

# GLOBAL BUSINESS LINE

March-April 2022

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COVER STORY

**HARSHITA JAIN**

HOW TO

**CREATE A  
BRAND**

INSIDER STORY

**THE BANKING  
BUSINESS**

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**WONDER**  
*Women*

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Global Business Line is the leading source that shares innovative solutions developed by Startup and MSMEs, across the globe, upcoming hot enterprises and is a neutral source for business decision-makers.

Published from Bangalore, Karnataka, Global Business Line is an excellent platform for the enterprise to showcase their innovative business solutions. While the world enterprise market is growing exponentially, there is a vacuum among entrepreneurs of enterprise startups. We believe that there is no other platform that gives companies a heads up on the innovative solutions that the startups are working on, what are the needs that haven't been met yet, and more.

Global Business Line will act as a platform allowing high-level executives in the enterprises to share their insights, which in turn will help the enterprise startup ecosystem, help technology and business leaders with analysis on information business trends, and give a better understanding of the role that enterprise solutions play in achieving the business goals.



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# EDITOR'S NOTE

Wonder Women its a special edition that talks about their challenges, In a recent survey of women working in companies, 44% of them reported that work-life balance is the most difficult issue in the workplace. Striving for the perfect work-life balance remains one of the biggest challenges women face in the corporate world. Another obvious problem that working women face today is the imbalance between work and personal life. Another challenge women face in the workplace is the blurring of boundaries between work and home as a result of telecommuting.

Working women often face serious challenges in balancing work and family. The truth is that both men and women in leadership positions find it difficult to balance their professional and personal lives. From finding professional mentors to achieving work-life balance, overcoming these barriers to female leadership can seem like a daunting task, especially in tech and CEO roles where women are far less represented than men.

We have listed some of the Wonder Women in this issue, That will inspire the Women in the Society.




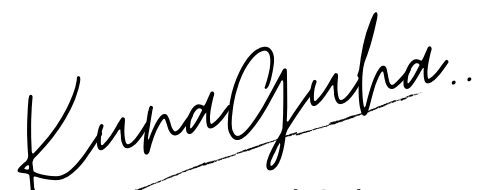
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A handwritten signature in black ink that reads "Kunal Guha". The signature is written in a cursive, flowing style with a horizontal line underneath.

Kunal Guha  
**EDITOR IN CHIEF**

# CEO'S THOUGHT



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It's no secret that women, face countless challenges in the workplace. Sadly, women still face such issues in the workplace. Women now face countless other challenges in the workplace, such as women working in essential services, poor working conditions for women in the informal economy (either losing their jobs or continuing to work puts their health at risk).

One of the main challenges women face in the workplace today is that they bear the brunt of childcare and unpaid housework. While female professionals with children at home tend to spend more time on housework than fathers, they do not necessarily have access to paid family leave or workplace flexibility.

More and more women are starting their own business, but they still face difficulties in running their business. Even though the economy is reopening and some companies are adding to their workforce, women still face some of the biggest labor force participation challenges in decades. Problems still exist, and women entrepreneurs face them head on.

Read this special issue and connect with us on the solutions mentioned by Wonder Women.

Sneha Gupta  
CEO



# THE BANKING BUSINESS

In 2022 there will be big things happening in the fintech space, many of which will directly benefit commercial banking. Look for more banks, fintechs and non-banks to launch new innovative financial products in 2022 and provide more personalised financial advice by opening up financial opportunities.



What would happen to business if banks didn't exist? Bank finance is a common source of capital for corporate expansion, acquisitions, and equipment purchases, as well as to simply meet rising running costs. Aside from finance, business banks also offer electronic payment solutions to help firms manage their cash flow and expedite international money transfers. To send and receive payments around the world, you'll need a single secure channel to communicate with all of your banking partners.

Open banking and open finance are at the heart of major changes in financial services today, and while this will take years, there will be further momentum in 2022.

As regulators in Europe and the UK propose measures to extend data sharing principles to a wider range of financial and non-financial products, and as other countries pave the way for similar open finance initiatives, more banks will experiment and evolve their business models in 2022 towards a more open and collaborative platform. In 2022, banks will be innovating digital banking while at the same time finding new ways to support the traditional social contract between financial institutions and their customers. In 2022, digital banking will remain an important force in expanding access to digital financial services and protecting people from financial vulnerability.

Rapid convergence, standardized national and international disclosures, technological

change, changing consumer and investor preferences, and shifting social sentiment will accelerate this transformation in the banking sector in 2022.

In 2022, leading banks will adopt a future-ready technology strategy and accelerate their end-to-end digital transformation to compete and survive in an increasingly unpredictable post-pandemic world. If 2020 and 2021 were the years when the COVID-19 pandemic forced banks to embrace change, then 2022 will be the year we see institutionalized change emerge and a new normal begin. We think that as the COVID-19 pandemic eases in 2022, this new normal will begin to emerge in the banking sector.

