

# BUSINESS UPSIDE

November, 2021 Issue

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Information with  
Analytical Insight

THE COMPLETE GUIDE TO  
PREPARING YOUR ECOMMERCE  
STORE FOR HOLIDAY SEASON

**5** BENEFITS OF B2B  
MARKETING STRATEGIES  
FOR YOUR BUSINESS

**5** SALES OPTIMIZATION  
SECRETS TO DRIVE  
BUSINESS REVENUE

BIT-BY-BIT DIRECTIONS TO USE  
**GETINSTA APP**  
TO INCREASE LIKES AND FOLLOWERS  
FOR FREE



*Tips to  
Lose  
Belly Fat*

**Success  
STORY**

**American Best Selling Author**  
**MARK SCHAEFER**



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“BUSINESS TRENDS AT YOUR FINGERTIPS”





## 9 Types of Commercial Development Loans

**B**uilding a business is hard, but maintaining it is even harder. We're pretty sure every business owner understands this. Money is a crucial element in business; thus, planning for a well-organized expense plan should be prioritized.

With not enough financial backing, the business may not even see the light of day. So, in that case, you need to look for money.

But where? We have banks, lending companies, and even private sectors that can offer you money for your business.

Looking for a good lender is one thing, but choosing the right financing for your business is also necessary. Scan through the list below to know what options you can choose from that suit your needs the best.

### 9 TYPES OF COMMERCIAL DEVELOPMENT LOANS TO HELP YOUR BUSINESS

#### BUSINESS LINE OF CREDIT

This is similar to your credit card. You are given unlimited access to funds that don't go over your line of credit. This means you can have as much money to use as long as it doesn't reach the maximum amount you applied for. Of course, you'll have to pay them in full plus the interest.

#### TERM LOAN

This is a business loan that is flexible and has consistent payment methods. You get to choose where you can spend the amount you borrowed as long as you pay them back in full plus the interest at the end of the term.

#### COMMERCIAL REAL ESTATE LOAN

Commercial Real Estate Loan specializes in real estate, so most people who apply for this loan are those that are into buying properties as an investment. However, subtypes of this loan also exist. Some lenders even work with you to make up a loan that suits your needs the most.

#### COMMERCIAL AUTO LOAN

This type of loan covers funds for average vehicles, including cars, pick-up trucks, and vans. If you need anything bigger than these, apply for equipment financing instead.



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## BRIDGE LOANS

Bridge loans are very useful in commercial real estate. Bridging loans for commercial uses act as a gap for when you want to secure new financing but haven't paid off the current one. Short-term bridging loans have higher interest rates than long-term ones since you have to pay them in a short time span.

## COMMERCIAL CONSTRUCTION LOANS

Commercial Construction Loans are like real estate mortgages but designed for construction purposes. As the name suggests, this loan covers everything used for building or refurbishing commercial buildings.

## SBA LOAN

SBA or Small Business Administration is an organization that offers a variety of loan programs for small business owners. There are currently three SBA programs available: SBA 7(a) loans, SBA504 loans, and Microloans, with each having its own set of terms and requirements.

## EQUIPMENT FINANCING

Some businesses might need heavy equipment for mass-producing products or in doing their services. Unfortunately, this heavy equipment comes at a great price.

So instead of purchasing this equipment with your own cash, you can opt for equipment financing instead. You apply for a loan and pay the debt in full, plus interest after the time specified in your term. If failed to do so, the lender confiscates your equipment as payment.

## INVENTORY FINANCING

This loan offers funds for when you need money to purchase items to be sold later. The inventory then acts as collateral when debt isn't paid in full.

## TAKEAWAY

Financing your own business might be a difficult task. Looking for money to help you with that can be tiring, especially if you're clueless about what to apply for. The commercial business loans above can cover you for that. By looking through these options, you will know what to apply for your business.

However, if you want our advice, try bridging loans. Using bridging loans for commercial uses is very common these days. Reach out to our team of loan experts to know more about bridging loans and how they work.

**LENDING HAS BEEN AROUND FOR A LONG TIME IN HUMAN CIVILISATION. THOUGH THE EXACT ORIGIN OF LOANS IS NOT KNOWN, IT CAN BE INFERRED FROM OUR SCRIPTURES AND ANCIENT WRITINGS THAT IT HAS BEEN AROUND FOR MORE THAN 5000 YEARS!**

## 'BANKS' ORIGINATED FROM LOANS

**THE CONCEPT OF BANKS HOWEVER WAS PRACTICED WAY BACK (OVER 5000 YEARS AGO) IN THE MESOPOTAMIAN CIVILIZATION. THESE WERE PREDOMINANTLY TEMPLES WHERE GRAINS AND PRECIOUS STONES WERE STORED AND TRADED.**



# GENERAL TRIVIA



Buy An *Online Degree*  
To Supplement Your  
*Day Trading Certificate*





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**T**he idea of day trading may have put you off at one time because someone might have told you that you needed a college degree in business or finance to succeed in it. Nevertheless, having a degree is not a non-negotiable requirement to being a day trader. Although knowledge and experience can give you leverage, you can become a day trader even if you never got to finish college, or worse, never got to college in the first place. Why is that? Because you can quickly learn the principles of day trading, especially if you have the right tools on hand.

You will need a computer with access to the Internet, and you will need it to run the trading and charting software. You will likewise require a telephone, just in case you cannot connect to the Internet and need to contact the brokerage firm to inform them of the situation and exit the trade. Your brokerage firm may provide you a day trading software that you will use to place your trades' entry and exit orders. Finally, you will need charting software, which will provide you with a graphical view of past and current market information, thereby letting you know what is happening in the market.

## WHAT EVERY ONLINE DAY TRADER MUST KNOW

When you continuously buy and sell financial assets (such as stock options, stocks, currencies, etc.) via the Internet within a brief period and hardly hold them overnight, you are considered an online day trader. If you wish to become an online day trader who makes money quickly, the strategy is to be alert and take advantage of rapid price changes in the market. The risk is that as an online day trader, you can lose significant amounts of money because the hard truth is no one can predict how or when these prices will change.

Your success as an online day trader is somehow dependent on how much risk you can handle. When seeking advice from others who have been in the business for quite some time, remember that the experts who give you advice on online day trading may have a much higher risk tolerance than you do. If you follow their suggestions without considering your own tolerance level, then you may not get the results that you want.

Like online stock traders, you also need to use trading charts and analytical indicators to corner the market and ensure that you stay ahead of the game. It would be best to make sure that you take advantage of any additional leverage that you possess to have a good chance of making a profit at the end of the day. Always be well-informed, and you will likely have a bright future in online day trading.

When it comes to taking risks, you have to remember that each one of us has a different threshold of risk which we are comfortable taking on. However, it is not always about taking risks. You also have to study and learn the rules of the game. Indeed, like the famous American inventor, Thomas Edison once said, "Success is 10 percent inspiration and 90 percent perspiration."

## OPTIONS AS A DAY TRADER

As a day trader, you can work for yourself from the comfort of your home as a "retail" day trader. On the other hand, you may opt to work as a professional day trader for a trading firm. If you are wary of choosing the latter because you do not have a college degree, then you may want to explore the possibility of buying degrees online.

Buying degrees online is the perfect solution for people like you who want to work professionally but do not have complete credentials. There are plenty of legitimate online providers these days where people can buy a degree from a real university. These providers are different from diploma mills that sell fake college degrees.

These online degree providers work closely with regionally accredited universities worldwide. That means the schools they work with are recognized by governments globally as providers of the highest quality education possible. You can essentially buy a college degree from a real college, one that is verifiable and authentic, and use it to apply for a position in a trading firm.

What you can do is enroll in an online course for day traders. After you finish the course and receive your certificate, you can get started buying degrees online to supplement your certificate. You can visit any of these providers for more hints on how to go about ordering authentic online degrees. As we said, these online providers are legitimate, so all you need to worry about is being the best day trader you can be.

## THREE MUST-FOLLOW DAY TRADER RULES FOR BEGINNERS

If you would like to become a successful day trader, you must devote some time to getting educated on the basic concepts and strategies needed to get started. However, more importantly, you have to learn some fundamental day trader rules to stand a chance at making money from the risky business of day trading.

If you are a newbie day trader, you have to remember three must-follow day trader rules:

- Before setting out to day trade as an individual, you have to teach yourself how to read the charts. Do not rely entirely on others for advice. It would be best if you made your own decisions. Day trading requires 100 percent of all senses focused on the trading screens. If you do not understand how to read the numerous illustrations on chart patterns, you will never understand the cycle of events happening in the market.
- Given that day trading is a risky business, you must learn when to continue and when to stop. When you think that you are getting good returns in the day's trade, you should immediately give up your position. Do not be too greedy by having over-ambitious targets for your investments. The same is true if a stock is falling. One of the most critical rules to learn is that you need to cut and run instantly if a stock is not looking any good to stay in the game and avoid losing everything.
- Because of the very high risks involved in day trading, you should never hold whatever financial instrument you have overnight. So, if you are day trading stocks, you have to make sure that you never keep your position after the markets have closed. Unless you are entirely confident that you have a breakout stock, you have to close all your positions at the close of the day. If you want to end up successful despite the ever-fluctuating nature of stock markets, you must follow that crucial rule.

Day trading may seem like a surefire way of getting infinite returns. New traders think it is simple to churn money from the market, only to find out that they must follow the rules to win it. For amateurs, things may be difficult at first. Nevertheless, things will get easier and better as long as they follow the basic rules of day trading and develop sound strategies as they gain experience.

## DAY TRADER TIPS FOR A REWARDING DAY

Making \$5,000 or more in just one day of trading may seem like an aspiration that is far from your potential. However, the truth is, becoming a successful day trader is a very realistic goal. Indeed, day trading can be very rewarding, six-digit-figure rewarding. If you are a newbie day trader who wants to achieve success in the business, here are some tips that can help you boost your chances of earning big:

As with most other things, it is imperative to have a system. Following a predetermined set of rules while trading is one way to promote discipline, an attitude that is a must-have for any day trader. If you have a system that you trust, you will never have to be tempted to "overtrade," which consequently can turn your gains into losses.

Aside from preparing yourself financially, you also have to prepare yourself mentally. Before entering the playing field, you have got to have a healthy mindset. More often than not, being psychologically prepared is the key to a successful trade. So, if you are busy, feeling sick, drunk, or simply experiencing a bad day in your personal life, sleep it off and be back the next day. Remember, trade only when you are in a pleasant frame of mind. Perhaps one of the most overused tips you will hear from people is "learn to conquer your fears." It is pretty easy to persuade yourself not to be afraid when executing trades. However, what can you actually do to minimize your fears? First, surround yourself with experienced stockbrokers. Being surrounded by reliable people can have a calming effect, especially when things are not going your way. Second, spend some quality time doing the actual training accounts before doing real transactions. Practice accounts allow you to make risky decisions while not losing any real cash. Such gives you a "feel" of how things work.

There are many unsolicited day trader tips that you will get from both amateur and professional traders. In general, however, these simple day trader tips can teach you lessons that are very useful in day trading activities and endeavors.



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## How To Achieve *Financial Goals* from A Stock Market Investment?



**I**nvestors like Buffet have made investing in the stock market look like it's a merry-go-round when it is actually taking a curvy rollercoaster. When you look at the end product of where successful investors are now, it might seem like financials aren't a problem when setting off into the stock market. But is that really true? What were the roots of successful investors? Every successful investor today came into the market in the nudge to attain a particular financial goal. So what is yours?

- Is your financial goal to buy a house or a car?
- Or is it to save up for retirement?

### COME UP WITH A STRATEGY

Whatever your financial goal could be, I would say the logic to attaining it through the stock market would be through 'the relevant plan.' The stock market has been a scarecrow to investors who have not had an edge of at least a small amount of risk, but it has been a basket of opportunities for the ones who were willing to take a peek at those risks. The first thing you need to ask yourself is, which investor are you? The Nifty share price is a good example of this; through the stocks on this index, you give yourself the chance to accumulate enormous wealth, in the long run, to attain financial goals just like several others who already have.

Here are some goals you can achieve with stock market investments

#### 1. The Higher Education Corpus Saving

We know how much college costs, and saving up for your children with a savings or RD account is not going to get you to make up to that corpus soon enough. Moreover, the inflation in the education industry is the highest in the country and to fund a top management institution is going to be a challenging job. In order for one to meet this spiraling cost and education and courses, it is equally important to invest in inflation-beating instruments like stocks. In a disciplined way, you can accumulate these expenses for the higher education of your children.

Let us just say you have 10 more years to apply for college. Then you can go ahead and invest in a stock for the long term and see the inflation results, which can reflect in your financial goal for the long term goal. The best place to invest in your child's educational corpus would be in international stocks. Every year we see Indian students packing their bags abroad to get into university, and international investment can also play support to that, especially with the value of the dollar going up against the rupee.

#### 2. The Retirement Plan

Retirement is the moment to reap the benefits of your years of hard work. However, it is only viable if you have a substantial enough buffer to cover your post-retirement requirements. To build a retirement fund substantial enough to see you through this era. Inflation is an important factor to consider while building a retirement fund since it depreciates the value of money over time. As a result, it is critical to invest in inflation-beating securities. Investing in the stock market might help you accumulate a sizable reserve of cash for retirement.

Regular dividends decrease or eliminate the need to sell shares to earn income, reducing or eliminating an investor's reliance on the market's volatile price fluctuations. So the best place to start your retirement investment would be with the market's best dividend-paying stocks.



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### 3. An Emergency Fund

Emergencies can occur at any time. Therefore it is good to be financially prepared for them. It is critical to have easily available money while dealing with an emergency. Investing in the stock market allows you to accomplish just that. This is due to the ease with which stocks may be liquidated. When you buy fundamentally good equities, you may sell them whenever you choose. However, keep in mind that the stocks you buy-in must come from firms with solid fundamentals. Only then will you be able to sell them when the time comes.

So be on the lookout for the most liquid funds in the market. They will allow you to access your cash within one business day and will be tax-efficient if you leave it invested for longer than three years.

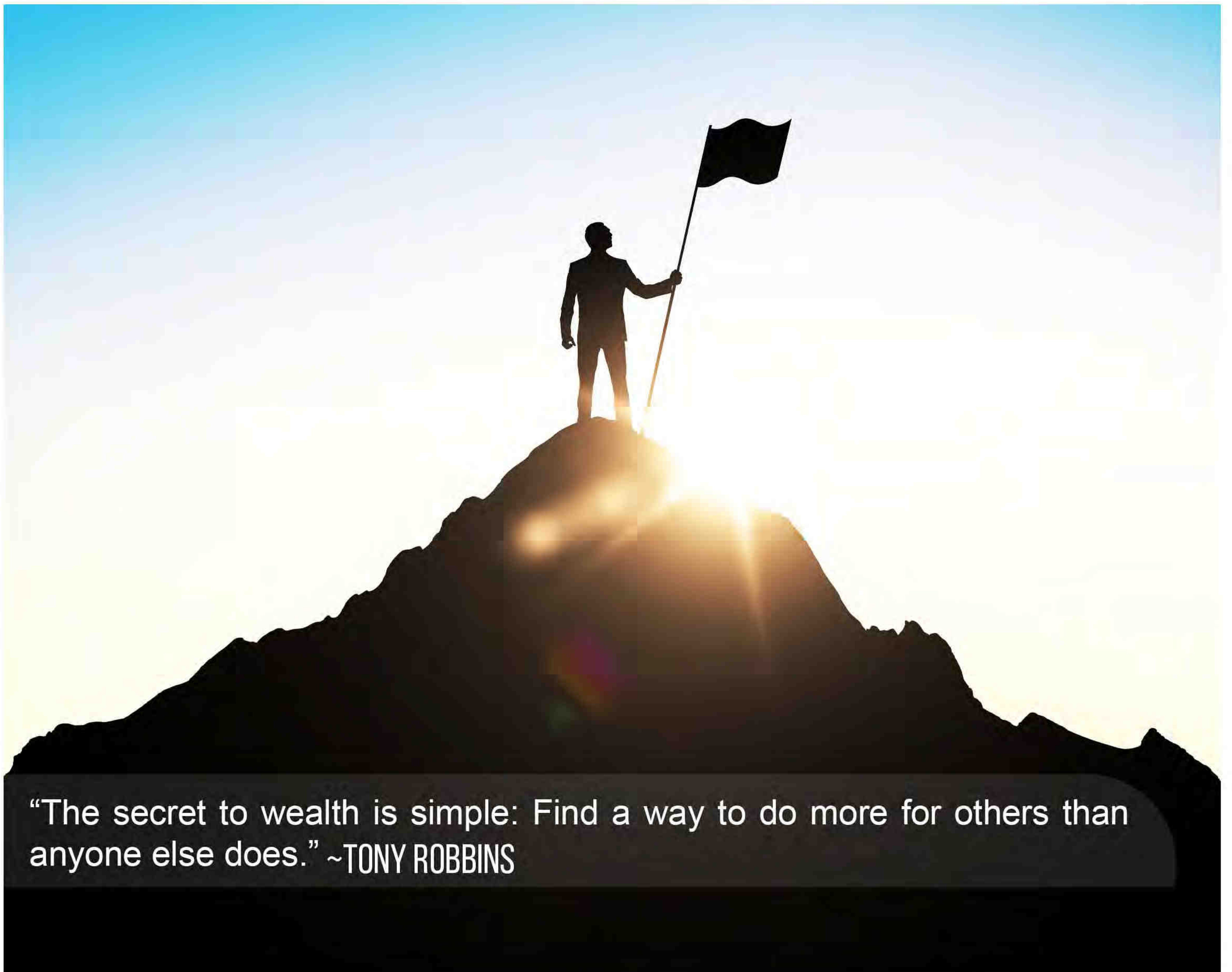
### 4. Making up for those Short Term Financial Goals

Short-term objectives are those that you aim to achieve within the next 3-5 years, such as taking a vacation or purchasing a car. You may save for these ambitions by investing in the stock market. You can build cash for the aforementioned purposes by picking equities that have fared well over market cycles.

The stock market is full of different assets and products that you can invest in, and you know that. Take advantage of bonds and liquid funds that you can change into money in no time. Fixed income investments and funds would be one of the best-driven investments for your short-term goals, and it involves very low risk, keeping you on the safer side.

### CONCLUSION

To the end, here are only some of the major financial goals one would save for today. But these aspects can expand, and your scope for investments in the share market can also expand with your goal. It does not just have to be education, retirement, or an emergency fund. You could also be saving up for a world tour for a change, which can be supplied for by the stock market, but just by the right set of stocks.



“The secret to wealth is simple: Find a way to do more for others than anyone else does.” ~TONY ROBBINS





According to Bloomberg News, Bitcoin was at \$64,650 Thursday in Hong Kong while trading after reaching a new record high. Bitcoin, known as one of the largest digital currencies, attained a high recorded at \$67,000 Wednesday triggered by the launch of the first Bitcoin futures ETF, which is being regarded as the second ETF debut, which is busiest so far on the record. Some believe cryptocurrency will rally \$100,000 once again. It rallied in 2021 some 120%.

Bitcoin is oftentimes regarded as a “notorious” currency for the wild oscillations in price and the currency’s capacity time and again to not just recover but reach the ATHs or the All-Time Highs.

Bitcoin made its entry into 2020, having been a top-performing asset in the previous decade. It has gained more than 300% last year and at the beginning of the current year. However, due to regulatory concerns, to China from the US, the crypto was seen nosediving below \$30,000.

As investors moved past several crackdowns and bans out of China, they manifested greater optimism expecting that any kind of US regulatory regime would not cripple the market.

Many using it as an inflation hedge have also contributed to the climbing prices worldwide. Presently, with the demand of ProShares Bitcoin Strategy ETF, ticker BITO, it is being apprehended that more and more investors will be adopting the currency and as such, there is more in the offing.

Bloomberg News says that at present there is a lot of sentimental highs about Bitcoin in the market. There is a lot of enthusiasm in a few of the corners of Wall Street like Bank of New York, Goldman Sachs Group Inc., and Mellon Corp, all of which are extending services related to cryptocurrency.

Depending on the average rates of return over the past three years related to several assets like Faang Stocks as Facebook Inc and Apple Inc, the price of gold, the experts and those researching at Forex Suggest believes that Bitcoin could attain the \$5 trillion market value by the beginning of 2024. The assumption is based on the 103.5% average annual rate of growth experts say.

The extent to which Bitcoin can go depends on the amount of support it finds above the mark of \$65,000. As per previous trends and experiences, the coin had sold off following the new highs when the traders used to book for profits. However, if it can hold a level that is higher than that, it only implies that it will attain a leg higher.

If the bullish trend continues, it will not be difficult to attain the \$80,000 mark. Although, \$100,000 is an optimistic approach, yet it might be attainable in the future.

Bloomberg News says that few strategists have been decoding the potential offered by Bitcoin by analysis from charts and technical aspects are already projecting a figure of \$100,000 plus targets.





## THE LONDON STOCK EXCHANGE: AN INTRODUCTION

### AN INTRODUCTION TO THE LONDON STOCK EXCHANGE

The London Stock Exchange (LSE) was founded in 1801 and today is the largest stock exchange in Europe. The LSE operates two primary markets: the Main Market and the Alternative Investment Market (AIM). The Main Market is home to over 1,600 listed companies with a combined market capitalization of around £1 trillion. Today it operates as a subsidiary of Deutsche Boerse AG, which itself has been listed on the Frankfurt Stock Exchange since 2000. The LSE works with numerous banks and clearing corporations to provide a global trading platform for its members, including some of Europe's largest firms such as BP, Shell, HSBC, GlaxoSmithKline, and Vodafone.

### HOW THE EXCHANGE FUNCTIONS

The London Stock Exchange provides a means by which companies can raise capital in order to fund their business. When a company lists its shares on the exchange for the very first time, the process is referred to as a Floating, or more commonly, an Initial Public Offer (IPO). The LSE enjoys a global reach and thus doesn't just list UK companies. Instead, it allows countries from all over the world to list and currently houses more than 50 in total. Thus, the exchange allows for a global investment audience to partake in its markets, including those interested in trading UK shares on FTSE 100 companies. The exchange offers people around the world the mechanisms by which to trade shares in the various companies listed on it. In addition, the London Stock Exchange keeps all investors and/or interested parties up to date by way of regulatory news and share prices. Companies listed on the stock market are obliged to make certain key announcements, and these include financial updates, changes to board positions, and the details of trades made by company directors. The exchange also allows investors to go beyond traditional share price practices and thus also condones more complex financial products.



