conventional mindset that inhibits veterans from unleashing their full potential in their post military careers.



A Revolt Ignited by Thought Waves

It was nearly two years ago that I had questioned the widely held but rarely challenged view that the technology related job roles are the exclusive preserve of only techies (those holding engineering degrees). Having worked in the technology industry for more than a decade now I had seen several of my civilian colleagues who came from non-standard non-technology backgrounds and were doing fairly well in the tech

industry, of course they had developed tech skills. That would make me wonder as to why couldn't the veterans do so?

I shared this thought with several military comrades but was met with a lot of skepticism and at times disdain. I studied the subject in more detail and I found some startling facts. 39% of employees in Microsoft do NOT HAVE a college degree. I saw the profiles of several technology bloggers and executives many of them did NOT have engineering degrees on their CVs, of course they had tech skills - something that could be picked in a matter of a few months. Technology industry I felt was a very good option for a veteran's second career. They were generally large organizations, professionally managed (unlike most companies with Lala culture), they valued technology skills, they provided global exposure including international travel, the work environment was comfortable or may I say cushy, and to top it all their financial remuneration even at middle levels was much higher than most traditional industries.

What Convinced Me

Technology Obsolescence. Today the half-life of technology is shrinking by the day. What does that imply? Anyone relying on a college degree even five years older or more is living in his own echo chamber. In fact all of us working in the technology industry are having to continuously upskill ourselves with skills and technologies which did NOT exist even a couple of years back, much less during our college days. What we are learning has little or at times, no relation to what we learnt to earn our degrees. To add to that, the frequency of upgradation required is only increasing by the day.

Democratization of Learning. Today with so many MOOCs (Massive Open Online Courses), YouTube videos, Blogs, Courseras, and the Udemys of the world learning has been truly democratized breaking all barriers. You are only a few clicks away from learning in the comfort of your home in any corner of the globe - there is absolutely no excuse left not to not learn. Also, education I have always believed is truly a liberating force unshackling you from the barriers of caste, creed, lack of education or rather lack of relevant education.

Remote/Freelance Opportunities. Today the world has become open to remote/gig workers. This enables talent to access global opportunities based in their native countries. More importantly a gig worker's age does not really matter much. This is something that can open avenues for our senior veterans especially those above 50 years. I felt, this was an encouraging development for senior veterans especially who could then continue to work at their own pace well into their 70s once they acquired some technology skills. They could do so working in the comfort of their homes.

Well, the concept was pioneering and path breaking. I was convinced that the only block was the mindset. And changing mindsets is always a tall order. I knew that the path would not be easy and there would be many obstacles on the way. Nevertheless, I decided to bite the bullet. Not trying was not an option!

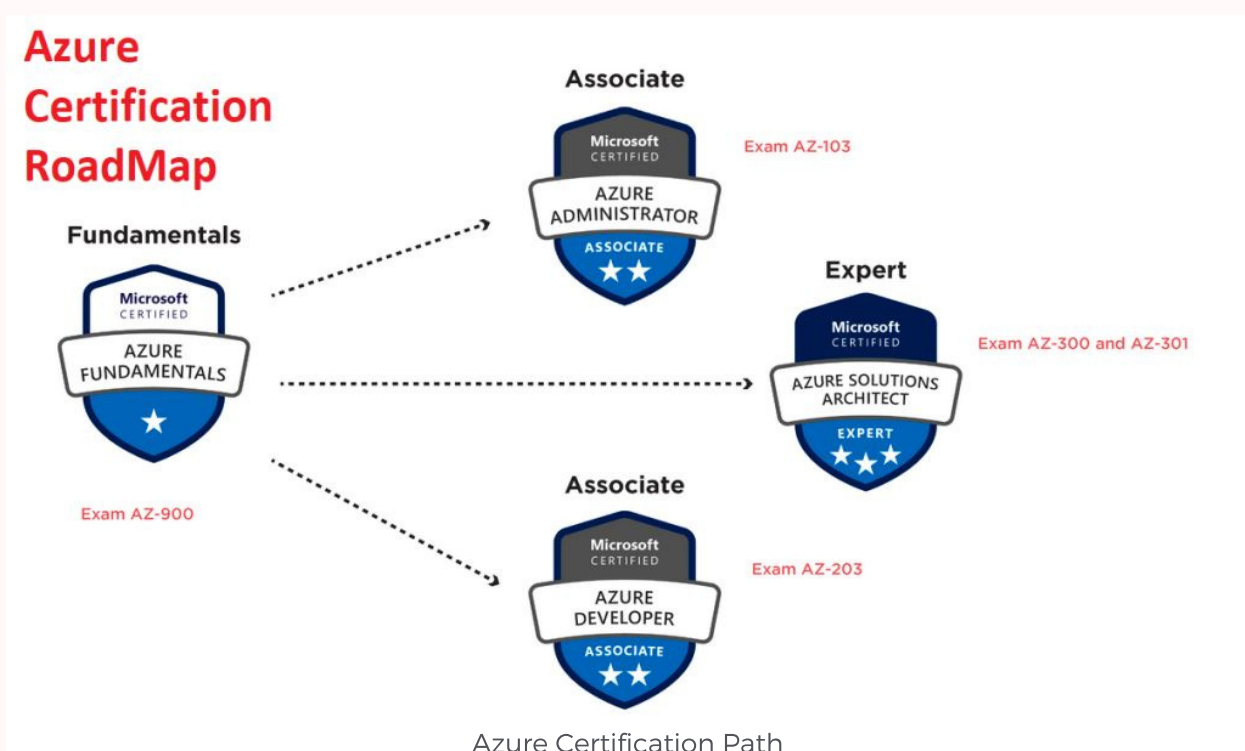
ABCT-I

We decided to test the concept first. It was in Nov 2019 that we launched the first ABCT course – it was a 3 weeks course in hybrid mode of learning. We decided to start a primer course on two technologies - cloud computing and cyber security. We announced a 3 weeks course at the end of a day long workshop we had conducted in Delhi in Oct 2019 on the Military to Corporate (M2C) Transition and found many takers. The course was run in a hybrid mode. We had 3 weeks of online classes culminating in a day long workshop at New Delhi for which the participants flew in from all nooks and corners of the country.

We announced that we did not require the participants to have any degree/technical qualification. All that was required were basic computer skills, a laptop, an internet connection and a lot of fire in the belly to learn. The course age profile ranged from 14 years (a school going ward of a member) to 60 years. What was encouraging was that there were five participants above the age of 50 years. It was this segment that I was keen to observe with a microscope, to be honest I was not sure as to how the senior participants will cope. However, to my pleasant surprise all the course participants including the entire senior lot did very well. They completed the course successfully and achieved all the course objectives.

It seemed the training had whetted their appetite for more. Some people requested that they wanted to get certified and if we could facilitate that. That really got me thinking, as to why not!

ABCT-II – Non-Tech to Cloud Certified



We started preparing for taking ABCT course to the next level ie Certification. We zeroed on the Microsoft Azure Az-900 Foundation certification. Though the certification is foundational it is not easy at all. To add to that, it has a very vast scope (syllabus). So, it was really challenging to build a course curriculum for people without basic technical background. We titled the course Non-Tech to Cloud Certified, as we wanted to create a program soups to nuts, as reflected in the course title. The course curriculum design and content preparation was a painstaking endeavor and took a lot of time.

Anyway, we announced the course in Nov 2020. The response was mind blowing. The number of keen participants was much more than what we could accommodate in the class. The enthusiasm of the participants was something that needed to be seen to be believed! With a heavy heart we had to turn away many people as our class size had to be maintained at an optimum level.

We built a two weeks foundation capsule for the participants from non tech background to bring them to a base level where from the proper cloud related technical training could commence. The program began with classes typically on weekend evenings - Fridays to Sundays. The enthusiasm of the participants was really infectious, as it energized everybody in the class. No wonder Group learning is so powerful.

The training would include not just the theoretical concepts but also hands on lab sessions on the Microsoft Azure cloud. The lab sessions were something that really helped reinforce the conceptual understanding of the students and solidified it in their memory. The students loved the lab sessions, even though it was extremely painstaking for the trainer to prepare the step by step instruction guides for the lab sessions. Also, many students took a lot of effort to complete the lab sessions outside of the regular class hours - a testament of the magnificent obsession towards learning that the students brought to the class.

Finally, the six weeks 100% online course culminated towards the end of Dec 2020. All students were encouraged to book the exam date for the certification and start preparing for the certification. Access to the course content and all the recordings of all the sessions were made available to the participants. We also had several Mock Quiz Tests in the last week of the program to give the students a real life feel of the exam. Students were encouraged to utilize the course momentum and try to appear in the exam at the earliest preferably in Jan 2021.

Success Stories

As on the date of writing this i.e. nearly a month after the course culminated, a total of eight participants have got Az-900 certified from Microsoft! Nearly half of these are coming from complete non-tech background, many of them being BA graduates and infantry officers. Let me share the stories of a few of them. I am sure this will encourage many others to take the leap into the world of technology.

Brig Man Prakash (Retired) Pre Mature Retirement (PMR) in 2019, Infantry, Age 50



"I am a Social Science stream ex-NDA background, hardcore Infantry – 90 Batch Officer. I joined the corporate world in June 2019 as Director Business Operations of a Cash Logistics Company and left the same after one year in June 2020. I wanted to do something new and again get back the focus, concentration and disciplined study routine in life. Was fascinated by ABCT Tagline and decided to bite the bullet. Had to start from a scratch and repeat and re-repeat many things to be able to grasp the same. The group study and peer learning was a great help, firstly in shaking off the inertia and then for fall back support. The Zoom meetings of the classes and the recordings of the same were a good help in logical understanding.

Broaching a new subject and steering in un-chartered territory would have been well nigh impossible in a standalone mode. The constant encouragement and nudging from the Trainer kept the tempo up and finally I decided to take the plunge on 25 Jan 2020, as he would not have otherwise relented! Undoubtedly, it involved hard work, but the joy of cracking an exam of this nature far outweighs the agony that one undergoes during the preparation. Gratitude in prolific abundance to our Trainer, for the constant guidance, repeated inspiration and encouragement."

Col Ashok S (Retired), Pre Mature Retirement (PMR) - 2018, Infantry (NAGA Regiment)



"Thanks for your continuous support right from explaining the basic concepts to organising the motivational lectures. Needless to say inclusion of the hands on experience in terms of lab sessions and doubt clearing session helped me a lot in getting the concepts clear, all the more for a non techie. The structured way of conducting the class including the explaining the weightage for each of the modules helped me in focusing from exam point of view and get certified."

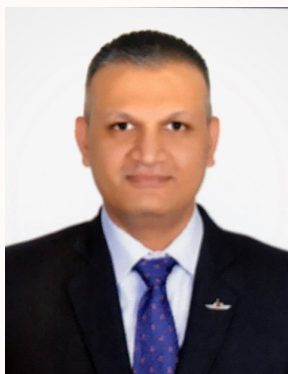
Lt Cdr Avinash BH, SSCO released 2012 after 10 years in the Executive Branch



"Saturation and lack of professional growth in my present career path motivated me to try something different. Wanted to utilize my naval experience and be part of the new fuel in the market i.e. data. Thought of non tech careers in Data centre cooling in the sea, but did not know how to go about it. So started off with ABCT-II targeting Az-900 Certification".

"Had to push myself too hard. Had lost the touch of sitting and studying for such long hours. Overall elated at getting certified! This is my first certification after the resettlement course! Group learning is very powerful it brings the momentum and especially the Trainer's reminders for registration for the exam. I had no clue about how go about this certification before attending ABCT-II. In hindsight I feel that joining ABCT-II was perhaps one of the best decisions of my life the amount of confidence and satisfaction it has given me cannot be stated in words.!"

Capt (IN) PK Karthik Retired), Pre Mature Retirement (PMR) - 2020, Submariner



"I must place on record the Trainer's help, guidance and motivation in driving me to do this. The classes were instrumental in giving the nudge in this direction! Thank you once again from bottom of my heart."

Conclusion

Personally, I must confess that planning and conducting the training, the lab sessions, the Quizzes, uploading content on the website were extremely demanding and I did feel exhausted towards the culmination of the course. However, the joy and happiness of seeing so many participants getting certified in such a short span of time is

extremely satisfying, fulfilling and exhilarating. My effort put in the training seems like a small change compared to the rewards of achievement of the course participants. I feel truly blessed and privileged to have played a small and humble part in creating impact on the lives of some of the people.

However, in my opinion the greater impact is the invisible glass ceiling that these successful participants have completed shattered! There is no limit to human potential – the only limits are what we impose via our thinking. Some may ask as to how do you know? Well, the stories of these certified officers seem to have launched a million dreams. I am flooded with queries from people who want to join the next ABCT course and want me to start it earliest. It is literally that the next potential batch of ABCT-III is chomping on the bit, and raring to go!

ABCT works, yes Any Body Can Tech!

Three Cheers for Force Network – the Network that Works!

IQ is the Founder of Forces Network. He is always looking for breaking new myths, pushing the boundaries and creating impact.

**HALF OF WISDOM
IS LEARNING WHAT
TO UNLEARN**

LARRY NIVEN

Stars of Forces Network

A Forces Network Star is a member of the Forces Network who has gone on to achieve glory in the his/her corporate/civilian avatar. The aim of this series is not just to celebrate our successes from the veteran community, which unfortunately we do not do enough, but also to inspire others. The ultimate goal is to set up a virtuous self-sustaining cycle of inspiration leading to more successes in turn inspiring many more.

BY BIDISHA PANDEY

Lt Col John Chenetra is an alumnus of the prestigious National Defence Academy, Khadakwasla. On completion of his tenure in the Army, he took over as General Manager Marketing at Unity Infraprojects Ltd, followed by a three year stint at Hinduja Global Solutions as Vice President HR. Later, Lt Col John also worked with various groups such as TOPSGRUP, Ramky Enviro Engineers, Adecco and NISA. He is presently the Chief Operating Officer at Verifacts Services Private Ltd.



Joining the Indian Navy

Lt Col John Chenetra remembers his childhood phase as one of the key factors in moulding his career in the Armed Forces. He grew up close to the Air Force Station at Lohegaon and that instilled in him the desire to fly. He joined the National Defence Academy as an Air Force Cadet but unfortunately injured his eye during a boxing event, which made him shift to the Army. The injury may have delayed his dream to fly, but Lt Col John was determined to live his dream and flew helicopters as a part of the Army Aviation Corps. Later on, he moved to Military Intelligence and served for 20 years before transitioning to the corporate sector.

Second Innings

Lt Col John Chenetra retired in Mar 1999, but started preparing for exit well in advance! He completed his MBA from Pune University in Human Resources and Marketing before he retired, and had a good job offer 06 months before retirement. He followed two mantras during his initial term in corporate. First one was to talk less and absorb more, understand the corporate environment, research and learn the lesser known domains, and then speak. Second was the resolve to bring value to the table wherever he joined. Lt Col John believes one must contribute 10 times the salary one gets in terms of value to the company one works for, and then the growth is inevitable.

Military to Corporate Transition

When asked about the difficulties he faced after switching to the corporate sector, Lt Col John said that his transition journey was very smooth. The wide military experience coupled with the desire to learn and grow is all one needs.

The Corporate Experience

Interestingly, the first job offer made to Lt Col John Chenetra was that of General Manager HR at Unity Infraprojects. However, when the Head of Marketing of the firm left, he was approached to take over as General Manager Marketing as the CEO believed that he had the potential to excel in marketing. He learnt the ropes by attending meetings and understanding the requirements, and ended up doubling the sales for three consecutive years. Later, he moved to Hinduja, in an HR role, and formulated HR strategy and resource planning. It was during this time that he enrolled for PHD in Strategic HR and earned his doctorate from University of Mumbai. This was followed by multiple tenures in various groups such as TOPSGRUP, Ramky Enviro Engineers, Adecco and NISA. Lt Col John is presently the Chief Operating Officer at Verifacts Services Private Ltd. He states that he continuously switched jobs as he wanted to learn and grow, and enhance his understanding of different fields such as HR, Marketing and Operations. This is what has helped him to become the Chief Operating Officer today.



Transition from Army life to Corporate culture

Life in Corporate

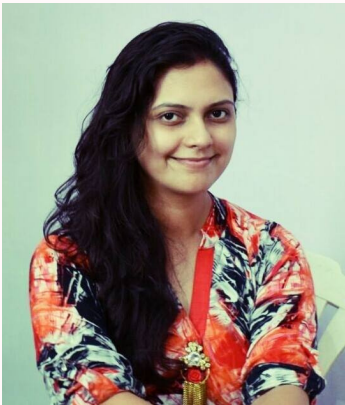
Lt Col John describes his regular day as a pretty hectic one. One activity that he sticks to religiously is spending the first one hour at the office on his own, this is when he plans his day and prioritises his activities, and that sets the tone for the rest of the day. The job of a COO is to train the department heads to run on auto pilot, give them the freedom to lead, and assess their performance at regular intervals. As a COO, he gives a lot of importance to counselling and mentoring his team, and encourages them to be real, not perfect. To his clients, he always endeavours to add value by giving good strategic advice.