Banks will continue to offer more integrated services to other "customer banks" and will generate new revenue streams from their back office capabilities. Major banks will focus on providing value-added services to their business customers and generating new revenue streams through better integration with ERP systems, including financial, payment and information services.

Banks and credit unions have the ability to offer platform-like services to business customers where they can integrate fintech and non-financial offerings into the ecosystem. While some applications have benefited from business and commercial banking, banks and financial services can do more. Banks in this model can also leverage competitor APIs as well as fintech innovations to build better enterprise banking services.

Adopting an open mindset could allow banks to act as platforms connecting their corporate clients to the wide range of products offered within their ecosystem. Ultimately, banks should aim to expand their remit beyond what is traditionally used in small business online and mobile banking and become a hub through which companies can track and manage their entire financial life.

Differentiation can be a problem, and banks will have to come to terms with the inevitable decline in their share of traditional transactions as super apps begin to dominate their customers' financial lives. Banks need to be prepared for increased competition from crypto companies as their clients want to invest in cryptocurrencies. Stablecoins, essentially a one-dollar digital version, will become more important. Given the opportunity to harvest innovative offerings and fill digital gaps, banks will continue to do business, invest or acquire fintech in a frenzy.

Corporate banking is constantly updating their apps with what financial technology has to offer to create the perfect app for any entrepreneur to manage all their financial responsibilities. After all, people who use corporate banking are consumers too and are increasingly demanding the same innovations they get in the lives of consumers from corporate banking relationships. As consumer demand for a sustainable world grows and the market is dominated by cleantech start-ups, corporate banking will compete to meet

these needs. Traditional banks are also recognizing the importance of investing in advanced technology to better serve corporate clients.

Ideally, once a clear regulatory framework is in place, large banks will enter the market and provide customers with storage, trading and digital asset services. With interest rates rising in 2022, a major shift in mortgage demand is expected. Look for other digital banking solutions in 2022 that emphasize financial education for both new users and long-term banking customers who just want to get more out of their money.

AI is already helping banks and financial services improve security and fraud detection, as well as optimize various consumer services, but 2022 promises more interesting developments. Flexibility, agility and deep understanding will be the keys to high-quality financial reporting. The accelerated transition to digital banking means that many banks are already investing heavily in new or improved software that can generate very positive taxes, according to Dan Lines, federal strategic partner at Thorntons Tax Service, and a common misconception is that, Stop trying even before they get the R&D tax credit.

GLOBAL BUSINESS LINE™

Exclusive Interview with Harshita Jain on Wonder Wo...

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Founder | Editor-in-Chief  
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**HARSHITA JAIN**  
Director at Consulting Engineers Group Ltd



# Harshita Jain

DIRECTOR AT CONSULTING  
ENGINEERS GROUP LTD

## Wonder Women

# HARSHITA

Coming from a family of Civil Engineers and entrepreneurs, Harshita was exposed to the world of business and entrepreneurship since her early childhood. Dinner conversations in her family used to revolve around bridges and highways being built. Following their footsteps, it was natural for her to step into civil engineering. She completed her graduation in Civil Engineering from University of Bath, UK in 2014 followed by an Executive Management Course from London School of Economics. Soon after graduation, she stepped into the world of infrastructure and joined her family owned organisation, Consulting Engineers Group Ltd, with a dream to contribute towards nation building and take CEG to great heights.

CEG is one of the most reputed Infrastructure Consultancy Company in India providing services in the ambit of infrastructure for various fields like Metro, Highways, Railways Urban Development, Tunnels, Sanitation, Airports and Water Supply & Water Resources. Taking the legacy of being a second-generation entrepreneur, Harshita started working in one of the most important department of the company i.e. Business Development. However, wanting to create a name and space for herself, she started at the bottom and let her work take her through the advancement in the company. With her contribution today,



CEG has transformed to being one of the largest Indian owned transport sector consultancy company in the country, currently operating from 52 offices globally with a workforce of over 1500 employees. Spreading their global footprints, CEG currently operates from over 11 countries globally like Kazakhstan, Uzbekistan, Tajikistan, Gabon, Zambia, Nepal, Liberia, Ethiopia, etc. CEG has seen tremendous growth since 2014, when Harshita joined and has been associated with some of the biggest projects in the country like the

Mumbai Ahmedabad High-Speed Bullet Train (India's first Bullet Train Project), Mumbai Metro, Chennai Metro, Surat Metro, Nasik Neo metro, Navi Mumbai Metro, Nagpur Metro, Bangalore Metro Dwarka Expressway, Nagpur Mumbai Super Communication Expressway, and many other prestigious projects.

Mr. Kunal Guha, Founder and Editor-In-Chief of Global Business Line hosted Ms. Harshita Jain for an interesting conversation about her entrepreneurial journey and the role of women in engineering.