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## PRIMARY MARKETS

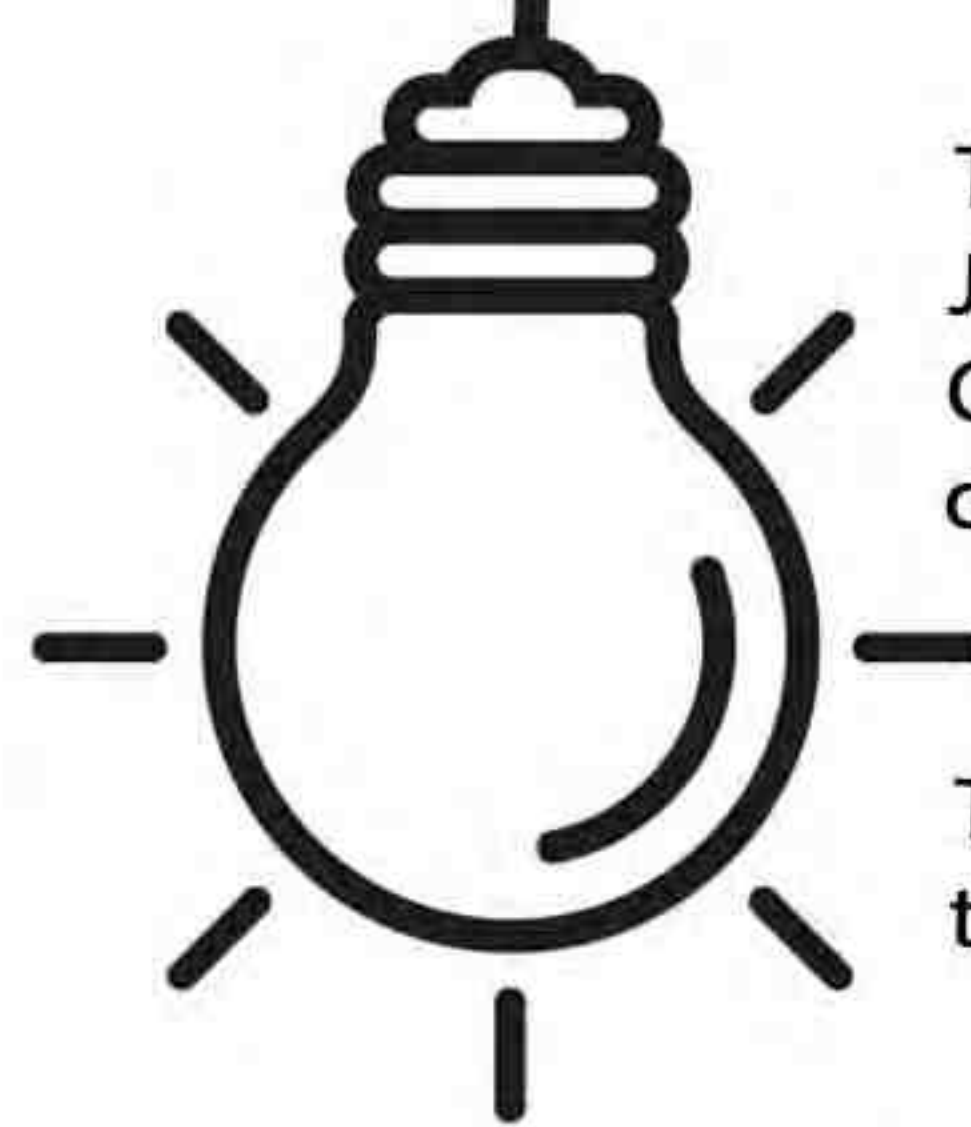
The exchange consists of two primary markets which provide investors and traders access to the shares of over 1,600 listed companies. These markets are as follows:

**Main Market:** Consisting of roughly 1,200 listed companies, the Main Market sports a value to the total of £3.9 trillion. The Main Market is home to several stock markets with companies encompassing close to 40 various sectors. A listing on the Main Market means that companies have access to tremendous amounts of capital and real-time pricing. In addition, a listing on the Main Market also means access to capital found in the FTSE UK Index Series, loads of media coverage, regular announcements, and research.

**Alternative Investment Market:** The AIM houses roughly 900 listed companies equating to a total market value exceeding £100 billion. The AIM's rules for getting listed are less stringent and thus if a company wants to get listed on it, will pay less in order to do so. Historically, the AIM was home to smaller companies, although nowadays some of the biggest AIM companies boast market values running well into the hundreds of millions of pounds. Generally, figures on this market tend to fluctuate due to the rate of company exits and entries.

## IN CONCLUSION

The London Stock Exchange provides governments and companies the world over with the means to issue securities like bonds and shares in order to raise capital and expand business interests. Thanks to a global footprint consisting of over 50 countries, those securities can be accessed and traded by thousands of investors around the globe, varying from private individuals to sizeable financial organizations.



The London Stock Exchange can trace its roots back to Jonathan's Coffee House in 1698, when a broker called John Castaing began issuing a list of exchange prices for different currencies, stocks and commodities.

The London Stock Exchange has operated through some of the most turbulent periods in British history.

Now one of the world's best-known indexes, the FTSE 100 was launched on 3 January 1984 with a combined value of around £160 billion.

On 27 October 1986, the 'Big Bang' took place. This was the name given to the deregulation of the financial markets in the UK.



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## ROAMING MANAGEMENT 101



### UNIFYING PAYMENT PROCESSES THROUGH **Universal Commerce for BCE Roaming**

**T**hese days, almost anyone can do a business transaction on the go. Smartphones, along with the internet and financial technology systems, facilitate easy payment processes for electronic commerce.

Operating cross-border, universal commerce is not restricted by geographical boundaries and therefore needs payment technologies that are as openly available as possible. To maximize revenues and provide a better customer experience, businesses must adapt to these convenient, transparent, and seamless technologies.

This article gives you a general view of how billing and charging evolution (BCE) roaming can help integrate payment processes for seamless roaming management.

#### SO, WHAT IS ROAMING?

People may be aware of the term roaming, especially as it relates to mobile phone use. This feature is responsible for allowing mobile phone users to make and accept audio calls, send and receive data, as well as use other services even when they're outside the country. Roaming is typically managed through the use of another network available in the location they're visiting.

Roaming allows a subscriber to access these services even outside the range of their home network by being automatically connected to another available local mobile network. If your home network isn't available in the country you're visiting, it connects to another home network and is considered international roaming. (1)

It may sound simple, but the system is supported by frameworks that include mobility management, authentication, and billing. The roaming process, for instance, leans on specific roaming agreements between and among network operators. Put simply, the Global System for Mobile communications (GSM) roaming allows users to use the same number, be charged on the same bill, and use the same phone in up to 219 countries—making this platform an international success. (1)



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In essence, the roaming management system manages data and streamlines integration among roaming partners and their networks with accuracy and ease. The system aims to provide the right tools and data for an overall faster roaming process.

With a roaming management system, operators can have a centralized database for roaming data, including customizable reports and integrations. This makes it especially useful for universal commerce.

## HOW IS A ROAMING SUBSCRIBER BILLED?

When a subscriber uses an international roaming service, the foreign mobile service provider collects and sends information to the home network via a Transfer Account Procedures (TAP) file. These files are then exported at least once per day by the foreign network and imported by the home network operator. This information will be the basis for sending an invoice or billing the subscriber. (2)

Additionally, the foreign network provider will rate the calls and charge the user's home network for all the calls within a TAP file. The home network can then place add-on rates on the calls to increase cash flow. (2)

## WHAT IS BILLING AND CHARGING EVOLUTION (BCE)?

With the activation of the Internet of Things (IoT) and 5G technology, the telecommunications industry has been slowly breaking free from its former platform called TAP, as mentioned earlier. TAP was the traditional billing format for the GSM cellular and personal communications system for several years. (3)

This technology is set to be replaced by Billing and Charging Evolution (BCE), for which business and technology service provider Syniverse is one of the major advocates.

TAP was seen as rigid and too complicated to update and was no longer compatible with the current technologies required by most industries. Hence, the telecoms sector needed to look elsewhere to switch to a more advanced solution, as well as streamline and automate the wholesale roaming process. (4)

BCE was developed to consolidate all payment-related data using blockchain technology or the distributed ledger technology, known to be both transparent and reliable. Blockchain technology can provide a secure record of transactions, allowing multiple parties to access information in real-time.

Additionally, as BCE roaming replaces the outdated TAP system through faster and more secure blockchain technology; it can minimize data errors. It's a universal system that ensures information is updated in real-time, securely, and accurately.

## THE BENEFITS OF BCE

With TAP, telecom operators charged subscribers by measuring the total megabytes of data and minutes used. But with BCE roaming, they can now impose flexible charges using bulk data billing, simple aggregation, and network charge, making it more favorable for operators to increase their revenues. (4)

With BCE, networks no longer need to exchange TAP files daily. Rather, it'll depend on the agreed intervals between the home and foreign network operators. As such, the aggregated reports are used in wholesale invoicing and settlement. Developed mainly for roaming operations, BCE has introduced reporting systems to better identify data usage, billing statements, and similar data. (4) (5)

## WHAT IS UNIVERSAL COMMERCE?

Universal commerce takes electronic and mobile commerce a step ahead by using ubiquitous networks to support personalized and uninterrupted transactions that aren't possible through traditional commerce. Advanced electronic, wireless, mobile, and communication link the business and its customers, as well as other stakeholders. (6)

## WHAT IS THE MAIN CHALLENGE TO PAYMENT SYSTEMS?

Despite the presence of finance technologies that have revolutionized the banking system, such as online payments and fund transfers, merchants can still get stuck in typically expensive and often time-consuming traditional overseas financial transactions. This is especially true for traditional and non-digitized dealings. That's because these arrangements go through layers of cross-border financial institutions and money transfer companies.

As new technologies have emerged, allowing for instant payments using mobile devices and 5G-enabled phones, the system that facilitates these electronic payments need to keep up with the advancements—such is the case for BCE.

## FINAL THOUGHTS

With outdated processes, operators may face problems with integration and data loss. Ultimately, failing to adapt to this updated system presents missed opportunities, which can be very costly for operators.

As technology continues to evolve, so should businesses. Mobile companies can benefit from BCE roaming as it provides accurate data and additional opportunities to boost their income. Invoice generation, payment integration, and dispute management can become much more streamlined and seamless with this system.





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*Must-Know Information*

*About Timesheet*

*You Should Consider*



**THE USE OF TIMESHEETS HAS BECOME VERY POPULAR EVERYWHERE. IT HAS BECOME A PART OF THE DAY-TO-DAY WORKS OF THE EMPLOYERS AS WELL AS EMPLOYEES. THIS ARTICLE WILL TALK ABOUT TIMESHEETS, THAT WILL LET THE WORKING PEOPLE GET AN IDEA ABOUT TIMESHEETS, TIMESHEET SOFTWARE, ETC.**



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## WHAT IS A TIMESHEET?

A data table that is used by employers to track the number of hours a particular employee has worked in a particular time period is known as a timesheet. A firm can use a timesheet calculator to record and get an estimate of the time spent on clients, projects, and tasks. Timesheets can be recorded in many ways, be they on paper or through software.

In the timesheet, the time entry is made. As it is already known that any organization or firm should keep a track of the time their employees spend on each task or their working hours. The data of timesheet work by an employee entering its start and ending time of a particular task/project/day-to-day working hours. This timesheet or time entry record is further used for letting out payrolls or for client billing.

Businesses need to keep a proper track for achieving success, maintaining the budget, and meeting deadlines and this is where timesheets come to the rescue.

## WHO WAS THE MAN BEHIND THE INVENTION OF THE TIMESHEET?

The pendulum clock is the first clock that was developed by Christiaan Huygens in 1656. But, it is Williard Bundy who gets the credits for the modern timesheet concept. In the 1880s, Bundy invented the first "automatic mechanical time clock" and got it patented later. The architects, lawyers, and engineers, back in those times did not prefer getting charged on an hourly basis but today it is just the opposite.

## HOW ARE TIMESHEETS FILLED?

The template of the timesheet depends from company to company. Generally, it is the employee who has to fill in the timesheet with the details such as the time spent by them on work, or a particular client or a project. But, the purpose is not limited just to that. An employer can also use a timesheet to track the arrival and departure times of its employee and even the break time is taken by them. These data can be filled every day and finally compiled every month but again it depends on the type of timesheet one is using.

## WHAT ARE THE DIFFERENT CATEGORIES OF TIMESHEETS?

A timesheet is categorized into the following types based on the information they contain or on time period based.

- Project Timesheets
- Supervisors daily timesheet
- Daily hourly employees timesheet
- Biweekly timesheet
- Weekly timesheet
- Semi-Monthly timesheet
- Monthly timesheet

## WHAT ARE THE APPLICATIONS OF TIMESHEETS?

### 1. Payroll Processing

With the help of a timesheet, employers can process payroll by tracking leaves, adjustments, accruals, and the working hours of their employees. For the approval of payroll, employers are provided with a workflow that is trackable through timesheet software. Employers encounter many errors when calculating the time for the payroll, this is when the software for time tracking comes to the rescue.

### 2. Management Accounting

When it comes to management accounting, a timesheet is considered to be a valuable tool. The managers need this tool to track the start and the end time for different tasks. Timesheet becomes very helpful for the managers when they want to evaluate the task that takes up more time and also which area takes how much time for completion.

### 3. Timesheets for Law Office

Most lawyers, especially in the US, charge their clients on an hourly basis. So, a timesheet is very mandatory for them as it allows them to store and track data for the service provided to clients and the hours taken by each.

### 4. Freelancer Timesheets

For the people who freelance, time is money. Tracking time becomes one of the topmost priorities for freelancers as they mostly charge on an hourly basis. It becomes very difficult to keep the track of the time when the location of the client is different than that of a freelancer. This is when timesheets make things easier as time spent on a particular client can be recorded and further shared with them. It is very important for the clients to know where they are spending the money and for freelancers, it tells if they are paid enough for their work.

### 5. Accountants Timesheets

An accountant's profit is directly proportionate to the time they spend on their client efficiently. High billability and High utilization mean a higher profit. So, the time tracking and timesheets software will track both time and bill. Hence, before choosing software, the most efficient and reliable timesheet should be used.





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## WHAT ARE THE ADVANTAGES OF USING TIMESHEETS?

As discussed earlier, there are many benefits of a timesheet but some of the most popular advantages are:

### 1. Time is used efficiently and not wasted

Through timesheets, an employer knows the area in which their employees are not working efficiently and even the employees get to know which area are they wasting their time in unnecessarily. This further helps to decide how can time be optimized to the maximum.

### 2. The bill created is accurate

Billing can be done accurately with the help of timesheets. The clients don't have to keep checking to make sure that their money is not going to waste. They can simply go through the timesheet and get an idea about how effectively and efficiently is working for them.

### 3. Billing can be automated

Every organization where services to clients are rendered on billable hours definitely uses timesheets software. By automating invoicing and billing, there can be a cost reduction as well as the revenues can increase.

### 4. Improved Project Management

Timesheet is a very important tool when it comes to managing a project because:

An employee can be qualified for a new role, task, job, or project based on its efficiency and performance.

Project managers can know which employee is best at one particular area by analyzing the time they spent on it in past and further utilize to allocate them to the most appropriate project

They can provide additional training to the employees in the field they take more time and this can be analyzed by going through the timesheet

The overall efficiency of a project can be measured through timesheets.

Availability of a particular employee and worker can be analyzed through timesheets and further the ones who do are not allocated in any project be given a priority when something new comes up.

Anticipated delays and project progress can be monitored.

### 5. Helps companies to save on money

Business owners or managers get to know the area their subordinates are working in currently. The efficiency of an employee is calculated by the senior management by evaluating the time taken by a worker to complete a task. Through timesheets, the employees who perform poorly are identified, which makes it easier to understand on whom should they spend money.

## WHAT ARE THE FEATURES A TIMESHEET SOFTWARE MUST HAVE?

Any firm or employer should make sure that the timesheet software they select has all the features mentioned below.

### 1. Compatible With Maximum Systems

A company has many employees and they can use multiple operating systems. So before selecting a timesheet software, one should make sure that is compatible with Linux, Windows, Mac OS, IOS, etc.

### 2. Representation Of Information In A Simplified Way

The software should have various filters for the firm's information based on the departmental timesheet, monthly timesheet, weekly timesheet, daily timesheet, and other suitable visualization that the organization might need.

### 3. Approves Time-Off Requests And Timesheets

A real-time update of the status should be available to the managers when a detailed timesheet is submitted by its employee. A feature of the employee

requesting a time off and the senior approving or denying it should be available as well.

### 4. Various Methods Must Be Available To Enter Data

The software that one would choose should be flexible when it comes to allowing time logging from mobile phones, RFID Tags, web portals, or any other system.

### 5. Technical Support Should Be Provided

The software becomes very efficient when a 24/7 helpline is available despite the client's location. So, choose software that assists you through various means that include email, chat, or phone.

### 6. Well Integrated With Other Applications

A company uses various business applications and there might be a need to export the time records to a different system. So, the timesheet software chosen should be compatible with other apps as well.

How is productivity and timesheet software interrelated?

It is believed that productivity can be increased when a firm uses timesheet software to track time. Here is a list of how business productivity can be increased:

- Time theft is minimized
- Transparency and team accountability is increased
- Helps to follow a schedule and stay organized
- Encourages prioritization
- The focus on the top priorities is increased
- Discourages multitasking
- It is clear that timesheet software encourages better time management and productivity by making everything effective, easier, and convenient.





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## WHAT ARE SOME OF THE BEST TIMESHEET SOFTWARE AVAILABLE?

### 1. Time Camp

This software is completely free and available for ios, mac, windows, android, Linux, and many more. It is fully automated and time can be tracked for both non-billable and billable hours. The detailed and comprehensive reports can be converted to google spreadsheets, pdf, excel files, or CSV. GSP tracking, extensive integration list, cost and project time tracking, automatic reminders, etc are some other features of this software.

### 2. Harvest

It is available for time tracking applications, mac, windows, android, or ios. One of the best features available is that it tracks expenses and time. Information such as budget spent, time spent, project progress and team performance information can all be easily accessed.

### 3. Zoho Projects

It is available only for ios and android and some web apps. All timesheets and projects are available in place, making it a hub for project management. Team collaboration for teams to connect and create a unified workflow.

### 4. Homebase

This software is a go-to for the firm that has employees working remotely as well as physically. It is available for ios, android, and web apps. It tracks breaks, overtime, and working hours making it easier to calculate the payroll. A combination of project management and human resources functionalities are available in this software.

### 5. ClickTime

This software for time tracking is cloud-based. It helps to report, manage and track the employee's time. It improves performance and reduces the cost. The professionals and businesses that need a timesheet app that is all-encompassing should use Clicktime. It is an available mobile tracking application in android and ios as well as web tracking apps.

### 6. Tick

The timesheets available in tick are very simple and light-weighted. It is available for chrome extension, apple watch, ios, android, etc. It does not have a lot of features but has an automation facility, transparent reports, and project tracking feature.

### 7. Scoro

It is best for the management of a business and real-time updates. It has all the necessary features that a project management tool would need. But it is a little expensive when compares to others, but there is no harm in trying it as it has a 14-day free trial available.

### 8. Replicon

This extensive system enables project managers to track their employees. Anyone who is looking for a comprehensive tool that is full-featured should go with a replicon. It even enables to manage employees' attendance and global time, gross pay, time off, wage-and-hour compliance, tracking billable rates for the employee that are paid on an hourly basis, revenue recognition, and client billing. It even can be tailored according to one's need. It is available for mobile tracking and web applications.

### 9. Hubstaff

It has a feature of online timesheets and reporting as well as GPS tracking, which makes it best for a few companies. It helps in managing the workflow, the team and also improves efficiency. Payments, invoices, and team calenders can also be kept a hand on in this software. The good is that it is available for web tracking apps, mobile apps as well as desktop apps.





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## THE COMPLETE GUIDE



## TO PREPARING YOUR ECOMMERCE STORE FOR *HOLIDAY SEASON*

The holiday season is quickly approaching, and as an eCommerce store owner, you need to get ready for it. Suppose you are prepared to launch your holiday shopping season promotions the week before the celebration of Thanksgiving. In that case, you will be able to have a massive advantage over your competition.

But if you are just starting with the preparation, do not worry, there is still time to get ready if you act quickly.

Here is a list of seven executable tips, following which can help boost your profits this holiday shopping season.

### #1 Instagram promotion

Promotions boost sales and make it easier for customers to choose what to buy, especially if undecided. So, especially for the holiday season, Instagram promotion is a must-have for your business.

Consider hiring professionals that will help you secure a higher outreach, organic growth and support you in building a community that will engage with your content, product, or service. Moreover, this type of promotion will work beyond the specific goals you set for the holiday season since it is excellent for boosting overall brand awareness and visibility.

### #2 Attract your buyers to your holiday offers with great product descriptions

A memorable holiday promo, free shipping, or discount is one of the best ways to convert a casual visitor into a buyer. But, of course, you also need to get them in the mood for some holiday shopping.

An excellent method to do that is with a festive-looking homepage, quality photos, and fantastic product descriptions. And this last aspect is of utter importance since a well-written product description can fasten everything together and give arguments for why people should buy your product.

Most importantly, your conversion rate will increase accordingly by providing our customers with the necessary information to remove any doubts.



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## **#3 Make purchasing and checkout as simple as possible**

If you are running special deals for the holiday season, do not make your customers hunt around your site to figure that out. Instead, focus attention on your holiday products and sales by developing distinct calls to action that will draw your visitors to your holiday promos.

In addition, guide them plainly on the path to the sale by optimizing your checkout process. For example, implement a one-page checkout, remove unnecessary distractions like sitewide banner, header, and footer, and never ask twice for the same information.

## **#4 Make sure your site is mobile-friendly**

You do not need arguments to agree that mobiles are of absolute importance to eCommerce, especially when it comes to holiday shopping. So, when optimizing your site's mobile version, keep in mind that less is more.

In addition, since phones are not as robust as desktop browsers, you should make sure your site loads quickly and that your web host can handle the traffic. Also, simplify your navigation menu so that it only shows the customer what they need, make your search options visible, and integrate various digital wallets.

## **#5 Leverage your email list**

Since this is the moment to remind your consumers that they can purchase their presents from you, holiday email marketing campaigns are a must:

Outline an email strategy that includes a plan for segmentation and frequency of messages.

Build the suspense with a series of personalized emails leading up to special events.

Mail them special offers, personalized product ideas, discounts on unique products, free shipping, a discount, or special promo codes on shipping to those buyers who typically reads your email offers.

## **#6 Provide several shipping options**

eCommerce during the holiday season is all about choice and convenience, even in shipping. Some customers will gladly pay extra to get the order quickly, and some will not order at all unless shipping is free.

That being said, it is critical to give your buyers options. Consider, for example, two-day shipping, in-store pick-up, free shipping on orders above a specific cart value, and multi-courier shipping solutions. And since shipping is closely related to your store checkout process, give options, but by all means, avoid complexity.

## **#7 Check your inventory**

Before starting a holiday promotion, you need to check your inventory and have enough items in stock. To start, prepare a list of what to stock up on and pay special attention to your products highlighted as bestsellers.