Future Plans

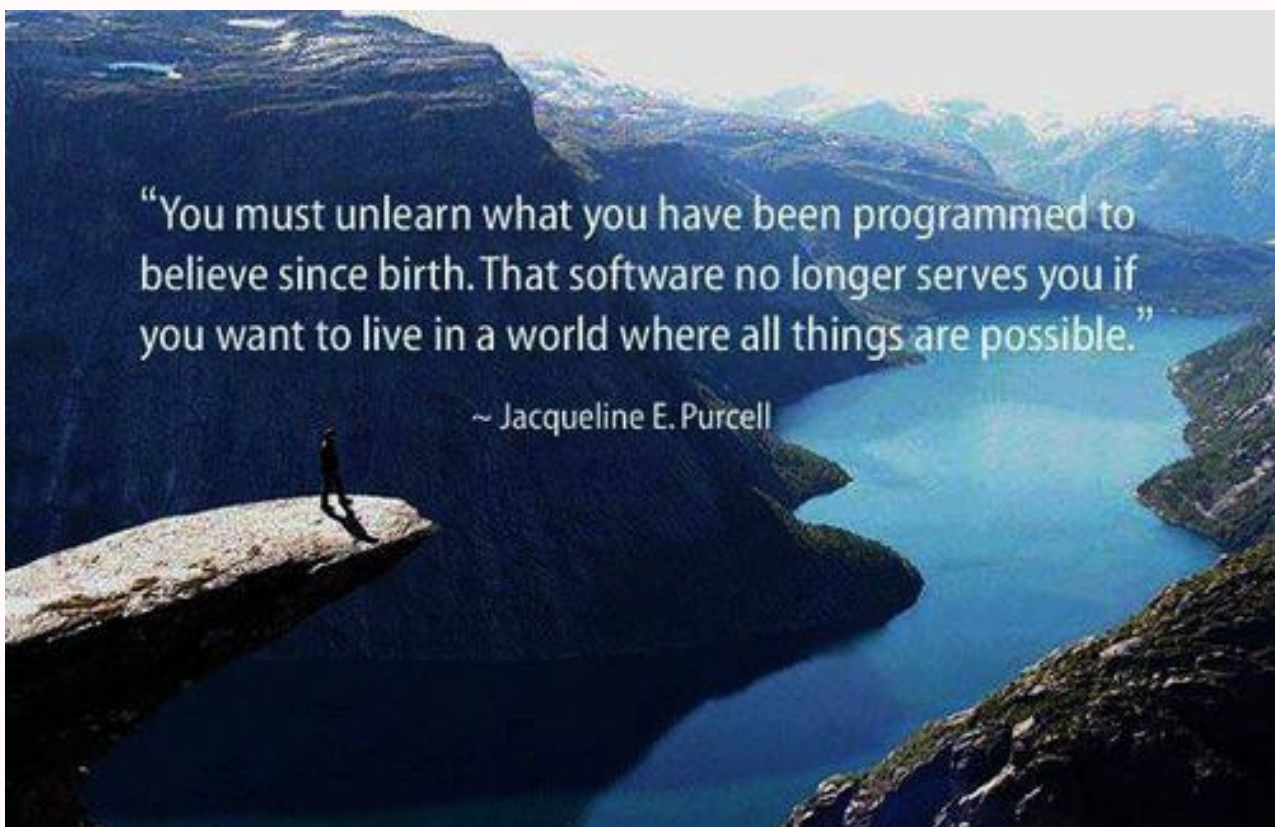
Lt Col John believes he has a passion to teach and mentor young men and women, and that is what his future plan is. He would like to groom individuals on soft skills for better careers.

Advice to Fellow Officers

Once you have undergone military training, and been exposed to the various duties in defence, you can stand up to any challenge, says Lt Col John. He states that we should not limit ourselves to standard security and administration roles, all it takes is the determination to learn and grow, in any field! Choose a field that you are passionate about and you shall enjoy the journey to the top.



Bidisha Pandey is a blogger who believes every individual has a story and a lot can be learned from every story. More stories and interviews by her can be read on her blog site www.sassyweekender.com



ADVERTORIAL - From SCRIPBOX



Rental Property as a Part of Your Retirement Portfolio - An Assessment

For many retired defence services personnel, owning a property with the intent of generating rental income seems like a default option to supplement their pensions. Considering that most have some form of ancestral property or land in their possession, real estate seems like an investment they understand. This is especially so if they are not comfortable with financial investments that go beyond their DSOP fund and Provident Fund.

This leads many to construct or buy one or two residential properties beyond where they intend to live when they retire. The idea is to use the rent as additional income. The question though, is that is it worth it?



Now we first need to understand why one selects any asset class for investing.

1. Capital Appreciation

The number one reason that almost anyone will agree on is “Capital appreciation”. If you bought something for one lakh, you would ideally want it to become worth much more than that over time. The rate at which the appreciation happens tells you that it’s the growth rate or as is popularly known, the “return”. Now where does real estate stand here?

The good news - Residential housing prices in the country have more than tripled in the past decade. We are sure you would have heard stories of people who became rich just because they brought a flat for a few lakhs in the 90s which is now worth more than a crore. Let’s look at some real numbers now.

Now while the headline is exciting, let us translate that to numbers: It has appreciated by 13.8% annually for the period Mar’09- Dec’18, as per NHB Residex data (All-India) - beating consumer inflation by a wide margin. During the period, prices in Delhi (15.9%), Mumbai (15.7%) and Kolkata (15.3%) saw the maximum increase followed by Chennai (10.6%) and Bengaluru (10.0%).

While this looks good, it pales in comparison to what a decent equity mutual fund delivered in the same period. Equity performance as measured by Sensex was up by 14.4% during the period. Some equity funds did even better. 20 equity funds (excluding pure midcap, small-cap and sectoral funds) gave an average annualised return of 18.3%.

Real Estate Vs Liquid Funds from a regular income perspective		
	Real Estate	Liquid Fund
Annual Growth (2009-18) Annual yield	2%-3%	6%
Ease of investing	Low	High
Cost of transaction	At least 5% of the price of the property	Insignificant
Tax efficiency	Rental income will be taxed as per your income tax bracket	Capital gains tax on actual withdrawals (as per tax slab for short term gains and 20% on the indexed amount for long term gains)

2. Income Generating Ability

If you buy something that gives you a regular source of cash, well, then that's great for someone who is looking for that. This is normally the objective for retirement planning. A regular source of cash is critical when you are trying to find a way to replace your salary. For you, that's generally not as big a problem as you do have a pension after all.

Rental yields are about 2%-3% per annum. For instance, a house property valued at Rs 1 crore might fetch Rs 21,000 - Rs 25,000 in rental income every month. This varies with the location. Factors like open spaces, amenities, proximity to schools, hospitals and mass-transit transport systems affect the rent of a residential property.

Real Estate Vs Equity Funds from a capital appreciation perspective		
	Real Estate	Equity Mutual Fund
Annual Growth (2009-18)	13.80%	14%-16%
Annual Growth projection (recent)	2%-6%	11%
Cost of transaction	At least 5%-6% of the price of the property (includes stamp duty, brokerage etc) applicable both when buying and selling the property.	Insignificant
Tax efficiency	LTCG at 20% on the indexed price	LTCG of 10% of gains over 1 lakh
Ease of investing	Low	High
Liquidity	Low (6-12 months to sell a residential property) and it is usually a buyer's market and not a seller's market	High (2-3 working days to redeem MF units)

Furthermore, higher the property value, lower has been its rental yield as rental yields generally can't cross a certain threshold or people will simply move to something they can actually afford.

A stable liquid fund, on the other hand, is expected to deliver around 6% annualised returns going forward. This translates to roughly Rs 50,000 per month if the same crore were invested there. The ease of investing the same amount into a debt fund versus buying a good property is another factor to think about.

Also, you need to provide for the bad phases.

But what if you have already invested in residential real estate for the purpose of rental income?

Real estate had been trumped up as a great investment in India, for so long that one can't be blamed if they bought into the story. Add to that the feeling of tangibility that comes with Real Estate, and it becomes obvious why so many actually thought it made sense.

We don't know how permanent the trends brought on by this pandemic will become. It has definitely exposed the fragility of real estate as a source of regular income, as long term work practices change where people would prefer to live and work from home.

Well, if you already have real estate for rental purposes that doesn't seem to be adding any real value, then consider this. Would selling the property and investing the proceeds in a good liquid fund give better results than the rent you are earning now?

Do take into account the capital gains tax implications of selling the property. You can, however, invest the proceeds in capital gains bonds to save on capital gains. What you need to consider is whether the current rental yield is at least at par with an FD, if nothing else.

If it is not, then unless you have an emotional attachment to the property, then a "retreat" might be in order. Talk to your family members who have a stake and a financial/wealth advisor to get a fair assessment of what's the right way out. From an inheritance angle, unless the property is in a lucrative location, your children might actually thank you for liquidating the property.

It would be prudent to reassess your residential real estate holdings above and beyond what you need to live, and decide on liquidating them if they are simply blocking capital that could otherwise give you better growth in financial assets.

Follow us on



ForceNetPreneurs

In this series we plan to showcase a few entrepreneur members of Forces Network who have achieved a reasonable degree of success in their business ventures. The aim being to celebrate their success as also to learn from them with a view to motivating more amongst our community to take up entrepreneurship as a full time vocation. Finally - we do need job creators in greater numbers than job seekers.

BY UDAY K SHRIWAS

Col Anil Kumar NR got commissioned into the 25th Battalion of The Madras Regiment and Commanded the same Unit in Manipur. He also commanded a Commando Squadron in 52 SAG (NSG), the only counter hijack unit in the Country. He held two Staff appointments in the Army, one being AA & QMG of an Infantry Brigade and the other as Director ECHS in a Sub Area. He also served with United Nations as Peace Keeper in Democratic Republic of Congo. He took premature retirement in March 2020 and started his entrepreneurial journey in June 2020 with Brand 'N' Digital (OPC) Private Limited, a multi-disciplinary consultancy firm in the field of Business management, marketing and technology.



Uday: 1. Tell us something about your background prior to joining the Army and your subsequent Army career?

Anil: My career has been pretty adventurous, and I am glad about every meander loop it has taken over the years. After my graduation, I worked as a medical representative for a month and later joined as a middle management executive in a Stock Broking Firm named Geojit Financial Services Ltd and worked there for 13 months till I joined the Army. Since my NCC days, it was my dream to become an Army Officer. I was a Senior Under Officer (SUO) and 'C' Certificate holder in National Cadet Corps (NCC). While working in Geojit, I prepared for Combined Defence Services Exam. My dream came true in 1997, when I joined the SS-65 Batch at Officer Training Academy.

The journey with the armed forces of India has been incredible. I joined the 25th Battalion of Madras Regiment and Commanded the same Unit in Manipur. I also served in 52 Special Action Group (Counter Hijack Unit) for three years during my Army stint.

It was my greatest pleasure to serve in Africa (DRC) on a United Nation Peace Keeping Mission for a year. I've been through roads I never thought existed and met a diverse set of people with different cultures and backgrounds. I had two staff postings, including AA & QMG in a Brigade and Director ECHS for the States of Telangana and Andhra Pradesh. I should say, destiny led me to take up this duty of honor, and I am grateful for this incredible privilege of serving my country.

Uday: Please give us more details about what you are presently engaged in.

Anil: Though my present engagements seem totally opposite to my background of experience, I feel that all my exposure and learnings really help my entrepreneurial endeavors. I Brand 'N' Digital as (OPC) Private Limited Company in June 2020. Initially, we were serving only two verticals, Digital Marketing and Web Designing. However, in the last seven months, the company has evolved to provide Business Consulting, Design & Branding, Digital Marketing, Web Site Development, Software Development, Data Analytics, Marketing Automation, and Promotional Films.

360 Online Courses is another company that solely aims to empower our country's youth to find affordable learning options. Ours is a unique platform that provides certification and training with placement assistance. We take pride in providing scholarships and easy installment options for our learners.

We have signed an MOU with Kerala's ICT Academy, a Public-private Partnership with Govt of Kerala, and Industry leaders (TCS, UST Global, IBS Software, Quest, and Sowparnika Foundation) to provide affordable and reliable technical education through our EdTech portal 360onlinecourses.com. We offer courses on Data Science & Analytics, Machine Learning & AI, Robotic Process Automation, Full Stack Development, Cyber Security, Augmented & Virtual reality, and Digital Marketing. These are Government certified Courses designed by Industry leaders. We provide an assured virtual Internship with Tata Consultancy Services to all our students.

I am a man open to ideas and promoting innovation, new thinking, and I love to forward the dreams of many who have great ideas. Therefore, I invested in a Hyderabad based company named "Hyderabad Millionaire Alliance' as Angel Investor and thereby nominated to their Board of Directors.

I am also working on starting a venture capital company. Over the course of discovering business and entrepreneurship, I realized that in our country, there are a lot of people with a lot of money but no ideas and vice versa. I aspire to connect both to generate a fruitful outcome.

Uday: What was the impetus for you to leave the uniformed service and then get into entrepreneurship?

Anil: I always wanted to impact the people around me and society positively. I realized that an entrepreneur role would empower me to contribute immensely towards that goal. As every Infantry Officer, I also wanted to command my Unit. After the command, I decided to move on. Therefore, I requested a posting at Hyderabad, which was accepted. My last tenure as Director ECHS helped me to prepare myself for second Innings.

I must mention that I mustered the courage from the learnings I had from the Forces Network "Military to Corporate Seminar," which was held in Bangalore. After that, I got

my career counseling done by Col Sajan Moideen, a Forces Network Member. Surprisingly, it is Col Sajan who asked the first time, "Why don't you become an entrepreneur?" Despite the fact of my similar ambition, I never gave him a hint that I want to become one.

I did the Management Course sponsored by DGR at IIM Indore in 2019. I initially thought that I would take up a job in the corporate sector and work for five years and later start my entrepreneurial journey. However, the pandemic made me realize the uncertainty of life where I saw people losing jobs at all levels. That made me decide to start something self-sufficient to support the people around me and me. I started working on my start-up in the first spell of the lockdown, i.e., March 2020. I hired two marketing interns from IMT Ghaziabad to assist me, who helped me in doing market research. In June 2020, I hired a commercial space in Banjara Hills and started operations since then.



Inauguration of Brand 'N' Digital By Maj Gen N S Rao

Uday: What was the vision behind starting your venture and, after that expanding it?

Anil: I've had the privilege to serve our country, and I also worked with United Nations Organization. But when one looks at the situation and the potential of work that can be done in one's own country towards fellow citizens, the complete vision and perspectives get another turn. I see the need for empowering the impoverished and truly serve them when they really need it. I have seen that the youth of our country need real training and preparedness to get employed, I have seen that the start-ups need more handholding and extra insights to help them reach their goals.

In my opinion, I have not really left the uniformed services, I am just working on the extended hems of the duty and the calling of a real soldier who is determined to serve in a way that makes a real difference.

Uday: What were the challenges you faced in this entrepreneurial journey? And, how did you overcome those challenges?

Anil: Honestly, the biggest challenge I faced was convincing my family and friends. Their concern was genuine that I was starting my business venture right during the global pandemic and lockdown situations. All of my near and dear ones were against it, and they are still not convinced about it. But I decided to go against all their advice. Most of them have tried to talk me out of the idea of going ahead with my business plan.

However, I firmly believe that we live only once, and I wanted to live my passion. By starting this business, I think I am one step towards what I dreamed of doing. I am glad that I overcame my fear of the odds turning against me, and I now have a motivated team working towards the firm's success.

Uday: Would you like to share the details of your products and services and your marketing strategy?

Anil: We offer the following services:

- Business consulting
- Design & branding
- Digital marketing
- Web/mobile application
- Software development
- Data analytics
- Marketing automation
- Promotional movies
- Online courses

When it comes to marketing, we are a proud member of NASSCOM. We are also part of business Networking Platforms like BNI & HMA. These organizations help us to generate adequate leads apart from our digital marketing campaigns.

Uday: What is your team like, and how did you build it?

Anil: If I say "I have the best team in the world," it would be a cliché, but it is true. We are a diverse team of professionals who are experts in their niche. From MBA grads, business consultants, digital marketers, design experts to coordinators, SEO experts, and content writers, my team is small but committed. We are a close-knit group of members who work with the Army motto of one for all, all for one, and our client's needs are our priorities. We ensure that each service is of the highest quality and offer services at affordable prices, and this makes us unique.

Uday: Where do you operate from, what is your reach, and how do you tackle the challenges usually associated with this business, as there are a lot of players in this domain?

Anil: As a team, we coordinated and worked from our homes during Covid-19, and now as the situation is getting better, we are working from our office at Banjara Hills. In the IT service sector, distance doesn't matter to us. We have clients from abroad too. The latest being the embassy of India in Romania, so we coordinate remotely and deliver the best whatever the workplace.

The main challenge for us now is providing quality service to our clients, regular interaction with the clients. We also clock in working hours in periodic training of staff and services our SOPs help us to achieve the same.

Uday: How do you plan to tackle the challenges thrown at you in this COVID-19 situation?

Anil: It is pertinent to mention that our company was founded during the global pandemic situation. Since we were born in the storm, we used the same storm to set our sails.

We take pride when we say, Brand 'N' Digital helped struggling business owners to acquire customers through digital platforms during covid times.

360 Online Courses are aimed at improving the downturns that Covid-19 has bought into the lives of many. Many lost jobs, many lost a year in proper education, and we are in to make up for the loss. Our team comes up with the best courses that equip and enable people to step up.

Uday: How do you find your entrepreneurial journey so far? Any regrets?

Anil: By God's grace and my dedicated team, I am amazed that our company is growing day by day. Even the IIMs approached us to take their students as interns. Two interns from foreign universities will be joining us by March 2021.

We have already served multiple businesses and started an EdTech vertical to impart affordable and reliable technical education. Our courses are a success too! So, I should say climbing uphill is not without effort, but it is fulfilling. When we reach a pinnacle, spot another one to climb up. The journey so far has been incredible, and I've added more badges of experience in a short span of time.

Thankfully so far, I have no regrets whatsoever. In life, we either succeed or learn, so there's no space for regrets.

Uday: What are your future plans going forward?

Anil: It's a matter of pride that Brand N Digital is recognized as one of the most 10

promising Digital Marketing firms in Hyderabad within seven months of its inception. And going forward, we want to be in the top 10 in India by 2023 and become a public limited company by 2025 and shares listed in NSE.

Our goals are not too high, we are different, unique, and service-oriented. And our goal for 360 Online Courses to be developed as an Edtech portal in the lines of Upgrad/Simplilearn. We would be over the moon if we can disrupt the entire online education market with the best resources and high-quality education.



Exchange of MoU signed between Brand 'N' Digital and ICTAK
(Private Public Partnership with Govt. of Kerala & Industry Leaders)

Uday: So, what advice would you like to give to the fellow ForceNet members who want to take up similar entrepreneurship?

Anil: Dear ForceNet members, if you are reading this article and have survived so far, I would like to give you the gold that most business owners would agree with no further thought.

About Research. You need to identify the field that you want to get into in advance. It goes without saying that you need to prepare for it vigorously and know the ins and outs of the business. You can do it through researching about the business or by taking up an internship.