The conversation was started by Mr. Guha by asking how she started her career in Infrastructure Consultancy? She answered that Civil engineering has been a major part of childhood. Harshita's father Mr. Vishwas who is the Founder and MD of CEG is a civil engineer and her mother did Ph.D. in engineering she was the first woman in Rajasthan who did Ph.D. in Civil engineering. Her sister is also a civil engineer. So it's very obvious for her to step into this field of engineering.

The second question the speaker asked her that Infrastructure Consultancy is a niche sector that has male dominance. How did Harshita make their way to Infrastructure Consultancy, what are the challenges, and what has she sacrificed along the way has she experienced any barriers in the journey?

Regarding this question Harshita gave a beautiful answer that generally the term

engineering is a man's domain and the girls are predominated and a social norm is made that women, first of all, look after their house and have to set back their career. Even when we are small it goes as a trend that we will be given dolls and boys will be given blocks to build. It became a mindset of the society that building something is the work of boys and not the girls. But in this matter, Harshita feels lucky as her sister was allowed to follow her passion and never was taught that you are a girl and you cannot do these things. Harshita emphasized that women need to follow their dreams be it in engineering or any other field and we need to consciously take decisions that does not discriminate between boys and girls right from the childhood.

In the second part of the question, she answered that India is a country with the highest percentage of family-run businesses. Working for a company that is already established gave her a great platform but her aim was to be known by her name and not by the owner's daughter. So, eventually, Harshita wanted to be known by her work and people should accept her as a leader of their own. She started from scratch and learned the nitty gritty of business and taking one step every day. Eventually her hard word and passion made her a leader looked up to her fellow colleagues. She stressed that being a leader does not mean earning money but a bond with your teammates, commitment, and how you overcame the failures to finally triumph. Being a leader Harshita is responsible towards her employees to provide them new

challenges with a career growth and a positive work environment.

In the third part of the questions, she answered that sacrifices and barriers are just a mindset that limits us. As long as you work with a positive mindset and love what you do, these words won't become a hurdle. With her conviction, Harshita has been able to demonstrate that if we follow our passion, we shall be able to reach our destination.

Harshita also spoke about the Make in India initiative and affirmed that CEG firmly stands with the policy of providing best-in-class services locally through 'Make in India' and drastically reducing country's dependency on imported services. We are fully supportive of the government of India's initiatives and will do our best to contribute to Atmanirbhar Bharat Abhiyan. With her contribution, CEG today is associated with projects with an aggregate construction cost of 2.5 Lakhs Crores and is pioneering India to be self-reliant in the infrastructure consultancy sector. CEG has been contributing for all key engineering and technological developments in the country and were fully committed to achieving self-reliance in the infrastructure sector of the country.

When asked about her vision of CEG in the next 5 years, Harshita said that CEG's value proposition has always been based on four core principles; Ethics, Integrity and Timely Delivery and quality which forms the very foundation of the company. CEG has been continuously growing and

expanding in other sectors and she is currently focusing on expanding our business in sectors like Ports, Power, Sustainable Environment and Building Information Modeling in coming years while at the same time focusing on incorporating the latest technologies. She also wishes to further expand CEG's footprint globally in infrastructure field and looking forward for acquisition of International organization preferably from Europe. In terms of revenue, CEG has been witnessing an exponential growth during the last few years and are expecting a 25% year on year growth in terms of our revenue in the next 5 years.

Harshita concluded by saying that every woman should be independent to follow their own dream. If you are passionate and talented enough to bring a change, nothing can stop you. Age & gender do not define your chance at success, but you as an individual do. After Harshita congratulated the Wonder Woman Magazine for promoting the women entrepreneurs and thanked the speaker for calling her on the show.

Consultancy Engineers Group Ltd. (CEG) is an ISO 9001:2015 certified, multidisciplinary international organization, providing comprehensive professional consultancy services in the field of civil engineering. It specializes in providing services for planning, detailed design, techno-economic feasibility studies, cost appraisal reports, environmental impact assessment, project management, and construction supervision. CEG is a proud team of over 1300.

professionals having high-end expertise to provide services in sectors like Roads, Bridges, Interchanges, Railways, Traffic, and Transportation, Town/Urban Planning, Special Economic Zone/Land Development, Buildings.

Mr. Vishwas Jain is the founder and CEO of Consulting Engineers Group Ltd., better known as CEG, one of the largest transportation infrastructure consulting organizations in the country with over 1200 engineers and scientists working in 48 offices in India and abroad. . From humble beginnings, Vishwas Jain started out as an environmental consulting and geotechnical survey and is now one of the largest infrastructure companies in India, associated with many iconic projects in India and abroad and responsible for creating jobs for over 1300 engineers and professionals.

CEG is proud to be currently involved as a consultant on construction projects valued above INR 1.5 million which is an important milestone for CEG as well as for my career in further business expansion. CEG is the only Indian organization in India that has the capacity to provide infrastructure consulting services, as well as an extensive laboratory and research center for various development projects. Founded by Mr. Vishwas Jain, his company is one of the most renowned infrastructure consulting firm in India providing services in various fields such as metro, highways, railways, urban development, high speed railways, tunnels, water supply, sewerage, water resources, airports. , etc.



