



CHRISTIAN ENTREPRENEUR

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FROM THE CHAIRMAN'S DESK

Dear Members,

I have decided that from now onwards, I will discuss about what we have to do to get a good publication in the form of our Newsletter.

One of the main concerns is that our learned members hesitate to contribute articles to our Newsletter. I have expressed this concern many times, and I do it once more.

I appeal to my colleagues and fellow members, Entrepreneurs, Professionals, Motivational Speakers as well as our Youth Members, to submit worthwhile articles for publication in the Newsletter, so that other members can benefit from your experience. I myself have learnt a number of things by reading others articles and endeavor to adapt it to my personal and professional life.

Let us all strive to make the 'Christian Entrepreneur' a magazine most sought after for reading material as well as for motivation to excel in our individual professions.

With regards

Antony Sequeira



BUSINESS ETIQUETTE

Business etiquette is defined as the expected behaviors and expectations for individual actions within a place of business. It involves treating coworkers and employers with respect and courtesy in a way that creates a pleasant work environment for everyone.

Business Etiquette is a set of social, professional and cultural sensibilities that a person is expected to possess in order to be considered a well-informed business-person with proper business acumen. Business Etiquette focuses primarily on being polite in your interactions with people and paying them respect while dealing with them, the way you would expect them to.

These levels of mutual respect and the polite way of addressing people and dealing with them is extended to business emails, telephonic conversations and business letters too. Business Etiquette serves as an important tool to bridge gaps and develop a fast network of business-people who have a positive impression of your inter-personal skills and cultural sensitivity.

Business Etiquette varies from place to place. Most people mistake Business Etiquette as only a study of cultural differences and the ways in which inter-cultural barriers can be broken. However, the truth of the matter is that multiple cultures and their studies are only a part of Business Etiquette.

Corporate culture has a distinct culture. It may not be

necessarily an intercultural working place, and yet, there are many unwritten rules and codes of appropriateness that exist and are skillfully followed.

These norms are practiced and followed both, between and within companies. For example, employees drawing appreciation from their clients for choosing to dress up in formal wear at a meeting, even if there is no strict dress code.

An interesting thing to note is that someone's understanding of Business Etiquette could also be influenced and sometimes even limited by many factors that are prevalent at his working place.

Things like a company's mission statement, product lines, image, perception, brand value, reach, business partners, investors, clients and customers can all influence the idea and importance of etiquette in the minds of the company's employees.

First Impressions are crucial as they are often judgment loaded. Experts suggest that when you meet someone for the first time, we should strive to achieve the perfect look and present the perfect image.

Possessing etiquette will not only enable us to understand the other person's sensibilities but will also help us present an impression of a gentleman or a woman. It will assist in putting your best foot forward so that the focus of the ensuing discussion will be more on the business topics rather than you looking out of place.

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CHRISTIAN ENTREPRENEUR

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Business & Social Etiquette

by Mr. Vincent D'Silva



Exploring Risk Tolerance and Risk Perception

With equity markets touching new highs, it's critical to understand aspects of one's risk taking ability as well as how we perceive risk while investing. It's very natural for new investors now to expect good returns over the next 1-2 years just because the last one year has been very good. That's how our human minds think and are biased to short term results rather than what happened in the past.

Therefore before investing in stock market or equity linked products one needs to assess one's risk taking ability and measure the so called "Risk Tolerance" levels. This helps in identifying whether an investor is "Risk Averse" or "Risk Tolerant".

Risk averse investors would be categorized as people who would not like to take risk over and above a certain threshold even at the expense of losing out on the higher potential returns, while Risk Tolerant investors would be people who are willing to take some risk in the trade off for higher returns. Risk averse investors are more likely to prefer safe investment products, while the latter would be more keen to have part of their investment portfolio in equities.

Several financial websites or even financial planners and advisors have devised various types of questionnaires which enable one to determine what category the potential investors would fall into. While it can be argued that this categorization is essential in preparing a suitable investment portfolio, along with the consideration of goals and time horizon, it may not completely address the investor's actual behavior during turbulent times.