Have a Mentor! Get a mentor or a business expert to guide you and help you throughout the business process. An experienced and qualified professional should duly vet your business plan for you to start thinking about being successful in your business.

Money Matters, Of Course! You need to figure out your finances. This is an obvious input one can give to any novice entrepreneur. You not only need capital to work around with, but you would also need a robust plan for proper and systematic investment.

Endurance, Persistence & Willpower. You need to pick up the business model that you know well and stick to it. Even if a business pays you less, it's better to continue with the business that you know well than to venture into uncharted territories.

Have a Plan B. A back up plan can come in handy if - and I would like to emphasize the "if" - if you do not succeed. Failure is a part of life, and it pays off to have something to fall back on.



Uday: Any important projects are undertaken by you over these years?

Anil: Though my company is as young as seven months, we had a fair share of clients. Two of the important projects that we worked on are - branding assignment for the Embassy of India in Bucharest (Romania) and preparing a business plan and SOP for an American IT start-up.

Uday: There must have been great lessons during this tremendous journey after hanging the uniform. Can you share a few from your experience?

Anil: Hanging uniform is like peeling off that skin. I realized that part only after hanging my uniform. It took me some time to get adjusted to the reality that I am no more in service.

I also realized the respect and response from people around also comes down when you become a Veteran. No more uniform, no more extra identity from being an army guy, you just lead a life off the ecosystem you once belonged to.

Becoming the Entrepreneur is not easy, and especially with people of my age and service - literally, there is no going back. Except for a handful of friends, everyone discouraged me from the plunge.

But you become your boss, you write your appraisal, you fix your salary - the freedom you enjoy as an entrepreneur is enviable, and no job in the world provides you that irrespective of the perks and privileges you enjoy. I love the way of life of an entrepreneur! I can call it an acquired taste, but once you taste it, you can never stop getting high from this kind of life.

Uday: Do you have any other hobbies or interests, which you pursue passionately? And how?

Anil: To list discretely, traveling, photography, and ornithology are my hobbies. Let me be frank here, I could not pursue much after becoming an entrepreneur. Firstly, my company is just seven months old and needs time to be nurtured, and Covid-19 is another reason that I am unable to spend time on these. But I am sure that soon I can continue with my hobbies. This time, maybe I will plan my hobbies the entrepreneur way - more risks and better returns!



Capt Uday K Shriwas was commissioned into the Corps of Signals, and served in various theaters during his service for five years, including in a newly raised RR Battalion. Thereafter he has worked with many renowned Companies, and is now the Relationship Leader with Yes Bank Ltd.

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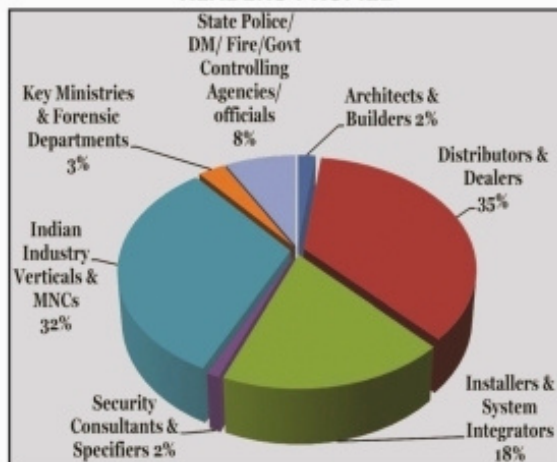
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Women Power

Spouses of Defence Officers have immense potential as individuals. While many of them have already established themselves as successful independent entities, a very large number still has to recognise and exploit their inherent hidden capabilities and worth. In this series we plan to showcase the achievements of such spouses of the members of Forces Network who have carved a niche for themselves through hard work, grit and determination, so as to provide adequate motivation to the others.

BY RANVIR SINGH

Pooja Iyengar is the Executive Director of Mahashakti Seva Kendra (MSK); an all women's non-profit organization established in 1992, in Bhopal. MSK's has been actively involved in providing vocational training to the women survivors of the Bhopal Gas Tragedy; In her capacity as the ED, Pooja has focused more on providing sustainable livelihood to the women in the community and connecting income generation with producing environment friendly products. Pooja is the brand ambassador of the Bhopal Municipal Corporations' "Swachh Bharat Campaign" and through her efforts MSK



has been a front-runner in providing eco friendly alternatives to the city. Not just providing livelihood, by organizing various workshops on gender, legal rights, sustainability, Pooja has been able to built confidence among the MSK members and they are now the leaders and change makers in their community. She heads the MSK project at Jobat (Alirajpur), under the Khadi and Village Industries Commission, to empower tribal women by training them in block printing with natural dyes on fabric. Pooja is a free lance documentary editor/film maker. With an experience of more than a decade, she has worked on several feature length and short documentaries. Her work is mainly focused on environment issues, human - animal conflict and climate change.

Ranvir: Please tell us something about your background before you became an Army wife.

Pooja: I belong to Bhopal, I did my schooling from here, and then went to New Delhi for further studies. I completed my Masters in Mass Communication from Jamia Millia Islamia and went on to specialize in documentary film making and video editing. I have been editing documentaries for the last 15 years. Since I am passionate about the issues related to the environment, I have mostly edited films on natural disasters, climate change, human- animal conflict.

Ranvir: Please give us more details about what you are presently engaged in.

Pooja: I run an all women's non profit organisation in Bhopal, called Mahashakti Seva Kendra, established in 1992, in Bhopal. We have been actively involved in providing

vocational training to the women survivors of the Bhopal Gas Tragedy. It has focused more on providing sustainable livelihood to the women in the community and connecting income generation with producing environment friendly products.

Ranvir: What is your vision behind starting your NGO?

Pooja: Mahashakti Seva Kendra (MSK) was started by my mother, Mrs Indira Iyengar. It is a 25 year old non profit organisation. Our founder Ms Indira Iyengar worked extensively to help and rehabilitate the gas tragedy survivors together with Mother Teresa in 1984. Her vision then was to give women who had lost their husbands, a space to work and become economically independent and that is how MSK was conceived.

Ranvir: When and how did the spark of this passion ignite in you?

Pooja: Since my school days, I have seen how my mother tirelessly worked for the ladies in the community and set up the MSK. After working as a professional, getting married to an Army officer and completing my family, I felt this life was not enough, I had to do more for the community and no better way but to work for my own non profit organisation, and the members associated with it, so I started my work at MSK.

Ranvir: What were the challenges you encountered, and how were you able to overcome them?

Pooja: I had very few challenges to face in my personal life, because my husband has been very supportive of my work throughout. He understands my passion and my calling to work for the community. At MSK, the challenge was to shift gears from vocational training to providing sustainable livelihood.

We have 50 members and providing livelihood for all of them, 12 months a year, is a big challenge. Since I come from a film background, production, marketing, advertising was a completely new field of learning. But its been 5 years since I joined and till now we have been successful in providing livelihood to all our members, specially during the pandemic year also.

Ranvir: Well that is pretty creditable. Tell us, has your engagement in your NGO work impacted your married life, especially with frequent postings of your husband? What support and contribution of your husband has been there in this work of yours?

Pooja: As I said earlier, my husband Lt Col Raghuram, has been really supportive all through my professional life as a film maker. My work base was in Delhi and I used to be mostly travelling between where ever he was posted and Delhi. Even when I started my work at MSK and the trips to Bhopal increased, there also he understood my passion to work for the community and helped me achieve my goals. We have a 7 year old son and we equally share the workload that goes in raising a seven year old.

Ranvir: What is your team like, and how did you build it? What are your products and services?

Pooja: We have an entire team of around 50 ladies working for us. With a lot of skill development, we have trained them to make products that are of market standard. We make a variety of products and keep innovating and increasing our product range. Our skill lies in converting fabric waste or discarded clothes into something unique. We believe that together with livelihood, we have to look after our environment as well, hence we are heavily invested in re-use and up-cycling of discarded fabric. We try to prevent every scrap of fabric going into the landfill. We make cotton, jute and canvas bags, file/folders for conferences, we make women’s apparel and during the lock down we made cotton masks. Till now we have made and distributed nearly one lakh masks.



Distribution of prepared masks in the slum community during the lock down

Ranvir: Are you restricted to only the State of Madhya Pradesh, or are you venturing into other States as well?

Pooja: Our center is in Bhopal and we have recently started another unit in Jobat (Alirajpur district) one of the most backward areas in our country. We wish to train the tribal ladies and then give them sustainable livelihood. We ship our products across the country. Our famous multi pocket vegetable bag can be purchased from the (AAROH) Army shop in Delhi Cantt. Besides India, we export products to the US, London, Belgium and Hongkong as well.

Ranvir: As I see that you even have footprints abroad. How did you go about expanding your reach?

Pooja: If you do dedicated good work, then it reaches far and wide. A major tool that has been advantageous for us has been the social media. We have been active on Facebook, Instagram, Twitter and that's where people have seen our products and have understood our livelihood mission. Everyone around the world wants to dedicate some part of their time and resources to help in a social cause, and when they see our work, mission and dedication they feel we are the right non profit to help out.

So, I would say that it is through the social media, word of mouth and friends and well wishers that we have been able to reach far and wide.

Ranvir: Where do you operate from, what is your reach, and how do you tackle the logistic challenges usually associated with this type of community work?

Pooja: I am permanently based in Bhopal now. Earlier when I had just started with MSK, my husband was posted in Bhatinda and I made frequent trips to Bhopal. Once work grew and my involvement at MSK increased, I had to permanently shift base. In this entire journey my husband has been very supportive and he was okay with my shifting of base permanently, because like me, he also could see the larger picture. I would say he is the wind beneath my wings.



Preparing laptop cases and shopping bags

Ranvir: There must have been great lessons during this tremendous journey. Can you share a few from your experience?

Pooja: Since I am not from a business or social work background, I have learnt everything on the job. The current pandemic has taught me a lot, earlier we had around 50 ladies with us, but when the lockdown happened, our numbers doubled because most of the men folk in the community were daily wagers and out of work, so suddenly I had these huge number of women looking at us for work. I had to instantly innovate depending on the need of the market and in a short span I trained everyone to make masks. Later we even went on to make PPE kits, cotton gloves and cotton caps. Since MSK was the only non profit making these items in Bhopal, orders kept flowing and our ladies became the prime bread earners of their families during that time. Many teachers from private school, which were shut also joined us, now the going is so good that these ladies don't want to go back to their work places, They are a part of the MSK family now.

Hard work and dedication always pays I believe. When I started, it was difficult to convince and built confidence among the ladies that they could make products which were market standards, but slowly, patiently with constant hand holding, each member understood their skill set and became masters of their products. Some make excellent jute bags and some our proficient at apparel. Everyone now is so proud of their product and have got the confidence to sell and explain their product to any visitor who come at the center. In a completely patriarchal set up , where women are the voiceless beings at home, Their confidence and their economic independence is my most valuable achievement.



MSK receives the Bhopal Municipal Corporations 'Swachch Brand Ambassadors Award

Ranvir: Your efforts must have been appreciated and recognized by government and other non-government organizations. Would you like to share the details in this regard?

Pooja: Bhopal has aimed to be cleanest city in the country, under the Swachch Bharat campaign, I thought my NGO should also contribute in this initiative, so we in collaboration with the Bhopal Municipal Corporation, collected old clothes from all the resident Welfare Associations (RWA) and we stitched nearly 20,000 cotton bags from those discarded clothes and distributed to all the vegetable mandis and shops and discouraged people from using plastic bags. Seeing our efforts we were made the "SWACHCH BRAND AMBASSADORS" by the Bhopal Municipal Corporation.

Ranvir: What are your plans for the future?

Pooja: My future plan is to keep expanding the work the Mahashakti is doing and touch more and more lives. From working in the urban slum, now we are working in Jobat, which is the 10 most marginalized districts in the country. I see my NGO grow as a social enterprise and making more and more women confident and financially independent. From just a stitching unit, we now have a full fledged computer center also where young girls (dropouts) learn computer skills and spoken English, free of

cost, so that they can go out, earn a living and become independent. We will soon be starting a program for adivasi youth where the digital medium will be used to equip rural and tribal youth in conservation of biodiversity, traditional knowledge, natural resources and sustainable practices in four states of central India through an innovative skill and capacity building model. The aim is to open livelihood avenues for the adivasi youth, so that they don't migrate and they feel a sense of connect and know the value of their own land.



Ladies making masks for distribution to the needy

Ranvir: What advice do you have, especially for spouses of defence officers and even the ladies in uniform, who desire or aspire to be similarly independent, and devote their life for community service?

Pooja: I feel if you have a desire to do community service, you should identify your passion for first, do you wish to work for the elderly, livelihood generation, animal welfare, environment, it could be anything. Start small, whichever station you are posted in there are enough and more opportunities to work for these causes there. Time management is a key factor, maybe dedicating one or two hours in a day to your social cause is also enough. Family support is very important for any lady to go out and work, specially if you are working for a cause then there are no fixed timings, so your better half should be totally in sync and should help you o pursue your passion. One should never give up, start small, but keep the fire burning and you will meet like minded people who will join your cause and take it forward with you.

Ranvir: Do you have any presence on the social media, or on the web, where people can reach you and also learn about the wonderful work you are doing?

Pooja: Yes, we do have our social media presence, where details related to our work

for the society can be seen, and also we can be reached for placing of orders for our products.

Our Instagram handle is <https://www.instagram.com/mahashaktiseva1992/?hl=en>, the Facebook page can be reached <https://www.facebook.com/MahashaktiSevaKendra/>, and the website is <https://www.mskonline.org>. The link for our social work related video on YouTube is https://www.youtube.com/watch?v=jo_Qy0CziE4.



Pooja and her proud team at MSK

Ranvir: Thank you, Pooja. It was great interacting with you and a very humbling experience for me. We, from Forces Network, wish you much more success in your wonderful contribution that you are making to our society, and also setting an example for others to follow.

Pooja: Thank you so much for your good wishes, however I feel that there is a lot of work yet to be done, and surely with adequate support from the society we would be able to achieve our aim. I also enjoyed the interaction, and the scope provided to me to share my work and experiences with many others.



Lt Col Ranvir Singh, a product of Rashtriya Military School and an alumnus of National Defence Academy, was commissioned into 2nd Battalion The Bihar Regiment in June 1988. After hanging his boots in Jan 2009, he has contributed immensely as a Corporate Warrior for last 10 years to recognised organisations like IL&FS Technologies Ltd, National Institute of Bank Management of RBI, and MMTc-PAMP India Pvt Ltd. Apart from being a Security & Safety specialist and an Administration expert, he has a keen interest in the field of ever evolving Information Technology, and a flair for writing. He can be reached at ranvirsm@gmail.com

Guest Speak

THROUGH INTERACTION BY UDAY K SHRIWAS

As the Co-founder of Renergetics Consulting Pte Ltd. Singapore, **Subramanian Narayan** provides strategic direction for the firms consulting work in India, Singapore, and Qatar. Subramanian has 20 years of leadership experience where he has lead different functions including Finance, HR, Six Sigma and Shared Services and managing various nationalities. He has successfully leveraged his expertise in helping companies create a robust ecosystem via cultural change and building trust and creating a range of new businesses as well as transforming critical processes through automation and



process improvements. As an award-winning Global Leadership Expert and Coach, he brings a rare ability to develop and deliver sustainable long-term change in line with the Clients desired results. Subramanian has an MBA from Henley Business School, UK where his specialization was on Organisational Effectiveness. Besides, he has many other certifications which includes Certified Master Trust Practitioner, (USA) Certified Leadership Coach (USA), Six Sigma Black Belt and founding member of the John Maxwell Team (USA). He has also published several articles on Leadership and Trust and is a regular speaker at leading conferences and forums focusing on this subject. A keen photographer, Subramanian enjoys spending time honing his skills and enjoying the nature's beauty.

Leading With Trust

"The Oak tree stands tall and majestic, yet is well grounded, with roots running deep. It is a symbol of towering strength, valour, honour, resilience and wisdom and it represents each one of us, and what we can truly grow into".

The year 2020 has been a battle ground of sorts. The world is still healing from the deep wounds inflicted by the Pandemic, be it loss of loved ones, jobs, opportunities, emotional challenges, mental fatigue, financial crisis, restricted social contact leading to erosion of trust - in self and others. 2021 however is a year of hope, healing and renewal and rebuilding. And what better time than now to talk about Trust - a core human need, a fundamental pre-requisite to build up, fortify and thrive, be it ourselves, our relationships, our families, our teams, business, or organisations.

Trust is a beautiful feeling. When Trust is present, it energises, uplifts, builds human connections and enables collaboration. People are less stressed, happier with their lives, agile, innovative, give their best work and the energy fuels high performance and business results.

Trust Deficit Affects Everyone - People, Organizations, and Society

Early humans started living in societies and the one single factor that made these societies sustainable was “trust”. Trust led to expansion and development of society. Trust is so fundamental that it precedes even the values, morals and ethics. Trust is the factor that makes man a social animal.

In its 2016 global CEO survey, PwC reported that 55% of CEOs think that a lack of trust is the biggest threat to their business. Certainly, companies whose employees consider them “high trust” are experiencing a lot of advantages: their employees report 74% less stress, 106% more energy at work, 50% higher productivity, 13% fewer sick days, 76% more engagement, 29% more satisfaction with their lives, 40% less burnout. And yet most companies have not done much about it. Reason being that they sense the lack of trust, but do not know how to take tangible actions to rectify it.