## WONDER WOMEN

# RANI RAMPAL

Rani Rampal is one of those women who dedicated her life to hockey and fills India with glory with her triumphs. Rani Rampal, led by Rani, became the first female hockey player in her state to play in the prestigious Olympics when the team competed in Rio de Janeiro. Led by Rani Rampal, who has competed in every major tournament, Sushila captained the team at the 2016 Rio Olympics, India's first appearance in women's hockey since the 1980 Olympics.

For captain Rani Rampal, the success story is just the beginning of the game, as he hopes to achieve another success at the 18th Asian Games in Jakarta, Indonesia next November to help India's women's ice hockey team qualify for the Olympics. 2020 Tokyo Olympics. From poverty to an Olympic podium to nearly winning a gold medal, Rani Rampal has proven time and time again that despite the challenges she faces, she won't hold back.

Rani Rampal competed in the 2009 Championship Challenge in Kazan, Russia, leading India to victory. He also won the Top Scorer and Tournament Young Players trophies. Indian hockey superstar Rani Rampal was also part of the Rio 2016 Olympic team, the first time an Indian woman has qualified for the Tokyo Olympics in 36 years.

India's women's ice hockey team is back at the Rio Olympics after a 36-year hiatus thanks to a goal by Lanis against Japan in the IIHF World Hockey League that helped



them finish fifth and was later deemed sufficient. Get a high position in the Olympics. The Indian women's ice hockey team reached the semi-finals for the first time, but then suffered two close losses (against Argentina and Great Britain) as they were so close to a historic bronze medal. Despite the loss of a medal, the Olympic sport could well be a watershed moment for women's hockey in India as a whole. Arguably the most successful Indian female athlete to date, Rani has been with the Indian team since she was 14, when she made her Olympic qualifying debut in 2008.



Rani was born and raised in Haryana's Kurukshetra area, and hails from a financially disadvantaged family. Rani's father used to make a measly Rs. 100 per day working as a cart driver. Her entire family used to live in a shanty, including her parents, two brothers, their spouses, and Rani. Rani had only one wish since she was a small child: to improve her family's status.

It's even more difficult to pursue a career in sports when you're from a state where girls are slain before they're born. Furthermore, Rani's hometown, Shahabad Markanda, was more conservative than the rest of the country. Rani persisted in persuading her parents for three years. They were concerned that Rani would tarnish the family's reputation. While playing hockey, she will have to wear short skirts. Thankfully, her parents were able to let go of societal pressure and enable their daughter to pursue her ambition.

At the 2010 World Cup, Rani was named the Best Young Player of the Tournament. She was only 15 years old at the time, and she was the youngest member of the national squad to compete in the World Cup. She finished the tournament with a total of seven goals. Rani was also named Player of the Tournament at the 2013 Junior World Cup.

Rani is now really pleased with how things have turned out for her. She is living her dream and striving to achieve all of her goals. Rani Rampal has gone a long way from living in a shack to building her dream home for her family. She turned every stumbling block in her path into a stepping stone and is a true role model for young girls with big goals.



# WONDER WOMEN

# ANUPRIYA

The need for a genuine Business Network for any business owner is imperative. Anu told us that businesses can grow more easily on referrals and that's the best for startups too and that is why Banyan Tribe – truly Made in India.

In this article, you will know why networking is important and tips on how to effectively build business relationships.

Banyan tribe is a business networking platform that brings together business owners from various industries, segments and professions. It helps business owners grow their business through referrals, facilitates collaboration and joint ventures, enables learning through various trainings, building long terms relationships with fellow members, enhancing communication, instills confidence and team spirit to name a few.

Banyan Tribe is a habitat for business owners and service professionals which in nature is inclusive, symbiotic and non-conflicting. It is a unique Business Community that promises its members new business opportunities and new clients through quality referrals, professional and personal growth through trainings.

In pursuit of following our Mantra “You Grow – I Grow – We All Grow Together” our members get the benefit of our three USPs

Non-conflicting categories – One Trade,



One Member is strictly followed ensuring there is no subdivision of business categories removing chances of internal competition and politics.

Value Additions – Celebrity Speakers and Industry Experts are invited frequently offering knowledge and motivation from their expertise. Members presenting value additions is a regular feature.

Business & Growth Based Trainings for overall development of members.



Business Conclaves, Tradeshows and Local Conferences are also organized to network with members of its various Episodes. Banyan Tribe is an extended business family where one can grow in harmony and camaraderie.

There are multiple reasons why any business owner, entrepreneur or a startup needs networking. As it is said, your Network is your Net Worth, building relationships through networking comes as a crucial and essential part in the life of a business owner. The network is one of the most valuable tools that can contribute to the success of any business for a variety of reasons.