Case study

Let us consider the case of one Mr. Lobo (41), proprietor of a small engineering firm, who was categorized on the risk tolerant side at the time of starting his investment in equity mutual funds way back in the year 2007. Mr. Lobo was investing for his retirement which was nearly 2 decades away and he had mentioned in the "Risk profiling" questionnaire that he was willing to take the risk in pursuit of higher returns. A point to note was that he had started investing in one of the best years of equity markets when most of the equity funds were delivering above average returns and there was positive news flow all around. Then came the financial crisis in 2008 when stock markets tanked and most of the equity mutual funds were very much in the red. When Mr. Lobo's equity funds portfolio was down by around 20% he decided to stop all his equity

investments and worse, decided to pull out whatever he had invested in the markets. He felt that if he waited a little more, then his portfolio might further get eroded. We all know that those who remained invested that time have made far more returns than they would have envisaged.

Mr. Lobo behaved in this manner due to the perceived risk of markets falling further. This changing perception is very dangerous for investors and can do a lot of damage to their portfolios during extreme market situations. History proves that most investors may fall in the Risk Tolerant category when the risk profiling is done but during extreme market situations it's their Risk Perception which motivates them to act in an unusual manner. Therefore, we see investors selling in a bear market perceiving that the equity markets might fall further and they invest the most during bull markets believing that the markets might rise further.

How can we manage our perception?

As we all are aware that with changing situations our perceptions also change, investors need to be very clear about their time horizon and returns that they expect. They need to interact with their advisors while filling the questionnaire to really understand what they are filling, rather than just do it for compliance sake. New investors should also read and understand from their advisor on how an investment product, which is suggested to them would behave on either of extreme situations. Going through past situations and performances would help.

Stay away from the noise created by media everyday as well as avoid getting into market predictions as we all know what happened last year with BREXIT, Demonetization, TRUMP election, etc. So, called market predictors were expecting something and the reverse happened.

Finally it's not only Risk profiling but a combination of other factors such as your time horizon and investment objectives which should be considered while building an investment portfolio. Things done right in the initial stage will go a long way in achieving the desired results.



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Protecting Ourselves From Anger

By Rajinder Singh

Life is challenging. Every day people face situations that can make one feel stress and anger. Modern science has proven the effects stress and anger have on the health and wellness of our body and mind.

Picture a boomerang. When we throw it, it comes back to us. When we feel anger and hatred for others, it boomerangs back to us. The people we are angry with may or may not be hurt by our anger, but we definitely will be. If we have angry thoughts, others may or may not know it. They may sense it, but they may not even realise it.

We may speak angry words, but if the other people are calm and have control, it will bounce off them. Therefore, we do not hurt them, but cause those words to boomerang to us. Similarly, we may even strike other people, but if they are calm, they will either turn the other cheek or remain unaffected. Who bears the brunt of that anger? It is returned to the sender.

Anger causes stress-related ailments.

Scientists are now discovering that continued exposure to the body's own stress hormones can cause buildup in blood vessels and nervous system that may cause a stroke, damage parts of the brain, or cause anxiety, depression, and other psychological problems.

If we know this, we may think twice before sending out the boomerang of anger. If we know it will come back to us, we can ask ourselves, "Do we want to receive the consequence of sending out anger?"

Is there any way that we can deal with stress and anger so that it does not create stress-related illness in our body and mind?

The way to avoid sending out anger that will come back to haunt us is to forgive. To avoid disastrous consequences, it is much better to forgive. Instead of letting thoughts of hatred and anger possess us and ruin our lives, we should stop ourselves and forgive the other person. In this way, we can keep our mind free and clear of the detrimental effects of anger.

The secret to forgiveness is love. In a state of love, forgiveness comes easily. If we are to forgive all who cause us pain, we must develop a love for all of God's creation. This can only happen when we see the light of God in everyone. Through meditation, we can begin to experience the Light of God within ourselves. When this happens, we will be able to see the Light of God in all of God's creatures and begin to love all of creation. Then, forgiveness will follow.

Forgiveness has both mental and emotional benefits. When we are filled with anger and hatred, we cannot concentrate on our work. Our productivity and efficiency may drop because we are unable to keep our mind on our work. Medical researchers are finding another benefit of forgiveness. It has a positive effect on our brain. If we know that anger can cause irreparable damage to our brain and affect our thinking and emotional states, then we may want to consider learning the art of forgiveness.