Then reach out to your suppliers and vendors and let them know in advance on predicted order volume. Carefully planning inventory puts your business in a far better position to deal with the increased demand during busy shopping periods. Also, do not forget to make sure your security is up-to-date.

Finally, go the extra mile and prepare packaging that will delight your customers when they receive it.

## **The bottom line**

Every eCommerce business faces a challenge when it comes to holiday preparations. It comes with a lot of stress and hard work, but the good news is that it pays off. To make the most of the holiday season, you need to plan ahead and execute with perfection.

That being said, take the time to understand what your customers are looking for and offer them the best holiday deals you can. Then, implement our tips, and you are all set to nail the upcoming holiday season and dramatically increase your revenue.



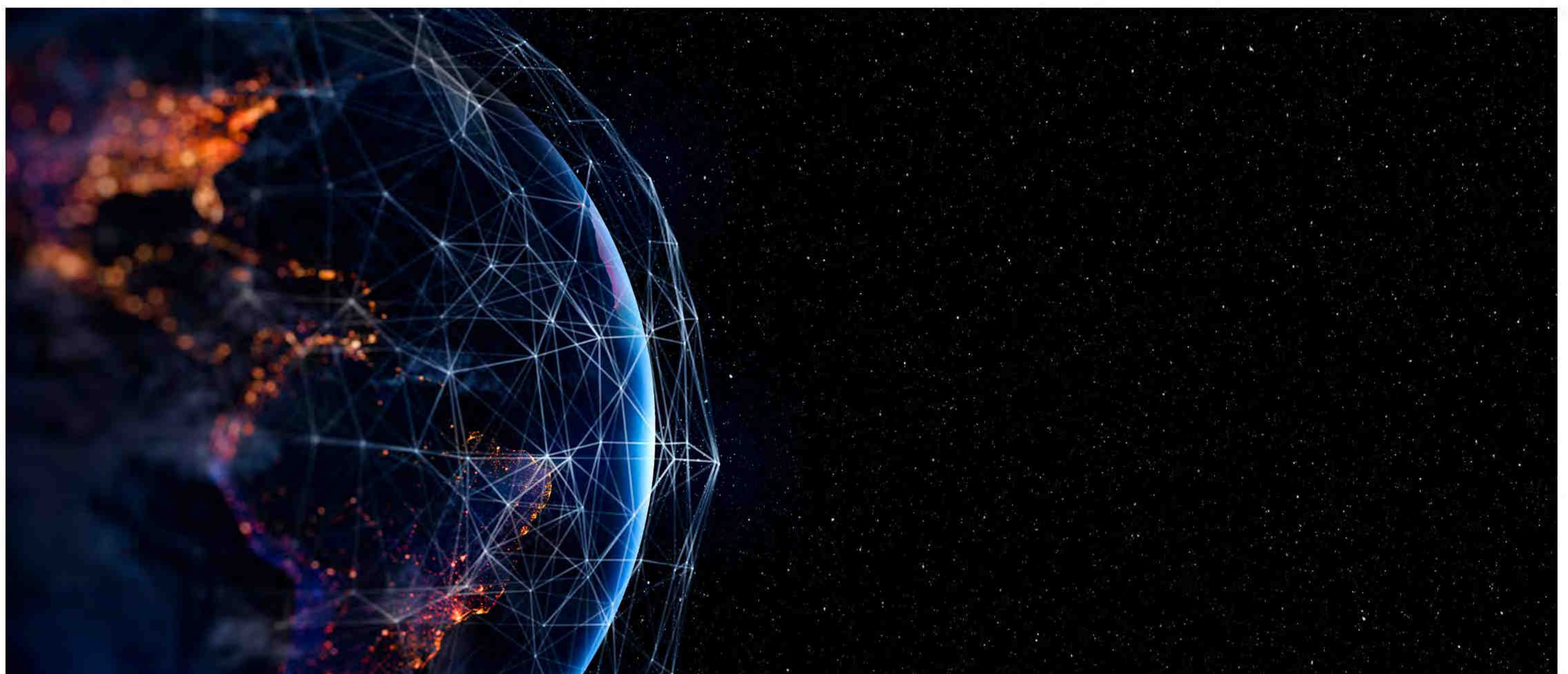


# **BUSINESS UPSIDE**

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## **NOVEMBER TOP BUSINESS EVENTS IN THE WORLD**

<b>DATE AND PLACE</b>	
<b>Mon, 01 - Tue, 02 Nov 2021 Vancouver, Canada</b>	<b>INTERNATIONAL CONFERENCE ON BUSINESS AND ECONOMICS (ICBE)</b>
<b>Mon, 01 - Tue, 02 Nov 2021 London, UK</b>	<b>TOTAL SUPPLY CHAIN SUMMIT (TSCS)</b>
<b>November 1-4, Lisbon, Portugal</b>	<b>WEB SUMMIT 2021</b>
<b>November 8-12, Singapore</b>	<b>SWITCH 2021</b>
<b>November 30 - December 1, London, UK (Hybrid)</b>	<b>GIANT HEALTH 2021</b>
<b>November 30 - December 2, Ghent, Belgium</b>	<b>THE BIG SCORE 2021</b>
<b>November - 04, Guwahati</b>	<b>INTERNATIONAL CONFERENCE ON GLOBAL BUSINESS, ECONOMICS, FINANCE AND SOCIAL SCIENCES (ICGBEFSS)</b>
<b>November 8 - 10, 2021, Las Vegas, Nevada</b>	<b>WEDDING MBA</b>





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## BOOKKEEPING BASICS FOR SMALL BUSINESSES

### *Make Your Work Easier*

One does need to specialize in accounting to know about business bookkeeping. Knowledge about bookkeeping basics is a must for any business owner, big or small. This article will talk about everything that a businessman needs to know about bookkeeping.

#### Bookkeeping Definition

The process of maintaining the financial transactions of one's firm into organized accounts on a day-to-day basis is known as bookkeeping. It depends on business to business when it comes to choosing the technique for bookkeeping. There is much importance of bookkeeping and one of them is that it allows creating financial reports that further helps to check how the person's business is performing. It becomes easier to audit for tax if the books are maintained properly.

#### Who is a Bookkeeper?

People generally get confused between an accountant and a bookkeeper. But a bookkeeper is a professional who is responsible for maintaining and recording the financial transactions of a firm like payments, invoices, sales revenue, expense, and purchases. Below is a list of tasks performed by a bookkeeper.



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- Recording financial transactions
- Bank feed management
- Bank account reconciliation
- Account receivables handling
- Account payables handling
- Helps with tax compliance
- Formulates the financial statements
- Some Human resources and payroll functions are taken by them
- Make recommendations for process streamlining and technology

## WHAT ARE THE DIFFERENT BOOKKEEPING METHODS AND TYPES?

A business person needs to decide the bookkeeping type they want to follow. The revenue of the business and the day-to-day transaction are to be considered while deciding the bookkeeping method and types. At times, the size of a business is also the factor of the method used to maintain the books. Single Entry and Double-entry are the two bookkeeping types.

Bookkeeping can be made either manually or digitally.

### ● MANUAL BOOKKEEPING

It is a traditional and paper-based bookkeeping method. The record of all the transactions is made manually using ledger books, journal registers, etc. It is used when the business transactions are not very complex and the firm size is small. This task is easier and cheaper but at the same time can be very tedious and required a lot of patience and skills.

### ● COMPUTERIZED BOOKKEEPING

The digital or computerized way of bookkeeping and maintaining and recording transaction is comparatively new and innovative. The bookkeeper or usually an in-house person uses bookkeeping or accounting software. This method of recording transactions for a business is convenient, faster, and easier. It is most preferred by the business of the new generation as the tedious work is eliminated which is not the case with manual bookkeeping. In this method, the financial reports generated are accurate and reliable. Apart from Tally.ERP 9, the other software that businesses can use includes:

- **Intuit QuickBooks Online**
  - Easy to use and set up
  - The starting price per month is USD 7
  - Integrated with various applications
- **FreshBooks Accounting Software**
  - Professional and quick invoicing
  - The starting price per month is USD 15
  - The invoice is automated
- **Oracle NetSuite**
  - The ERP features are robust
  - The pricing can be customized
  - A system is available for payment management
- **Zoho Books**
  - The accounting tasks involves automation
  - The starting price per month is USD 9
  - Portal for client
- **ZarMoney**
  - The pricing is transparent
  - The starting price per month is USD 15
  - More than 9600 banks are integrated with it

Single Entry Bookkeeping System	Double Entry Bookkeeping System
When the entry recorded is one for each financial transaction or activity, it is known as single-entry bookkeeping.	When there is a requirement of two records for each financial transaction or activity, it is known as double-entry bookkeeping
This system of bookkeeping is very simple and firms use it mostly to generate cash flow reports or record receipts daily, weekly or monthly	In the double-entry system, balances and checks are provided by recording an equivalent credit entry for individual debit entry.
It is difficult to identify errors in this system	Identifying errors is easier in double entry
It is suitable for small enterprises	Medium or large size enterprises generally prefer this system
It is not suitable and useful when filing tax	It is generally very helpful at the time of tax filing
It contains just the personal account	Nominal, real and personal accounts are there in its ledger
The statement of profit and loss are made here roughly.	The balance sheet, P/L account, and trial balance are prepared in a scientific manner

**BOOKKEEPING CONTAINS THREE  
SETS OF BACK-TO-BACK DOUBLE  
LETTERS**

**ACCOUNTANTS FEATURE IN THE  
OSCARS – NOT THE WAY YOU  
MIGHT THINK**

**THE FIRST EVER RECORDED  
NAME BELONGED TO AN  
ACCOUNTANT**

B o o k k e e p i n g



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## HOW TO DO BOOKKEEPING?

Small businesses should have bookkeeping in place. Here is a guide for small business accounting:

### Establish A System

The system type that one wants to use should be decided consistency is very important when doing bookkeeping. The financial health of a firm can be affected if the receipts are lost, transactions recording is missed, or a transaction is been recorded multiple times. So being consistent with transaction recording in journal and ledger entry, is the way to avoid mistakes.

Accounting software is a must While there are businesses that still use the old way for bookkeeping, i.e doing it manually. It is suggested that businesses use accounting software as the financial statement is more reliable, accurate and the entire process is very fast.

Using a spreadsheet should be a go-to if deciding to do bookkeeping manually.

Using a spreadsheet to record the transaction, when going the traditional way is the best go-to. Amount paid/owed, date of invoice creation/ received revenue/- expenses type, account number, and buyers/supplier name.

### Record Transactions Properly

The accounting method used should be the same for all entries Accrual and cash are the two methods for bookkeeping and accounting. So before starting the entire process, the accounting method should be decided based on the firm's objectives and goals. Also, it should be decided if single or double bookkeeping should be used.

Transactions Should Be Posted In A Ledger

There should be a separate ledger for every account recorded, i.e for retained earnings, owners equity, payroll expenses, sale costs, inventory, sales, accounts payable or receivable, cash, etc. The transactions should be posted regularly and the ledger accounts should be analyzed.

Bookkeeping basic Terms that Small Businesses Should know

Before opting for bookkeeping, the small and the large businesses should know these basic terms.

#### Account Receivables

The track of the amount that any third party owes to you is known as account receivables.

#### Account Payable

The track of the amount that a firm owes to the government, banks, supplier companies, other third parties, or from any borrower is an account payable.

#### Balance Sheet

The breakdown of a firm's financial position through a detailed report into a liability, asset, business capital, etc is known as a balance sheet.

#### Asset

The things a firm or its owner owns that further assist in running the business is known as an asset. For example, cash in hand, cash in the bank, furniture, buildings, machinery, land, vehicles, tools, etc

#### Capital

Capital is the money or any other asset that the business owner owns and is not a part of the profit earned from the business operations.

#### Bookkeeping

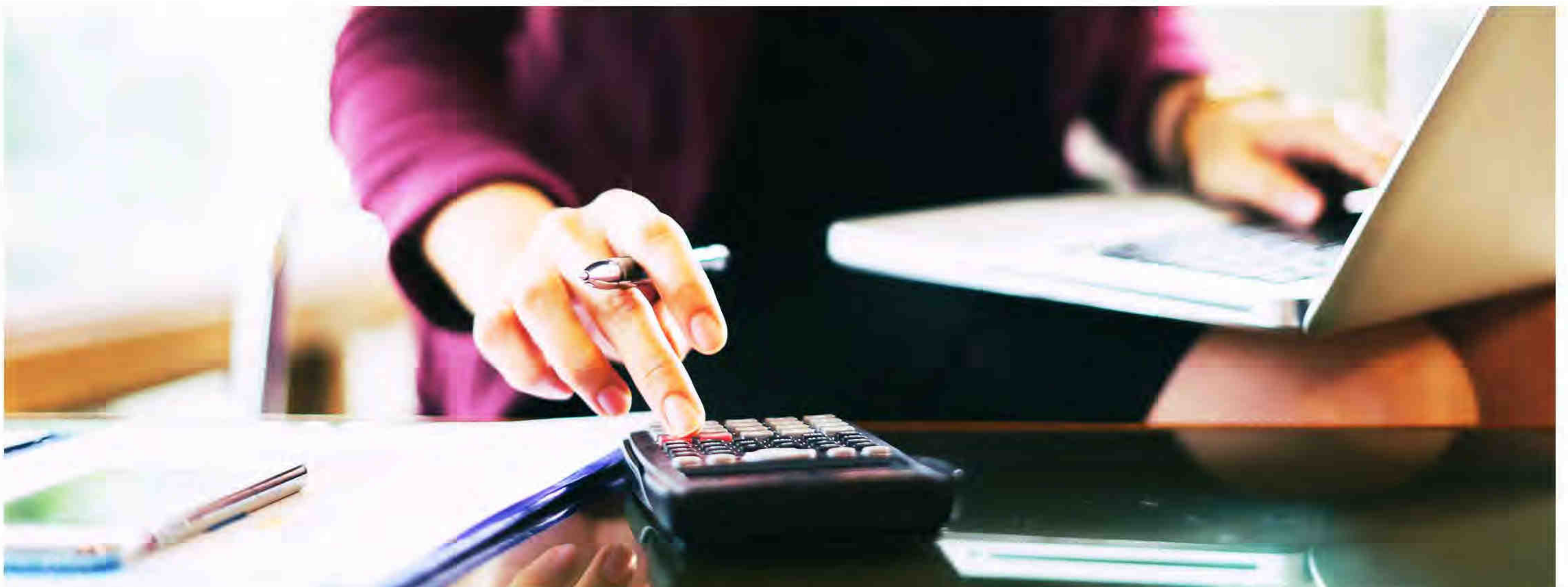
As already discussed above, bookkeeping is the financial statement of a business day to day transactions.

#### Cost of Good Sold

Also known as COGS, it is the amount of money spent on services or goods that a business owner plans to sell to its customers.

#### Equity

The accumulated profits and the capital of the firm owner together make a firm's equity. The equity for small business owners is shown in the capital account.





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## Depreciation

Every asset or product's value is reduced over time due to wear and tear, and this reduction in the value is known as depreciation.

## Income Statement

The financial activities summary or the summary of the financial statements over a certain period of time is known as the income statement. The revenue earned, expenses, COGS, net loss, and profit are shown in this statement.

## General Ledger

A general ledger is the account or records one uses to summarize, sort, and store the transactions. It is also featured in the income statement and the balance sheet.

## Liabilities

The debts a firm owes to any third party be it a bank, clients, etc are known as liability. It can be loans, unpaid bills, etc.

## Journal

The bookkeepers store and record their everyday transactions in a journal. There is a separate journal for each active account be it account payable, account receivables, or cash.

## Revenue

The money collected in the process of selling services and goods is the revenue of a firm. A business can make revenue by selling assets that are no longer in use.

## Payroll

Payroll is something that small businesses pay to their employees. Payroll is the bookkeeping part, that is very big, and even involves aspects are reports have to be sent to the government.

## Trial Balance

Before closing the books for the year, and making a final financial statement, it is necessary to check that books are balanced. The process of testing the same is known as trial balance.

## DIFFERENCE BETWEEN ACCOUNTING AND BOOKKEEPING

Business owners get confused between the two terms, i.e bookkeeping and accounting.

Bookkeeping	Accounting
It is all about recording event that is financial and economic	Accounting communicates the financial events, identifies records, and is an information system
It is a part of the process of accounting	The accounting process is all about accounting
A bookkeeper is someone who is responsible for bookkeeping	An accountant handles the accounting of a business
The nature of bookkeeping is clerical	The nature of accounting is numerical
The standards followed by bookkeeping is set by the own organizations	International standards are followed when it comes to accounting
There is no remarkable development when it comes to bookkeeping	Experts constantly develop accounting
Bookkeeping is all about recording	Accounting includes communicating, recording, and identifying
Bookkeeping is just used by internal users such as employees, managers, and owners	Both external and internal users have access to a companies account





# BUSINESS UPSIDE

NOVEMBER 2021

## Need To Travel For Business?



### *Here's How To Make The Most Out Of Your Time*

**I**n the pandemic, flights were grounded, and business travel came to a halt across the world. The UK is slowly returning to normal, and business travel is finally starting to remerge. Business travel is a fantastic opportunity to explore different countries, cultures, and sectors of your organization. However, it can also be very stressful and tedious at times.

Here are a few ways you can make the most out of your next business trip.

#### **Plan ahead**

You should start researching your destination and the attractions in the area. You might have a free afternoon to see the local sites and indulge in a few tourist activities. Or, if you know someone in the area, you could arrange to meet for dinner and catch up. It helps to have things to look forward to after a long business day. You can do your work and still enjoy the novelty of traveling abroad. Make sure to leave enough time for all your meetings and rest.

#### **Look at the transport**

Taxis can get very expensive after a day or two. You should research the local transport network to see how you will get into the office every day. For example, you could look at train times to London to make sure you are on time for every meeting. You could use the local underground bus system or hire a rental car. You will have much more freedom and flexibility once you have organized your method of transport.

#### **Prepare for the worst**

Always pack a spare pair of underwear and office clothes in your carry-on luggage. If your suitcase goes missing, you don't want to be caught out on the day of your big meeting. You represent the company when you travel abroad, and it's important for you to look your best. Always be over-prepared, from the clothes you pack to the research you do before the meeting.



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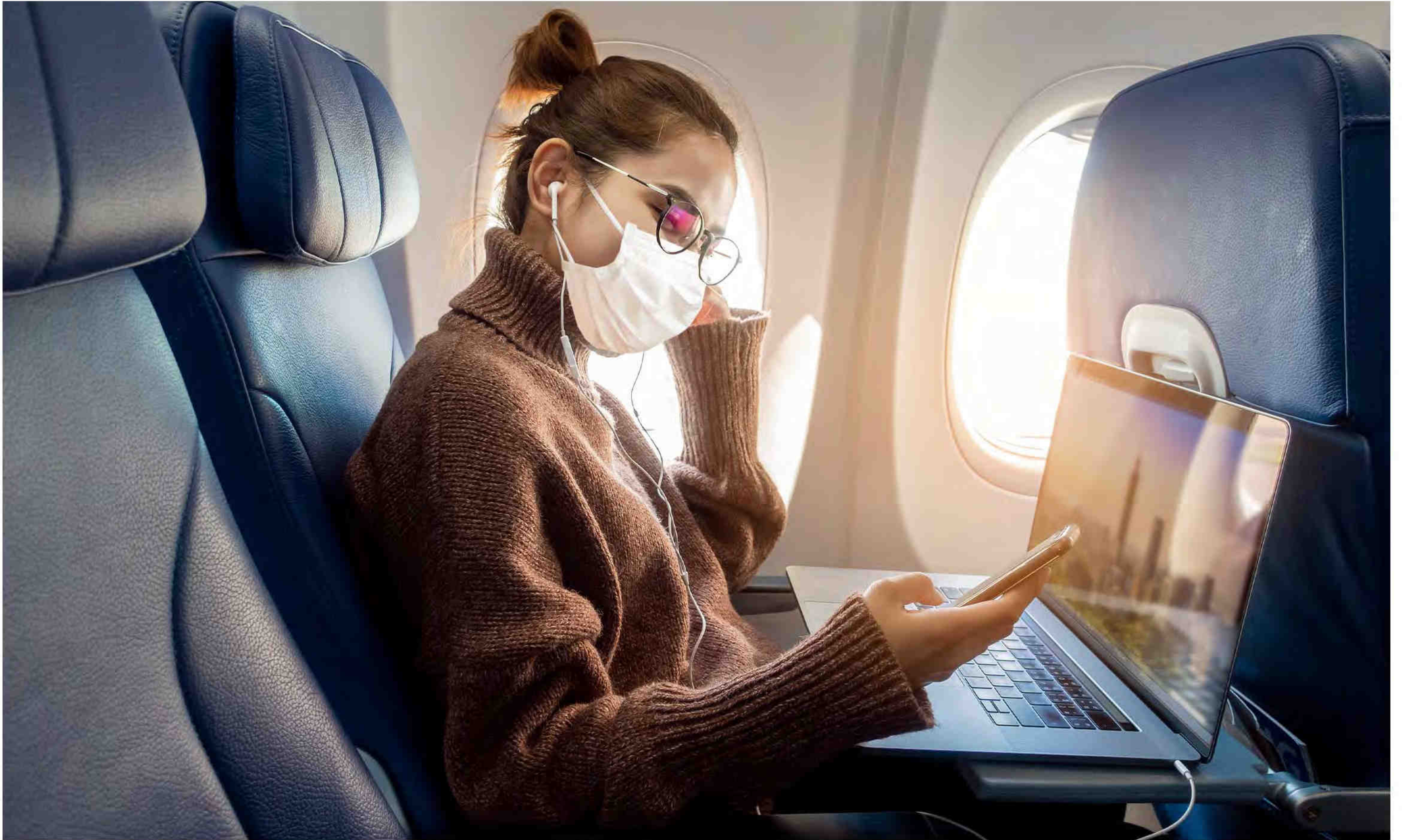
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## Stay somewhere nice

A high-quality hotel or rental apartment can make all the difference. You need to feel at home in your accommodation. Travelling can be very stressful and you need somewhere to relax at the end of a long day. Bring your laptop with you, so you watch some TV in bed and chill out. Rest is essential for business trips, especially if you have jet lag. Try to pack a few personal items so you can feel at home even when you're halfway across the world.

A little preparation will make your business trip much more enjoyable.



“

## *Quote Of The Month*

*“Either you run the day, or the day runs you.”*

**JIM ROHN**

**AMERICAN ENTRENEUR, AUTHOR AND MOTIVATIONAL SPEAKER**



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## POETRY OF THE MONTH

### *What Inspires An Artist?*

Only if we knew the right  
The answer, too. Ask us about  
Why the stars twinkle and we will  
Pull out a page or a canvas  
And give you something jaw-dropping  
That will answer your question  
And will leave you with some more.