Trust is Tangible and Measurable

Research done by Drs Dennis and Michelle Reina, who are considered pioneers and global authority in the space of Trust Building at Workplace, found that Trust is not just a feeling or an intangible attribute. But Trust can be measured and built through specific behaviours. The Reina Trust model captures three core dimensions of Trust and sixteen behaviours. If we engage in the behaviours that build trust, we dramatically improve the level of trust within a team. As trust increases, people feel safer, are more willing to take risks, and work together with clarity and purpose. However, if we continue to behave in ways that break trust, it is progressively eroded, resulting in disengaged team members and poorer performance. (source: Reina, D. & M. (2018) Trust and Betrayal in the Workplace: Building Effective Relationships in Your Organization and Renergetics Consulting, partners of Reina Trust Building®)

Four Ways You Can Grow Your Leadership with Trust

Understand and Leverage Your Team’s Abilities and Skills. There has been multiple research that establishes the connection between people’s ability and Trust. Ability refers to your professional competence to fulfil the given task and delivering results. If you are consistent in your performance, delivery, and results - both in terms of quality and timeline, you become more trustworthy. Similarly, when leaders recognize the competence of their team members and help them leverage their strengths, skills, and abilities, they (leaders) become more trustworthy. You can be as nice as you want to me, but if you keep letting me down in terms of delivery, your trustworthiness will disappear. In my career spanning 30 years, I have worked with many people across different nationalities and culture. Who are great human beings, and I would not hesitate to trust them taking care of my own children, but I will not trust many of them to deliver complex challenging results.

As Leaders, it is especially important to acknowledge people’s ability and skills and

help them grow with challenging assignments. This will help build your Trustworthiness as Leaders.

Managing Expectations Effectively. For each of us to do our best, we need to know what is expected of us. When we know, we're liberated from second-guessing. We become able and energized to move forward on course. Dr. Dennis Reina says: We all have needs and expectations and unique approaches to getting them satisfied. Some of those approaches are more effective than others in preserving trust in our relationships. When expectations are not managed well, trust often takes a hit.

The person who fell short may begin to doubt in his skills and abilities...or in the ability of his leader, who may have failed to make expectations clear. Unmet expectations carry the risk of eroding trust and compromising the health of the relationship.



As Leaders, managing expectations is important. To increase trust by managing expectations, you should always consider the following questions:

Q_1. Have I made my expectations explicit enough? Explicit to the extent my team member understands and is empowered to deliver the best results?

I am sure we all have encountered situations where we wait for the teams to deliver, only to realize that it was way off the expectations. This is predominantly because of the implicit thoughts in our mind which were never made explicit. Making implicit explicit - this is the key factor that helps increase trust and leader's trustworthiness. For maintaining your trustworthiness, you need to take responsibility to check out the other person's understanding. Leaders are responsible to identify lack of clarity and ensure expectations are delivered.

Q_2. Is there an established process for monitoring and feedback?

Once you have set the expectations, it is important for leaders to establish a

feedback loop to monitor the progress and avoid last minute disappointment or even financial losses. Having an established mechanism to monitor progress and feedback, you as leaders become more trustworthy.

Q_3. Are you encouraging and establishing a process for renegotiating the expectations?

Very often leaders do not practice the mechanism of renegotiating the expectations. Projects always encounter the unexpected situation – whether delay in some raw material, COVID-19 or something else. You need to be prepared for unexpected eventualities. Consider this your plan B. Particularly when the stakes are high, you do not want anyone to fail – you need to build alternatives to ensure no one suffers a negative impact due to incorrect output or results. Consider, the situation – What would you do, if the other person is not able to meet your expectations, how could you still move forward?

Note: This does not mean you are encouraging under performers. We live in an amazingly fast changing dynamic environment and situations change very quickly-sometimes in hours and days. You want to have a mechanism to relook and reset the expectations.



Being Vulnerable and Admitting Mistakes

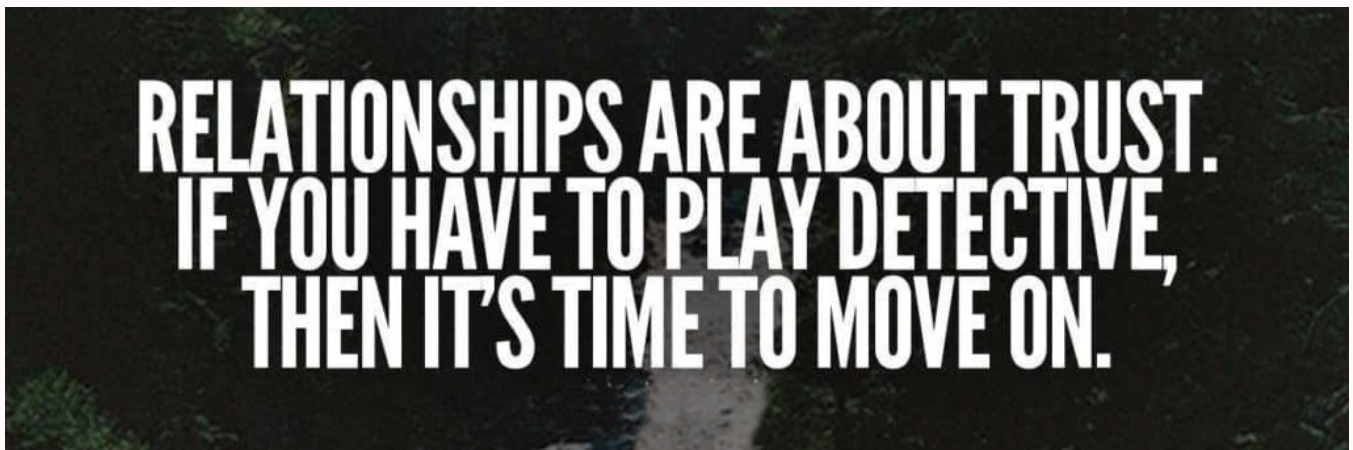
Jeff Polzer, a professor of organizational behaviour at Harvard, says. “It’s about sending a really clear signal that you have weaknesses, that you could use help. And if that behaviour becomes a model for others, then you can set the insecurities aside and get to work, start to trust each other and help each other. If you never have that vulnerable moment, on the other hand, then people will try to cover up their weaknesses, and every little microtask becomes a place where insecurities manifest themselves.”

When you as a leader show your vulnerability (your weaknesses) in front of your team,

you are sending a signal to them that they too can show their vulnerability – admit mistakes. And this fosters trust, creates a safe environment leading to more risk, more creativity, and better results.

Remember, promoting a culture of trust, rather than fear, always increases your Leadership and your Trustworthiness. Consistently practicing these three behaviours, will help you grow your leadership and trustworthiness.

(The author can be reached at subramanian@renergetics.com for exchange of views on the subject. - Editor)



Amit Dalvi

ADVERTORIAL - From HUM FAUJI INITIATIVES

Are You Adequately Prepared For Your Retirement?

Retirement – This one word invokes feelings of awe, surprise, trepidation and boredom, all in same measure, and all at one go, amongst the affected. After working for years - a lifetime really - suddenly the person finds that he or she may not have much to do.

Retirement could be a career issue, financial issue, 'busy-ness' issue or even an emotional issue. This entirely depends on how well the concerned person has prepared for it. And generally, the preparation is largely internal – of own self!



Monthly Retirement Lecture by Col Sanjeev Govila (Retd), CEO, Hum Fauji Initiatives to the retiring Indian Army Officers at Manekshaw Centre, Delhi Cantt

We have conducted a large number of seminars, webinars, discussion forums and the likes in the past 10 years at various places across the country, across different types of fauji institutes and formations, across various virtual mediums as also formal and informal interactions.

What comes out very large and clear about the financial part of a fauji's retirement is that:-

- While knowing fully well about the merits of planning in advance, still almost nobody plans seriously for it whether it be post-retirement employment or investment of the money corpus.

- The advice of friends, relatives and Google (!) generally moulds the perception of how to deploy own retirement corpus much more than any deep introspection and research at own end.
- Most of the faujis are truly scared of getting this much amount of money suddenly and they just go about 'scattering' it randomly as soon as possible to truly 'get it out' from their bank account! Of course, there are some who fall into a state of 'paralysis by continuous analysis' and are not able to take the decision of how to invest it after passage of even a few years.
- The emotion of 'leaving something substantial for the next generation' rules stronger than enjoying a golden retirement for self and spouse in a large number of cases. Ultimately it degenerates from being an ATM to the children to looking upon them as their own final Retirement Plan.
- Lastly, this realisation that the time to enjoy the life is running out, comes very late and is followed by a regret in a large number of cases.

We, at [Hum Fauji Initiatives](#), have always strived in our own humble ways to impart action-level knowledge to retiring and retired officers as also the entire armed forces community through various mediums and means. We take it more as our duty rather than as a part of our business to not only the 3200+ armed forces officers' families that are presently our investors with about Rs 720 Crores of their hard-earned investments invested through us, but also the other 17,000 of the Fauji community to whom our newsletters go regularly.

Retirement Toolkit for Faujis

Gp Captain Pranav Gupta Cmde Rajesh Lal Col AK Singh

Meet the Heroes of our series who will be with us for next 14 emails with their Retirement Planning stories.

www.humfauji.in

Above graphic talks about our ongoing 'Retirement Toolkit' series

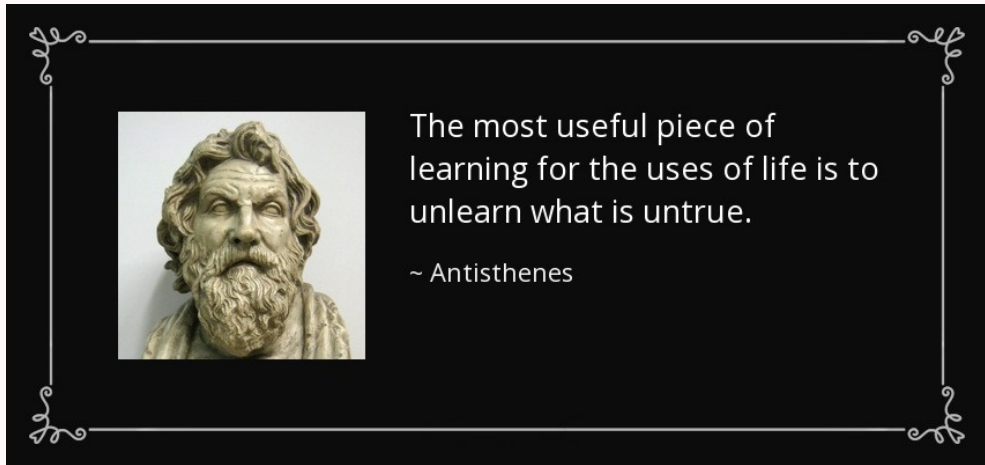
In the new normal, thousands of veterans and serving officers joined the financial abundance regime on our various platforms. For anything financial, take the support of the fauji community here on [Telegram](#) to learn, contribute and discuss. It is an established fact that, ultimately, there's no learning, no contribution like being in a community, and that too your own fauji community.



Our other communities are: [Newsletter](#) | [YouTube](#) | [FB](#) | [Twitter](#) | [LinkedIn](#) – Join or subscribe as per your comfort level.



It's not a question of learning much. On the contrary. It's a question of unlearning much.
Osho



Knowledge Bank

Transition to Social Sector - A Guide

BY L P JOSHI

Flight of Passion - Journey to the Social Sector

I have been actively associated with social causes since my college days so the transition to the social sector was never if but when?

The actual decision to move to was literally taken at 30000 ft above the ground. At the time I was managing a Global Business unit in HCL Technologies. I was travelling to Delhi for a Japanese customer meeting at a short notice. I had a mild throat infection. When the plane was descending, I started feeling acute pain in the ear. Subsequently it was diagnosed that there was a puncture in my ear drum. I had hearing loss in one ear for a few weeks and was restricted from travelling by air for three months.

Holding my ear with acute pain, the descent of the plane appeared to me eternity. Suddenly it dawned on me that life is so uncertain and if you are passionate about something then you cannot postpone it for some indeterminate future.

Rewind back to April 2014, I was undergoing another career transition from Air Force to civvy streets. Landed up in MDI Gurgaon for the Prerelease course in AFP17 program. While the purpose of this program was to reset our academic knowledge of Business Management, this provided focused time to explore opportunities for a good second career. I had started reaching out to many of my connections. At this time also I wanted to move to the social sector but one of my seniors working in the sector advised me to get corporate experience for personal learning. Luckily for me by the time the first term was over at MDI, I had four options. I joined as DU Head in Product Testing Services in Aerospace Automotive and Industrial Domain in HCL Technologies.

The social work continued to be my mate during the course at MDI. Even though I had good offers in hand and opted out of placements, on the request of the batchmates I was also coordinating the placement efforts. The effort of the Place - Com was reasonably satisfactory. By the end of the course many who were interested had offers in hand. After six years many are still working in the same organisation.

My six year in HCL Technologies was a wonderful experience. I was managing Global teams from Japan to Mexico, front ending some challenging business deals, working on the latest technology; AI, Automation in driverless cars to name a few. It was an excellent exposure and learning on the business side of the corporate world. Life was

interesting and busy with a promotion thrown in after two years of joining.



With the driverless car, at HCL

While being busy with my corporate growth, I started getting associated with the programs of HCL foundation. I worked with many NGOs in my individual capacity over the weekends and helped many in Strategy, Tech Support, Process and Fundraising. This gave me a sense of fulfilment. Another area where I put my effort was helping Veterans in finding good opportunities. In five years, I helped twenty-nine veterans directly to get suitable openings in the corporate world. After two years of ground work, a veteran hiring policy was approved in the organisation.

However, whenever I participated in the social activities over the weekends, there was a feeling of doing more. The pangs of a volunteer is that you cannot see a project end to end. Sometimes due to business requirements you have to drop the activity midway, which is heartbreaking.

So, the midair ear rupture made me recalibrate my priorities. In the next few months, I started seriously evaluating the prospect of switch over. The first port of call was consultation with the family members. I was in a good corporate job with a good salary, promotion prospects, decent lifestyle, holidays, and travel abroad. When I broached this subject with my younger son who was in class nine at the time, he was not very perturbed. Trying to bring the context I explained to him that while things may not change much but one of the outcomes could be that we may not be able to send him to the US for higher education. But I am proud that my family let me embrace my passion.

Another challenge was that I was working on a major business bid which was finally awarded just when I decided to move. As senior leader, management was banking on me to support the new business. So, my decision to move out which I had indicated

many months in advance created some concern. There were few discussions on reconsideration and shifting my decision for a few years. This was a unique situation for leaders as someone moving out with an offer can be given a counter offer but how do you hold someone who is going down the salary ladder?



Attending an event at HCL Foundation

Probably, the Almighty still wanted to test me. I was planning to move out on 30 April 20, after the financial year ending in March, this would have given me smooth wrapping up of all my activities. Suddenly out of nowhere, COVID 19 came calling. The initial months were frightening. I was involved in many local initiatives of providing food and ration to migrants. Many of my well-wishers asked me to rethink my decision as the economic stress on the economy was looming ahead. I was almost tempted but then I realized that I may not be able to summon this momentum again. The Pandemic and Panic around me made me realize how fortunate I was compared to many and this further propelled me to continue on my course.

Hence began my journey in the social sector. I am now working with Lend A Hand India, an NGO working in Vocational Education in Government Schools in 25 States in India. It has been nine months now and I am enjoying every day. Are there no challenges, no worries, no concerns; yes, there are many but at the end of day I can visualize smiles on the faces of children we are working with.

Guide to Transition to the Social Sector

Why is this even a topic to be discussed? There are no guidelines to transition to the IT sector or Government sector, but many people do move to these sectors. India has around 3.2 million registered non-government organisations (NGOs). That translates

into roughly one NGO for every 400 citizens on an average. Do NGOs need more people? There are two ways to look at this.

Insider Perspective (Samaj). Diversity and Talent are the drivers of success of an organisation. People from other sectors join with a unique perspective and ideas which are essential for the sector to evolve and grow. Social sector has many multidimensional complex issues which also need a good talent pool. So, the sector is looking for talented people bringing their diverse experience. Veterans with their distinct professional experience can address both the diversity and talent gap in the social sector.

Outsider Perspective (Bazaar). Modern Businesses are looking at sustainability where society is also one pillar of growth. People and organisations from other sectors want to contribute to social issues which impact everyone's life. Individuals want to contribute both as a social duty and personal fulfilment.

The transition to the Social Sector is an appealing proposition. Almost everyone is interested, some talk about it but only a few ends up doing it.

When we speak of transition, it is basically at mid-level and senior level as paid opportunity. There are many pro-bono, volunteer positions which are reasonably flexible to accommodate anyone interested in the sector.

The transitioning category can be divided into three groups

- 5-10 Years of experience
- 10-20 years of experience
- Above 20 years of experience

The first group is in large demand and generally do not face many issues. Typically, they have good hands-on experience and ability to adjust to the new environment. However, they would definitely benefit from some of the points covered here.

The second and third group would need some guidelines for making right choices. The next section is written keeping these two groups in mind. Following guidelines are based on feedback from others and my own journey:

- Passion for Social Work. This is one of the most important aspects to be considered to make the move. If you have passion then everything else will fall in place. If the passion is not strong enough then it may be a good idea to continue supporting social causes through the organization in which you work or giving your personal time and money to the causes which interests you. Irrespective of motivation it is always prudent to take time before the final call.

- What is the Real Reason for Transition? Are you thinking of moving due to issues like work pressure, politics in the organisation? These issues are across the sectors,

so do not expect it to vanish after joining an NGO. In fact, in a smaller organisation such issues may become more suffocating. So do an honest soul searching about the real motivation.

- Associate with a Social Cause as a Volunteer. The best way to test your heart is to join a social cause for a few years. Many organisations including the Government provide employee volunteering as part of CSR. Grab this opportunity within your organisation and commit your time and effort for some time. This will give some perspective of the social sector.

My first good exposure to this sector was when I was managing School for differently abled in India Air Force as a secondary duty. I was already loaded with work but I reached out to the Base Commander for this position. Normally as a practice only one major secondary duty is given. My commander did want to relieve me from the existing sensitive duty so he asked me to do both. Though this stretched me a lot but I happily grabbed the opportunity. I still recollect the feeling of joy, when children would come running and hug me during my daily visits.

- Financial Planning. Those who are not looking for Pro Bono work need to review the long-term responsibilities and commitments and plan the finances accordingly. There are many misconceptions around Social sector salaries. Some feel that they are not paid or poorly paid. The salaries of the social sector are moderate. However, this is a very personal choice. There is no end to human needs.

- Family Matters. The support and views of your spouse and children is an important factor to consider. Even if there is no direct impact on the lifestyle and finances the change in the social standing may be a consideration.