Let us concentrate on our spiritual nature. As we experience the inner bliss of God, let us convert that into compassion and forgiveness for those who hurt us and build harmonious relationships.

Service Excellence - The Human Dimension

The essence of Customer Service is doing ordinary things extraordinarily well, going beyond what is expected, adding value to every interaction, being at your best with every customer, discovering new ways to delight and taking care of your customers like you would take care of your loved ones.

Service excellence requires us to provide a quality product or service and satisfy the needs/wants of the customer. It results in continued success, increased profits, higher job satisfaction, improved company or organization morale, better teamwork and market expansion of services/products.

Ten Essentials for Great Customer Service

1. **Commit to quality service:** Create a positive experience for the customer. Go above and beyond customer expectations.
2. **Know your products.** It helps win a customer's trust and confidence.
3. **Know your customers.** Tailor your service approach to their needs and buying habits. Get to the root of customer dissatisfaction by talking to people and understanding complaints.
4. **Treat people with courtesy.** Every contact with a customer leaves an impression. Use phrases like "sorry to keep you waiting", "thanks for your order", "you're welcome" and "it's been a pleasure helping you".
5. **Never argue with a customer.** Be solution-focused than problem focused.
6. **Don't leave customers hanging.** All communications with a customer needs to be handled with a sense of urgency.
7. **Always provide what you promised.** Failure to do this is a sure way to lose credibility with

your customer. If you can't make good on your promise, apologize and offer some type of compensation.

8. **Focus on making customers, not making sales.** Focus on the quality rather than the volume of sales. Research show that it costs 6 times more to attract new customer than it does to keep an existing one.
9. **Assume that customers are telling the truth.** A majority of customers don't like to complain; in fact, they'll go out of their way to avoid it, so welcome complaints when they come in and do your best to resolve them.
10. **Make it easy to buy.** Make the process simple and user-friendly.

The transition from ordinary to extraordinary performance happens through a "culture of commitment", where frontline people reflect to the outside the intense pride and ownership they are experiencing on the inside. There is no pretence that striving for service excellence is easy, but it is possible to excel. However, it is a journey, fuelled by passion and commitment, a structured approach, engaged employees and total customer focus.



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Why Do Businesses Have Cash Flow Problems?

Let us consider just two critical underlying reasons for business cash flow problems:

1. Inappropriate Business Model
2. Poor Cash Flow Management

There are 2 types of business models:

- One that generates surplus activity or BUSYNESS
- One that generates surplus positive cash flows or PROFITS

1. The singular purpose of an engine is to generate adequate / surplus power. The singular purpose of a business model is to generate profits. Sorting out your business model will clear up oodles of problems.

Invest time, energy, effort and if necessary, money to put in place a strong business model that generates surplus profits. The Business Model is the core of your business. Just as blood flow keeps us alive and well, profitable cash flow keeps a business alive and well. A robust business model will make your business chronically profitable and power your growth and expansion.

Some of the companies that continue to grow year after year not only for decades but for over a century are examples of having extraordinarily robust business models that simply spew out profits. Growth is an inevitable consequence. ITC Limited is a formidable example of a corporate having endured over 150 years with ever increasing growth and expansion sustained by robust profitability emanating from its business model.

2. Poor cash management could be a consequence of

- Inadequate priority and attention being given to monitoring, tracking and predicting cash flows or
- A mind-set of "I am not good at handling cash" or
- Everybody caught up in everything else and expecting the money to take care of itself!

Entrepreneurs get so focused in Improving their products/services/client servicing/Marketing et al that there is no bandwidth left to check on personal and business financial health.

Not only must cash flow management be definitely taken care of it must be noted that ACCOUNTABILITY for cash flow management cannot be DELEGATED. This does not mean you have to be an expert in finance or accounting; nor does it mean that you have to do everything.

It does mean however that you have accurate figures on how much is coming in / going out and whether there is money in the bank to make the payouts for outgoings.

To summarize: The only business to own is a profitable business!