But don't be fooled if we're different  
In person and don't resemble our art.  
It's just we hide from the world  
Or show our dreams to the same world.

This much I know, all artists are sad  
And only their art brings them some peace  
If not happiness.

Don't you know, if we told you  
What inspires us, you'd take it away?  
The mystic will go.

All that would be left will be  
Literal words and some passages  
And nothing in between the lines.

Instead of asking me  
What inspires me to write  
I hope you ask yourself  
Do I really wish to know  
What he has suffered  
And what his inspiration  
Must have brought on him?

Until you ask that question to yourself,  
My answer to the question will be:  
"It's all in the head."



Prasun Das



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## IHQ REVIEWS

Review summary

5  
4  
3

4.2

1,542 Reviews summary

**TRENDING**

**APPS**

**APPLIANCES**

**GAMES**

**BOOKS**

**SOFTWARE**

**TECH & GADGETS**

**BLOGS**

**MOVIES & WEBSERIES**

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## Tête-à-Tête with the American Best Selling Author

KEYNOTE SPEAKER,  
MARKETING STRATEGIST,  
UNIVERSITY EDUCATOR,  
AND BESTSELLING AUTHOR OF  
“MARKETING REBELLION,”  
AND “CUMULATIVE ADVANTAGE

A portrait of Mark Schaefer, a middle-aged man with grey hair and glasses, smiling. He is wearing a dark suit jacket over a light blue shirt. The background is a blurred office setting with windows.

**MARK SCHAEFER**

“KNOWING WHICH DOORS TO OPEN AND WHICH DOORS TO CLOSE. IT’S WISDOM THAT IS EARNED OVER TIME.”- THIS IS HOW MARK SCHAEFER, ATTRIBUTES HIS SUCCESS.

Mark Schaefer – the man with multiple expertise – as the globally recognized Keynote Speaker, Marketing Strategist, University Educator, and Bestselling Author of “Marketing Rebellion,” and “Cumulative Advantage”. He has built his career helping companies and leaders stand out in a world of overwhelming information density.

Mark Schaefer shares his views on success strategies, managing business, strategizing development, and motivation with Business Upside in this interview. Edited excerpts from the interview:



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## EDITED EXCERPTS FROM THE INTERVIEW:

**Business Upside [BU]:** What influenced you to become an author?

**Mark Schaefer [MS]:** I have always enjoyed writing but honestly never dreamed of writing a book. When I started my business in 2008, I began to blog and my posts caught on. I earned the attention of some publishers and that led to a book contract. I decided to write a book for the experience of it and discovered that I was pretty good at it!

**Business Upside [BU]:** What is more satisfying to you – delivering a lecture, strategizing business development, or writing a book?

**Mark Schaefer [MS]:** I love all of those things. I guess writing a book means a little more because it is permanent. I doubt any speech or strategy will become part of my legacy.

**Business Upside [BU]:** How do you manage your work schedule while writing a book along with your coaching, workshops, developing business strategies, and delivering lectures?

**Mark Schaefer [MS]:** I have to block out a significant amount of time to write a book. When compiling a 70,000-word narrative, it's difficult to start and stop. So I usually time my writing to coincide with the winter holidays when business and teaching slow to a halt.

**Business Upside [BU]:** What qualities make a successful writer?

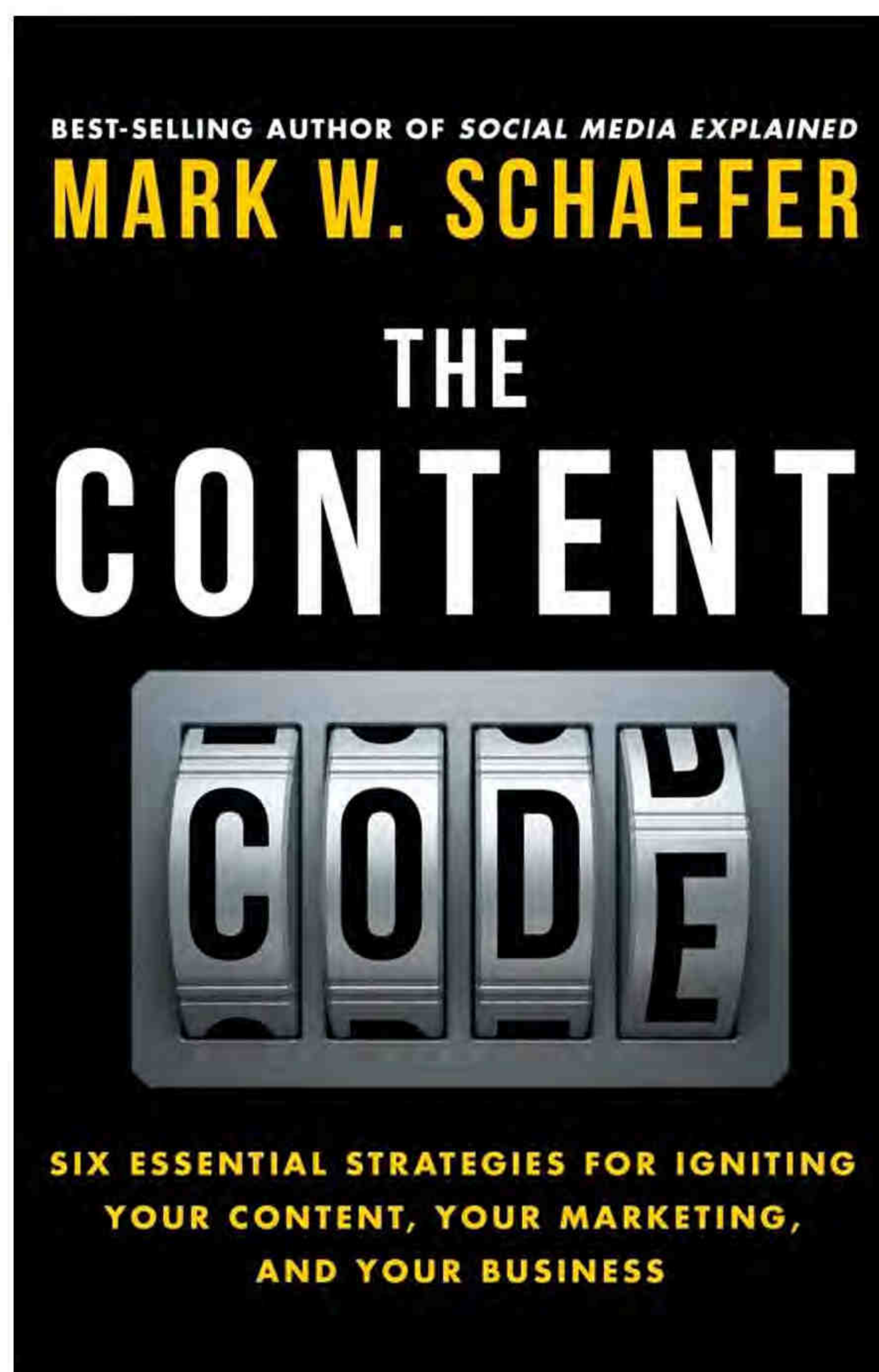
**Mark Schaefer [MS]:** I think the most important thing a business writer can do is deliver insight, not just information. Insight leads to a special book. It also takes a tremendous amount of courage to put yourself out there in a permanent way, and persistence to stick with a project like this over a long period.

**Business Upside [BU]:** Does writing energize or exhaust you?

**Mark Schaefer [MS]:** Both, in equal measure. When I know I'm creating something bold and beautiful, I imagine how much fun the reader will have with my book. But I put such an extreme amount of time into my books that are an exhausting process. It affects me mentally and even physically.

**Business Upside [BU]:** What are common traps for aspiring writers?

**Mark Schaefer [MS]:** If you want to write a book to make money, you need to re-think your strategy! There are many good reasons to write a book like fulfilling a dream or building your brand but you will not make money on a business book.





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**Business Upside [BU]:** Do you try more to be original or to deliver to readers what they want?

**Mark Schaefer [MS]:** I hope that if I'm helpful and original, that is exactly what the reader wants.

**Business Upside [BU]:** Do you want each book to stand on its own, or are you trying to build a body of work with connections between each book?

**Mark Schaefer [MS]:** Each book stands on its own, however, there is an undeniable trajectory to my work. My books reveal my evolving thought process and insights. Over the last 10 years, my theme is finding a way to stand out against this overwhelming wall of noise we face each day. At the heart of every person and every business, we want to be seen, we want to be heard, we want to be discovered — and that's what I write about.

**Business Upside [BU]:** How did publishing your first book change your process of writing?

**Mark Schaefer [MS]:** My first books were a little stiff because I was nervous about the process and showing myself to the world. I think that I was writing to please an editor, not a reader. As my confidence grew, you could detect my voice coming through more powerfully. Today many people tell me they feel like I am talking right to them through my books because they are so honest and fun.

**Business Upside [BU]:** How do you balance making demands on the reader with taking care of the reader?

**Mark Schaefer [MS]:** I don't make any demands of the reader. I honor the reader and respect them. I simply show them new paths on their map.

**Business Upside [BU]:** What's the best way to market your books?

**Mark Schaefer [MS]:** That's a difficult question. It's perilous spending marketing money on a book because the margins are generally pretty thin. My focus is getting early readers excited about the book so they will advocate it with their friends and audiences. Organic advocacy is the key to nearly all marketing success today.

**Business Upside [BU]:** What kind of research do you do, and how long do you spend researching before beginning a book?

**Mark Schaefer [MS]:** I usually spend between nine and 12 months researching a book. I'll create an outline of what I think the book will be, and then I watch my world for ideas, quotes, statistics, and research that can fit within those chapters. I guess you could call it "organic research." I will also do very deep dives on a particular topic until I become an expert on that subject.

**Business Upside [BU]:** How many hours a day do you write?

**Mark Schaefer [MS]:** During non-book periods, I probably average an hour a day on my blog. When I am in the process of actually writing a book, I might be spending 8 to 12 hours on the process.

**Business Upside [BU]:** Do you read your book reviews? How do you deal with bad or good ones?

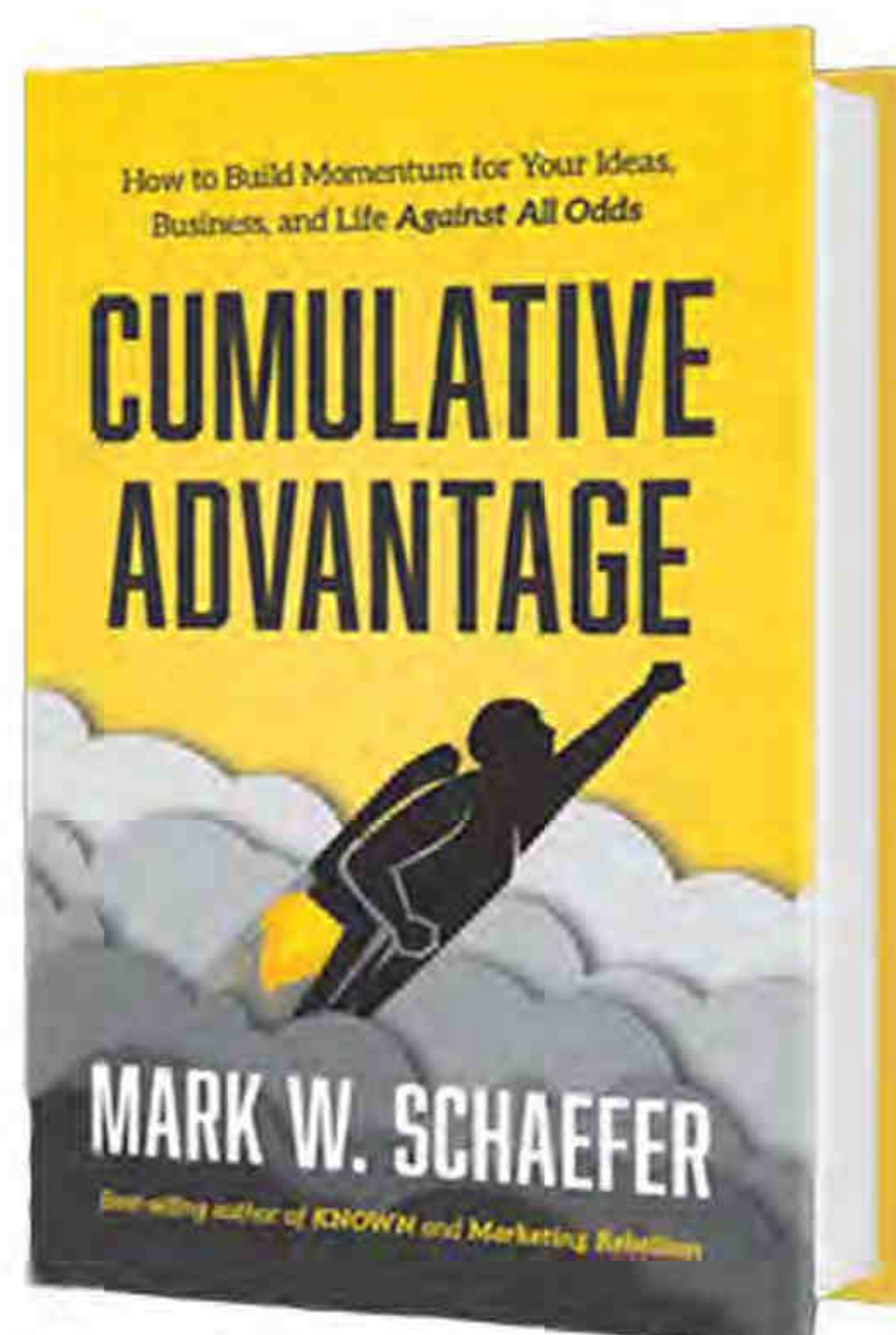
**Mark Schaefer [MS]:** I do read the reviews because it's good feedback. Thankfully I do not get many bad reviews but I don't dwell on them. I think I have the right temperament to be a writer!

**Business Upside [BU]:** Do you believe in writer's block?

**Mark Schaefer [MS]:** I think this is a pretty common problem but I don't personally experience it. I have struggled with writing sometimes but the stress comes from finding the right format or structure for a book, not necessarily coming up with the ideas.

**Business Upside [BU]:** Are you working on anything at the present you would like to share with your readers?

**Mark Schaefer [MS]:** I just launched my new book "Cumulative Advantage: How to Build Momentum for Your Ideas, Business, and Life Against All Odds." So I am taking time to enjoy the reception to this book. It's already won some awards and is being used as an assigned text in some university classes. I like to watch my baby go into the world. I will probably get serious about a new book next year.





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**Business Upside [BU]:** How do you use social media as an author?

**Mark Schaefer [MS]:** I don't use social media as an author, but I use it as a human! I'm fairly active across the channels as a way to connect with new people and engage with them.

**Business Upside [BU]:** Do you believe in giving free advice?

**Mark Schaefer [MS]:** I get a TON of requests from people who want to "pick my brain." I can't possibly handle all those requests so I have a place on my site where anybody can buy an hour of my time for a little money. That keeps it under control but still keeps me accessible. I almost always say yes to requests from students.

**Business Upside [BU]:** To what do you attribute your success?

**Mark Schaefer [MS]:** Knowing which doors to open and which doors to close. It's wisdom that is earned over time.

**Business Upside [BU]:** How do you market your business, and which method has been most successful?

**Mark Schaefer [MS]:** I have many different sources of income including marketing consulting, workshops, speaking at conferences, and of course the books, to name a few. Each channel requires a different approach. However, I would say the overarching strategy is to build authority through my forward-thinking content. You can find my blog, podcast, and books at [www.businessesGROW.com](http://www.businessesGROW.com)



“KNOWING WHICH DOORS TO OPEN AND WHICH DOORS TO CLOSE. IT'S WISDOM THAT IS EARNED OVER TIME.”





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*Pinterest*

## YOUR CONVENIENT DIGITAL SCRAPBOOK

*P*interest is an online pinboard and a virtual scrapbook. Since 2010 Pinterest has been the point of source for thousands of users for self-expression and limitless creative and unique ideas. The company Pinterest's main mission and goal is to connect and link all the people around the world through the things which they find to be interesting and shared tastes. Pinterest based in California at a place called Palo Alto has become one of the most popular and famous social sites and holds 9th position in social sites on the web. It also continues to attract and fascinate users from every end of the spectrum of creativity. Starting from the professional architect to future bride users all across the world are pinning ideas and pictures on their profiles and inspiring others as well as receiving inspiration from other people.

### SPECIFICATION OF THE SYSTEM

Pinterest can be called an engine for self-expression where millions of users from every corner of the world are pinning things on their virtual pinboard of different aspects and categories of their respective interests and sharing those pins with other people starting from fashion to recipes, to craft ideas and whatnot.

**Scalability:** Pinterest is operated by the server of Amazon Ec2 cloud which allows higher efficiency and scalability.

**RAM:** Though there is a lot of information that is to be stored, still there is no such high amount of information that needs to be examined at a single time.

**Disk:** Pinterest stores a good amount of personal information and millions of boards with links and pictures on them.

**CPU:** Linking pictures to a social site platform and presenting those links will not require much power processing.

**Bandwidth:** As it sends a generally small amount of particulars back to the users it does not need too much bandwidth.



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## HISTORY

In December 2009 the Pinterest project was launched with foregoing Google display advertisement designer Ben Silberman as the head and was associated by Evan Sharp and Paul Sciarra former facebook display designer. Silbermann came up with the explanation of the main reason for Pinterest is that all three of them share the idea of the things the people collected say about who those people are. They were very excited to launch such a virtual platform as they can collect their favorite things and also be able to share those collections with everyone. Like every startup venture, Pinterest was decently financed through Bessemer Venture Partners with an amount of about \$10 million which made the value of the company almost around the US \$40 million. The founders of Pinterest get more funding from a group of private entrepreneurs; the majority of the group was from Silicon Valley. Later in October 2011, the company received an additional financing amount of US \$27 million from Andreessen Horowitz which brought the value of the company up to \$200 million. After that Pinterest users formed a strong family of above 4 million. Thereafter, Pinterest was ranked in the position of 38 in the list of 50 best websites of 2011 in TIME magazine and also immediately introduced an app for iPhone manufactured by ColdBrew Labs.

## FEATURES

Pinterest is capably expressed as a virtual or online pinboard where users of the application can pin recipes, quotes, images, and so on. Many users and subscribers for the application use the pinboard to take the creative idea to decorate homes, plan weddings, latest styles, search for creative recipes, and most importantly they search for the creative spectrum inspiration. Thus, the majority of users of Pinterest are mostly found to be females or women from the age of 25 years to 44 years old especially those who have an enthusiasm for crafts and arts.

Pinterest is very simple to use or fairly user-friendly. While online window shopping users of the application are able to click the picture of their interest, then they need to open the CreatePin browser followed by simply dragging the selected image into the defined plot. Now the users can add up a description to their selected picture or image and also be able to sort by the latest pin created into one of their different pinboards.

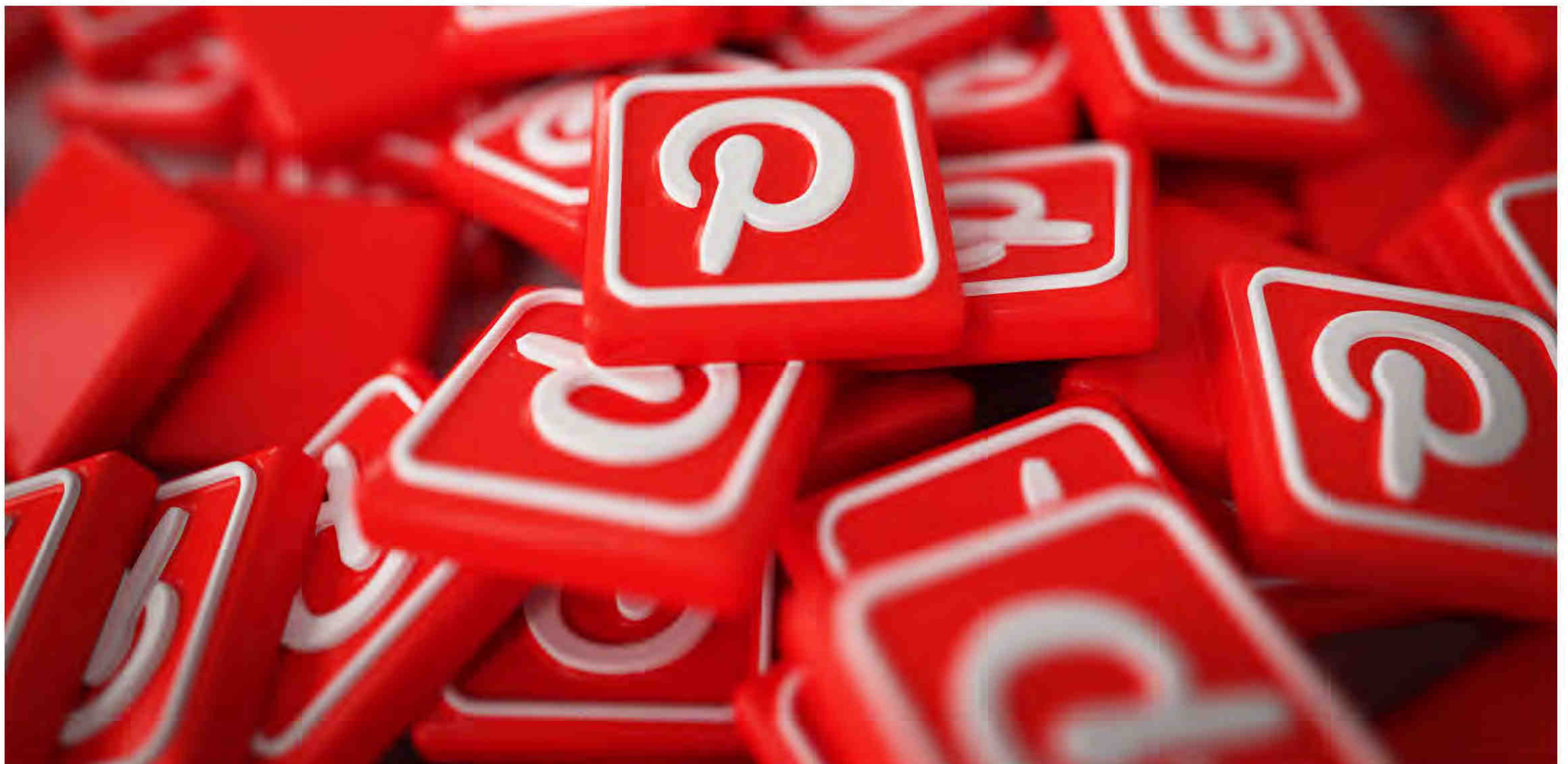
Customizing the user's own pinboard has become just as much of a hobby and also following other user pinboards. Users are able to follow friends' or strangers' pinboards by getting Facebook updates. Pinterest also provides an application named "tastemakers" which offers the subscribers to follow their favorite big-name creative minds, writers, artists and extract from their unique creativities.