- Salary Expectation. There are many wrong perceptions about salaries in the social sector. There are many who feel that employees are not paid well. While the salaries are moderate, they may vary based on the organisation and role.

- Role Fitment. A social sector may not have a well-defined job description all the time. Hands on work is required even for most of the senior management positions. There are limited senior roles and those transitioning from corporate should not expect lateral positioning by default as there would be many contenders with core social sector experience. It is also good to identify your core capabilities and skills and align it to the role. A corporate person based on their background would find it easy to adapt to the Operations, Process, Project Management and HR roles. Those with technical qualifications can take Technology roles. Those in sales and business roles may be suitable for Fundraising and Strategy roles..

- Relocation. It may not be good to consider relocation along with the transition. The first few years are when the employer is evaluating the commitment of the employee and real acceptance of the sector is only visible after a few years. Relocation also puts additional stress on the family.

- Selecting the Organisation and Domain. It is important to identify the domain and organisations which aligns with your area of interest. Some of the areas of natural fit for corporates are Education, Skills, Livelihood. The selection process may be more elaborate than a typical job changes. The Social Sector Organisation leadership has limited bandwidth to go through the selection process and the candidate walking out after some time. So, there is a lot of due diligence on the intent and motivation of the candidate.

- Reach out to Mentors. It is essential that you speak to a few who have undertaken this journey and if possible, identify a mentor who can give unbiased feedback about your plan. Like most sectors a personal reference opens many doors and is helpful in initiating the first conversation.

- Go with Learning Mindset. A Corporate organisation has a large supporting ecosystem for the core business activity which may not be possible in an SSO. So, it is better to adapt to the new environment and not compare the working and culture. Go with a learning mindset and do not expect everyone to welcome you with a red carpet. Win confidence of your peers and superior with your attitude and work.

Working in a social sector organization is personally fulfilling experience. However, it is important to evaluate this move carefully so as not to be disillusioned by transition to the sector. However, the sector provides a range of opportunities to those willing to contribute. At the end of a day a smile on the face of the beneficiary is worth all the struggle.



Wg Cdr Laxman P Joshi is an alumnus of NIT Hamirpur and Airforce Technical College. He has held prestigious appointments during service, and was also selected as a scientist in the DRDO. He has been part of prestigious projects like LCA and ALH in the DRDO. Post his PSS, he joined HCL Technologies, managing a Global Business Unit in Aerospace, Automotive and Industrial Domain. Presently he is working with Lend A Hand India, an NGO working in the Vocational Education Sector in 25 States in India. He has been associated with social causes even during his professional journey. He managed a school for differently abled children in Airforce, actively participated in the HCL Foundation programs and supported many NGOs in Strategy, Tech Roadmap, Process and Projects in his individual capacity. He runs a youtube channel “Learn with Laxman” highlighting relevant community issues.

Deploying Sales Funnels: A Critical Tool for Entrepreneurs Building Vibrant Digital Brands

BY TARUN KANDARPA

New India is bustling with buoyant dreams and unbridled energy. The spawning of entrepreneurial ambitions is one of the most pleasing developments shaping up, as we rapidly progress towards being truly Atmanirbhar.

A robust digital presence is critical to success, in this day and age. Nevertheless, a key challenge entrepreneurs face is streamlining their sales funnel for maximum impact. While setting up a sparkling website is a necessary first step towards shaping a digital imprint, 'what next and how' is a concern that looms large:

- How do we invite more leads?
- How can we attract the 'right' visitors to our site?
- What type of content do we generate that resonates with prospective buyers?
- How do we ensure that hard-earned leads convert? After all, acquisitions are a tell-tale sign that the efforts to garner leads have culminated as intended.

A well-designed funnel is a comprehensive tool that resolves these concerns.

What is a Sales Funnel?

Sales funnels are process maps tracing a buyer's journey from the first interaction to the point of purchase. A template to guide, educate, nurture, engage and convert prospective leads into customers. Funnels also enable buyers with ease of decision making, research and exploration.

Imagine a person entering a BATA store, looking for trekking boots. The rack at the entrance might be displaying running shoes. Sensing that the prospect hasn't found the desired product, the sales rep rushes in to guide the customer towards the section with trekking boots. Finding a wide array of choices, the customer again faces a dilemma. Which one to choose? The rep now educates the buyer about the various options at hand, simplifying the decision. Armed with clarity, the buyer makes a purchase and walks out of the store, delighted.

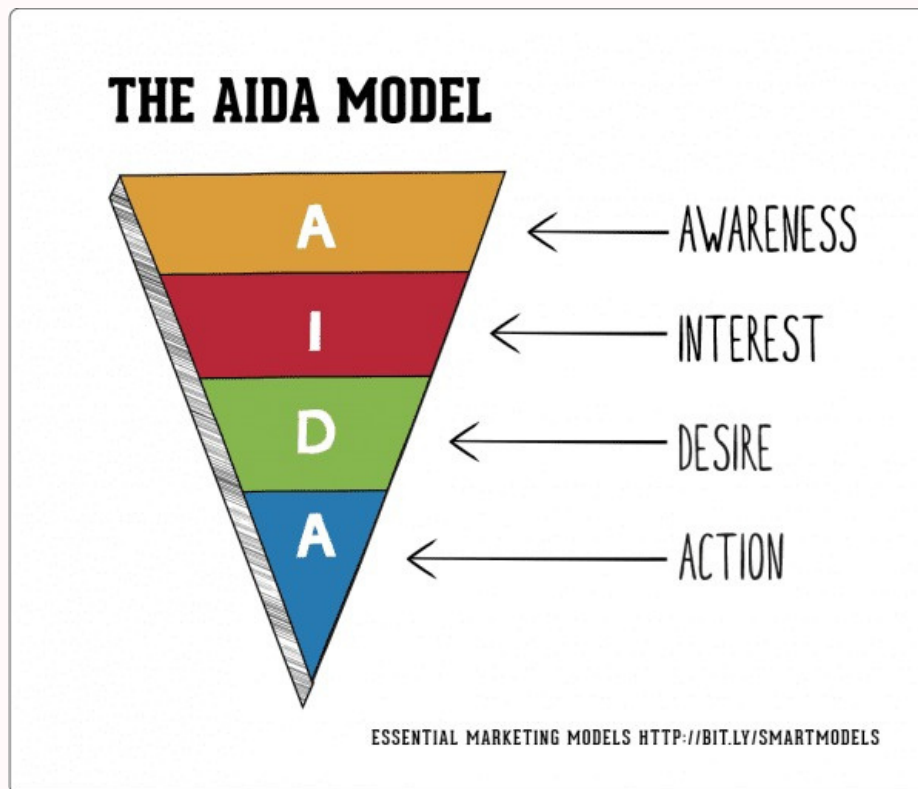
The digital sales funnel is quite similar to this model. A tapering structure, it is widest at the top (where the majority of potential buyers enter), and steepens towards the bottom, as leads get filtered until they convert at the base. Closer proximity to the base implies higher chances of conversion.

Let's say we're one-upping each other in a game of darts. The end goal is to mark as

many hits on the bull's eye as possible. For a novice, this could be incredibly difficult. A trained practitioner, on the other hand, maximizes the hits, getting the team home. In the world of business, this implies conversions and beyond. If leads are silver, conversions are gold. Optimized sales funnels are akin to that expert hand.

Coming to Terms With AIDA: The Stages at a Glance

AIDA, which stands for Awareness, Interest, Decision, and Action, is a potent customer communication framework. It helps in building a strong connect with prospects, nurturing them seamlessly through each stage.



Awareness. First imprint with the brand/product offerings. Potential customers stumble upon the brand through various mediums such as Search, Social and Email. Awareness builds gradually as they passively research for solutions to their pain-points.

Interest. The immense value and educational content on offer garner sufficient interest from the buyer. They are now eager to research further about the various offerings.

Decision. With lots of helpful material simplifying research, prospects are on the verge of going beyond browsing content. They are eager to decide. You make an irresistible offer (experience). In the famous words of Don Corleone (from the iconic Godfather series), an offer they can't refuse.

Action. Simplifying decision making, addressing core concerns and a high level of engagement drives the prospect to take the appropriate action - Providing contact details, signing up for emails, downloading an e-book or making the purchase.

Understanding the Target Audience: Mapping Buyer Personas

A Buyer persona is an imaginary construct of your ideal customer. Identifying buyer personas that match the core value proposition is crucial to attracting qualified leads at the awareness stage. For example, for a female fashion brand targeting urban youth, a desirable buyer persona would be – Urban female, 25-30 years of age, working professional. Clearly defined personas help the brand in reaching out to its desired audience more efficiently.

Double down on your niche and core offering. What is the specific problem you are solving? Is it in sync with what the pain-point that the customer is researching? Appealing to all is appealing to none. It is the age of ultra-niche focus. Greater the precision, stronger the results.

Suppose you own a bakery selling the most delectable cakes in town. If you end up attracting only Pizza lovers to the site, in all likelihood, the cakes won't sell. No matter how tasty they are and the marketing behind it.

Planning for Each Stage of the Funnel

“One-size-fits-all” Doesn't Work: Creating Customized Content for Each Stage
Personalization is priceless. Changing face of digital necessitates that sales funnels aren't linear anymore. Every customer has a different experience and interaction. Each buyer displays varying attributes, conforming to their position in the funnel. Streamline the experience, preventing any disconnect with the customer intent with your value proposition.

Content Comes in Various Hues. Experimenting on several platforms (Website Blog, LinkedIn, Twitter, Instagram, Email or YouTube etc.) will help identify channels best suited to the kind of content you generate. In all likelihood, this coincides with platforms where your target audience is present. Voila! That becomes the preferred channel for distributing content.

A pressing need is to curate the stages based on whether the business is a B2B or B2C. Both models have vastly different sales cycles. A customer buys gum within an instant while a corporate might take time to finalize vendors delivering stationery.

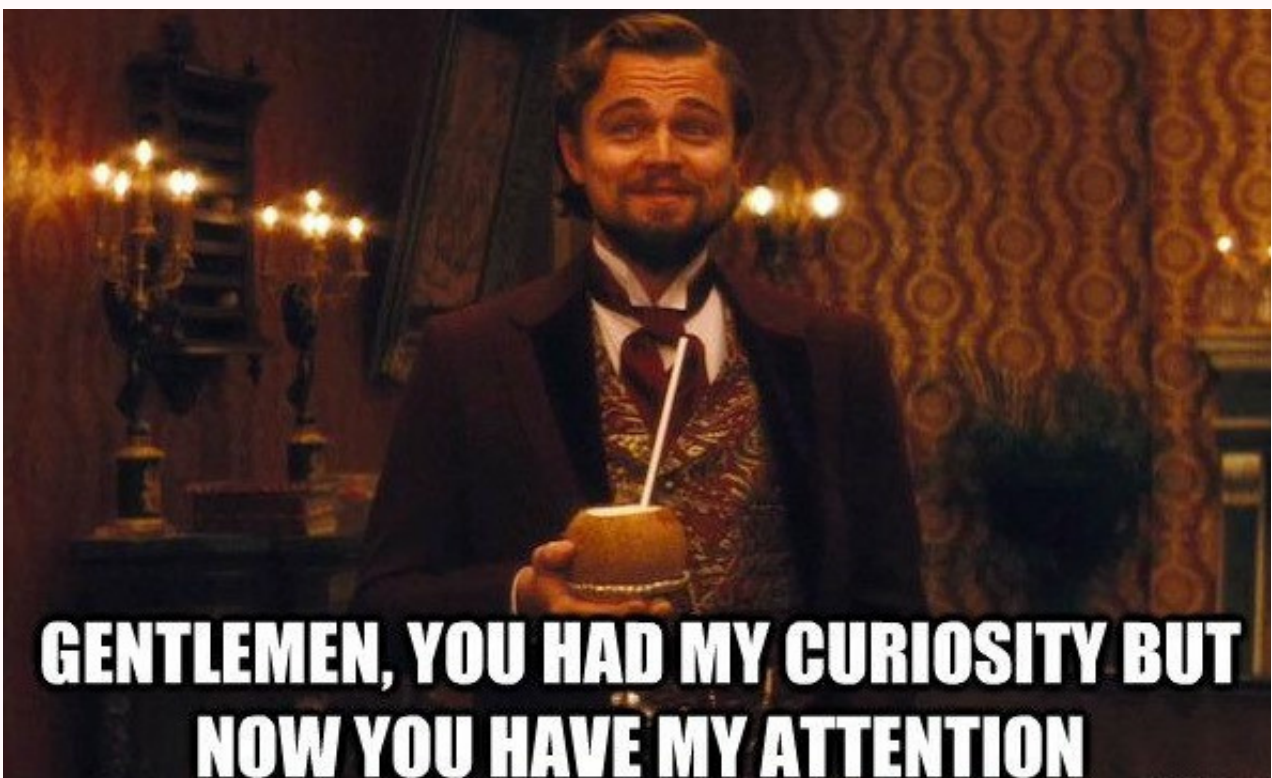
Attracting Qualified Leads. Three main channels lead the customers to King Solomon's wise hill, towards the spire of value. Search, Social and Email. Among these, Search signifies the strongest connect.

When someone searches for something in the web browser like Chrome, that signals intent. Actively seeking answers for specific issues, they visit your site. The other way to

invite search traffic to your site is by promoting paid ads. Optimizing content on the webpage and well-crafted Ad copies ensures that searcher intent precisely matches with content that addresses the prospect's concerns.

Well-conceived buyer personas, detailed keyword research and relevant, alluring content ensures that Search attracts prospects matching the buyer persona to the site.

Finding the Right Hook: Engaging Prospects with Value. A hard sell is a blatant turn-off. Use Inbound methodology (engaging prospects by empowering them with value rather than making an upfront pitch) to create disproportionate value.



Lead nurturing is a delicate process (A still from the movie Django Unchained)

Education fuels engagement. Prospects at this stage delve into extensive research trying to figure out whether your offerings suit their needs. The resonance created at this crucial juncture converts prospects into loyalists even before they become customers. They become active proponents of your brand, informing others how awesome it is. Spread out a red carpet for your leads and encourage them to try out the next step. You whisper with care and abundance – "It's going to be a lot of fun!". Spread out a buffet of delightful content, with dollops of value.

Maximizing Engagement with Landing Page Design. A Landing Page is a custom-designed webpage serving a specific marketing purpose. Visitors arrive at this site through organic search, Ads, email link, or a social media share.

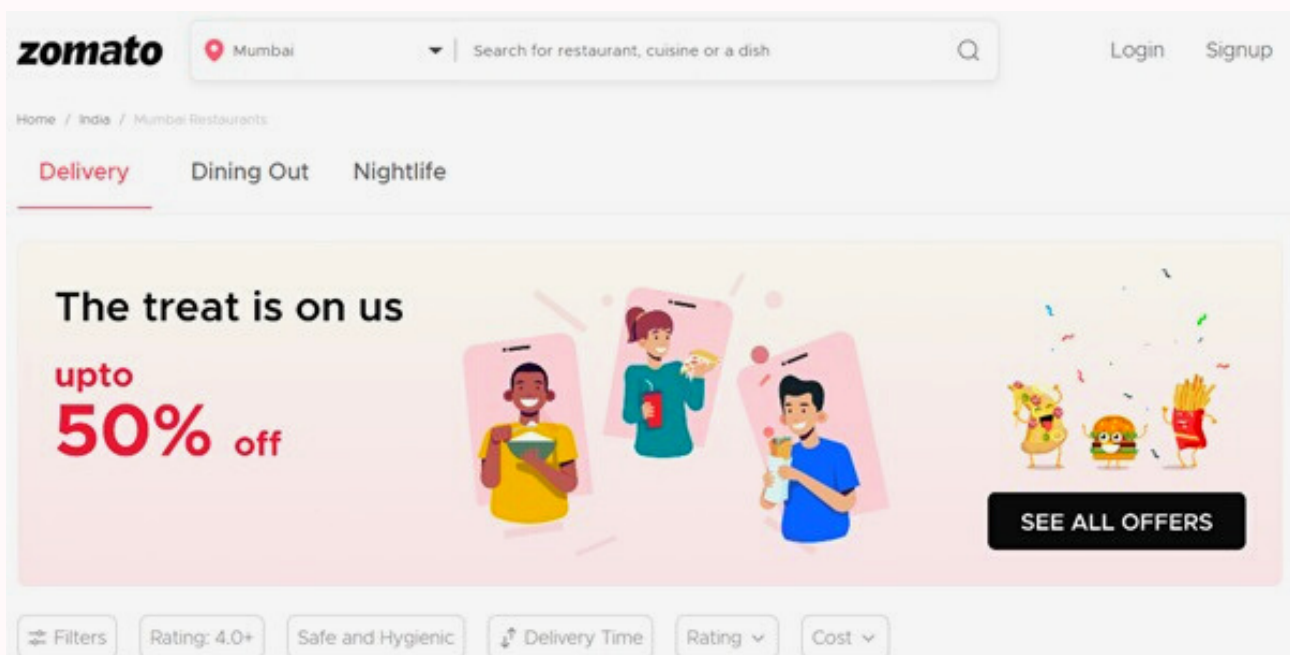
Getting the design right can be a double-edged sword. Get it right; you'll ensure that

the audience finds your page relevant and content engaging enough to spend more time. Get it wrong and risk losing invaluable leads. It also helps filter out irrelevant leads. The ones that persist are qualified and close to being your target audience.

High bounce rates are a website's Achilles' heel. A bounce occurs when a visitor arriving on the landing page after clicking a link leaves immediately without spending sufficient time on the page. That triggers a negative signal to the Search Engine (Google/Bing etc.), adversely impacting search rankings for the site. There could be several reasons leading to a bounce:

- Low quality or irrelevant content
- Bad page design (Long loading time, difficult navigation etc.)
- Bombing the visitor with offers before giving a chance to explore It never works!

Remember, the prospect at this stage is window shopping, getting a feel around things. The best option is to let them explore and enamour them with useful content, that suits their tastes.



Zomato's Landing page – Neatly designed, Clean and appealing. The “See All Offers” CTA invites prospects to engage with the offerings further.