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HUMAN RIGHTS AND BUSINESS

NON-COMPETE - HOW MUCH IS TOO MUCH?

By FLOYD GRACIAS, B.A. (Hons.) LL.B.

(Note: This article comprises excerpts from my paper, under the same working title, which was submitted for the International Conference of Jurists in Mumbai, organised by the International Council of Jurists in March 2017.)



Non-Compete or Non Competition Agreements are increasingly expanding in usage, however what I wish to cover today, is it's increasing expansion in scope.

While we live in a free economy, businesses compete with each other. Competition is generally viewed as healthy, while at times it may seem otherwise.

As professionals in the legal sphere, we strive to protect our clients, most often large corporations and companies. As business owners / entrepreneurs and capitalists we strive to secure our own interests first. We seek to protect their/our business interests at all cost, however, do we examine these costs?

While it is healthy and ethical to perform a task we are all duty-bound, that is, protecting our such interests, are we infringing on any one else's rights and privileges.

What I humbly seek here today, is looking at a Human Rights perspective on employees, consultants and others, who may not be in that power to dominate the Non-compete and therefore may have their rights infringed / curtailed. I desire to look at this both from the Legal as well as the Ethical Perspective, which hopefully, should leave us with enough food for thought and the fundamental question that I am going to reiterate throughout this paper - How Much is Too Much?

NON COMPETE:

Very simply put, non-compete or non-competition

agreements would imply an agreement not to compete.

The Black's Dictionary elaborates it further as "A promise, usually in a sale of business or partnership, or employment contract, not to engage in the same type of business for a stated time in the same market as the buyer or employer."

Clearly seen as an agreement or covenant not to carry out the same or similar type of business operations in a given territory or for a specified period of time or a combination thereof, the intention is to protect the business of the employer or the party so purchasing the business.

The issue that I am raising here is, when we restrict competition, the question that we ought to pose is "what is the specified time" and "what is the specified territorial market?"

I make this statement simply because:

- When it is for an indefinite period of time or an extremely long duration, the same could operate as a restriction on the other persons Right to Trade or Occupation.
- When there is no specific territorial extent, the same operates anywhere in the world, thereby curtailing the person's Rights and Freedoms.

Need and Scope:

When acquiring a business or in cases of Mergers and Acquisitions or Take-overs, a company would want to restrict the vendor company from competing against themselves. It would therefore be necessary to restrict them to such extent as may be necessary to prevent conflict of interest and to ensure that the acquisition is not infructuous and hence a Non

Compete would generally be entered into. We see several cases of smaller companies, enterprises and today, especially start-ups being acquired by larger companies; in doing so they are signing non compete agreements.

In a day and age of contractual employment, use of external consultants, etc., it is implied that the business entity needs to protect itself from unscrupulous use of their business practices. A non compete would be required in such cases.

Hence it is observed that one cannot really undermine the need and importance of non compete agreements in a time of growing competition, a rapid pace of business advancements and a global economy.

HUMAN RIGHTS AND BUSINESS: ART. 19(1)(g)

Article 19(1)(g) of the Constitution of India guarantees to its citizens the Right/Freedom to practise any profession or to carry on any trade, business or occupation.

Further hereto the Preamble to the Constitution of India secures Justice and Equality for all its citizens. We all strive to achieve a conducive and competitive business climate, a business environment which is fair and a level playing field for all.

HUMAN RIGHTS AND TRADE OR PROFESSION -ART. 19(1)(g)

Here we shall take up the Fundamental Freedom from the perspective of a person signing a non-compete - one who is surrendering, transferring or assigning his rights in favour of another.

In securing the rights of the Business entity, acquiring the business or the employer as the

case may be, we often tend to ignore the rights of the person who is left with no choice but to sign it. But we need to consider that such person has the Right to Life and by that we mean the Right to live with dignity and also have a means of Livelihood. Further, such person is also entitled to his Freedoms under Art. 19(1)(g), which, while doing a non compete should not be infringed upon.

It may seem paradoxical to say on one hand that we should uphold the rights of employees and other people who sell out their business and at the same time ensure that the business so acquiring the business or the employer is not deprived of his Right to business. But yes, this is the balance that we ought to strike and achieve in drafting non competes.