## SYSTEM

To control arrangements of high traffic, Pinterest uses the Cloud of Amazon Elastic Compute in order to meet all the demands as Pinterest needs to store a huge number of images in the form of data. Cloud servers of amazon elastic compute offer Pinterest the flexibility to handle the enormous fluctuation of high traffic while creating a dependable and efficient service. The cloud provides Pinterest with the scalability and cost-efficiency for the growth in sequential with the users while being a small fair organization by its estimation.

## CONCLUSION

Pinterest was launched in 2009 has rapidly become one of the most famous sites for social networking on the web. It has influenced a huge amount of web trackers by obtaining more than millions of users and still counting and becoming one of the top listed of 50 most traffic networking websites in the US and has also received considerable financial support from the big and top-name investors. The subscribers of Pinterest use the pinboard to capture the creative idea to decorate homes, plan weddings, latest styles, search for creative recipes and most importantly they search for the trending creative spectrum. Meanwhile, Pinterest has become a website of 'join by invite' and growing because of the popularity of the advertising of 'word of mouth'. Pinterest can efficiently offer its users an addicting and apparently unique service by using a flexible platform of cloud hosting.





# BUSINESS UPSIDE

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## How to Use T-Shirt Advertising to Promote Your Business?

T-SHIRT  
MARKETING

**W**hen it comes to building brand awareness and getting your products into the hands of your target audience, promotional products and giveaways are always great options. In fact, roughly 81% of consumers keep promotional products for more than a year. When you give away something functional – like a t-shirt – the item has countless opportunities to make an impression over the course of a year (or more).

While any type of free gift can generate brand awareness and interest in your business, there is something about a t-shirt that offers especially far-reaching benefits. Just about everyone loves a free t-shirt, and when the one you offer is comfortable and stylish, the people you share it with will wear it over and over. And in doing so, they will be offering free marketing for your business everywhere they visit.

If you want to run an effective t-shirt advertising campaign, though, it's not quite as simple as just handing out shirts to everyone you meet. That strategy will end up costing you a lot of money and isn't likely to help you achieve the results you are hoping for. Keep reading to discover a few helpful tips on how to use t-shirt advertising to promote your business in a manner that is both cost-effective and highly beneficial to your business.

### DRESS YOUR STAFF IN T-SHIRTS

Dressing your staff in t-shirts emblazoned with your company's logo is one of the easiest ways to use t-shirts to market your business. This option is great for restaurants, retail businesses, service companies, and other types of businesses where t-shirts serve as appropriate workwear. When you dress your employees in branded t-shirts, they serve as walking billboards for your brand. If employees wear their shirts on their way to and from work, there are countless opportunities for them to make impression on potential customers along the way.



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## GIVE SHIRTS AWAY TO POTENTIAL NEW CLIENTS

If you work with high-value clients or sell expensive products, you can add a personal – and impressive – touch to your pitch by giving branded t-shirts to prospective new clients. When you are trying to win over a prospect, offering them a promotional item with a high perceived value (like a high-quality t-shirt) can help sway them over to your side. Trust us, the cost of giving away a free t-shirt is nothing compared to the financial gain that could come from making a huge sale!

## HOST A CONTEST

When you are trying to build awareness for your brand, hosting a contest where participants can win t-shirts is a great option. There are a few different ways to do this. If you are already an established brand, you can simply offer the chance to win a free t-shirt emblazoned with your company's information in exchange for sharing your business on social media, joining your mailing list, etc.

If you are just starting out or you are thinking about giving your logo a facelift, try hosting a design contest. Encourage members of your target audience to submit logo and shirt designs, and provide the winner with a shirt plus a free product or service that your business offers. Once the contest ends, have shirts printed with your new logo and use them as promotional items. Be sure to give the winner credit for the design!

## ATTEND TRADE SHOWS

## SPONSOR AN EVENT

Sponsoring events that are likely to appeal to members of your target audience is another solid option when it comes to building brand awareness. Doing so can also help ensure that your prospective customers see your business in a positive event. Whether you sponsor a charity 5K, a local sporting event for kids, or any other type of event, hand out t-shirts with your logo and business information as a thank you for participating. Even if the shirts are not worn during the event, they will be worn at other times and will provide a great deal of promotional power.

## GET CREATIVE

When it comes to marketing your business with custom t-shirts, the options are limitless. There are all sorts of creative ways to use shirts as an integral part of your marketing efforts. Think carefully about the nature of your business and the members of your target audience, and you will likely be able to come up with creative ways to use t-shirt advertising to promote your business.

## CONCLUSION

In the world of promotional freebies, t-shirts are one of the most popular options. Despite their low cost, they have a high perceived value that makes them appealing to prospects. For business owners, they offer opportunities for free advertising every time someone wears them, so they tend to offer an exceptional return on investment.

Whether you choose to use t-shirts as your main marketing material or as a smaller piece of your advertising efforts, they will help you grow your business and build brand awareness.





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## 5 BENEFITS OF B2B MARKETING STRATEGIES FOR YOUR BUSINESS

MARKETING TODAY IS ESSENTIAL FOR THE SUCCESS OF COMPANIES ESPECIALLY IN SELLING THEIR PRODUCTS TO OTHER BUSINESSES. THIS REFERS TO BUSINESS-TO-BUSINESS (B2B) MARKETING, WHICH FOCUSES ON CREATING MATERIALS FOR OTHER COMPANIES INSTEAD OF TARGET THE CONSUMERS. BUT IF YOU OWN A COMPANY SPECIALIZING IN SELLING ITS PRODUCTS OR SERVICES TO OTHER BUSINESSES, YOU NEED TO DEVELOP A SUITABLE B2B MARKETING STRATEGY.

THERE ARE DIFFERENT WAYS YOU CAN DO THIS, INCLUDING CONTENT MARKETING, EMAIL CAMPAIGNS, SEO CAMPAIGNS, SOCIAL MEDIA PROMOTIONS, AND PAID SEARCH CAMPAIGNS. BUT WHAT BENEFITS SHOULD YOU EXPECT FOR IMPLEMENTING B2B MARKETING STRATEGIES IN YOUR BUSINESS? READ ON THIS GUIDE TO LEARN MORE.



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## BRIDGE THE GAP BETWEEN YOU AND YOUR CUSTOMERS

Thanks to B2B strategies such as social media campaigns, it's a lot easier to interact with consumers. After all, social media platforms such as Facebook and Instagram like to connect people. Therefore, you need to use these platforms as they allow you to interact with your clients directly. If you're unsure of where to start, you can consult a B2B marketing agency to help out, and you'll be able to build a more personal connection with your clients by tapping into their human side.

During these interactions with your customers, you should be solving any issue they might have, answer the different questions asked, and converse with them. By doing this, they'll see that you're approachable and paying attention to their needs. As a result, you increase the chances of cross-selling or upselling while simultaneously making your customers develop a strong affinity to your brand.

## BOOST TRAFFIC TO YOUR WEBSITE

Posting content on different social media platforms helps increase your website's exposure, thereby increasing its traffic. This is because each time they click on any of your posts, they'll be redirected to your site. With this increased traffic to your website, search engines like Google will consider your website a brand authority without paying a penny. Therefore, social media advertising will be providing you with free SEO.

One effective strategy to increase the traffic to your website is to implement proper user engagement strategies and post more quality content. This will serve as an extra channel through which potential customers will visit your site. You can also boost this traffic to your website further through certain ways, including;

- Ensuring your CTAs are optimized to instruct better the audience on what to do
- Promoting your blog posts to make them easily viewed by your target audience

Therefore, you need to embrace social media platforms to boost your brand's awareness by generating greater traffic to your website.

## OFFER IMPROVED CUSTOMER SUPPORT

Your customer should always come first, and it's something you must always strive to achieve regardless of how useful your products or services are. The use of social media allows you to deliver an excellent overall experience to your customers, something you wouldn't have achieved with traditional platforms such as email and phone. Therefore, you need to incorporate social media customer support if you already haven't. This way, your clients will have a much better experience.

Through the customer service strategy on social media, you'll be able to quickly respond to complaints, queries, and reviews on social media platforms. When a customer shares a review or comment in public, it's best to respond to them and then direct them to a different platform because the issue might be too sensitive to handle in the open. You must always respond to these public comments or reviews, or else other customers will see this as ignoring the needs of this other client. As a result, they'll be less inclined to buy your products or services.

## BOOST BRAND AWARENESS

The more your target audience is familiar with your brand, the more likely they're to buy your products or services, thereby growing your business. This is what social media campaigns works. They help you enlighten your potential customers about how useful your products or services are. Continued brand awareness will also, over time, help you build more trust in your customers. You get to achieve this because you get to interact, respond, and share directly with your audience to enlighten them about your business.

There are different techniques through which you can use social media to increase your brand's exposure, and this include;

- Being consistent with your industry and brand
- Promoting interaction with your existing and potential clients by responding to messages and comments
- Often posting high-quality and relevant content

Through such interactions, your target audience will become more connected to your brand because they'll have more trust in it.

## COST-EFFECTIVENESS

While traditional media would have been an ideal advertising platform in the past, the same can't be said today. This is because social media is the perfect platform to best promote your products or services to reach your existing and potential clients. Despite advertising your products or services through social media platforms such as Instagram, LinkedIn, Facebook, or Twitter being a lot more effective, it's also cheaper than traditional media. However, many B2B businesses are yet to realize this, hence missing out on the immense benefits of social media advertising.

Advertising through social media platforms is cheaper because you don't have to pay a cent when using organic posts to promote and share your content. You can achieve this so long as you create high-quality content and have the right audience, and your B2B marketing strategy will be a success. In addition, the advertising cost on platforms such as Instagram and Facebook can be \$1 each day. However, this pay can increase depending on the social media platform and your goal.

Another advantage of social media advertising is that you can design your marketing campaigns to fall within your budget. This is ideal for startups and medium-sized firms with a limited budget.

## TAKEAWAY

Implementing B2B marketing strategies will help your company achieve your earlier set bottom line. Because of this, your focus shouldn't be on reducing this expense but rather view it as an investment that'll help you reach your set sales targets. But if you didn't have total faith in the effectiveness of B2B marketing strategies, this guide has sought to make things easier for you by detailing the benefits it has to offer.





## How Does **Crypto SEO** Increase My **Blockchain Brand's Awareness?**

**T**he vast majority of blockchain companies overlook crypto SEO. Considering that blockchain was only established in 2008, many crypto companies believe you can skip SEO and still rise through the Google rankings.

This is definitively not the case.

In fact, employing crypto SEO as a part of your blockchain company's digital marketing plan has a large span of benefits. Google Rankings aside, by crafting a solid SEO strategy, you'll be able to:

- Boost exposure
- Gain new investors
- Go viral within crypto community channels

And perhaps most importantly, you'll be able to increase your blockchain company's brand awareness through crypto SEO.

Let's take a look at exactly how cryptocurrency SEO is so effective.

### WHAT IS CRYPTO SEO?

On top of traditional SEO (Search Engine Optimization) practices like optimizing structures and link building, crypto SEO takes into account specialized keywords that relate to the blockchain community.

Additionally, crypto SEO focuses on improving content that directly benefits the cryptocurrency community. By conducting research within crypto spaces and acquisition channels, you'll be able to rank within these spaces. Due to this, more people that are interested in IDO projects and blockchain will stumble across your content.

Crypto SEO at heart is about ensuring that your blockchain content is optimized so it will rank well, get noticed within crypto spaces, and in turn help build your brand identity.

Recent research by GuerrillaBuzz revealed a direct correlation between the number of keywords a blockchain company ranks for and the amount their IDO project raises.



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## HOW DOES CRYPTO SEO INCREASE MY BLOCKCHAIN COMPANY'S BRAND AWARENESS?

To accurately chart how crypto SEO increases brand awareness, we'll have to take a step back and look at the whole process. These changes will most likely happen in order, yet also symbiotically link between each other.

### 1. Well Optimized Content Increases Your Google Ranking in Blockchain Related Keywords

By conducting advanced keyword research, you'll be able to craft content that the crypto community is actively searching for. With SEO on this written content, you'll begin to rank much higher on the Google ranking pages.

Considering that websites on the first page of Google receive 90% of clicks, your business should be doing everything it can to rise through the ranks.

### 2. With Higher Rankings Comes More Traffic

As stated above, the higher you are within the Google rankings for a certain keyword, the more likely you are to then capture a portion of the clicks for a blockchain-related keyword.

As your site begins to pop up onto that first page, a larger number of people will begin to click on your site, garnering you more traffic.

Considering that the first result on Google gets over 30% of the traffic, it's a good idea to get as close to this spot as possible.

### 3. More Traffic and Higher Rankings then Boost Blockchain Brand Awareness

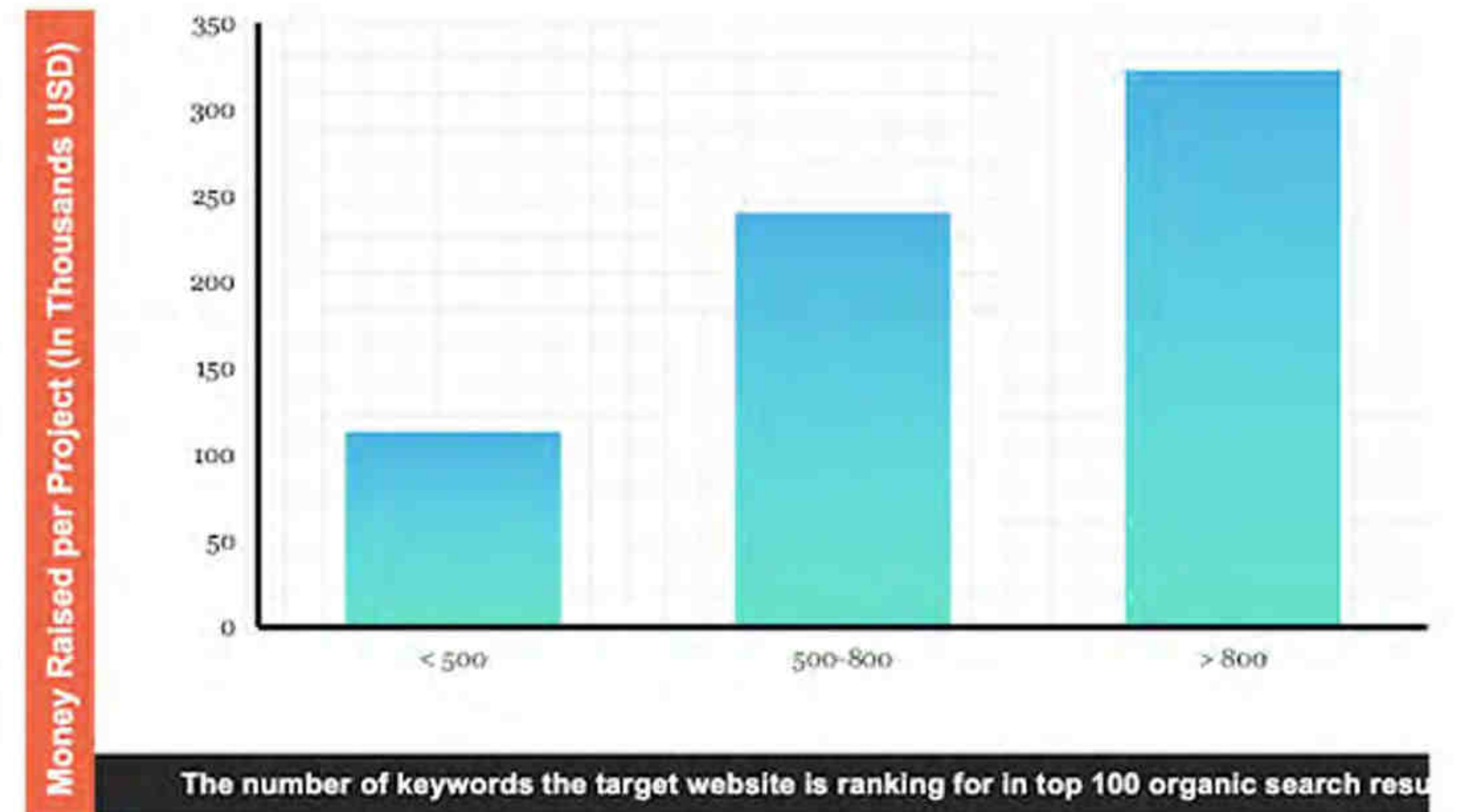
So, you've made it to the first page – excellent job, your crypto SEO has worked a trick.

Now you're there, a larger number of people are going to be clicking on your website. At the very least, they might read the title of your website before clicking on another link.

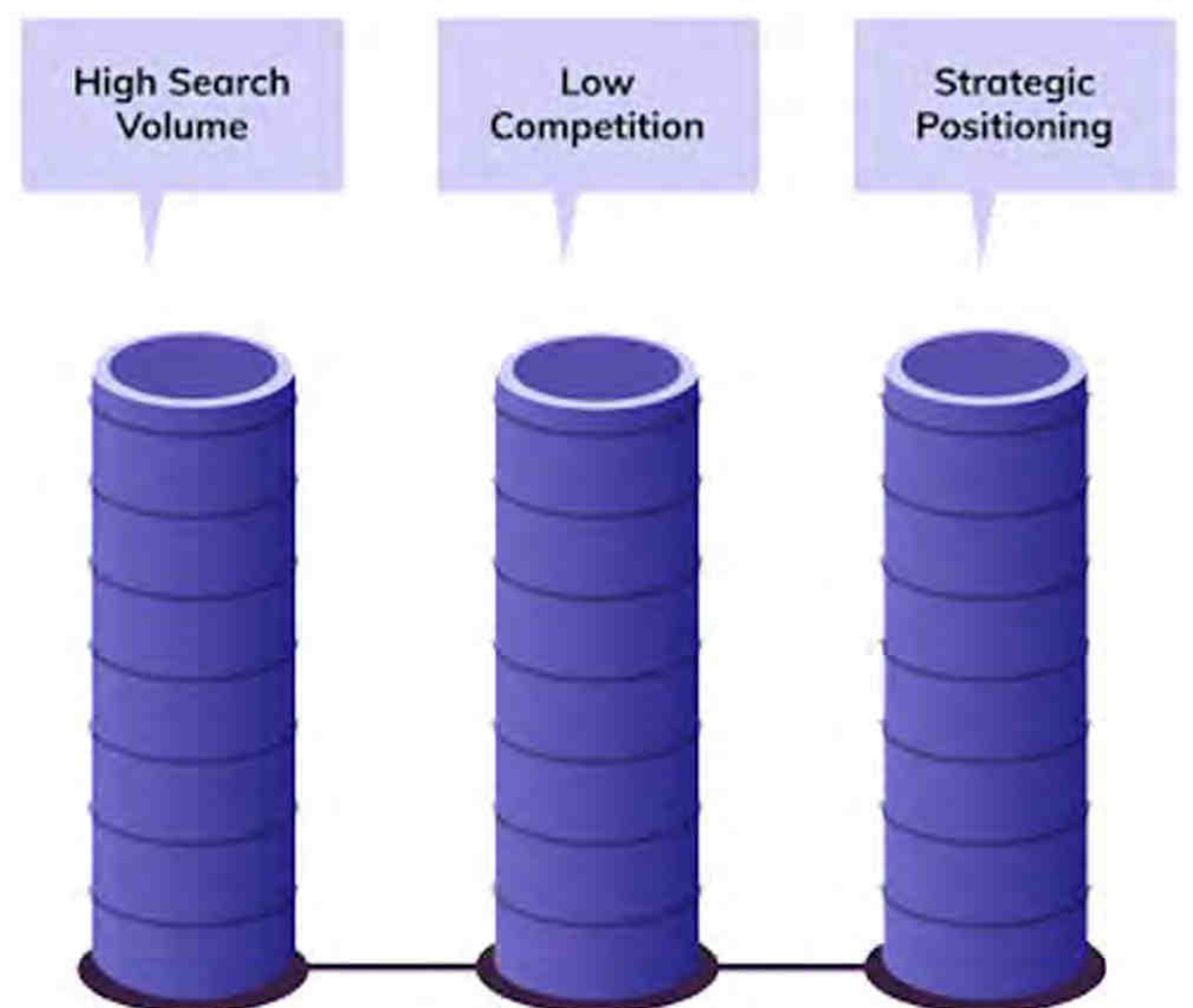
These two actions give users an interaction, be it direct or indirect, with your content. Doing this builds up a level of a certain level of familiarity.

If you continually post interesting and useful content that directly responds to qualms and queries from the blockchain community, the number of keywords you rank for will rise.

Suddenly, by investing in crypto SEO, you'll begin to surpass the majority of other blockchain brands. As most of them ignore crypto SEO altogether, their loss will be your gain! You'll rise through the rankings one keyword after another.