Good landing pages act like guide-maps in an adventure park. These point you towards the location of each ride. Further, help you with information to identify to know which rides might suit your preferences. Enticing prompts invite visitors to try out different offerings to unlock benefits. The goal is to guide them towards taking the next steps. A key element on the page to get this done is a Call-To-Action or CTA.

Driving Higher Conversions and Loyalty. Simplify the process. Fewer steps imply lesser hassles, higher engagement and greater scope for conversion. An inefficient or inconvenient process can hasten the drop from the funnel.

The modern buyer does a lot of due diligence before making a purchase decision. It could also mean a long-drawn interaction before a sale. A highly customized experience and precise pitch can shorten the funnel for such a prospect.

Drip E-mail campaigns (automated sales outreach) and remarketing (targeting prospects who previously interacted with the website) are a couple of effective methods, which done well, at the Engage phase, help generate conversions. Providing a free trial or live demo, special coupons and consultation calls are other avenues that move the needle towards conversions.

Building Loyalty and Scaling Faster. It is a job half done with the purchase completed. The tenuous climb to the summit gets steeper from here. Build irresistible feedback loops, focus on Product and UI, Innovate, provide amazing customer service and a seamless experience. While new acquisitions are a tough nut to crack, it can be exhausting to find customers leave the system after entering it. The space isn't lonely at the top, but at the bottom in case of a sales funnel. The goal here is to expand this base as much as possible. A spirited, loyal base of customers not only stay with the brand longer but are active advocates for it. They act as the ultimate drivers for scaling faster and further.

Even the quintessential sales funnel is no longer the perfect recipe in today's rapidly evolving field of Digital Marketing. Hubspot, a pioneer of the Inbound methodology, urges brands to visualize the funnel as a revolving carousel than a staid, waterfall model. Instead of visualizing customers to be at the base, they are now a central cog in fuelling more conversions.

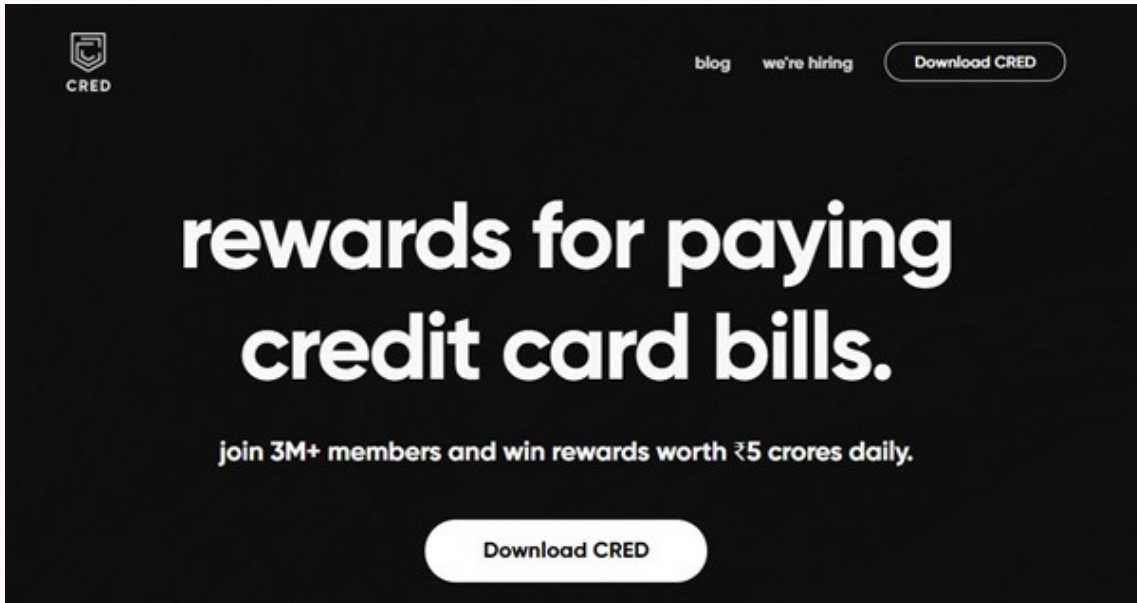
Customers are your biggest resource to build trust with novel leads. Leverage the power of testimonials, user stories, raving product reviews, feedback and referrals to drive the point home. Social proof is a best seller.

How Cred Leverages Landing Pages with Catchy Content and Clear CTA

CRED is a credit card bill payment platform. Members benefit from being part of an exclusive-club, curated experience and getting attractive rewards for clearing their dues on time.

Let's explore how CRED engages with visitors to its site, with an impressive Landing page and great content.

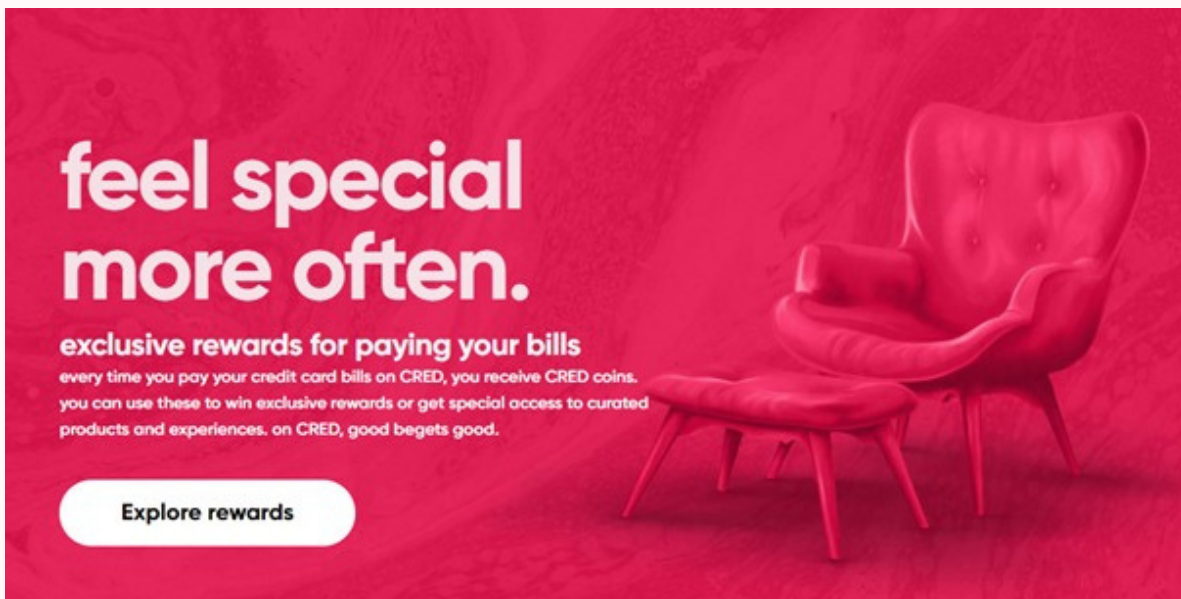
When visitors land on this page, they are greeted with a clean, minimalistic and smooth interface. What could be an ideal buyer persona for CRED? You could say it could be someone who's an Urban corporate or business professional with a high credit spend and a good credit rating. But it is also someone who pays the bills on time and hence, looking to benefit from the timely payment.



CRED's minimalistic landing page

Suppose, this prospect enters this query in Google's search bar: "Credit card rewards points" and finds a link to this site. On landing on this page, will they find it relevant? Definitely yes. The content is a perfect match, with a simple prompt (CTA) – "Download CRED", inviting them to try the APP to unlock rewards. On the other hand, a customer searching for "How to apply for a credit card" might not find the site useful. It could lead to an immediate "bounce". The landing page thus helps in qualifying the leads at the start of the funnel.

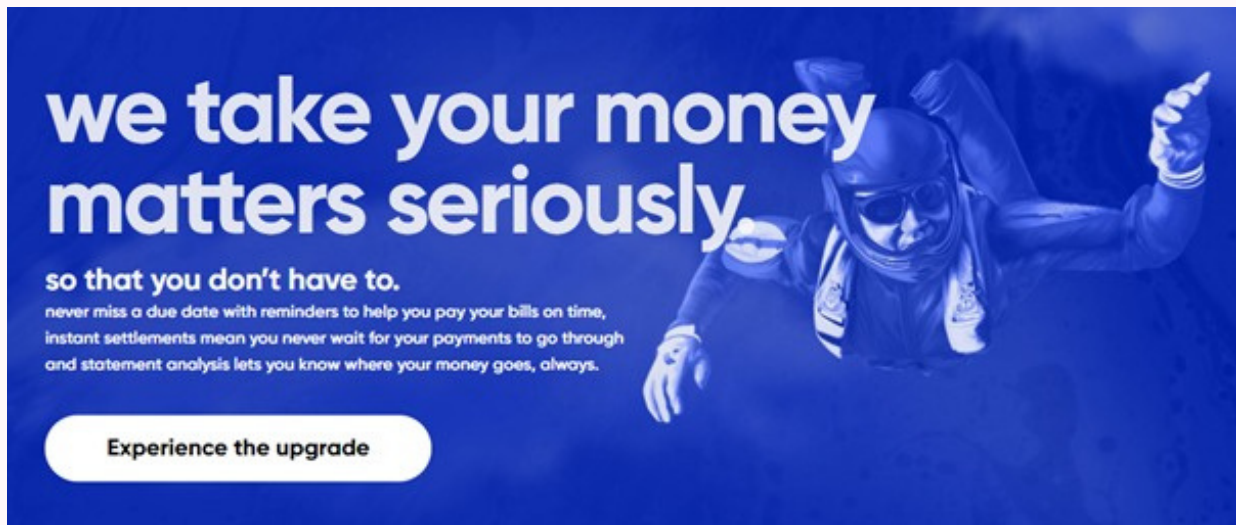
Some prospects who found the site interesting, haven't clicked on the download button yet. They proceed to explore further. CRED indulges them.



Engaging prospects by leveraging value

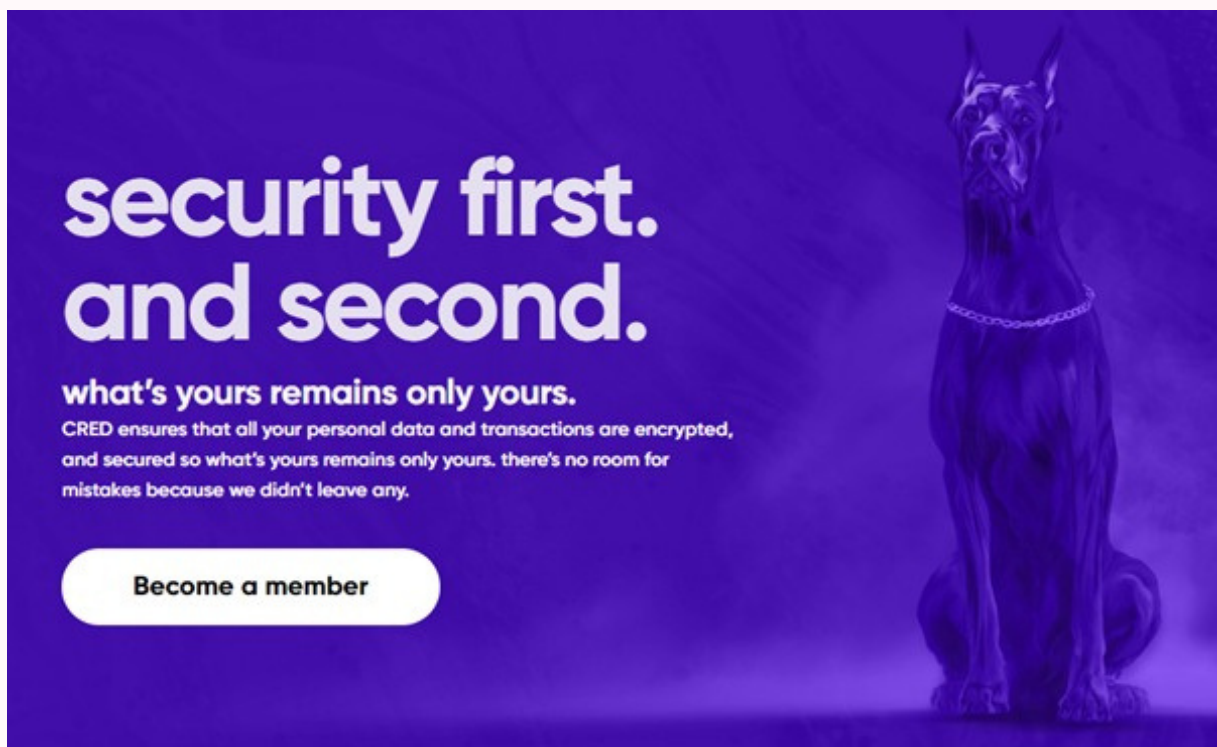
By stressing upon the "special" benefits and "exclusive" rewards, the page signals value. CRED educates the prospect on how that's made possible – through virtual coins. The CTA invites the lead to "explore" these benefits.

Why do a lot of credit card owners end up missing the payment due date? Most probably, due to a lack of timely reminders. CRED assures the prospect that it will take care of this primary concern.



Engaging prospects by leveraging value

For a credit card owner, sharing the card details with a third-party operator can raise immediate red flags. The claim that "all transactions remain encrypted", addresses this pain-point. The prospect is again prompted to "Become a member".



Engaging prospects by leveraging value

The lead may or may not convert at this stage even after sharing a lot of educational info. But, it's a great start. Most prospects at this stage would have entered the Interest phase at least, exploring and researching more content and material on the site such as the Blog.

Sales Funnel Optimization: An Ongoing Effort

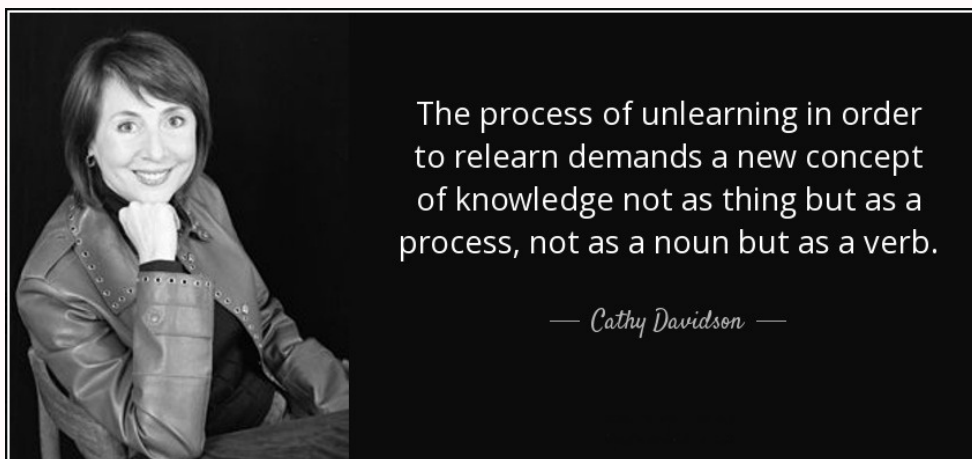
Actionable measures to optimize a Sales funnel:

- Identify buyer personas precisely to attract qualified leads and specific promotions
- Customize, curate and personalize content for each stage of the funnel
- Deep-dive with Keyword Research. Identifying high-impact, low competition keywords help drive relevant organic traffic to the side
- Experiment extensively with content, channels and buyer behaviour to find the right fit
- Ensure that the landing page has a great design and a well-crafted copy (A/B testing is an effective method that helps identify what's working and what's not)
- Educate the customer to resolve pain-points at every stage.
- Implement insights by utilizing valuable data-points through web-analytics
- Visualize the funnel as a flywheel. The buck doesn't stop at acquisition.

An air-tight funnel is a lot of hard work. But it pays big! Ensures that qualified leads don't fall through the cracks. Nurturing leads through a sales funnel is a slow-cook process, not a fast-food approach. Transactional relationships are passe'. Transformational relationships form the crux of new-age Digital brands. Lasting loyalty is served on the bed-rock of well thought out communication at each step of the funnel. Let the magic unfold!



Tarun Kandarpa, a freelance marketing consultant, is son of Col K L Shantaram. Crafting his expertise in Search Engine Optimization and Content Marketing, he collaborates with start-ups and SMEs to help them scale their Digital Marketing goals. After completing MBA from Institute of Management Technology, Ghaziabad, he worked with Idea Cellular Ltd. in the Telecom sector across diverse roles and geographies, before taking the plunge into the world of freelance. An avid reader, he is also passionate about photography, travelling, and long distance running. He is at [linkedin.com/in/tarun-kandarpa/](https://www.linkedin.com/in/tarun-kandarpa/) on LinkedIn, and also be contacted at tarunkandarpa@gmail.com



Book Review

The Starfish And The Spider: by Ori Brafman and Rod A. Beckstrom

BY SURESH CHANDRA

About the Authors

Ori Brafman is a Stanford University and University of California, Berkeley alumnus and a New York Times bestselling author. He specializes in organizational culture, leadership, change management, and conflict resolution. He is also a life-long entrepreneur whose ventures include a wireless start-up, a health food advocacy group, and a network of CEOs working on public benefit projects, which he co-founded with Rod Beckstrom. He advises Fortune 500 companies and all branches of the U.S. military, in addition to the Obama White House, the National Academy of Sciences, NATO, and YPO, among others. He is a Distinguished Teaching Fellow at UC Berkeley's Haas School of Business focusing on improvisational leadership and the ethical use of artificial intelligence. He is the founder and president of Starfish Leadership and co-founder of the Fully Charged Institute



Rod Beckstrom, a Fulbright Scholar is also a Stanford University alumnus and a veteran Silicon Valley serial start-up entrepreneur and investor. He is a well-known cybersecurity authority, internet leader and an expert on organizational leadership. He was the founder, CEO and Chairman of C-ATS Software Inc, a former President and CEO of ICANN and the founding Director of the U.S. National Cybersecurity Centre, as well as Senior Advisor to the Director of National Intelligence. He has served on various private and non-profit boards. In addition to being the co-author of this book, he is also a frequent international media commentator and public speaker.

The Book Review

A spider is a creature with eight legs coming out of a central body. It has a tiny head and usually eight eyes. If you chop off the spider's head, it dies. That is exactly what happens with a centralized organization. A centralized organization has a clear

leader who is in charge, and there is a specific place where decisions are made. Get rid of the leader and you paralyze the organization.