In addition, business networks are a very valuable way to expand your skills, learn from the success of others, attract new customers, and tell others about your business. Whether it's an event like a convention or just meeting other local entrepreneurs, networking can help speed up the timeline for getting what you want out of your business. Timely organized Business Conclaves and Road Shows can help you connect with like-minded people who can help you promote your business. Build Relationships - Building relationships and establishing partnerships through your network will give you a competitive edge over your competitors and help you

stand out in the market. While doing business meetings, one should explore all possible connections that can prove beneficial to each other.

Be a Farmer, not a Hunter - Farmer Approach is nurturing relationships that aids in long term benefits. Refrain from being a Hunter - only thinking about extracting benefit for your own self. Remember, always be the first to ask "how can I help you?" This approach establishes a farmer approach, builds credibility, and develops congenial vibe that gives mutual business benefits in long term. The main source of business growth in Banyan Tribe are the qualified referrals, which are word of mouth recommendations that business owners generate for each other. Not only there is growth of business but also there are mentorship programs and trainings that are provided within the group which lead to skill development and upgrading to new market trends.

Banyan Tribe also strives to support women entrepreneurs because even in today's world, there are various barriers and obstacles that women have to face to build their own business. Most of the women in business are working in an unorganized way. We help such womenpreneurs set their business in an organized way following all rules and regulations that are there in doing business. It is our endeavor to support each and every woman who dreams of doing business or wants to scale her venture to new heights.

To promote startups, there are dedicated modules wherein budding entrepreneurs and startups get guidance, support and mentoring from fellow business owners. They get access to multiple benefits from a pool of credible and experienced...

members in the group. Also, they get to understand the best practices that are to be followed in any business.

Anu started working at an early age when she was just 17 years old. She did her schooling from Army Public School, Delhi. She has done MBA in International Business from ICFAI, Hyderabad. She did not only focus on one thing but has been doing several things side by side. She has been a Language Trainer in English, has written on social causes to bring changes in society at grassroot level, changing the stereotypes, gender issues and stigmas attached to them, parenting, breaking barriers, bringing about change in the patriarchal society, and most importantly Simplifying Life. She is also a voracious reader and loves to travel to offbeat places. Breaking barriers herself, she made a stint in male dominated sport being a Professional Car Racer, Autoprix her forte and has won several accolades, awarded Fastest Woman Racer at Buddha International Circuit to name a few.

Banyan Tribe was founded in lockdown period. She and her partner have been working on it for quite a long time doing a lot of research to make it a flawless member-centric system. Banyan Tribe was founded with an intention to build a great ecosystem to work and network for business owners and service professionals from all fields.

The first question asked by Kunal Guha, Founder and Chief-Editor of Global Business Line is: How did this idea come to her mind? Answering this, she said that being an entrepreneur, network or connection with people are the most important and foremost things but she was unable to find any community that



was transparent and supported members. Therefore, with the help of her partner she founded this community to facilitate business owners with a nurturing habitat where they can thrive by building relationships and helping each other grow.

The second questions by him was - Why did she name it Banyan Tribe?

Regarding this question, she gave a beautiful answer:

It is quite symbolic. A tree that is there forever, it is ever-expanding. Banyan tree is one of the most venerated trees in Nature. It has the ability to grow and survive for centuries and is considered as the symbol of immortality. The aerial roots that grow down from its branches form additional trunks and anchor the tree to the ground. This is how we envision Banyan Tribe as a business community, ever growing, becoming stronger everyday adding value to the Business World.

It's an incredible initiative taken by Anu Agrawal and her partner by starting Banyan Tribe. It is a solution for the business people at large who are looking for a network that is inclusive and member centric.

## Wonder Women

# ADITI GUPTA

Aditi Gupta is an alumna of Ahmedabad's National Institute of Design and has worked as a menstrual educator for the past eight years. She has a profound knowledge of the discomfort people feel when discussing period-related stigmas, having been on the receiving end of such stigmas as a child. As a result, she has dedicated herself to dispelling period misconceptions and taboos through Menstrupedia, a non-profit organization she co-founded that employs comic books and other relevant media to destigmatize menstruation.

Because they haven't been taught about menstruation, many girls are surprised when they get their first period. Parents are generally hesitant to discuss it with their children, and the human reproduction chapter in school is taught much later. Because of the taboo surrounding menstruation, early education about it is restricted, and Aditi Gupta is on a mission to change that. When they ask the first question, it's preferable to tell them. If the youngster inquires about sanitary pads after seeing them advertised on TV, please explain what they are for, what periods are, and why they occur. Periods are an important aspect of reproductive health, and we should focus on one piece of straightforward information at a time. The knowledge foundation of the youngster can then be expanded.

Aditi Gupta, who was born in a socially poor part of India, has experienced a slew



issues since she began menstruating. She started menstruating at the age of 12, but didn't realise it until she was 15 years old. Aditi was in Class IX at the time and was studying menstruation in her textbook. Aditi Gupta is a well-known entrepreneur who has made significant contributions to the area. She has done an excellent job and is an inspiration to young people. She has worked tirelessly to encourage women to view menstruation in a positive light.