## WHAT MAKES A GREAT KEYWORD





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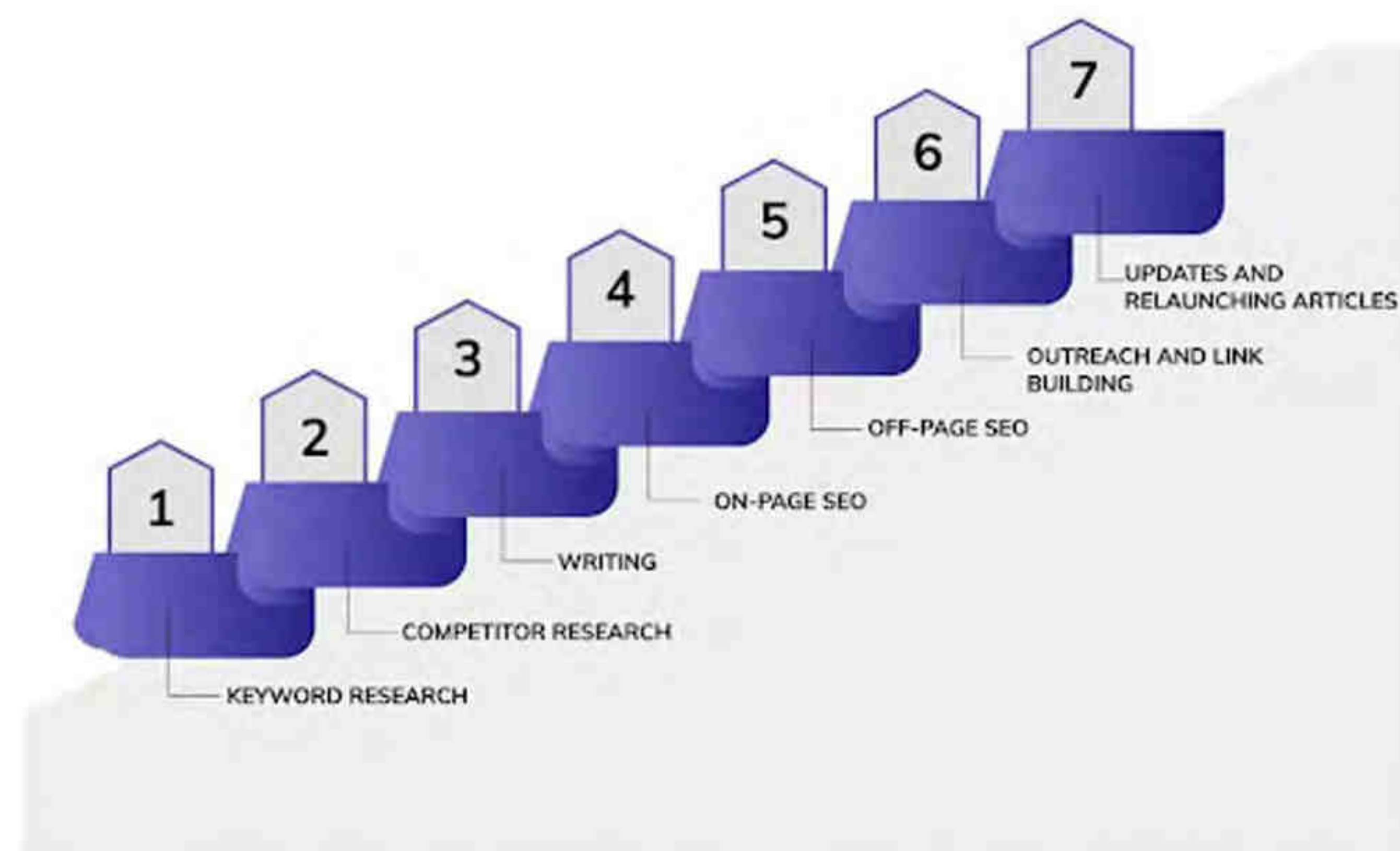
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As you do so, more people will keep laying eyes on your company. Over time, this familiarity will increase to such an extent that you begin to establish yourself as an expert within the field.

This is why one of the core steps of crypto SEO strategy is keyword research – you want to be ranking for a large number of keywords related to your blockchain niche.

## CRYPTO SEO STRATEGY

THE SEVEN STEPS TO FOLLOW



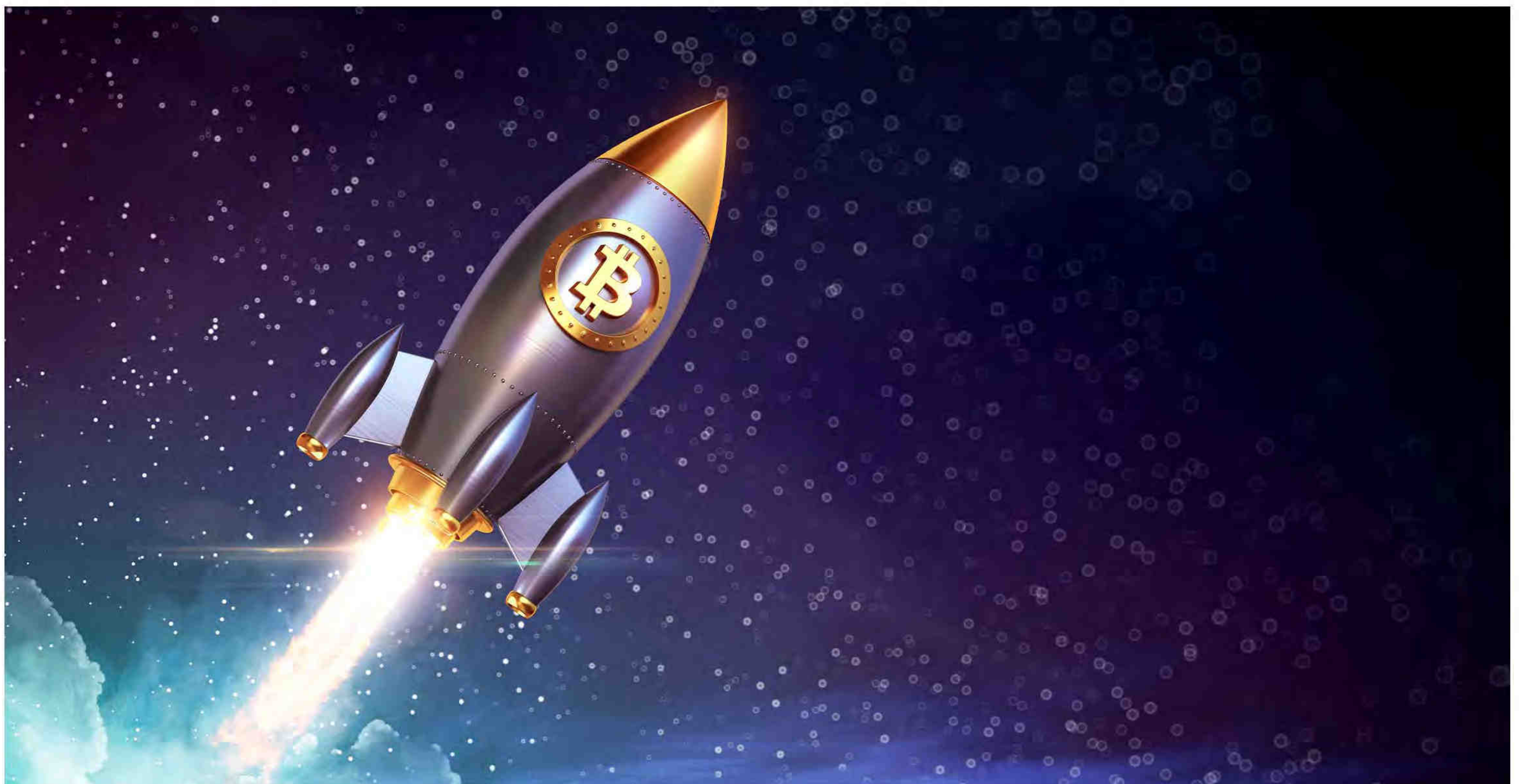
To summarize the process of how you can use crypto SEO to establish your blockchain brand's brand awareness:

- Crypto SEO leads to better rankings on Google searches
- A higher ranking leads to more clicks and more eyes on your content
- Repeating this process for many keywords significantly increases your brand exposure
- With more exposure comes a greater brand awareness within the crypto community

### FINAL THOUGHTS

A strong crypto SEO strategy can transform your brand awareness, supercharging how familiar the blockchain community is with your brand.

The only thing you need to do is begin!



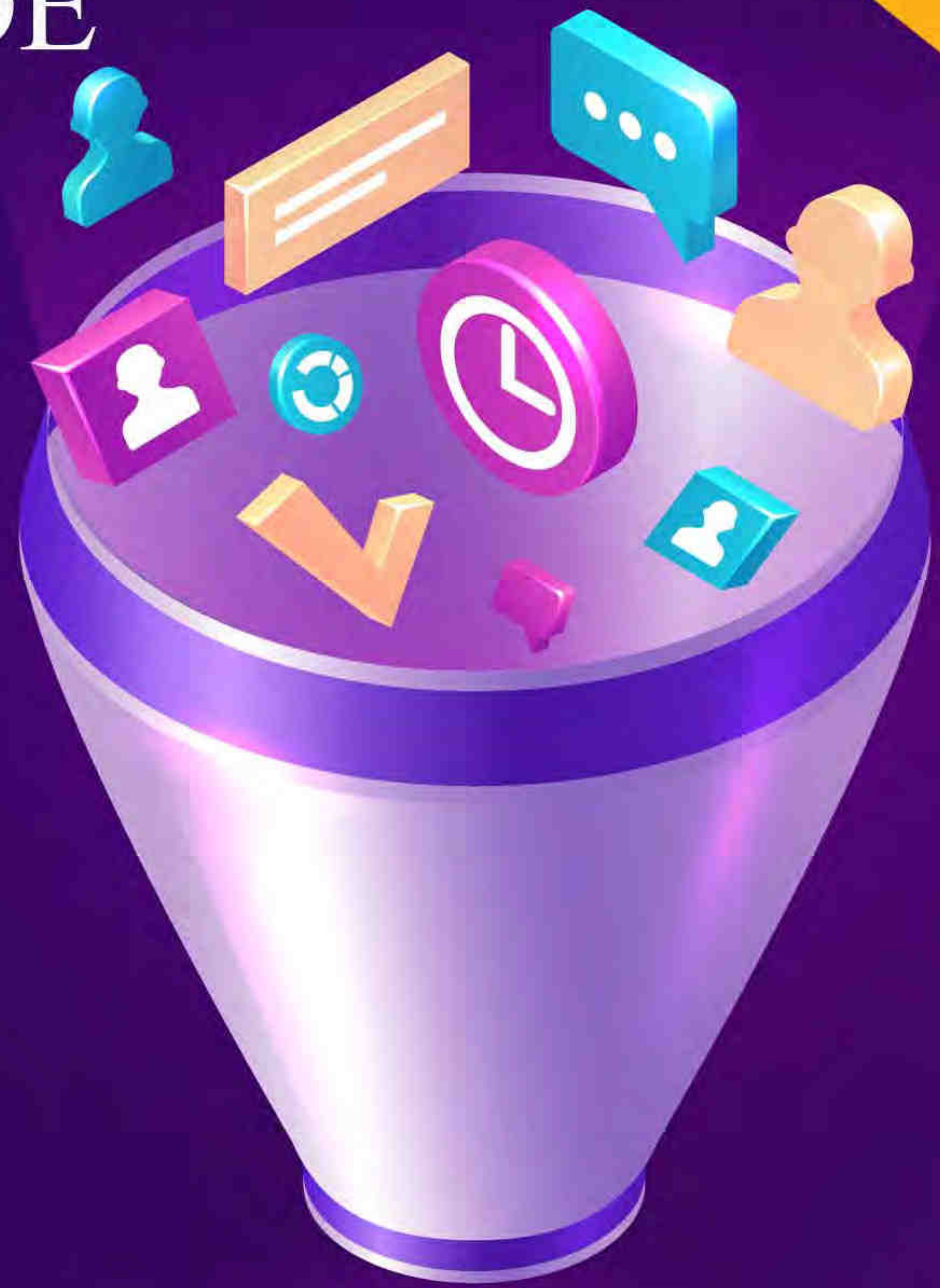


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# 5

## Sales Optimization Secrets TO DRIVE BUSINESS REVENUE



In the business world, there's one thing you need to get right if you want your company to succeed—profitability. And to be profitable means spending less while ensuring high performance and consistent revenue.

Whether you have poor sales performance or believe that you can do better, here are tips on how to optimize your sales performance and process and bring in consistent revenue:

### 1. PARTNER WITH OTHER BUSINESSES

No man is an island. The same can be said with businesses. And in today's era of modern co-selling, you can partner with other businesses that align with your business's goals and vision in order to tap potential new markets and drive more channel sales.

Partnering with businesses can help in increasing the marketing and selling efforts of your product in their target audience. In return, your partner's business will get a reward. The reward for aligning other businesses' objectives with yours, boosting your market reach and product demand, and driving the right behavior is known as partner funds.

The idea behind a partner incentive program is to deliver a better partner and customer experience, bringing more revenue and profitability, and help both businesses to thrive in the market.

### 2. EMPOWER YOUR SALES TEAM

If you want to improve your business's sales performance, you first need to improve the performance of your sales team. Sales managers should encourage, empower, and inspire the whole team, bringing out the best in their people.

An inspired and empowered team means enhanced performance and increased productivity, which is better for the business's bottom line. When you have an engaged sales team, they feel connected to the overall mission and purpose of your business, motivating them to accomplish their goals and challenging them as individuals to grow with the company.

There are various ways you can do to empower your sales team:



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## Enhance Communication

By conducting advanced keyword research, you'll be able to craft content that the crypto community is actively searching for. With SEO on this written content, you'll begin to rank much higher on the Google ranking pages.

Considering that websites on the first page of Google receive 90% of clicks, your business should be doing everything it can to rise through the ranks.

One is to make them feel heard by enhancing communication between employees and seeking honest feedback. Giving your sales team a voice is critical in making them feel like part of the company. Having regular meetings to identify areas of the workplace environment and work process that need improvement can also keep your employees engaged. While listening is important, you also need to act on it to maintain a favorable opinion about the management and a high level of engagement.

## Equip Them With The Right Tech

You can also boost the productivity and engagement of your team by providing them with the right technology and tools for success. Tools like customer relationship management (CRM), sales intelligence and enablement software, and sales analytics can boost sales productivity by streamlining the sales process to sell effectively and increasing revenue.

## Train Them

Employee training and development helps in strengthening work performance through coaching, leadership mentoring, and training sessions. It equips your team with new skills and information they need to function and perform more effectively, enhancing their productivity as well as reducing employee turnover. Employees who get regular chances to develop, learn, and advance their careers are more likely to stay engaged and remain in the company.

Never underestimate the power of an empowered and engaged sales team. Include employee engagement programs in your sales optimization game plan right away. With this, you'd have people who are dedicated to what they're doing and contributing.

## 3. MINIMIZE CHURN RATE

In the quest to get more sales, most businesses tend to neglect their existing customers. Did you know that acquiring a new customer is costlier than retaining one? And the rate at which customers stop purchasing or doing business with you is called your churn rate. Minimizing your churn rate is a part of any healthy sales performance and ensures more money doesn't leave your business.

A good starting point to reduce your churn rate is to adapt the principles of customer relationship marketing. For instance, a business should frequently check in with their existing customers not only to offer stellar service but to also determine and understand what solutions and products they might need or look for in the future.

Personalization and good relationship go hand in hand in retaining customers. So, if you want to keep customers and give them what they want, you need to make meaningful conversations and connections. See to it that you value them as people and not just mere numbers as they need to feel cared for.

## 4. MONITOR THE VALUABLE METRICS

Optimizing your sales performance and the process is an ongoing work that's rooted in data. The cost of acquiring customers, the length of your sales process or cycle, conversions, churn rate, lead sources, and even the productivity of your sales team—there's so much you can learn from your sales data.

This is why tracking and analyzing sales metrics are a must if you wish to optimize the whole process. If you need a better idea or a more improved path of where your business should be going sales-wise, then you need to know and understand where you've been.

Sales process reporting is something that should be done consistently and communicated with your team. These numbers will allow you to set reasonable and realistic sales targets as you continue to optimize and fine-tune your sales performance and process over time.

## 5. FOCUS ON LONG-TERM GOALS

Every business wants to grow its revenue every year. However, the only sustainable way to do so is to ignore the quick wins and focus and establish long-term, quality objectives, and goals. For instance, instead of forcing short-term goals such as hitting monthly quotas of closed deals or acquired customers, celebrate long-term milestones such as customer anniversaries and upsells.

Simply put:

Low quality revenue = short-term value

High-quality revenue = long-term value

The changed mindset can empower your team to look and focus more on sustainable strategies to drive revenue rather than working non-stop for immediate commission and revenue.

## CONCLUSION

Using the five secrets listed above, your business will be able to optimize the whole sales process while aligning and empowering internal teams that'll push you towards more closed deals, profitability, and business growth and success.



# BUSINESS UPSIDE

NOVEMBER 2021

*Bit-By-Bit Directions To Use Getinsta App*

**TO INCREASE LIKES AND FOLLOWERS FOR FREE**



# BUSINESS UPSIDE

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*Instagram* is by and by maybe the most standard web-based media stage, from people to associations, everyone gets included. It is no distortion to say that it is the most notable brand thing that propels its things. Brands can reach and better fathom the expected vested party. In this mechanized age, associations are progressing to all the more promptly serve their customers and attract new free devotees on Instagram.

Similarly, Instagram moves people. This is a supported application for modernized publicists. After you make your record, you can introduce anything you need to impart to your supporters. It doesn't have any effect in case you have an effect or a brand that has more supporters and inclinations it is really valuable for your profile.

Without a doubt, you heard right. Whether or not it is a business account or a singular record, the primary concern you need is a nice number of allies. Since it constructs the reputation of your picture and gives you a spot in your resistance. If you need to take advantage of the resistance, 1000 free Instagram likes trial preliminary are furthermore critical.

## GETINSTA – FREE FOLLOWERS AND INSTAGRAM LIKES

Backers on Instagram can add progressively fascinating substance to their page by posting it. Notwithstanding, in case you are in a hurry and need to get devotees without time and effort, you can use various procedures as well. There are various elective ways ventures can help you with interfacing your Instagram and gathering supporters. These applications require practically no effort and time.

GetInsta can assist you with checking your Instagram account. It is secure to use and can give you Instagram supporters free and likes in just three phases.

## STEPS TO USE GETINSTA TO GET INSTAGRAM FOLLOWERS FREE OF CHARGE

If you need to look at GetInsta promptly, basically follow the means underneath:

Stage 1: Download and present it on your contraption.

For Windows customers, search GetInsta on Google or go to their position site [easygetinsta.com](http://easygetinsta.com). For Android customers, search GetInsta on Google Play. For iOS customers, search Getinsup on App Store.

Stage 2: Create your record on the GetInsta application and log in with your record.

Stage 3: Add somewhere around one Instagram record to start.

Stage 4: Select an Instagram account and disseminate an after or getting a charge out of errand for this record.

## NEED TO FATHOM THE BEST WAY TO DEAL WITH GETTING FREE INSTAGRAM ADHERENTS?

Besides, how to endeavor to it the proper way, without allocating stack or partaking in dark methodologies? You've gone to the authentic spot.

There is an Instagram adherents application considered GetInsta that is proper for you, as it is open for Windows PC, Android, iOS devices.

You can even get 0 to 10k Followers. Empowered?

To be sure! By and by you can buy Instagram devotees with a discount!

## WHAT ABOUT WE START BY THEN

This application is astoundingly light in size, simply 3.5 MB.

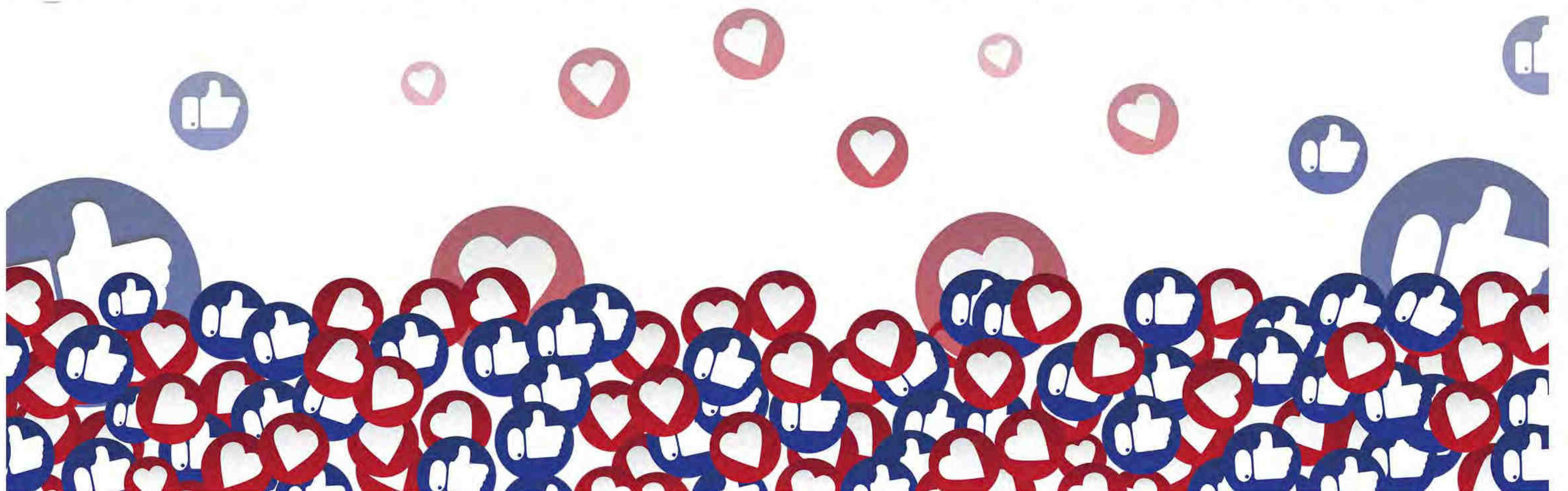
You can moreover get Instagram likes free on the current posts quickly and normally.

Allowed to-use application is 100% secure.

The stage manages a fundamental procedure where you must like and follow others' profiles and subsequently, you will get the inclinations and adherents to your profile.

The application maintains more than 16 extraordinary lingos.

The application costs nothing as it is open free of charge to use. You need to accumulate coins to secure supporters and inclinations on your posts.



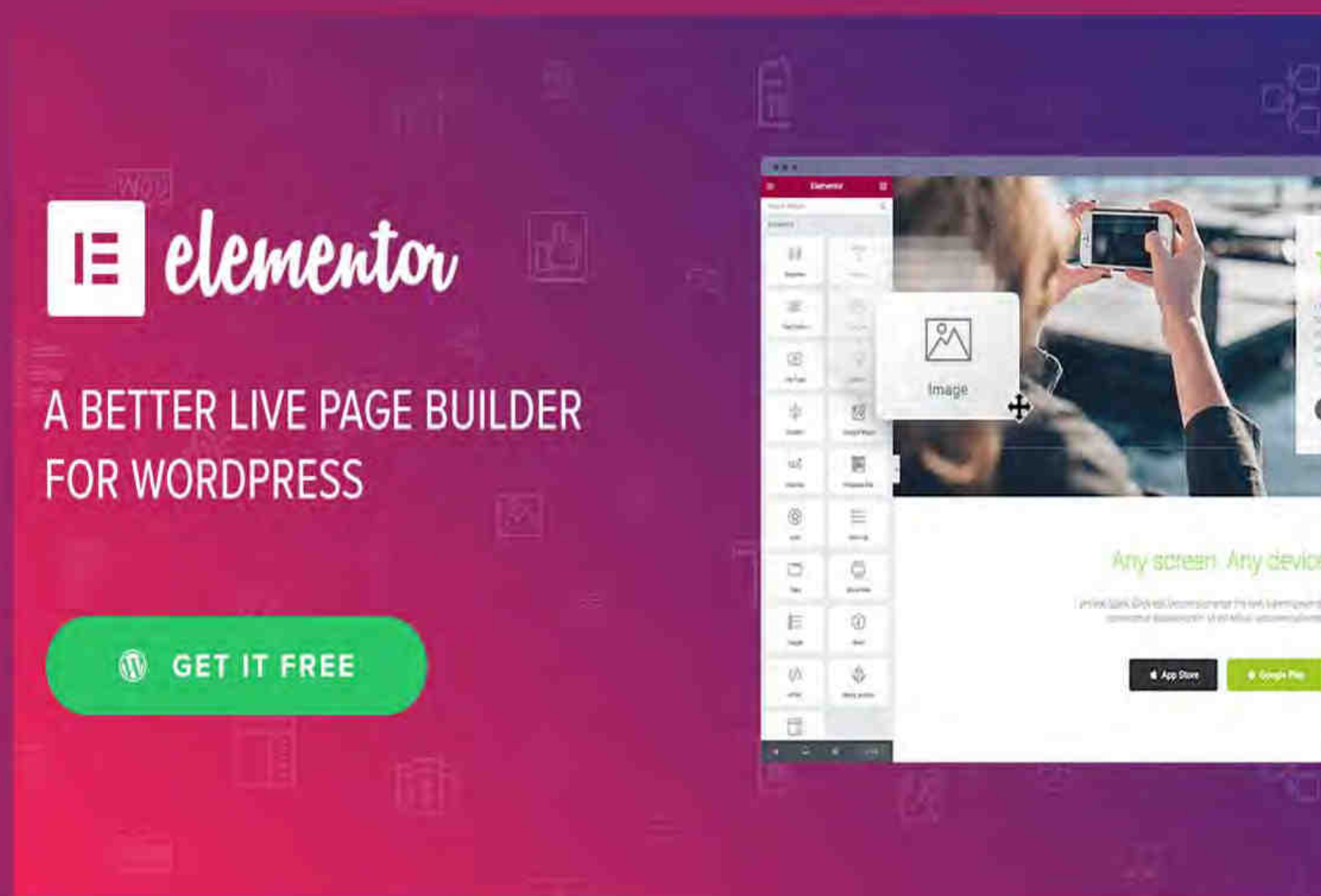


# BUSINESS UPSIDE

NOVEMBER 2021

## ELEMENTOR:

## THE MOST REPUTABLE FREE WEBSITE BUILDER ON WORDPRESS



**M**ore than 40% of all websites on the Internet use WordPress as their content management system, and with good reason.