Right to Life (Art. 21) and Non Compete:

Art. 21 of the Constitution of India states, "No person shall be deprived of his life and personal liberty except by the process established by law."

It is thereby but obvious, that in order that one should live and live a life of dignity, one ought to have the means of doing so. A person has to have the means and ability to live and earn a means of livelihood in order to live a dignified life.

A restrictive non compete would thereby clearly be questioning this proposition.

Thus while analysing the proposition of non-compete agreements one ought to consider what is necessary to secure the business interest without infringing or curtailing the rights of the employee or professional.

[Non-Compete - It's contractual parameters and the ethical question shall be continued in the next issue.]



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At a recent interactive session which I attended, several parents were invited to answer a basic generic question.

“Given a chance, which person would you like to have a dinner with?”

Without fail, every one of those couples answered hesitantly or assertively of their choice.

It ranged from sport celebrities to flamboyant actors, rich and famous entrepreneurs to notable leaders.

Nelson Mandela figured on the list along with megastar Amitabh Bachchan.

Even Marilyn Monroe's name cropped up.

The twist in the tale came when their kids were invited to the show and the organizers asked them the same question.

“Given a chance, which person would you like to have a dinner with?”

Much to the amusement of their parents, the youngsters all agreed on one generic fact.

“I want to spend dinner with my mom and dad”

“Do I have to dine with a celebrity, why not family?”

All of us have fun at dinner time, so its family first”

Notwithstanding the fact that the young kids were spot on with their logical choice, the question that goes out to the parents is “Where has all the love gone”.

Have you forgotten the inter relationships with your near and dear ones, having been so caught up in the commercial rat race.

Does eating out with a celebrity matter to you more than building an emotional bonding with your kids?

Instead, start restoring hope in building family ties, transforming your kids lives.

While conducting workshops for the youth, I generally hand them small slips with varied subjects to talk on in an impromptu way. On this particular session, the presentations were based on emotions.

Towards the end of the session, the last slip bore the word ‘Love’

Looking at his topic, this young nineteen year youth cleared his throat saying.

“Sir, I need to take a sip of water’

He walked across the end of the room, drank a mouthful of water and returned to the speaking area.

What he said next shocked everyone in the room.

“Love is a two way thing. The only person on this planet who loves me is my grandfather”

Saying this, he shuddered and broke down emotionally.

On cue, I walked across the room and hugged

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him in a cathartic way for a few seconds saying soothingly,

'You may sit down, if you do not wish to continue'

He did that precisely and made his way back to his seat.

Post session, I asked the other youngsters for their take on the emotional scenario.

To my utter amazement, everyone felt that the tears were a sign of strength as opposed to the general thought process of them being a sign of weakness.

Much later the analytical conclusion reflected that each of those participants was going through similar pangs of depression, feeling of being unloved and sadly orphaned.

Where has all the love gone?

Let's face it, more often than not both modern day parents need to be gainfully employed to cope up with the ballooning inflation and pay the bills.

But that is a lousy excuse to ignore basic parenting that involves a fine balancing act to guide children through their growing years, more so as teenagers.

Kids want to be teenagers, adults want to be teenagers again, everybody wants to be a teenager, except teenagers. They are the most misunderstood lot on this planet.

Teenagers are treated like children and expected to act like adults.

Restoring hope, building families, changing lives.

There are two things we should give our children. One is roots and the other is wings.



- Lancy J. D'Souza

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CONNECTIVITY



Railway
Station Atgaon
3 kms



Airport
75 kms



NH3
500mtrs



Medical Supplies
5 kms



Restaurants
5 mins

ATTRACTIONS



Surrounded by
Sahyadri
Mountain



Manas Mandir
13 kms



Tansa lake
8 kms



Mid Way Park
Resort
500mtrs



Gurudwara
Sahib 8 kms

Site Address: Village Kalam, Behind Midway Park Resort, NH3, Taluka - Shahapur, District - Thane 420601, Maharashtra, INDIA. | **For Enquiries Call:** +91 986 786 1111 | +91 876 786 1111

(All Approvals in place and Home loans available from all leading banks)

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