Aditi had taught over 10,000 educators and educated over 50,000 females.

Mensuration is a taboo concept in Indian society, particularly in rural areas. The most common reasons for this are a lack of education and awareness. Girls have been restricted from doing things like handling pickles, attending shrines, and many other things since adolescence. With the commencement of menstruation, Aditi, too, had to deal with all of these concerns. This inspired the young girl to raise public awareness. Aditi has been working hard to eliminate these issues. Menstruation Does the term make you feel uneasy? If that's the case, you should probably ask yourself why. Menstruation is such a taboo topic in our nation that there is practically no discussion about it, which has negative consequences (particularly) for young females who are unaware of it.



So we reached out to Aditi Gupta, the founder and creative mind behind Menstrupedia Comic, an illustrated guide on menstruation for girls and women that attempts to dispel the stigma associated with it. She talked to us about menstruation misconceptions and taboos, as well as why sex education is so important. Regardless of your gender.

Comic Book Menstrupedia is the perfect intervention that surpasses all these barriers. Sex education in India is a complete disaster. Girls are getting their first periods in class 5, while the chapter on menstruation comes in class 7 and is often skipped by the teacher. The book is not just about menstruation and its biological process. It's about nutrition, body positivity, how to deal with menstruation mentally and generally about the stigma around it and how to remove it.

## Wonder Women

# MELANIE PERKINS

Australian entrepreneur Melanie Perkins, 32, is the co-founder and CEO of Canva, a free online design platform. Melanie Perkins (b. 1987) is an Australian technology entrepreneur, CEO and co-founder of Canva.

By now, most people have heard of online design tools, but little is known about Perkins' life, how Canva's founder grew the company, and his plans to continue innovating in the industry. A few years later, while she was still a student at the University of Western Australia, Perkins established her first company. Canva co-founder Melanie Perkins part-time teaches students how to use desktop design software, which is difficult and expensive to learn.

Australia's second richest woman got the idea to go into graphic design in 2005 and founded Canva's predecessor, a school yearbook business called Fusion, in her mother's living room. Canva, the second richest female graphic design platform for women in Australia, is now worth over \$55 billion, of which she and her co-founder/husband Cliff Obrecht own 30%, or over \$16.4 billion. The Australian just placed Perkins, who is only 34 years old, among the ten richest people in Australia along with her husband, co-founder and COO Cliff Obrecht.

Two years later, SYDNEY is now worth \$3.2 billion and Australian entrepreneur



Melanie Perkins and her co-founder and now boyfriend Cliff Obrecht have a personal net worth of \$900 million. For Australian entrepreneur Melanie Perkins, the release of school yearbooks was just the first step towards what she called her "crazy big dream" of a one-stop design website, so she started looking for investors. With her next company, Melanie Perkins succeeded, albeit on a smaller scale, in realizing her vision of simplifying future design.

Perkins founded the company she co-founded after feeling frustrated that design software was too difficult to work with. Perkins and his team have always been generous to charities, so after conducting an evaluation, Canva decided to donate 30% of the company's shares to a charity that aims to eradicate poverty. The founder of Canva attributes Canva's success to meeting these people, as they were a big influence on her vision and helped her realize it.

Melanie Perkins was born in Perth, Western Australia, in the year 1987. She is the daughter of a Malaysian engineer of Filipino and Sri Lankan ancestry and an Australian-born teacher. She completed her secondary schooling at Sacred Heart College, in the northern Perth suburb of Sorrento, where she lived. Melanie went to the University of Western Australia after high school to study communication, psychology, and commerce. She also worked as a private tutor for graphic design students at this time.

Melanie became aware of the problems students encountered using design applications such as Adobe Photoshop while working on this project. She even claimed that learning the fundamental features of these difficult design programs took pupils about a semester at university.

Melanie is ranked No. 17 on the Australian Financial Review's 2018 Young Rich List, which features the country's richest young individuals, from supermodels to entrepreneurs. Perkins is allegedly valued \$177 million as the CEO of Canva.

She has managed to improve her revenue stream from Canva and Fusion books as a software entrepreneur. Although there is



no current information, some sources indicate that she has a net worth of \$128 million or more. That makes her one of Australia's wealthiest young ladies. Cliff Obrecht has been her boyfriend for nearly 14 years (as of 2019).

Cliff Obrecht is her business partner, and the two co-founded Fusion Brooks. He is presently the Chief Operating Officer of Canva. They've been dating since their freshman year of university.

Canva has over 60 million monthly active users, across 190 countries. Melanie Perkins, from an average family, backed this world-level platform. Her mother was a teacher who would also co-ordinate the school yearbook. In 2013, Canva officially launched Canva after two rounds of seed funding.



# HOW TO CREATE A BRAND



**KUNAL**

*Guha*

Startup Consultant | Entrepreneur

It is generally accepted that a company's brand may be a valuable strategic asset, but how do you value it? Brands, unlike tangibles like factories, offices, or storefronts, are intangible, which makes traditional accounting rules difficult to apply.