A decentralized organization is a different animal - it is actually a starfish. At first glance, a starfish is similar to a spider in appearance. But the starfish is decentralized. The starfish does not have a head. The major organs are replicated throughout each and every arm. In reality, a starfish is a neural network - basically a network of cells. Instead of having a head, like a spider, the starfish functions as a decentralized network.

In the book, "The Starfish and the Spider", the authors argue that organizations fall into two categories: traditional "**spiders**," which have a rigid hierarchy and a top-down organization, and revolutionary "**starfish**," which rely on the power of peer relationships. From this premise, they explore what happens when starfish come up against spiders, and they reveal how established companies and institutions are learning to incorporate starfish principles to achieve success.

Their thesis is that a centrally controlled organization is slowed by that central control and can be paralyzed if something interferes with that system, while organizations that share a philosophy and goal, a knowledge base, and a methodology, but are not centrally managed, can't be stopped by a single point of failure. They use a number of examples to support their thesis, like, the dismal performance of centrally controlled industries and economies under many totalitarian governments and the more dynamic and successful performance of economies where no one single authority is in charge. It is the reason that big businesses often do better with a franchise model than a wholly owned model. This bears closely on politics, warfare, and terrorism as well. The book comprises numerous success scenarios about Toyota, GM, Craigslist, P2P file sharing and Apache where decentralised teams have created successful organisations.

When There's No One in Charge - one would think there would be disorder, even chaos. But in many arenas, a lack of traditional leadership is giving rise to powerful groups that are turning industry and society upside down. Decentralization has been lying dormant for thousands of years. But the advent of the Internet has unleashed this force, knocking down traditional businesses, altering entire industries, affecting how we relate to each other and influencing world politics. *The absence of structure, leadership, and formal organization, once considered a weakness, has become a major asset.* Seemingly chaotic groups have challenged and defeated established institutions.

MGM's Fault and the Mystery of Apaches

The authors use two examples to show the power of distributed organisations. First one when MGM along with other giants like Columbia, Disney and Atlantic Records joined hands in a lawsuit against Napster (free peer to peer music sharing), a company

launched by Shawn Fanning out of his college dorm room. The Supreme Court gave a unanimous decision in MGM's favour. But this did not prevent the problem of music piracy. In fact, the labels were adding fuel to the fire with every new lawsuit. The harder they fought, the stronger the opposition grew. On the other hand, is the story of Spanish defeat at the hands of the Apaches. After defeating the Aztecs and the Incas (both centrally organised) the Spanish were confronted by the Apaches in the 1680s. This engagement is crucially linked with the music industry's fight. Why? Because the Spanish lost. They lost to a people who at first seemed primitive. The main reason for the defeat was the way the Apaches were organized as a society. The Apaches distributed political power and had little centralization. They persevered because they were decentralized.

A centralized organization has a clear leader who is in charge, and there is a specific place where decisions are made. Rules need to be set and enforced, or the system collapses. Decentralized systems, like the Apaches, are different. There is no clear leader, no hierarchy, no headquarters. The power is distributed among all the people and across geographic regions. Instead of a chief, the Apaches had a *Nant'an* - a spiritual and cultural leader who led by example. On first impression, it may sound like the Apaches were disorganized. In reality, they were an advanced and sophisticated society that was immune to attacks that would have destroyed a centralized society.

Coercive vs. Open Systems

When a coercive system, like the Spanish, takes on an open system, like the Apaches, they start killing the leaders. But as soon as they killed a **Nant'an**, a new one would emerge. The strategy failed because no one person was essential to the overall well-being of Apache society. Surprisingly, the Spanish attacks served to make the Apaches even stronger.

This is the first major principle of decentralization: When attacked, a decentralized organization tends to become even more open and decentralized.

Napster's destruction did not quell people's desire for free music. Along came Kazaa. It was different from Napster because there was no central server. Kazaa was like an Apache village. Unlike the record labels, there were no headquarters, and if you want to make a thousand copies of your favourite song, it could be done without any problems. Not only is the music industry unable to curb pirating, but, in accord with the first principle of decentralization, every time the labels sue a Napster or a Kazaa, a new player comes onto the scene that is even more decentralized and more difficult to battle. The harder you fight a decentralized opponent, the stronger it gets. Waging the battle started a chain reaction that now threatens the entire music industry.

A Sea of Starfish

What do an encyclopaedia, a piece of software, a phone company, classified ads, and

naked people in the Nevada desert have in common? They are all decentralized.

The Right Questions

Is there a person in charge?

If you see a CEO, chances are you're looking at a spider. An open system, on the other hand, is flat.

Are there headquarters?

Every spider organization has a physical headquarters. A starfish organization doesn't depend on a central headquarters.

If you thump it on the head, will it die?

If you take out the headquarters, chances are you'll kill a spider organization. Unlike spiders, starfish often don't have a head to chop off.

Is there a clear division of roles?

Most centralized organizations are divided into departments. In decentralized organizations, anyone can do anything.

If you take out a unit, is the organization harmed?

Units of a decentralized organization are by definition completely autonomous. Cut off a unit and, like a starfish, the organization does just fine. In a centralized organization, any department is important. If a spider loses a leg, its mobility is significantly affected, and if it keeps losing legs, its survival will be at risk.

Are knowledge and power concentrated or distributed?

In spider companies, power and knowledge are concentrated at the top. In starfish organizations, power is spread throughout.

Is the organization flexible or rigid?

Decentralized organizations are amorphous and fluid. Because the arms of the starfish have relative freedom, they can go in a multitude of directions. Centralized organizations depend more on rigid structure.

Can you count the employees or participants?

It is possible to count the members of any spider organization. Counting the members of starfish organizations, though, is usually an impossible task. It's not only that no one's keeping track, but also that anyone can become a member of an open organization.

Are working groups funded by the organization, or are they self-funding?

In open organizations, there is often no central well of money. Things are different in centralized organizations. Without central funding, departments cannot survive.

Do working groups communicate directly or through intermediaries?

Typically, important information in centralized organizations is processed through headquarters. In open systems, communication occurs directly between members.

Skype. Niklas Zennstrom, the founder of Kazaa, applied the lesson from Kazaa - to avoid central servers - to the phone business. Zennstrom started Skype, which let people connect to each other directly, via free computer-to computer phone service. In December 2004, Skype had 15 million users. By the end of 2005, it had 57 million. Skype rendered the telephone industry's models of generating profits through long-distance charges obsolete.

Craigslist. Founded by Craig Newmark in 1995, Craigslist is now in 35 countries and more than 175 cities around the world. The site attracts three billion page views a month. According to Newmark, "The way Craigslist runs is that people who use it post, and if they find something inappropriate, they flag it for approval. So, in a very day-to-day kind of way, the people who use the site run it." The Website is a starfish company because it allows users to interact with each other directly without anybody telling anybody else what they can and cannot do. But the big attraction to the site is not just free ads. It is community. In an open system, what matters most is not the CEO, but whether the leadership is trusting enough of members to leave them alone. Newmark does have reverence for his users. He lets them be.

Apache. The first popular browser for surfing the Web came from the University of Illinois at the National Center for Supercomputing Applications (NCSA) Project. But NCSA did not respond when engineers sent patches to be integrated. The engineers started talking to one another through an email

list and decided to post the patches on their own. An engineer named Brian Behlendorf came up with a name for the project - Apache. Apache was organic - engineers would contribute, and the good patches would be picked up by other users. Apache collected so many patches for the NCSA Project that eventually it posted its own version. The software was completely opensource. Engineers all over the world started using Apache to run their Web site server. Apache quickly became the industry standard. Today 80 percent of all Web sites are run on Apache.

Wikipedia. Wikipedia has fascinating origins that in many ways capture the evolution of an open system. In 2000, Jimmy Wales launched Nupedia, a free online encyclopaedia that could be used by children whose parents couldn't afford their own set. Larry Sanger, Nupedia's editor-in-chief, saw that getting something published on Nupedia was a chore. He learned about wiki. Wiki is a technology that allows Web site users to easily (and quickly) edit the content of the site themselves. With that, Nupedia became Wikipedia. Within five years, Wikipedia was available in 200 languages and had extensive articles - more than one million in the English-language section alone. The quality of the articles is outstanding. People take great care in making the articles objective, accurate and easy to understand. Members themselves take on the job of policing the site. This brings us to another principle of decentralization - Put people into an open system and they will automatically want to contribute.

Burning Man. The Burning Man festival, happens yearly in the Nevada desert, is known for eclectic costumes, rave music and a host of naked people on drugs. It's the only 24/7 decentralized experience you can find these days. There are two main decentralized qualities to Burning Man. The first is that there really aren't many rules. The other thing that takes getting used to is that nothing costs money. That's the second decentralized quality of Burning Man - it's based on a gift economy. You provide things because you want to, as a way to contribute to the community, not because you expect anything in return. Burning Man, though outside the mainstream, holds a crucial lesson for businesses. When you give people freedom, you get chaos, but you also get incredible creativity. Because everyone tries to contribute to the community.

Five Legs of the Starfish

A decentralized organization stands on five legs. As with the starfish, it can lose a leg or two and still survive. But when you have all the legs working together, a decentralized organization can really take off.

LEG 1 - Circles: Circles are important to nearly every decentralized organization previously mentioned. Once you join a circle, you're an equal. It's then up to you to contribute to the best of your ability. Today, the Internet has allowed circles to become virtual. Joining circles is so easy and seamless that most of us are members of a decentralized circle of one kind or another. Circles gain freedom and flexibility when

they go virtual but being in the physical presence of other participants adds a dimension of closeness, and a sense of ownership emerges. Instead of rules, circles depend on norms. The norms become the backbone of the circle. Members enforce the norms with one another. As a result of self-enforcement, norms can gain even more power than rules. As the norms of a circle develop and as members spend more time together, they begin to trust one another and are often motivated to contribute to the best of their abilities.

LEG 2 - The Catalyst: In open organizations, a catalyst is the person who initiates a circle and then fades into the background. In Apache circles, the Nant'an played the role of a catalyst. He could lead by example, but he never forced his views on others. The same pattern appears with every decentralized organization: A catalyst gets the decentralized organization going and then cedes control to the members. In letting go of the leadership role, the catalyst transfers ownership and responsibility to the circle. When the job is done, a catalyst knows it's time to move on. Once the catalyst leaves, however, his or her presence is still felt. The catalyst is an inspirational figure who spurs others to action. Circles don't form on their own.

The Catalyst Versus the CEO

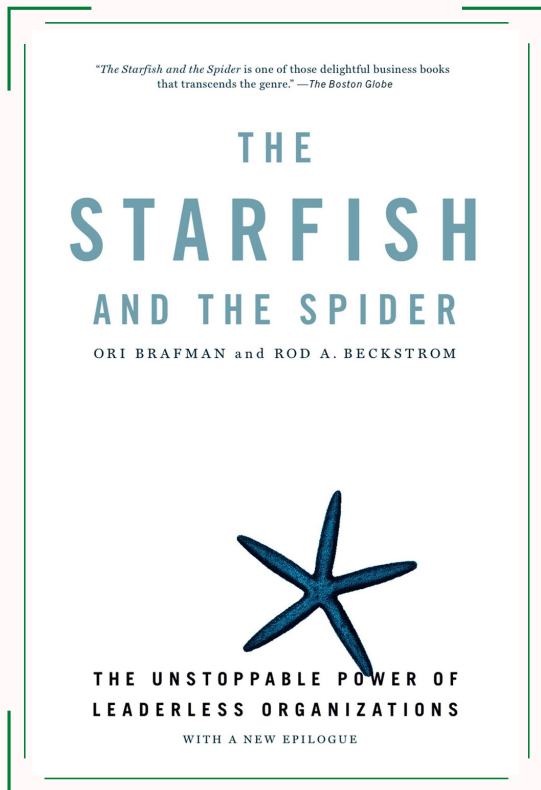
CEO	Catalyst
The Boss	A Peer
Command Control	Trust
Rational	Emotionally Intelligent
Powerful	Inspirational
Directive	Collaborative
In the Spotlight	Behind the Scenes
Order	Ambiguity
Organizing	Connecting

LEG 3 - Ideology: Ideology is the glue that holds decentralized organizations together. Ideology is the shared philosophy among members.

LEG 4 - The Pre-existing Network: Decentralized networks are much more conducive to serving as platforms for budding starfish organizations. Typically, it takes the special skills of a catalyst to enter a network. But the Internet changed everything. Today the Internet serves as an open platform on the back of which a wide variety of starfish organizations can be launched. The implications of the Internet for decentralization are profound. The Internet not only makes it easier for people to communicate, it also provides a fertile ground for a host of decentralized organizations.

LEG 5 - The Champion: A champion is relentless in promoting a new idea. Catalysts inspire and naturally connect people, but there's nothing subtle about the champion.

Champions are inherently hyperactive. Like catalysts, they operate well in non-hierarchical environments, but they tend to be more like salesmen than organizers and connectors.



Name of the Book: The Starfish And The Spider

Authors: Ori Brafman and Rod A. Beckstrom

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The Combo Special: The Hybrid Organization

eBay represents the combo special. It's neither a pure starfish nor a pure spider, but a hybrid organization. Companies like eBay combine the best of both worlds - the bottom-up approach of decentralization and the structure, control and resulting profit potential of centralization. eBay is a centralized company that decentralizes the customer experience. The second type of hybrid organization is a centralized company that decentralizes internal parts of the business. These companies have a CEO and some hierarchy, but they also have starfish-like DNA. When Jack Welch, GE's charismatic leader, took the reins, GE was a highly centralized bureaucracy in need of a healthy overhaul. His real genius was in decentralizing the massive organization. He separated GE into different units that had to perform as stand-alone businesses. Welch's approach benefited GE because it made each unit accountable and did away with inefficiencies. The combo special often requires a constant balancing act. Companies can't rest on their decentralized laurels; they must seek and pursue the elusive "sweet spot."

In Search of the Sweet Spot

The decentralized sweet spot is the point along the centralized-decentralized continuum that yields the best competitive position. Around the same time that eBay was founded, another auction house, Onsale, entered the market. Onsale held and

sold inventory like other vendors, but rather than charging a set price, it allowed consumers to bid against one another. It was a centralized solution that took a small step toward decentralization. When people started using eBay, the market dramatically shifted. Compared to Onsale's small step, eBay took a giant leap toward decentralization by allowing anyone to sell and purchase items. Onsale began losing market share and soon went out of business. The decentralized system that allowed eBay users to auction items directly to each other was simply superior - eBay had landed on the sweet spot.

The New World

RULE 1: Dis-economies of Scale. As counter-intuitive as it sounds, it can be better to be small. We have entered a new world where being small sometimes provides a fundamental economic advantage. As dis-economies of scale increase, the cost of entering a new market dramatically decreases.

RULE 2: The Network Effect. The network effect is the increase in the overall value of the network with the addition of each new member. Starfish organizations are particularly well positioned to take advantage of the network effect. Often without spending a dime, starfish organizations create communities where each new member adds value to the larger network.

RULE 3: The Power of Chaos. In the decentralized world, it pays to be chaotic. In seemingly chaotic systems, users are free to do whatever they want. Starfish systems are wonderful incubators for creative, destructive, innovative, or crazy ideas. Where creativity is valuable, learning to accept chaos is a must.

RULE 4: Knowledge at the Edge. In starfish organizations, knowledge is spread throughout the organization. The best knowledge is often at the fringe of the organization.

RULE 5: Everyone Wants to Contribute. Not only do people throughout a starfish have knowledge, but they have a fundamental desire to share and to contribute. Contributors spend hours editing Wikipedia articles because they want to make the site better.

RULE 6: Beware the Hydra Response. Attack a decentralized organization and you'll soon be reminded of Hydra. If you cut off one head, two more will grow in its place. There are ways to battle a decentralized organization -- but don't try to cut off its head.

RULE 7: Catalysts Rule. Catalysts are crucial to decentralized organizations. It's not because they run the show, it's because they inspire people to action. But watch out: If you turn a catalyst into a CEO, the entire network will be in jeopardy.

RULE 8: The Values Are the Organization. Ideology is the fuel that drives the decentralized organization. If you really want to change a decentralized organization, the best strategy is to alter the ideology of the members.

RULE 9: Measure, Monitor and Manage. Just because starfish organizations tend to be ambiguous and chaotic doesn't mean that we can't measure their results. But when measuring a decentralized network, it's better to be vaguely right than precisely wrong. Most catalysts care about the members, but they don't expect reports or want control. Managing a decentralized network requires someone who can be a cross between an architect, a cheerleader and an awestruck observer.

RULE 10: Flatten or Be Flattened. There are ways to fight a decentralized organization. But often the best hope for survival is to join them. Increasingly, in order to survive, companies and institutions must take the hybrid approach. Yes, decentralized organizations appear at first glance to be messy and chaotic. But when we begin to appreciate their full potential, what initially looked like entropy turns out to be one of the most powerful forces the world has seen.

One line takeaway from the book is that **“a smart business model for the future is a hybrid organization - part starfish, part spider”**. The book is an easy and an enjoyable read. *Strongly recommended for all.*

Some Quotes from the Book

In open organizations, a catalyst is the person who initiates a circle and then fades away into the background.

Ideology is the glue that holds decentralized organizations together.

....when attacked, centralized organizations tend to become even more centralized.