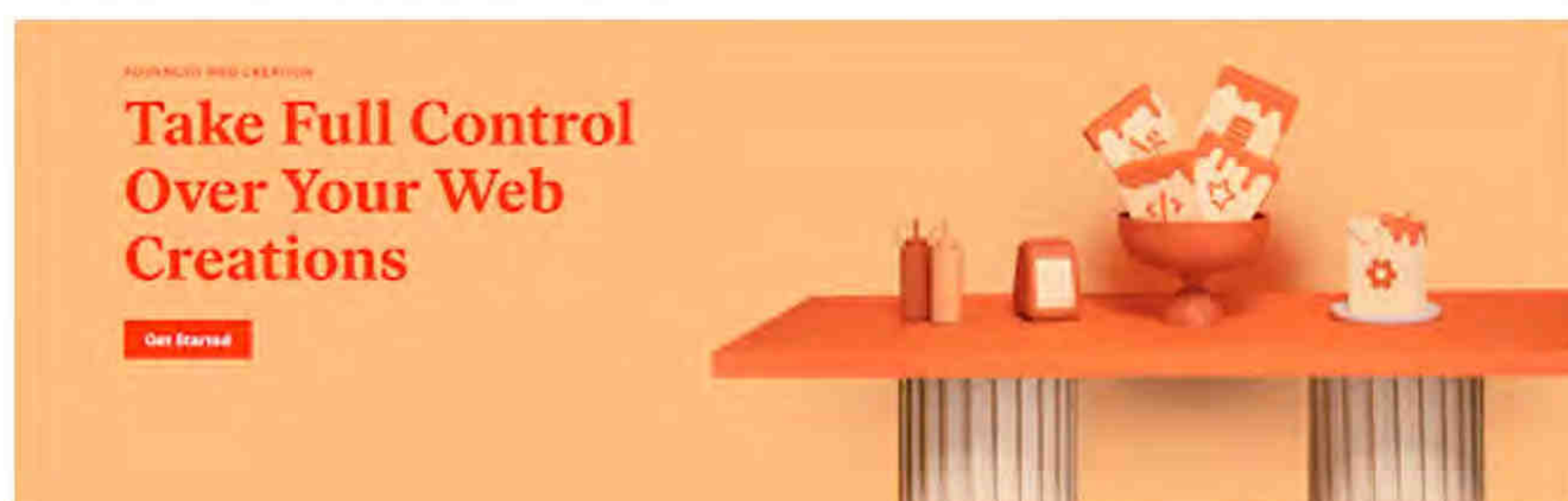
WordPress combines a healthy marketplace of plugins and themes with an intuitive user interface and open-source architecture. The result is a comprehensive system for creating amazing websites.

Many of the platform's most valuable features require coding knowledge, however. If you're not a technical user, some of these things may be outside your reach.

Elementor solves that problem. It gives non-technical website owners the ability to create dynamic, high-quality web experiences without writing a single line of code.

And there's more. Like the WordPress platform itself, Elementor is 100% free.

### ELEMENTOR: THE ULTIMATE DESIGN AND MARKETING TOOL



Elementor is the most robust drag-and-drop website builder on WordPress. It provides web creators with the tools they need to design beautiful and functional WordPress websites easily.

You can use Elementor to create any kind of website, from the simplest one-pager to a fully-featured e-commerce marketplace – more on that below.

Traditionally, you need professional experience coding in HTML and CSS to make these kinds of websites. Elementor gives you the ability to create web pages on the fly and track your progress while you work.

And that's not all. In fact, we've only just started to scratch the surface.

Elementor users have access to dozens of tools and useful widgets that provide sought-after functionalities. These are your ticket to ambitious web design concepts – create slides, design forms, and create stunning popups without having to write the code yourself.



# BUSINESS UPSIDE

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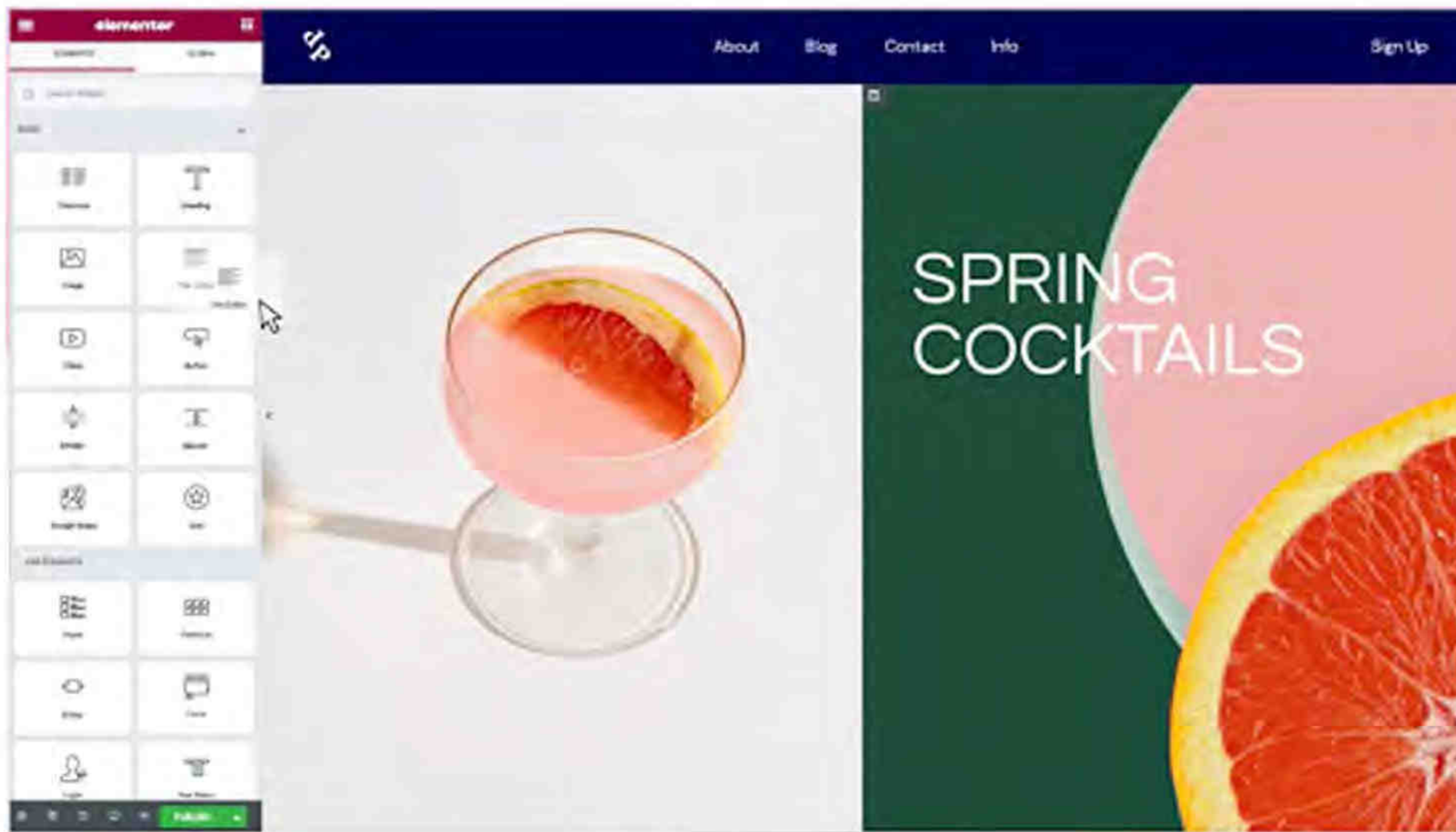
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## CORE FEATURES

### The Simple and Powerful Drag-and-Drop Editor

Your website can only be as advanced as its editor. This is where you'll do the work of adding, configuring, and arranging page elements like images, text, and video. Elementor uses an intuitive drag-and-drop interface that streamlines the process of creating web content for non-technical users.

This is what it looks like in action:



You can see the widget panel on the left. Elementor offers almost 100 dynamic widgets, along with scores of templates and other tools you can use to create a unique and stunningly visual website from scratch.

## UPGRADED BUSINESS AND MARKETING TOOLS



Elementor does more than build great websites. It also enables state-of-the-art marketing functionalities using a variety of valuable business tools.

You can use Elementor to build, publish, and manage a broad range of marketing tools and website elements like landing pages, popups, and interactive forms. You can do all these things directly from Elementor – no third-party plugins or complex tech stacks are required.

Elementor users have powerful marketing, business, and lead capture features at their disposal. Some of the most valuable of these include:

**Yoast Integration.** Maximize your SEO rankings with Yoast. Optimize your website from the ground up using a native version of the popular WordPress plugin.

**Fully Customized Forms and Popups.** Deploy smart popups and interactive forms that increase engagement and get website visitors excited about the products, services, and information you have to offer.

**Advanced Triggers.** Make your website respond to visitor actions in real-time. Target visitors at the right moment and increase conversions.

### Optimized Workflow Settings

When you're building your own website, you often have to create and manage every web page's design system individually. This is a tedious, time-consuming task that Elementor all but eliminates.

Elementor Pro users have access to Global Settings that apply across the entire website. This drastically reduces the amount of time you spend configuring individual pages.



# BUSINESS UPSIDE

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Every time you create a new web page, its default configuration will reflect whatever you choose in Global Settings. When you modify Global Settings, those changes will instantly reflect across every page on your entire website.

You can also select individual pages and keep them separate from your Global Settings configuration. Elementor's Pro features are entirely customizable.

## KITS LIBRARY

Themes and templates are the primary building blocks of WordPress website functionality. Although they are customizable, configuring them successfully can be a complicated and time-consuming process. If you need a fully functional website made quickly, you can't do it without expert help from a professional web developer.

Unless you use Elementor's Full Site Kits, that is.

Elementor contains a Kit Library that contains everything you need to get your website up and running. These kits contain all the features and functionalities you need in a single, streamlined package. All you have to do is import them and you're done!

Elementor Kits eliminate the need to work on individual page attributes. There is no need to configure headers, footers, and color palettes for every page on your site. Simply select a kit, customize it, and hit publish

But there's more to kits than just that. Every kit can be stored, copied, and reused as an individual element.

That means you can share your website configuration settings, content, templates, color scheme, unique error pages, and even fonts instantly across multiple websites. Everything that makes your site unique is right there in the kit.

## E-COMMERCE

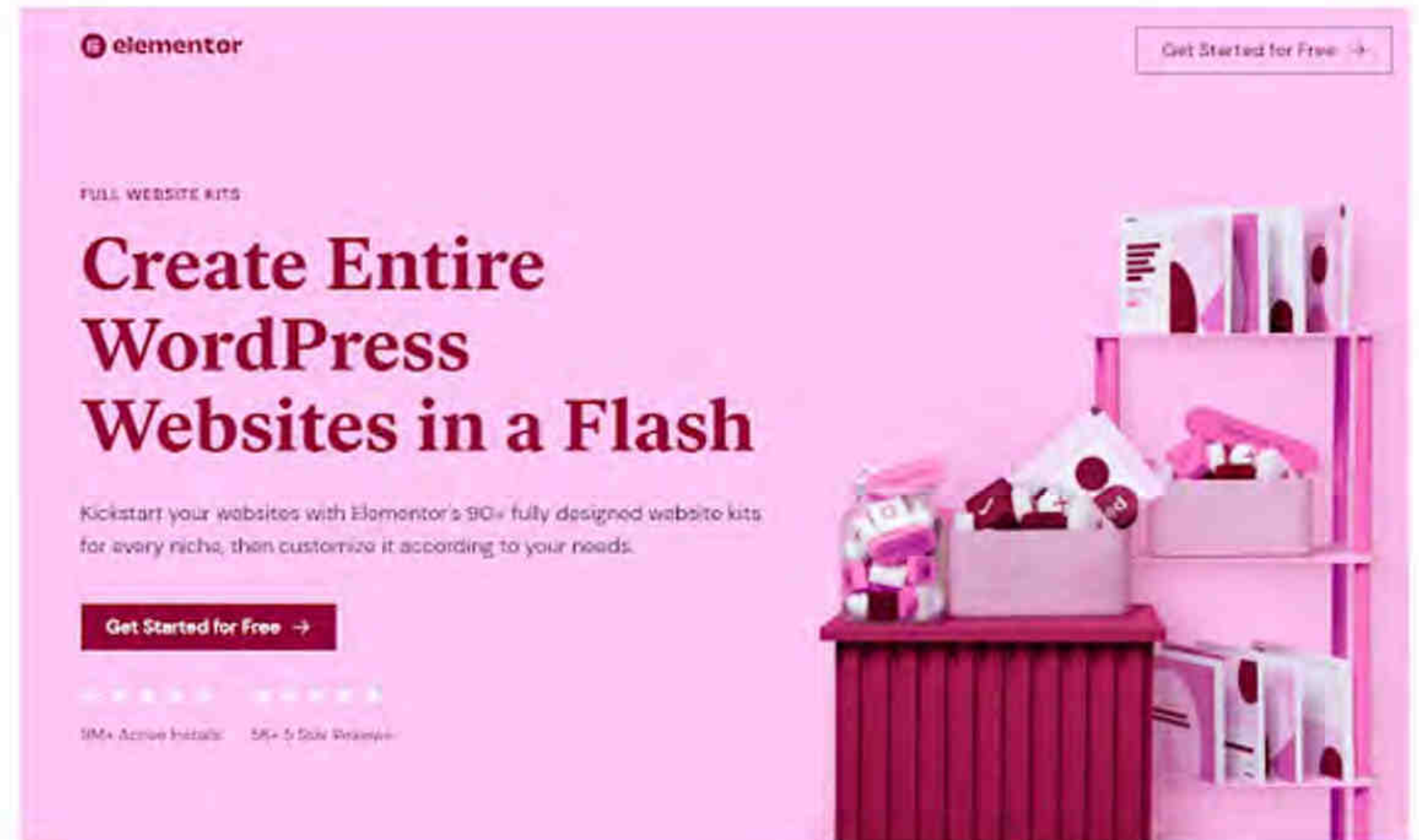
Elementor is an excellent choice for web creators that need a functional, comprehensive e-commerce solution. Elementor is designed to integrate perfectly with WooCommerce, one of the most popular e-commerce solutions on WordPress.

With Elementor as your e-commerce website builder, you can:

Build a store home page, product catalog, and an unlimited number of individual product pages without learning how to code.

Present website visitors with accurate, compelling product information, including customer reviews and upselling content.

Optimize the shopping cart experience with custom buttons and banners, reducing cart abandonment and increasing revenue.





# BUSINESS UPSIDE

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## *-cont'd from previous page* ELEMENTOR PACKAGES

Elementor users can choose from multiple plans. Users can select a free plan or choose from between four different paid subscription packages.

Elementor's comprehensive free plan gives users access to its drag-and-drop editor, a wide selection of professional widgets, and five fully-featured Kits. This is an ideal starting point for web creators who need basic website and landing page functionality.

But if you want to create a sophisticated web experience with advanced features and e-commerce functionality, you will need to use Elementor's state-of-the-art Full Site Kits which require an Elementor Pro subscription.

Elementor Pro gives you access to a wide variety of valuable features:

Elementor's Theme Builder

Hello Theme: The Fastest on WordPress

300+ Unique Pro Templates

Unique Custom Fonts and Adobe TypeKit

All WooCommerce templates and widgets

Elementor's Professional Form Builder

Integration Capabilities for HubSpot, MailChimp, ActiveCampaign, ReCAPTCHA, Slack, and more.

65 Professionally Designed Kits

POPULAR			
ESSENTIAL FOR 1 PRO WEBSITE	EXPERT FOR 25 PRO WEBSITES	STUDIO FOR 100 PRO WEBSITES	AGENCY FOR 1000 PRO WEBSITES
US\$ <b>49</b> / year	US\$ <b>199</b> / year	US\$ <b>499</b> / year	US\$ <b>999</b> / year
<a href="#">Buy Now</a>	<a href="#">Buy Now</a>	<a href="#">Buy Now</a>	<a href="#">Buy Now</a>
<ul style="list-style-type: none"><li>✓ Drag &amp; Drop Live Editor</li><li>✓ Responsive Design</li><li>✓ 90+ Basic &amp; Pro Widgets</li><li>✓ 300+ Basic &amp; Pro Templates</li><li>✓ 60+ Pro Website Kits</li><li>✓ Theme Builder</li><li>✓ Premium Support</li></ul>	<ul style="list-style-type: none"><li>✓ Drag &amp; Drop Live Editor</li><li>✓ Responsive Design</li><li>✓ 90+ Basic &amp; Pro Widgets</li><li>✓ 300+ Basic &amp; Pro Templates</li><li>✓ 60+ Pro Website Kits</li><li>✓ 20 Expert Website Kits</li><li>✓ Theme Builder</li><li>✓ Premium Support</li><li>✓ Elementor Expert Profile</li></ul>	<ul style="list-style-type: none"><li>✓ Drag &amp; Drop Live Editor</li><li>✓ Responsive Design</li><li>✓ 90+ Basic &amp; Pro Widgets</li><li>✓ 300+ Basic &amp; Pro Templates</li><li>✓ 60+ Pro Website Kits</li><li>✓ 20 Expert Website Kits</li><li>✓ Theme Builder</li><li>✓ VIP Support</li><li>✓ Elementor Expert Profile</li></ul>	<ul style="list-style-type: none"><li>✓ Drag &amp; Drop Live Editor</li><li>✓ Responsive Design</li><li>✓ 90+ Basic &amp; Pro Widgets</li><li>✓ 300+ Basic &amp; Pro Templates</li><li>✓ 60+ Pro Website Kits</li><li>✓ 20 Expert Website Kits</li><li>✓ Theme Builder</li><li>✓ VIP Support</li><li>✓ Elementor Expert Profile</li></ul>

## Choose from Four Subscription Packages

Elementor pricing changes based on the number of websites you build.

Essential: US\$49 per year – one professional website

Expert: US\$199 per year – 25 professional websites

Studio: US\$499 per year – 100 professional websites

Agency: US\$999 per year – 1000 professional websites

## GET STARTED WITH ELEMENTOR

There are plenty of WordPress website builders on the market, but very few are capable of producing world-class websites with professional features and full customization at scale.

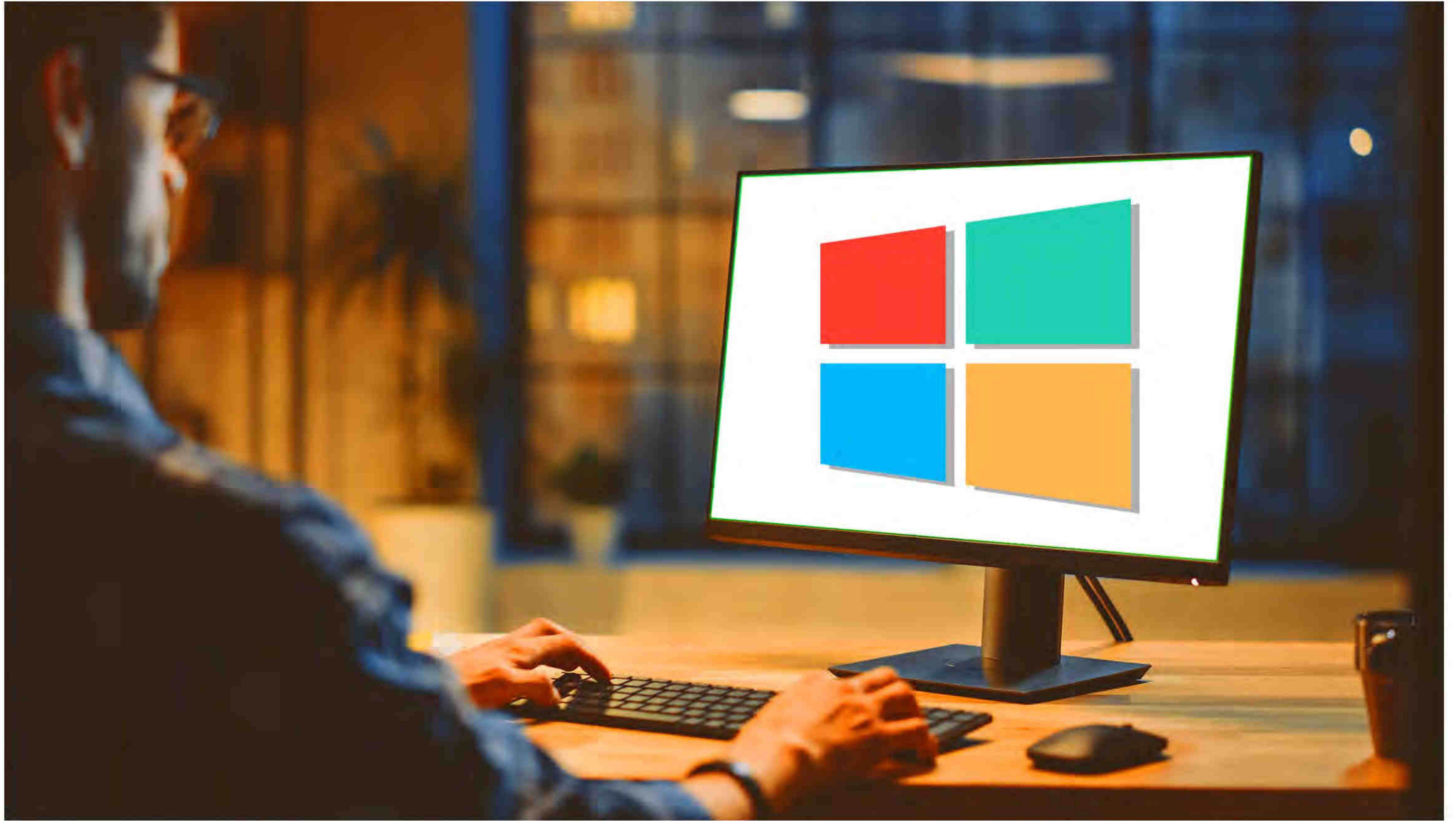
Elementor is an outstanding solution in the world of WordPress website builders. It gives web designers and creators the ability to bring their vision to life without compromises.