The problem is that "finance and marketing do not communicate in the same language." Finance focuses on limiting brand expenditures, while marketing focuses on justifying them." Both must collaborate to see brands as a major financial asset rather than a cost.

So, how can these two – frequently at odds – roles inside the same firm work together to develop a shared brand understanding. Lets See.

A company's brand consists of distinguishing visuals such as names, words, logos, and/or signs that make it stand out in the market. The function of all brands, whether commercial or not-for-profit, is to establish a

recognisable entity in the market that adds value to the product in the minds of customers. Brands are the thoughts, advantages, and experiences that people connect with a product or service. The basic goal of a brand, from the perspective of the corporation, is to generate cash flow through pricing premiums, cheaper expenses, increased volume, or stronger repeat buy loyalty.

Brands, unlike machines, structures, or goods, are intangible assets with no physical existence. Brands can have tangible value in the form of trademarks or client lists, but their principal worth is intangible. The predicted economic benefit to the corporation stems from the consumer's mental connection.

Intangible assets, such as brands, are becoming increasingly significant commercially. In most industrialised nations, the value of intangibles is larger than the value of tangibles, despite the fact that this is not

explicitly acknowledged in GDP figures. Intangibles are increasingly separating successful businesses from those that aren't. This global scenario emphasises the importance of breaking free from accounting and finance conventions and seeing brands as an integral element of a company's value generation process.

As a result, there has always been a need to bridge the gap between marketing and finance. Social media, mobile applications, sponsorships, and other such activities all assist to promote brands, but we must remember that brands exist in the minds of consumers. The more the brand's "strength" in influencing customer purchasing decisions, the higher the brand's financial worth to the firm. Companies must assess the brand's strength and contribution to economic returns on a regular basis. Better judgments regarding investing in brand-building efforts may be made based on this analysis.

The key premise is for companies to expand on this framework to start connecting marketers' perceptions of brands to internal investment and governance processes, as well as to look for methods to convey this information to external investors. As a result, Global Business Line is a good starting point for businesses and organisations looking to boost their brand value. It provides a global perspective on non-financial and financial measures, with the goal of developing more specific standards in the future in collaboration with companies going through this process.

Whether you're creating your first corporate identity for a client or doing it for your business, it's important to first understand what a brand is and what it

takes to create a brand. It's important to clearly define your branding strategy from the start so you can build on it as your business grows. Build a strong brand, build brand value through good customer interactions and relationships, grow your brand to stay strong, and you'll create a brand identity that will help your business grow.

A strong brand can add value to your company, create personality and motivation for your employees, and make it easier for you to find new customers. Figuring out how to create a brand identity that resonates with your audience can be tricky because every company is unique. The more consistent your online and offline branding is, the more familiar your business will be to your audience.

Knowing how to create a brand identity means recognizing that your identity is the complete synthesis of your business, everything that makes your company the unique entity it is (or should be). Developing a brand strategy can be one of the most difficult steps in your overall marketing plan, but it's important because your brand identity is often and consistently conveyed in a variety of ways throughout the life of your business.

Once you've developed a strategy and designed your logo, you've already taken a big step toward building your brand. Creation is the most important step in building a strong brand image to drive growth, especially when it comes to social media. The process can be long and complex and requires careful thought and research, but it is the only way to successfully establish yourself. So let's connect and create a world class brand, for your company.

INSPIRING MILLIONS WITH NEVER SAY DIE SPIRIT

# PV SINDHU

***SINDHU TRAINS FOR SIX DAYS IN A WEEK, FOR EIGHT TO TEN HOURS OF PRACTICE PER DAY.***

Pusarla Venkata Sindhu was born on 5th July 1995, Hyderabad. Both her parents, namely P.V.Ramana and P.Vijaya were national level volley ball players. Her father is an Indian Railway employee and was a member of the Indian volleyball team who received Arjuna award in 2000 for his contribution in the sport. Sindhu completed her schooling at Auxilium High School and graduated from St. Ann's College for women, Hyderabad and also holds an MBA degree from the same college. Although her parents were volley ball players, Sindhu chose badminton over volley ball and started playing badminton from the age of 8 as she was inspired from Pullela Gopichand who eventually became her coach. Initially, Sindhu learned basics in the sport under the guidance of Mehaboob Ali at the badminton courts of the Indian Railway Institute of Signal Engineering and Telecommunications in Secunderabad and later joined Gopichand Badminton Academy. She later parted company with Gopichand and is currently getting trained with South Korean coach Park Tae-sang.