Col Suresh Chandra was commissioned on 11 Jun 1988 in the 94 Field Regiment. He commanded 121 Light Regiment and superannuated from service on 30 Nov 2017. An MTech (CSE - IITD), he has been instrumental in the design and development of the ACCCS/Project Shakti. He was an instructor in School of Artillery and DS, JC Wing, Army War College. He has also served with the Wargaming Centre, SWC and was Col GS (Systems) Western Command. Post retirement he divides his time between mentoring underprivileged kids in Mathematics, Physics and Computer Science of Class XII level, and freelancing as a cyber security and data analytics expert. He is available at sureshchandra@protonmail.com

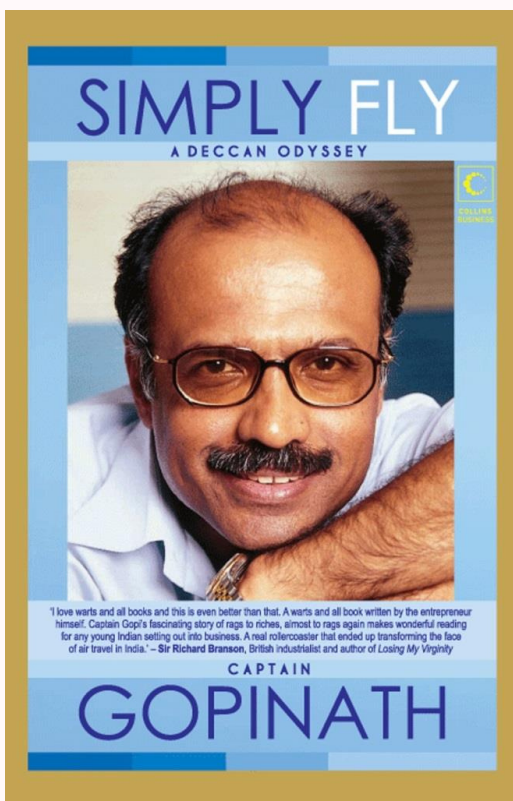
Simply Fly - A Deccan Odyssey: by Capt GR Gopinath

BY SAJAN MOIDEEN

If you are an entrepreneur or planning to be one, this book published by Harper Collins and written by the famous Founder and MD of Air Deccan, Capt GR Gopinath is a must read. It will give you deep insights into the ways and means of how an Entrepreneur must live, think and act to succeed in our country. Capt GR Gopinath is credited to have launched India's first successful Low Cost Carrier - a model that is now emulated across the country by other airlines.

Born in 1951, into a remarkably simple family in rural Karnataka, this young son of a Teacher, decided to join Sainik School Bijapur. He failed in his first entrance exam because the exam was in English and he had only studied in Kannada. His school Headmaster wrote to the Defence Ministry who then changed the rules, and he was able to write the exam again, in vernacular language and then qualified in it. His journey started from there. He made it to the NDA. After participating in the 1971 war, he wanted to do something more than the adventure that he faced in the Army. He managed to resign his commission and went back to his village.

His entrepreneurial journey started from there. The family agri lands they owned, was gobbled up by a dam project and they were allotted few acres of dry barren land far away. Young Capt Gopi pitched his tent there and worked in that land for ten years making it a model farm that reared silkworms and other agricultural products. He was



recognized for his superlative effort when he won the Rolex Award for Enterprise. After his success in farming, he started other ventures like Malanad Mobikes, Udupi Restaurant, Stock Broking company, Agriculture Consultancy and even unsuccessfully trying to run for elections as a BJP Candidate against Deve Gowda in Uttara Kannada, before getting into the Helicopter Charter service, Deccan Aviation along with his NDA course mate Col Sam and Col Jayant Pooviah.

His experiences in starting Deccan Aviation and running it profitably is worth reading. At each turn of events, he was plagued by uncertainty, red-tapism, bureaucracy, official apathy and many more problems. He faced each of the issues through intelligence, innovation, liaison and hard work. The success in that field enabled him to dream about LCCs and launching Air Deccan finally amidst

opposition from existing carriers and non-believers in opening the Indian Skies. He was however supported by his friends and well-wishers in the political arena who came to his rescue whenever he got stuck. His quick thinking, problem solving skills, courage is displayed repeatedly in each problem that he faced. What strikes you about his personality is the ability to think big, innovate, convince others of his dream and secure a 12000-crore deal with hardly 1 crore in the bank. That gives immense hope to budding start-ups who face finance crunch.

He has written in detail about the way other airlines poached his people and how he was forced into a final merger with Kingfisher Airlines and how he delivered value to his investors while letting go of his ego and success in Air Deccan. This shows he was always concerned about his people and employees.

The 364 page book is engrossing and gives hope to many of us in this Forces Network group who want to think big and start up something on our own. We need to now - DREAM BIG!



Col Sajan Moideen is the Principal Consultant of Renergetics Consulting, and an experienced International Trainer, Consultant, and a certified Career Counselor. He was commissioned into the Corps of Army Air Defence in 1991 and is an alumnus of NDA, DSSC, and Army AD College. After a remarkable career of 22 years he stepped out in to the world outside. He has been regularly guiding officers transitioning out through Psychometric Based Career Counseling. He also writes a popular blog www.sajanspeaks.wordpress.com. He is reachable at www.renergetics.com/careercounselling and on LinkedIn at <https://in.linkedin.com/in/sajanmoideen>



Stories

The Foreign Language in India – English or Hindi?

BY DINESH DUTT SHARMA

It was a warm spring day as I set off on the mundane duty of sending important post as speedily as possible. As I took my place in the quintessential queue which is the hallmark of Indian post offices, I noticed a man who after an arduous wait had finally made it to the counter but was being unceremoniously shouldered aside. With a totally baffled look he looked at the person who had replaced him at the counter and seemed to ask him something to which the gentleman replied with a vague gesture backwards. Unwilling to relinquish his coveted position at the head of the line, my man broached the second in line. The queue inched forward at the excruciatingly slow speed at which lines in government offices always do. The man I observed was dressed in a loose fitting kurta pyjama and by appearances belonged to that class of individuals who are born to toil and are called “daily wagers”. He moved back and forth along the line, a crumpled paper clasped in his hand and a beseeching look in his helpless eyes. The issue at hand was the filling up of the e-MO form which he could not do himself as it was in English. Since there were still a number of people ahead of me, I was engrossed in his dilemma and his inability to send the money in spite of being perhaps the earliest comer to the post office. He knew only Hindi, as he in his request to all, was repeatedly stating “Sir, Hindi mai nahi hai nahi to hum hi faram bhar lete”. (Sir the form is not in Hindi otherwise I would have filled it by myself). As is usual, a conversation gained momentum on the uselessness of the government which had public forms printed in a foreign language. My man’s agitation grew as he was probably getting late for his duty and would be deprived of his wages for the day.

The indifferent clerk sitting behind the counter rummaged through her bag and pulled out her mobile which was busy pelting out a loud bollywood number. Then followed a long conversation, which covered issues ranging from the neighbour’s new saree to the best coaching classes. Meanwhile all the civilized, educated and respectable



citizens of India waited patiently for the hotline to cool down and official transactions to restart. Someone with an extra drop of the “milk of humanity” asked the clerk why she did not fill up the form for the poor chap. Heavily spectacled eyes rolled heavenwards and a sharp voice clarified that the govt did not pay her to fill up individual forms.

Someone rudely prodded me from behind with the comment “O! Uncle, aage badho, aapka number aa gaya” (O! uncle move ahead, your number has come). I was jolted out of my reverie and walked away from the line. Seeing me approaching, my man gave a sigh of relief. I could see a slow smile spread hesitatingly on his face. It finally became a beam when I offered to help fill the form for him. Another loud call from the clerk at the counter admonished me to get his signatures on the cuttings also. I started making entries in the form. He was sending the money to his wife and aged parents in a town named Bahraich in UP. During the form filling process, he was regretful, “Aapka number aa gaya tha par mere karan aapka nuksaan hogaya” (Your number had come and because of me your work too got hampered). He explained that he sent his meagre savings to his family as he wanted to educate his children in an “English medium” school - ‘otherwise they too would be unable to fill forms’. He thanked me with “Bhagwaan bhala kare Sir” and with authoritative magnanimity, he requested me to stand in front of him in the queue.



Col Dinesh Dutt Sharma, an alumnus of Military Schools Dhaulpur and Chail, has done his BA (Hons) Geography from MMH College Ghaziabad and Post Graduate in Geography from Bareilly College Bareilly. He was commissioned in 1985 in Army Service Corps from IMA Dehradun, and thereafter qualified from CAG's International Institute of Finance Management and Audit Sensitization Noida. The officer has also served in Ministry of Defence (Directorate of Standardization). He has served in all corners of the Country and in prestigious appointments in ASC, Directorate of Recruiting and NCC. He is presently on re-employment in Sena Bhawan, and can be reached at dineshd59@hotmail.com

“A language is not just words. It's a culture, a tradition, a unification of a community, a whole history that creates what a community is. It's all embodied in a language.”

Noam Chomsky

Lovely Discoveries

BY ANKIT SUKHIJA

SPIDER ON MY TABLE

Goes around and comes back
Roams around and comes back
I try to snap him once and forever,
But then I retire to my desire
It goes around and comes back.

It climbs on the lamp,
Feels the warmth and comes back
Goes over the sleeping Buddha and comes back
I try to blow it away
But it stands the winds undaunted
At times pushed but comes back

Negotiates the steep climb of pen stand and comes back
Seeing it often now,
turning irked to interested now
It's no more an ugly looking tiny creature
Rather a familiar cohabitant
It goes around, comes back

It jumps off the table and enjoys the flight
Then climbs up the wall and comes back
A cute sphere in the center
And funnily folding unfolding
sticks at the corners
It goes around and comes back

One fine day,
Resolved to get rid of the tiny danger
Followed it to its tiny web,
up the edge of the table
And discover my cohabitant to
be a new mother
It goes around and comes back....

Matrimonials

Grooms Desired

A suitable match is sought by Col SK Sharma for his daughter. The daughter was born on 22 June 1988 and is 5'9" tall. Her educational qualifications are B.A.LL.B from Army Institute of Law, Mohali, and LL.M from National Law University, Jodhpur. She is now working as an Advocate on Record in Supreme Court of India. Father is retired and the family is presently settled at Dwarka, New Delhi. Her mother is a home maker. She has an elder brother who is married. A NCR based match is desired who is tall, and well placed. The boy's family should be educated, have a modern outlook while staying true to customs and traditions and open to the idea of welcoming a working daughter in law in their family.

Col S K Sharma can be reached at +91-88604048 and also at ssharma40647@gmail.com for additional details.

A suitable match is sought by Capt (IN) Mohinish Ghai for his daughter. The daughter was born on 07 Oct 1996 and is 162 cms tall. Her education qualification is MSc (Environmental Science). She is now employed with Zomato Pvt Ltd at Gurugram. Father is retired and the family is presently settled at Dehradun. Her mother is a retired teacher. She has one sister who is a serving Major in the Indian Army and married to a permanent commissioned Army Officer from EME. A boy is desired who is working in the corporate field/permanent commissioned Indian Naval Officer. The boy's family should be Hindu Punjabi Khatri family. Matching the horoscopes prior to proceeding further will be done. The girl is non manglik.

Capt (IN) Mohinish Ghai can be reached through his wife Kavita at +919711175884 and kavita_ghai65@yahoo.com for additional details.

A suitable match is sought by Gp Capt Vikram Singh Chauhan for his daughter. The daughter was born on 18 Jun 1996 and is 5'3" tall. Her education qualification is B.A. LL.B. (Hons). She is now employed with Company Law Associates at New Delhi. Father is retired, and working with Spicejet Ltd. The family is presently settled at Delhi. Her mother is an Educationist. She has one brother who is an established Golf Professional based at Gurgaon. A boy is desired who is a working professional based in Delhi NCR. The boy's Hindu family should be open to her working as a legal professional after marriage.

Gp Capt VS Chauhan can be reached at +91-9935577198 and vikctp@gmail.com for additional details.

A suitable match is sought by Cdr Himanshu Joshi for his daughter. The daughter was born on 14 Jan 1994, and is 5'7" tall. Her education qualification is M.Com (Distinction). While pursuing MBA, she is now employed as Project Manager with ANSR source at Bangalore. Father is retired and the family is presently settled at Bangalore. Her mother is an Educationist. She has one younger sister who is pursuing MA Archaeology. A suitable boy is desired who is well settled, and from a family with good social values. The girl would pursue her profession post marriage. It is a Kumaoni Brahmin family, and horoscopes will be matched.

Cdr Himanshu Joshi can be reached at +91 9243443241, and also at regalshark@gmail.com for additional details.

A suitable match is sought by Col Sudhir Handa for his daughter. The daughter was born on 29 Jul 1991 and is 5'4" tall. Her education qualification is BSc Biotechnology, MBA and BEd. She is now employed with a private school. Father is serving and the family is presently settled at Dehradun. Her mother is a home maker. She has one brother who is pursuing MBA. A boy is desired who is serving in defence or well positioned in Corporate . The boy's family preferably be Punjabi Khatri.

Col Sudhir Handa can be reached at +91-9858519335 and sarahanda91@gmail.com for additional details.

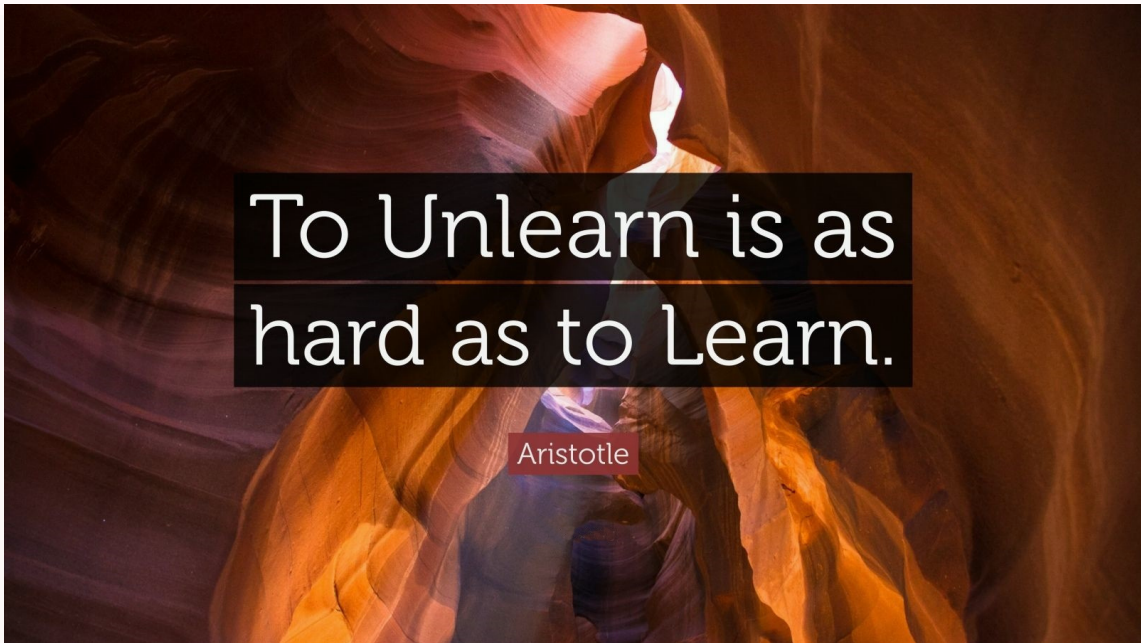
A suitable match is desired by Colonel Vikram Singh for his daughter. She was born on 04 Feb 2000 and is 5'9" inches. Schooling: She has done her Bachelors in Journalism & Mass Communication (BJMC), and now working with RAJASTHAN Studios & IT Company. Father is serving and the family is presently settled at Jodhpur. Mother is a Social Worker and a Home Maker. She has two sisters who are married. Brother is working with Indian Railway as Manager. A suitable and well settled non - manglik boy from a Rajput family is desired, who is serving in Army.

Col Vikram Singh can be reached at +91-9829661361 or +91-9358649355, and also at vikramsa3865@gmail.com, for additional details.

Brides Desired

A suitable match is sought by Col A Bhargava, for his son. The son was born on 24 Dec 1993 and is 5' 8" tall. His education qualification is B. Tech Indian Naval Academy, He is now employed with Indian Navy at Port Blair. Father is serving at Mhow, while the family is presently settled at Bhopal. His mother is a home maker. He has one sister who is graduate from SRCC, Delhi University. A girl is desired who is willing to marry a Naval officer, has good human values. The girl's family should be Hindu Brahmin, with good family values.

Col A Bhargava can be reached at +91- 9425393530 and also at anilamita090667@gmail.com for additional details.



To Unlearn is as hard as to Learn.

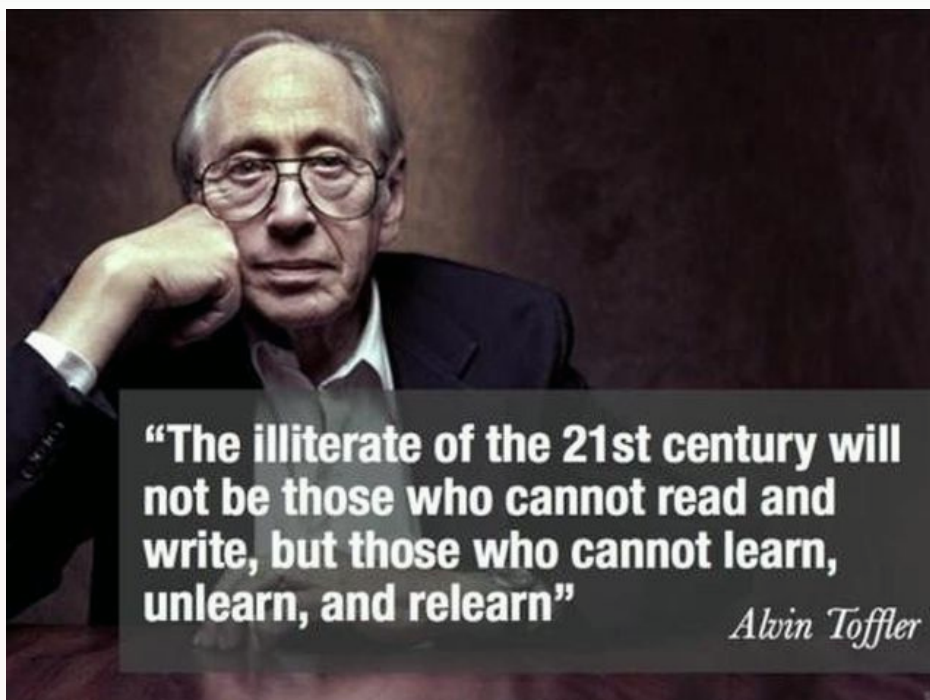
Aristotle

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“The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn”

Alvin Toffler