Start using Elementor now and join a thriving community of more than 8 million web professionals using this state-of-the-art website builder to attract website visitors, convert customers, and build profitable businesses online. Install the free version directly from WordPress.org today.



# BUSINESS UPSIDE

NOVEMBER 2021



## MICROSOFT LAUNCHES NEW SURFACE DEVICES AND ACCESSORIES

Microsoft took a completely new turn with its product inventions and has decided to launch an entire range of new products and accessories that would be compatible with it. The most important of these would be the new Microsoft, which has been designed to serve a two in one purpose. Apart from the amazing two-in-one laptop, Microsoft has also introduced a barrage of new products in the market, which are sure to be popular in the coming few months. These would typically include the Microsoft surface slim pen, Microsoft surface duo folding phone, yet another two-in-one laptop called Microsoft Surface Go, and a plethora of other new Microsoft Surface devices.

### EVERYTHING YOU NEED TO KNOW ABOUT THE NEW MICROSOFT SURFACE PRO 8:

The new Microsoft Surface Pro 8 is being deemed as the most powerful of the Surface Pro devices in the range. The specifications of the two-in-one laptop include an Eleventh gen quad-core Intel processor which gives the laptop its best processing capacity. Besides, it comes with a thirteen-inch Pixel Sense touchscreen. The screen supports almost up to a 120-hertz refresh rate. The RAM up for offer is almost 32 Gb which would ensure that the Microsoft surface pro rarely lags or runs slow. The Surface Pro 8 has been specifically designed to be supported by Windows 11. The laptop was designed to put its various features to use like its dynamic rate of refresh which allows the laptop to function at an optimal performance capacity for a long duration of time.

The port section for Microsoft Surface Pro 8 is also sufficiently varied with two USB C ports of the thunderbolt 4 type. It also has the Surface Connect port for charging purposes. Surface Pro 8 can therefore easily connect to any kind of multiple displays or graphic units or any sort of external storage device.

### EVERYTHING YOU NEED TO KNOW ABOUT THE NEW SURFACE SLIM PEN 2:

The Surface Slim Pen 2 is a digital stylus-like pen device that comes inserted into the signature keyboard of the Microsoft surface pro 8. There is a cutout inside the keyboard for the same where the pen can be inserted and charged simultaneously. However, the pen needs to be bought at an additional charge. The fact that the charging slot for the pen is fixed inside the keyboard makes it a fairly convenient option for using the device without having to worry about external charging ports. The Surface Slim Pen 2 now comes with a haptic motor that is inbuilt which helps to stimulate the experience of sketching or writing on a sheet of paper. Microsoft also claims that this new Surface Pro product comes with its own Microsoft G6 processor so that the device can function with better precision and with lesser latency. Its better and redesigned tip further aids in gaining the required precision.



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## EVERYTHING YOU NEED TO KNOW ABOUT SURFACE GO 3:

Yet another two in one laptop from the Windows Surface Pro range, this one has been deemed as one of the lightest and most portable laptops from this range of new products. The device has been claimed to be more effective, more dynamic, and have much more potential than before. It is supported by Windows 11. It has several unique features which include sports, and other features to make complete use of the laptop's split-screen. The laptop also comes with additional qualities like a one-tap launch of applications like Microsoft Teams and other Microsoft applications. It comes with a 10 by 5 inches display screen which supports Dolby Digital quality audio sound as well as a webcam. It boasts of more tasks it can accomplish than any other two-in-one laptop in the market can.

## EVERYTHING YOU NEED TO KNOW ABOUT SURFACE DUO 2:

Surface Duo 2 Is Microsoft's new foldable smartphone. Like its previous model, this foldable smartphone comes with two large screens on either side of the folding hinge of the model. It has an 8.3-inch screen that runs on a Qualcomm snapdragon 888 model processor. The screen when unfolded is protected by a three-dimensional glass that is powered by nanotechnology. Microsoft has claimed that this could be the slimmest phone they have ever made in the 5g range. The camera lenses of the phone are much like all the latest smartphones now. There are three lenses on the back of which two are 12 megapixels and another is 16 megapixels. All three are wide lens cameras of which one is an ultra-wide lens, one is a wide-angle lens and the other is a telephoto lens. The lenses with the 12-megapixel cameras come with optical image stabilizing abilities. A sleek bar at the side of the device allows users to view the notifications and serves as a notification bar when the phone is folded. The phone is available in two color variations- that of obsidian and glacier color tones.

## CONCLUSION:

Apart from this Microsoft's surface range also includes other newer inventions like a pen cover for the Surface Duo 2 smartphone. This cover helps in attaching the stylus-like device available with Surface Pro 8, inserted within its keyboard. The only difference is that this pen is inserted externally with the smartphone. The cover makes sure the pen is charged at all times through magnetic power. Apart from this, Microsoft has also invented a new ocean plastic mouse that ticks its sustainable developmental goals. Keeping an eye on the environment and the alarming rate at which pollution is increasing day by day, Microsoft introduced this new mouse which is made from plastic recycled from the oceans. Apart from this, Microsoft has also launched its Surface Laptop studio, which comes with a plethora of new updates and features. Perhaps one of the most novel of Microsoft's launches is its new surface adaptive kit. This is entirely made for people with disabilities. In short, the entire range of Microsoft Surface pro products has not only been sustainable and advanced but also inclusive. Customers are looking forward to the range to launch.







## Dream of Stronger Hair?

### HERE'S HOW ONION OIL CAN HELP

From split ends and dandruff to baldness and scalp infections, onion oil can be your one-stop solution for a variety of hair and scalp concerns. Rich in sulfur, potassium, and antioxidants, it can optimize your hair growth cycle and curtail the build-up of harmful radicals in your hair follicles.

The Indian gene pool has been associated with male pattern balding and hair loss. Women aren't so far behind with close to 40% of hair fall issues being associated with them. According to research by The United States National Library of Medicine, onion extract is one of the best topical therapies for treating alopecia.

Onion oil is rich in minerals like sulfur that prevent hair breakage and thinning. It's also a good source of nutrients like Vitamin B6, B9 & C that nourish the hair. Onion hair oil contains essential compounds that prevent oxidation of the hair follicles, as well as maintaining the pH balance of the hair, thereby preventing premature graying.

#### BENEFITS OF USING ONION HAIR OIL

Apart from its nourishing and hair-strengthening properties, onion oil contains antifungal and antibacterial properties to help ward off scalp infections and dandruff. The benefits of this nutrient-rich oil are commonly associated with hair growth and hair fall control. However, here are a few lesser-known benefits that make onion oil perfect for your hair care routine.



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## **1. Improves blood circulation in the scalp**

Onion seed oil helps increase the blood circulation in your scalp. Massaging your scalp with onion oil for at least 10 to 15 minutes, twice a week improves blood circulation which boosts the health of hair follicles. Choosing an onion oil that also contains castor oil and almond oil helps promote a healthy scalp.

## **2. Nourish hair follicles**

The antioxidants present in onion oil provide deep nourishment to hair follicles. Be sure you buy an onion oil with nourishing ingredients like Bhringraj and Amla. The goodness of natural ingredients helps fortify the effectiveness of onion extract. Mamaearth Onion Hair Growth Oil is formulated with this specific combination. The manufacturers claim that their oil helps control hair fall and promotes the growth of lost hair.

## **3. Promotes hair growth & thickness**

Onions are loaded with sulfur that adds thickness, volume, and shine to the hair. Your hair needs a healthy addition of sulfur, especially for regeneration. Onion extract also energizes and activates the scalp, restoring the follicles with lost nutrients that also boost hair growth. A good recommendation here is the Aegte Natural Onion hair oil. This natural herbal oil can be used with aloe vera gel to help boost growth.

## **4. Stops premature graying**

Onion oil is known to delay graying, and its extended use has been shown to reverse hair graying in certain cases. Onions have powerful antioxidants called catalase, which stops the build-up of hydrogen peroxide at the hair roots. The antioxidants also protect your hair from free radicals that reduce oxidation. These factors significantly slow graying.

## **5. Reduce split ends**

Split ends occur due to pollution, extreme weather, heat-based hair treatments, and chemical hair products. Many hair care products today are loaded with synthetic colors and harmful chemicals that strip the hair of its nutrients. Many of our readers recommend the Mamaearth onion hair oil for hair growth that is free of harmful chemicals and toxins like parabens, silicones, dyes, and synthetic fragrances.

## **6. Wards off dandruff**

Dry skin, seasonal weather changes, and a poor diet can lead to dandruff. Prolonged dandruff can cause itchiness, irritation, and hair fall. Onions, just like ginger, have antibacterial and antifungal properties that can keep dandruff and other scalp-related infections and diseases at bay.

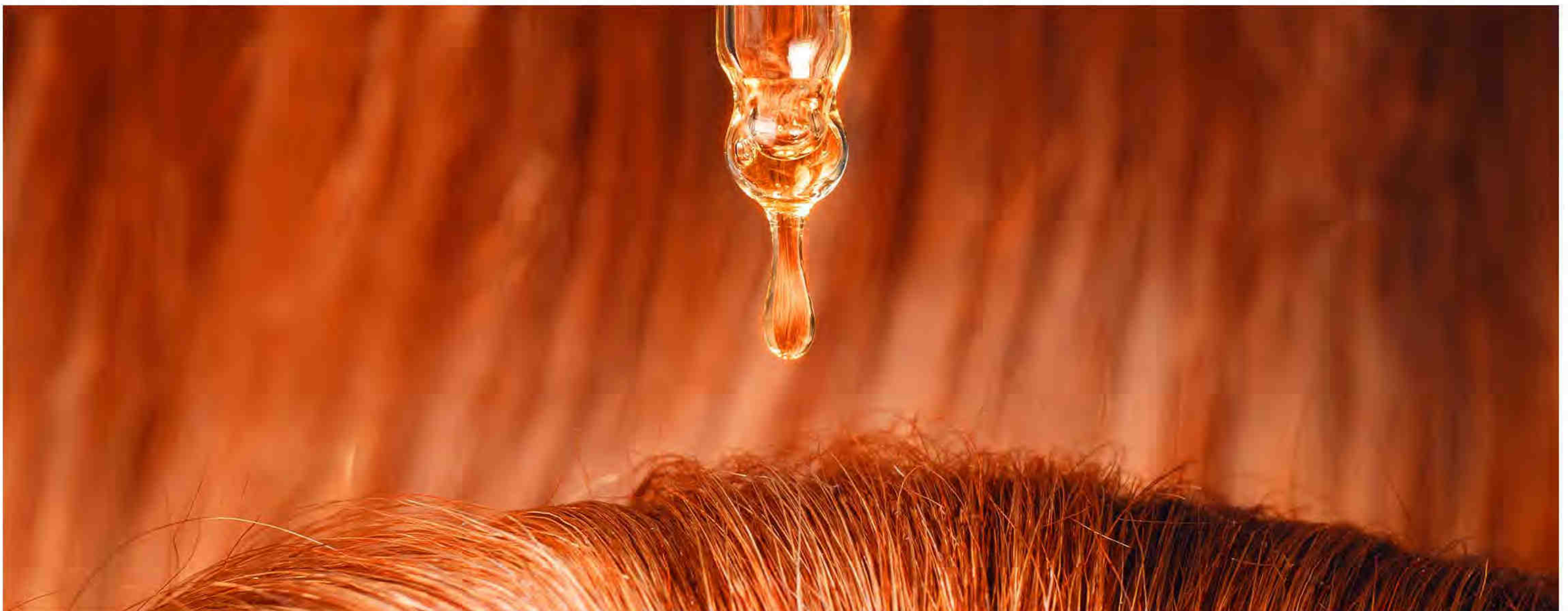
## **7. Maintains the pH level of hair**

The pH of hair and scalp is usually acidic; an excess of chemical hair care products and treatments can further tip the pH balance of your hair. In turn, it is the pH level of your hair and scalp that determines its strength and health. Onions are among the very few ingredients that can naturally help you maintain the pH levels of your hair and scalp.

## **HOW TO USE ONION OIL FOR MAXIMUM BENEFIT?**

For getting the most out of your onion oil regimen, add a few drops to your palms and gently rub till it gets warm. Apply it on your scalp and to your hair, massaging it thoroughly for 10-15 minutes. Let your scalp absorb the oil. You can also consider wrapping your hair with a hot towel. Wash it off with a mild sulfate-free shampoo after 2 hours. Repeat the process at least two days a week for the best results.

Expert Tip: Avoid the direct use of raw onion juice on the scalp as it may lead to scalp irritation. Switch to a natural onion hair oil instead.





# HOW TO LOSE BELLY FAT?

LOSING BELLY FAT IS ONE OF THE MOST DISCUSSED TOPICS IN TODAY'S TIME. THE OBESITY RATE IN THE US IS 42.4% WHICH IS NOW A GROWING CONCERN THAN EVER BEFORE. IT IS NOT JUST ABOUT THE SUDDEN DENIAL OF YOUR CLOSET CLOTHES TO FIT YOU, AND THE SELF-CONSCIOUS FEELING AT ALL TIMES BUT IS ALSO ABOUT THE SERIOUS HEALTH CONCERNS IT BRINGS WITH IT. TYPE-2 DIABETES, HEART DISEASES ARE JUST A FEW TO NAME AMONG MANY. LOSING BELLY FAT IS A COMMON WEIGHT LOSS GOAL AND IS SEEN AS MANY PEOPLE'S NEW YEAR RESOLUTIONS. WITH THE HOLIDAY'S SESSION FOLLOWED BY THE NEW YEAR JUST AROUND THE CORNER, MAYBE IT IS THE TIME OF THE YEAR TO MAKE THIS RESOLUTION YET ONCE AGAIN.



# BUSINESS UPSIDE

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## WHAT CAUSES BELLY FAT?

The equation is simple. When you are not burning off the calories you intake, those are getting stored in different parts of the body as fat. This is the way the body is storing energy for future usage, which unfortunately is never used. Many types of fat are found in our bodies. The top six of them include essential fat, subcutaneous fat, brown fat, beige fat, white fat, and visceral fat. Visceral fat is found accumulated in the abdominal area against the main organs like lungs, heart, or liver causing various health issues.

Now let's talk about the way out of this mess. The journey is not easy but also nothing impossible or unachievable. It takes a lot of dedication and sacrifice, to begin with, but the most important of all is proper guidance. Some people would do anything to shred a few pounds or lose a few inches but no matter how much effort they put into it, the result is not satisfactory or as per their expectation in terms of their efforts.

First of all, we have to get over the misconception that you can target one part of the body and shred off the excess fat. No matter how many crunches you do to develop those abs like a Greek god, the only gain is back pain and injuries.

Now let's talk about the correct workout routine for someone determined to burn those fats off.

**Freehand Workouts:** As the name suggests, these kinds of exercises can be performed without any accessories and are the best for beginners. To put it simply, these workouts are just repetitions of normal muscle movements and hence there are lower chances of injury and higher potential of developing muscle and joint strength. Some of the most crucial and effective freehand workouts are jumping jacks for overall body warm-up, free squats to strengthen legs and core muscles, push-ups to reduce chest fat and increase the upper body muscle strength, and the magic workout called plank which not only increases core muscle strength, targets belly fat and improves posture but also reduces any chance of back injuries. PS: Sit-ups are not the best exercise to reduce belly fat. The workout is designed to tone the abs muscles but if done incorrectly, causes back injuries.

**Cardio:** These exercises focus on getting the heart rate high and keeping it high for quite some time. The breathing also increases and blood vessels expand to carry more oxygen to all parts of the body.

There are several benefits to this workout routine. Your heart health improves, helps with weight loss, and also cures depression which is also a major concern in these times. And all you have to do is contribute 150 minutes a week and be consistent about it. Jumping rope is one of the best options while running, cycling, swimming, brisk walking, and even dancing are the options you have to choose from.

**Weight Training:** This focuses on the growing strength and size of skeletal muscle. Once there is an external force hindering the normal movement and the extra force we need to put in to complete the repetition, the dedicated muscle group gets worked upon and is heated up. This takes a lot of extra energy and hence burns a lot more calories. A medium-weight workout aiming at a superior muscle group such as weight squats for thigh and leg muscles, deadlift for core and back muscles, and bench press for chest and most of the upper body muscles can help reduce not only the fat from the targeted area but also the saturated belly fat.

**Resistance Workouts:** The five basics of resistance workouts are push, pull, squat, hinge, and core work. As the name suggests, the idea is to resist free movement which will burn more calories than usual. Different machinery in the gym, aerobic balls, resistance bands are a few accessories to aid these types of workouts.

## BUT IS WORKING OUT ALONE ENOUGH TO REDUCE BELLY FAT?

The answer sadly is 'No'. It is a common proverb that abs are made in the kitchen. So we now have to focus on what we are putting into the body because burning them off isn't enough. Giving up on those delicious cheesy hamburgers is such a pain. But all we have to keep in mind is 'No Pain No Gain'.

Here are a few diet tips to keep those fats away and have a healthy life:

**Including the Right Amount of Soluble Fiber in our Diets –** Soluble fiber absorbs water and slows down the food from passing through the digestive system. This makes you feel full which results in you eating less. Some excellent sources of soluble fiber are avocado, flaxseed, legumes, and blackberries. Include them in your breakfast and you will stay full for most of your day.

**Reduce the Intake of Trans Fat –** This fat is the cause of insulin resistance, heart disease, and belly fat. Intake of any kind of packaged food introduces trans fat to your body. So you should always check the ingredients list on the food packet and avoid trans fat at all costs.

**Eating a High Protein Diet –** High protein intake has a lot of health benefits like increasing metabolism, gaining muscle mass, and most importantly, making you feel full which results in decreased appetite. Some great sources of protein are meat, fish, egg, and dairy products.

**Decrease Sugar and Sugar-Sweetened Beverages –** This kind of food and sugar in itself contains fructose which causes a lot of chronic diseases like fatty liver, type 2 diabetes, heart diseases, and obesity. Honey and jaggery can be used as alternatives to refined sugar.

Having said the above, we also have to focus on an overall healthy lifestyle. Drink plenty of water, ensure that you get 8 hours of sound sleep, have your stress levels in check, grab a cup of green tea whenever you get the chance instead of fructose filled fruit juice, and most importantly, practice intermittent fasting which is proved to be a promising way of getting rid of the belly fat within 6-24 weeks. It is a simple way of fasting twice a week or eating for 8 hours every day and fasting for the next 16 hours.

Ensuring you are including any of the above in your daily routine is going to show a huge impact in the long run. If you want faster results, just combine a few of the options and see the magic happen. Changing and staying true to the lifestyle for the long run will ensure reduction and keep away the extra inches off your belly.



## Travel

### TOP 5

# AMAZING CRUISES TO TAKE

Cruising is a wonderful way to vacation. Once aboard your ship, you can relax and enjoy the journey you take without having to plan all the different details of arriving and staying at each location you visit. Having all your meals and drinks provided makes the whole experience even more enjoyable. On top of all that, the cruise ships have tons of activities and entertainment to be taken advantage of. If you love taking cruises the good news is that there are so many different options and routes to take. The following five cruises are ones that you should put at the top of your list.

#### 1. Alaska

People usually associate warm weather and tropical waters with cruises but some of the most beautiful and exciting routes happen in colder regions. You will be delighted with just how incredible an Alaska cruise can be. Not only will you get to see some of the most beautiful glaciers and mountain views, but there are also plentiful opportunities to see wildlife.

You truly get an opportunity to explore the last frontier of America with all the different excursion options. Some even include the opportunity to ride on a luxury train deeper into the state to experience all it has to offer. Visiting Alaska via cruise is one of the most special and amazing ways to do it, and it will be a cruise vacation to remember.

#### 2. The Mediterranean

Another amazing option for cruising is choosing one of the different Mediterranean options. There are a multitude of different European ports you can visit if you choose to sail in the Mediterranean. All of them are incredible options because you get to see different European sites and experience the beautiful blue waters of the sea there.

If you have always been fascinated by Greece you can tour the Greek islands specifically. If you have a taste for Italian food and French wine you can plan a cruise to the Italian and French rivieras. The joy of choosing a Mediterranean cruise is you have the opportunity of experiencing so many different European cities and cultures while traveling so comfortably aboard your cruise ship.

#### 3. Asia

Cruising around Asia is another less often taken route, but is definitely one that should be high on your priority list. With different port options of Japan, China, Thailand, Vietnam, and the Philippines there are so many amazing places you can visit. Taking a cruise through Asia is a wonderful option for people who want to visit regions of Asia but might feel a bit more intimidated about orchestrating travel around the different regions. It's a great way to see a few different Asian countries and maybe determine which ones you want to visit again for a longer stay.





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## 4. Transpacific

Transpacific cruises are another really cool way to take a cruise. There are options that take you from Hawaii to Japan or from the west coast of the United States to Hawaii. Some options start down under in Australia with stops in New Zealand as you head towards tropical Pacific waters. There are even some that make stops in French Polynesia with tropical waters and white sands that you certainly don't want to miss.

## 5. Panama Canal

There is nothing quite like sailing through one of the most amazing feats of modern engineering. Experiencing the Panama Canal can be a bucket list item all on its own, and getting to go through it via cruise ship is extra special. On top of that, you also get to visit other countries with beautiful scenery and rich culture to experience as well.

You could only take cruise vacations for many years to come and not run out of ports and destinations to see for a good long while. With so many amazing cruise options it can be hard to know where you start, but putting these five routes at the top of your list will make sure that you are not saving the best for last. All of these are incredible options that you certainly will remember for a lifetime.



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## PHOTO OF THE MONTH



### AWAITING FOR ARRIVAL

By- Annesha Dasgupta

**LOCATION:** 166, MG Road, Loha Patti, Bortola, Barabazar Market, Kolkata-79

**APERTURE:** f/22

**ISO:** 100

**EXPOSURE TIME:** 1/364

**FOCAL LENGTH:** 3.05mm

**MAKER:** OnePlus 8 Pro





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