Sindhu entered the international circuit at a young age of 14. She was a bronze medallist at the 2009 Sub-Junior Asian Badminton Championships held in Colombo. At the Iran Fajr International Badminton Challenge, she won the silver medal in the singles category in 2010. In 2011, she won the Maldives International Challenge in June defeating compatriot P.C. Thulasi.. On 7 July 2012, she won the Asian Junior Championships beating Japan's Nozomi Okuhara in the final 18–21, 21–17, 22–20, becoming India's first-ever Asian Junior Champion

In Indian Badminton League(2013), she was the captain of the team Awadhe Warriors. Her team qualified for the semi-final, where they beat Mumbai Marathas, but lost in the final to Hyderabad Hotshots. She won Macau Open Grand Prix Gold title by defeating Canada's Michelle Li on 1st December 2013.

Sindhu reached the finale of the 2014 India Open Grand Prix Gold but lost to her senior playmate Saina Nehwal. She suffered a stress fracture in 2015 that kept her from

playing for nearly six months, yet managed to qualify for the 2016 Rio Olympics. In January 2016, Sindhu won the Malaysia Masters Grand Prix Gold women's singles title after beating Scotland's Kirsty Gilmour in the final. With that result, she bagged the silver medal, creating history as India's youngest individual Olympic medallist and the first female individual to clinch an Olympic silver medal representing India. This was only the second instance of a podium finish at the Olympics by any Indian badminton player.

SINDHU DID NOT HAVE HER PHONE DURING THE LAST THREE MONTHS. THE FIRST THING IS, I WOULD RETURN HER PHONE. THE SECOND THING, AFTER COMING HERE FOR LAST 12-13 DAYS, I HAD DEPRIVED HER FROM HAVING SWEET, CURD WHICH SHE LIKES MOST. I ALSO STOPPED HER FROM EATING ICE-CREAM. NOW SHE CAN EAT WHATEVER SHE WANTS," SAYS GOPI WITH HEIGHTENED JOY TO PTI AFTER SINDHU'S SILVER WINNING FEAT IN 2016, RIO OLYMPICS.

In the India Open Super Series, she won the title by defeating Carolina Marin in straight games. In April 2017, she achieved a career-high with world ranking of number 2. In August, she took charge as the Deputy Collector in Krishna District in the Chief Commissioner of Land Administration (CCLA) office under the Revenue Department of the Government of Andhra Pradesh. In 2020, she won bronze medal in Tokyo Olympics and was the first women to affirm two Olympic medals in badminton. She was entitled the BBC Indian Sportswoman of Year on 8th March 2020. In April, she was elected as one of the ambassadors of the BWF



Committee's campaign – "I am Badminton" to promote clean and fair play in the sport. In May 2021, she was elected as one of the two ambassadors from badminton in the International Olympic Committee's campaign 'Believe in Sport', aimed at preventing competition manipulation in the sport. Sindhu won the Syed Modi International for the second time beating compatriot Malvika Bansod in the final. She then won the title at the 2022 Swiss Open.

Sindhu has been a flag bearer of the Indian badminton all these years and will continue the legacy in the sport with her incessant determination and optimistic demeanor. This 26-year-old women is being an inspiration to the millions of people in shaping their career path towards a sport.

CONTRIBUTED BY



G. NAVYA  
RESEARCH SCHOLAR





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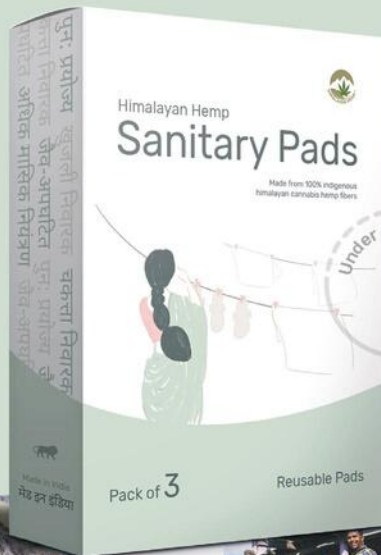
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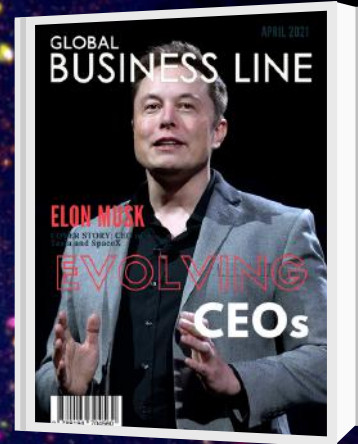
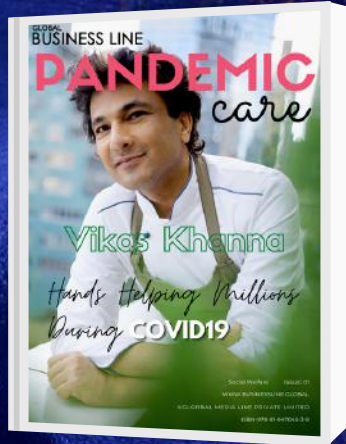
All the powers in the universe  
are already ours. It is we who  
have put our hands before  
our eyes and cry that it is dark.

— SWAMI VIVEKANANDA



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